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A. GENERAL

1. BM Baltics Ltd. (hereinafter **“the Company”**) a company incorporated under the laws of Malta, having its address at: The Edge Court, Office 2, Guze Duca Street, QORMI QRM 9088, Malta, offers games of chance and sports betting (toto) for real money use.
2. These General Terms and Conditions, the relevant rules specific for individual games (games of chance and toto), the Privacy Policy, Cookies Policy as well as the applicable terms for promotions, special offers and bonuses (as may be amended from time to time) (**“Agreement”**) constitute one instrument governing the relations between the Company and the Player (including in fulfilling the Player's orders on placing bets, charging and withdrawing funds from the Player's account, and regulating disputable situations). Entering into this Agreement is coupled with an opening of a Client's account (also referred to as **“Personal Account”**) which allows the Player to enter into transactions with the Company. The Agreement is considered established when the Company opens the Player's account via Website registration page and the acceptance of the General Terms and Conditions, Privacy Policy, and Cookies Policy by checking the respective consent boxes.
3. The Company reserves the right to make changes to these Terms and Conditions with prior notice to the Players. The Company will ensure that the Player is informed about such changes when the Player next logs into the Website by asking the Player to accept the

revised Terms and Conditions. If the Player declines consent, they won't be able to use the Company's service. However, they will still have the option to withdraw their funds, subject to specific requirements that will be communicated to them individually.

4. By accepting the terms of the Agreement hereof, the Player confirms their consent to the processing of all their personal data disclosed to the Company for the latter to meet the requirements of law and this Agreement. The consent to personal data processing includes consent to the collection, systematization, accumulation, storage, specification (update or change), use, depersonalization, blocking, destruction, and distribution (transfer) of such personal data to third parties for the performance of this Agreement (such as financial organizations that take measures to ensure compliance with the laws on counteracting the legalization of money from crime and the financing of terrorism, licensing authorities, or state bodies at their request).
5. Storing of the personal data provided by the Player is carried out for the duration of the period of use of the Website by the Player but not less than the period established by laws applicable to the Player in relation to the gambling or other regulations. Consent to the processing of personal data may be revoked only if the Player wishes to close his Personal Account.
6. The Player affirms that they have attained the legal age of 18 (permitted gambling: toto) or 21 (permitted gambling: toto and games of chance) (referred to as the 'Legal Age'). The Company does not accept Players below the Legal Age. Persons under the age of 18 are not permitted to play Toto. Persons under the age of 21 years are not permitted to play games of chance.
7. The Company screens Players and potential players in order to, amongst other things, determine whether or not they are politically exposed persons ("PEP"), subject to any international sanctions. These checks are carried out using state of the art systems with access to worldwide data on PEPs. The Company reserves the right to block or close PEP Personal Accounts if it deems it necessary to comply with its Player acceptance and risk policies.
8. The Company shall on an individual basis determine whether it will accept Bets (as defined in clause B) from a certain private individual or not.
9. By accepting the terms of this Agreement, the Player confirms that his interest in games of chance and/or toto is of a personal nature and that he is using the Company Website purely for personal entertainment. The Company may block or close accounts of persons found to be using the Website for any commercial or business purpose.
10. The Company reserves the right to restrict access to any of the particular sections of the Website at its sole and absolute discretion.

11. The means of communication between the Company and the Player hereunder shall be:
- 11.1. E-mail;
 - 11.2. Live Chat.
 - 11.3. Any message sent to the Player shall be deemed received:
 - a. Within 1 hour after it is published on the Website;
 - b. Within 1 business day after it is sent by e-mail;
 - c. Immediately after it has been sent using Live Chat;
 - 11.4. The Player acknowledges and agrees that the Company may communicate with the Player using the information and details provided by the Player upon registration on the Website or updated later based on the information provided by the Player.
 - 11.5. The Player may not use abusive or offensive language during communication. If the Player uses such language, the Company may block the Player's use of the Website, stop reading the communication by the Player and block the communication from Player or stop acknowledging and reacting to Player's communication until further notice. The aim of such measures is to provide the Company's customer service personnel with a safe working environment, restore humane behavior and fair treatment. No verbal abuse or threat of physical abuse by Players will be tolerated nor forum for such behavior allowed.
12. The Agreement shall be governed by the laws of the Republic of Estonia.

B. TERMINOLOGY

For the purposes of this Agreement:

- **Agreement** – these General Terms and Conditions, the relevant product rules (games of chance and toto), the Privacy Policy, Cookies Policy as well as the applicable terms for promotions, special offers and bonuses (as may be amended from time to time),
- **Bet** – any form of wager or real-money at stake;
- **Betting limits** – minimum and maximum wagers that a Player can make at any one time;
- **Bet Cancellation** – a situation where the transaction between the Company and the Player is deemed not closed or the Bet is forfeited;
- **Company** – BM Baltics Ltd. a company incorporated under the laws of Malta, having its address at: The Edge Court, Office 2, Guze Duca Street, QORMI QRM 9088, Malta;
- **Client** – a natural person who has reached the Legal Age, is a temporary or a permanent resident of the Republic of Estonia, who has registered with the Company and opened a Personal Account by agreeing to the Terms and Conditions as set out by the Company;
- **Deposit** – funds placed on the Personal Account that can be used to place Bets;
- **Event** - any fact of Match, the expected probability of which is used by the Company to calculate the coefficient;

- **Coefficient** - a value formed by the Company for each Event in the Line based on its expected probability and used for resolving the Transaction;
- **Line** - a Group of Events determined by the Company with their Coefficients;
- **Match** - a sports competition between two or more sportsmen or teams, the Events of which are used to form Lines;
- **Website** - website on which the Company is offering its services to the Players;
- **Player** – a Client of the Company;
- **Personal Account** – the online account of the Player opened by the Company used by the Player to Deposit funds, place Bets and withdraw wins;
- **Prohibited Territories** - shall mean all territories except Estonia.
- **Games of Chance** – games, the outcome of which depends on chance and which are played by means of a mechanical or electronic device or by mediation of the organiser of the game.
- **Toto, Sports Betting** – games, the outcome of which depends on whether an event bet on by the player occurs or does not occur or how it occurs, whereas the event bet on by the player is beyond the control of the gambling operator, the winning of a prize depends on whether the bet turns out to be true or not and the amount of the prize depends on the amount of the bet and the winning coefficient determined before the making of the bet (betting) or percentage of the total amount of the bets as determined by the gambling operator, the number of people who bet correctly and the amount of their bets (totaliser).

C. LICENCE

1. BM Baltics Ltd, incorporated under the laws of Malta with company registration number C 98652 and having its registered address at The Edge Court, Office 2, Guze Duca Street, Qormi QRM 9088, Malta, is licensed and regulated as follows:
 - 1.1. Gambling activity license No. HKT000078 for organizing games of chance, issued by the Estonian Tax and Customs Board (ETCB) on 3 August 2023;
 - 1.2. Gambling activity license No. HKT000079 for offering toto products, issued by the Estonian Tax and Customs Board (ETCB) on 3 August 2023;
 - 1.3. Gambling operating license No. HKL000447 for organizing games of chance, issued by the Estonian Tax and Customs Board (ETCB) on 28 February 2024;
 - 1.4. Gambling operating license No. HKL000448 for organizing toto products, issued by the Estonian Tax and Customs Board (ETCB) on 28 February 2024.

D. ACCOUNT

1. Each Player who wants to have access to services and products offered by the Company must personally open an Account with the Company ("**Personal Account**"). In order to verify a Personal Account with the Company, the Player must confirm their

identity using Smart-ID or Mobile ID. If a Player does not possess Smart-ID or Mobile ID, they will be unable to verify their account and access the Company's services. Once a Personal Account has been established, a Player can fund it and utilize the deposited funds to participate in sports betting or games of chance, as determined by the Player's Legal Age.

2. Players are only allowed to create a single player account, as it is linked to their Estonian personal identification number. Furthermore, a player can verify only one player account using their Estonian personal identification number.
3. Only natural persons may open a single Personal Account on the Company's Website.
4. You hereby represent and warrant that
 - 4.1. You have carefully read and understood all the provisions of this Agreement and other documents published on the Website;
 - 4.2. You reached the Legal Age;
 - 4.3. You are not restricted by limited legal capacity;
 - 4.4. You are not acting on behalf of another party;
 - 4.5. You are not a compulsive player;
 - 4.6. Only you have access and are using the Personal Account;
 - 4.7. You have provided all necessary, accurate and true information and materials at the Company's request;
 - 4.8. You are not depositing money originating from criminal and/or other unauthorised activities into your Personal Account;
 - 4.9. You are not conducting criminal activities directly or indirectly in relation to your Personal Account;
 - 4.10. You will inform the Company immediately in case you are or become a politically exposed person (PEP) and agree to undergo enhanced due diligence procedures by the Company;
 - 4.11. You are not a sanctioned person;
 - 4.12. You are not a participant of the Matches for the Events of which you make Bets as defined in the product rules;
 - 4.13. You are a resident of Estonia or staying in Estonia; and
 - 4.14. You will only use your Personal Account while being physically present in the Republic of Estonia;
 - 4.15. You are not an employee of the Company or any of its affiliated companies, nor are you an immediate family member of such an employee.
5. The Company may, at its discretion, request further verification of identity by video, if it deems to be necessary to fulfil its duties under regulation or its policies.
6. The Player shall individually bear the obligations to pay the fees related to the Player's gambling as imposed by financial or governmental institutions, including tax or other mandatory payments, unless this Agreement provides otherwise.

7. Once a Player opens his/her Personal Account, funds (including winnings and other payments) may only be deposited, and credited onto this same account. As long as there is a positive balance on the Player's Personal Account, he may deduct stakes for Bets and wagers on casino and/or live casino. Winnings gained from betting, casino, live casino and virtual sports are credited directly to the Player's Personal Account. All winnings credited on the Personal Account may be immediately used for placing further Bets unless required otherwise by applicable law or responsible gambling rules.
8. Any Deposit and pay-out incurred by a Player may be made only onto his own Personal Account or to his own payment account. Payments from third parties as well as withdrawals to payment accounts of third parties will not be processed. Any Deposit or pay-out of funds shall be governed by the terms of this Agreement (including the specific rules applicable to the respective product and any additional Terms and Conditions that may apply to promotions, special offers and Bonuses). Any and all withdrawals and payouts are made only to the same bank account the Player used to Deposit to the Personal Account opened with the Company.
9. Any and all personal information and account details provided by a Player to the Company must be correct and complete. The Player undertakes to notify the Company without delay, but not later than 5 days from any actual change in the Player's personal information or account details of the change providing all, complete, and accurate information to the Company. The Company reserves the right to cancel any bets as well as winnings, block betting accounts, exclude the Player from participating in other games, retain payments to the Player and report the Player to the authorities in charge if any information given to the Company by the Player turns out to be incorrect or incomplete. The Player is liable for any damages and costs arising out of false or misleading information. If any deliberately false or misleading information is furnished, any and all transactions on the Personal Account shall be declared invalid, the Player's Personal Account shall be blocked and the Player shall be reported to the relevant authorities.
10. It is in particular not permissible to make any transactions for the account of others, on the Personal Accounts of third parties, by forming syndicates of Players or in conspiracy with third parties using a frontman. The Company reserves the right to close Personal Accounts, cancel transactions and retain the payment of funds if the Player has made his account available to third parties, makes transactions on behalf of or in the name of third parties, in conjunction with third parties, in groups/syndicates of Players by using frontmen, or by using impermissible software tools, or in violation of other provisions of the Agreement and/or the applicable laws and regulations. The Company reserves the right to close any Personal Account of Players at any time without giving any reasons.
11. It is prohibited for Players to sell, transfer, assign and/or acquire accounts, balances, or claims against the Company to/from other Players or to third parties.

12. Furthermore, in line with the Company policy for anti-money laundering and applicable legal obligations, the Company does not permit depositing funds originating from criminal activity, depositing funds by using a credit card which a Player is not authorized to use, knowingly receiving money from such card in any other manner, colluding with a third party to do so, or using a third party's Personal Account for any criminal activity or illegal purpose.
13. If a Player attempts to open or has opened more than one account per Website, all accounts may be blocked or closed. Only one account for each household, device, IP address, financial instrument is allowed. The Company may perform additional security checks in order to detect multiple accounts.
14. The Company notifies herewith all Players that the Company is unable to provide advice on fiscal or legal matters. Therefore, the Company may not be held liable and shall be held harmless by the Players for any loss, damage, loss of profits, fees, costs, and any other disadvantage that a Player may incur in connection with his use of the services and products offered by the Company, unless stated otherwise this Agreement and the applicable rules for specific services and products as amended from time to time, applicable law and/ or valid prescriptions and/ or decisions by relevant government authorities.
15. For inactive Personal Accounts (i.e., Players' accounts which have not recorded any log in and/or log out for a period exceeding 12 consecutive months), the Company reserves the right to charge an inactive account fee of EUR 5.- per month. The administrative charge will be charged to the Personal Account of the Player. The first fee for inactive accounts will be deducted on the first day following 12 months of inactivity. All following fees for inactive accounts will be deducted on a monthly basis (i.e., on the first day of each consecutive month until the account balance reaches zero). If upon the deduction of these fees the balance on the Personal Account falls to zero, the Company is entitled to close this Personal Account.
16. All registered Players will be notified at least 30 days prior to any fees being incurred that the inactive account fee is to be charged to their Personal Accounts. Holders of inactive accounts may instantly reactivate their accounts by logging in/logging out or withdrawing the funds within the 30 days' time window without incurring any fees. Players reactivating their account are entitled to a refund of the inactive account fee for the last 3 months.
17. The Company reserves the right to refuse to open a Personal Account for whatever reason. The Company is also entitled to close Personal Accounts that are deemed undesirable for any other reason without giving a cause and prior notice (including for the reason that the Player damaged or is damaging the reputation of the Company). If, on the other hand, the Player wishes to close his Personal Account, a request by Live

Chat or by email to support@betmaster.ee is sufficient. Termination of this Agreement shall not affect the accrued rights or obligations of the parties existing at termination. If the reason for a Player requesting the closing of his account is that Player's gambling addiction, the Player must notify the Company of this information together with his request for closing his Personal Account. When a Personal Account is closed, information relating to the account may be saved for however long it is required. Related information includes Player name, personal identification code, address, phone, email, account transaction details and/ or any other details as required under applicable law.

18. If internal inspections conducted by the Company's specialists reveal any signs of illegal actions by the Player, the Company may cancel all registered Bets, block the Personal Account, and conduct an additional investigation of such actions, in particular request documents from the Player as may be required for such investigation. This does not prejudice the Company's right to apply any other legal measures as required/ permitted under applicable law. If the investigation proves that the Player has not committed any illegal actions, the Personal Account will be unblocked. In other cases (including, but not limited to, non-provision, or provision of an incomplete package of documents, or other attempts by the Player to prevent the additional investigation), the Company may close the Player's account, notify relevant government authorities and apply to law-enforcement authorities. This investigation may take up to 30 business days, in some exceptional cases more than 30 business days.
19. **Employees of the Company, as well as employees of its parent and subsidiary companies, branches and affiliated companies, contractors and other persons who are connected with the Company or its group through employment or contractual relationships, and their immediate family members (including spouses or partners, parents, children, siblings, stepparents and stepchildren), are strictly prohibited from participating in the gambling, betting, promotions or bonuses offered by the Company. Any such accounts and related transactions shall be deemed void. In the event of a breach, the Company reserves the right to close the relevant accounts, cancel all bets and winnings, and claim compensation for damages.**
20. The Company prohibits the use of its services in any Prohibited Territory, including for Personal Accounts registered while present in the territory of the Republic of Estonia. Access to the services is restricted to Players physically located within the Republic of Estonia. If you register a Personal Account with the Company and subsequently leave the territory of the Republic of Estonia, you must immediately log out of your Personal Account and refrain from using it until you return to the Republic of Estonia.

E. RESPONSIBLE GAMBLING AND MINOR PROTECTION

1. Upon opening of a Personal Account and any time thereafter, a Player may refer to the various responsible gaming tools provided by the Company. Before allowing a Player to

play for the first time, the Company presents the Player with an opportunity to set an upper limit for the amount that the Player is ready to lose as a result of gambling with the Company during a week or a month. The Company shall not accept bets that may result in the Player losing an amount exceeding the limit set by the Player. The Player can freely decrease the limit on acceptable losses any time via the responsible gambling tools provided by the Company, whereas such limit shall come into effect immediately upon the Player's request via responsible gambling tools. The Player can increase limits on acceptable losses by notifying the Company via the responsible gambling tools, whereas such increase of limits shall come into effect at least 48 hours after the Player has notified the Company and subsequently confirmed to the Company of his/her wish to increase the limit of acceptable losses. Limits to deposits may be set on a weekly or monthly basis in a section of Responsible Gambling on the Website.

2. It is possible to set restrictions on games of chance (casino games) and tolos (sports betting). The holder of the list of persons with restrictions on gambling is the Estonian Tax and Customs Board. The restrictions on gambling are without a term, but when setting a restriction, the person oneself has to choose a term within the period from 6 to 36 months upon expiry of which he or she can apply for his or her deletion from the list. The Company does not permit access to Players who have imposed restrictions on games of chance and/or sports betting. These products are unavailable to them until the restrictions are removed.
3. Refunds for any remaining balances are subject to the rules outlined in section H of the Agreement. During the imposed restriction on games of chance and/or sports betting, the Player cannot make any deposits, depending on the type of restriction. Any transactions made prior to the imposition of this restriction will be considered valid for the respective events they were placed on. A player has the option to withdraw remaining balances to the same personal bank account that was used for making the deposits.
4. The Company does not accept Players below the Legal Age. The Company reserves the right to verify a Player's age statement and may exclude Players from its services if any doubts arise regarding their Legal Age eligibility. Any Player found to be underage while using the Company's services will forfeit all winnings, and their account with the Company will be immediately blocked. Any deposits made by such a Player will be refunded to the same bank account used for depositing funds unless this Agreement violation recurs. In cases where the Player repeatedly breaches the Agreement by using false information or forged documents, registering multiple times, or playing with different Personal Accounts on the Company's website, the Player's deposits will not be refunded. Furthermore, the Player's information will be reported to the relevant authorities.
5. The Company instructs Players who have any minors living in their household to review the following parental control software links, which could prove a useful tool, regarding control and restrictions of the content accessible on the devices they have access to, such as:

<https://www.netnanny.com/>
<https://www.cyberpatrol.com/>
<https://www.cybersitter.com/>
<https://www.saferinternet.org>

14. Also, those who have minors living in your household, please do not save your login details so that anyone using the computer can access these or use these. We also advise you not to have your child access your identity documents or bank cards without your knowledge.
15. If you find that your gaming activities are affecting your financial stability or disrupting your daily life, it is crucial to seek assistance and support. We recommend reaching out to reputable organizations for consultation:

Gambling Addiction Advice Centre

www.15410.ee

E-mail

info@15410.ee

Tel. +372 15410

Lifeline (Emotional support)

www.eluliin.ee

These organizations are experienced in addressing gaming addiction and can provide guidance tailored to your needs. Your well-being is of utmost importance to us, and we encourage responsible gaming.

IN CASE YOU ARE UNDERAGE AND PLAY ON THIS SITE WITH SOMEONE ELSE'S IDENTITY DOCUMENTS YOU HAVE COMMITTED A CRIME AND WILL BE REPORTED TO THE POLICE AND BORDER GUARD BOARD.

F. PROMOTIONS AND MARKETING

1. Subject to the Player's consent by corresponding account settings, his personal data may be used by the Company for marketing activities across various channels including mail, email, telephone call as well as electronic/instant messaging. The use of the Player's personal data for marketing activities may be canceled or restricted to certain

communication channels at any time. Players may either adjust the respective account settings or contact our service department by email at support@betmaster.ee. Due to the nature of the technical workflow involved, updates to the respective account settings may take up to 24 hours before they become effective. For additional information on how the Company processes data for marketing purposes please refer to the Privacy Policy of the Company.

2. Promotional offers may take the form of competition, incentive (for example, Bonus offer), prize draws, contest or other form of promotion, or combination of any of these (hereinafter “**Promotions**”). The form of particular Promotion shall be described in notices communicated by the Company to inform about each Promotion and/or on individual web page of the related Promotion on the Website. Each Promotion shall be followed by the particular notice.
3. Participation in Promotion is voluntary. Promotions are under the Company’s discretion. The Company reserves its right to limit publication, access or participation in a particular Promotion only to Players who meet particular requirements. The Company is entitled to restrict at its sole discretion the number of applications for participation in Promotions in which multiple participation is permitted.
4. These Bonus Terms (hereinafter “**Bonus Terms**”) apply to all Promotions. Bonus Terms apply together with any specific conditions of any product or Promotion set out on individual website of the related Promotion on Website and/ or in notices of Promotion (hereinafter “**Specific Terms**”). Except as otherwise provided, Specific Terms of particular Promotion shall prevail followed by these Bonus Terms and the provisions of the Agreement but only to the extent necessary to resolve such conflict or inconsistency between Bonus Terms and Specific Terms of particular Promotion. By participating in any Promotion, the Player accepts these rules and obliges to follow them.
5. All Bonuses and promotional offers are subject to the Terms and Conditions made available when communicating the Bonus offer. All Bonuses and offers refer only to the individual recipient of the promotional communication and may be used only once during a stipulated time frame. Bonuses and offers, such as vouchers, may not be sold, transferred, assigned or presented as gifts between Players and/or third parties. Promotional offers cannot be redeemed in cash but remain subject to the specific Bonus conditions. The Company reserves the unlimited right to reclaim any Bonuses and promotional offers if the Player obtained the offer by fraud or devious means.
6. Terms of each Promotion will be defined in the applicable Specific Terms. Each Promotion will end automatically at the end of its term. If there is no term of Promotion, such Promotion will end when it is discontinued on the Website. The Company has the right to change on its own discretion the term of Promotion at any time during its term due to provisions set out in clause 13 herein.

7. If groups of Players acting in collusion or as a syndicate or individual Players who register several times, set up fictitious accounts or use frontmen attempting to rig Bonus offers, The Company reserves the right to call in any Bonus payments granted, cancel any winnings made with these Bonus offers, refuse to pay out any amounts requested and close accounts. Non-recreational Players and syndicates of Players are not granted any Bonuses. The Company reserves the right to terminate or change a Bonus offer at any time.
8. To participate in Promotions, the Player must:
 - 8.1. be of the Legal Age;
 - 8.2. not be a following party: board member, director, officer, employee, consultant, or agent of the Company or any of its subsidiaries, parent or associated companies, any of its service providers or vendors, board member, director, officer, employee, consultant or agent of any entities connected with any Promotion, or relatives of any foregoing persons. “**Relative**” will include a spouse, partner, children, siblings, parents and any person residing in the same place with any foregoing persons.
 - 8.3. participate in any Promotion only once unless otherwise specified in related Specific Terms of Promotion. The fulfillment of this condition shall be verified by the Company through following: IP-address, email, cookies (if applicable), phone number, payment method, shared computer (computer with public access);
 - 8.4. legally use the Website and its services due to this Agreement.
9. The Company is entitled to notify a Player about his/her ban to participate in Promotions but does not have to do so. Such ban shall not apply to Promotions in which a Player is participating at the time of receiving of respective ban notification (except in cases when the Player has violated the mandatory requirements for participation in the Promotion). If the Player does not comply with such requirements, the Company is entitled revert any Bonus, payment, award, or other prize (including from such Player’s Personal Account).
10. Fraud, multiple accounts, multiple entries, circumvention of measures to prevent fraud and/or unauthorized access/entry and/ or any participation which violates Bonus Terms are prohibited.
11. The Company is entitled, at its sole discretion, to disqualify any Player who committed a fraud or falsified or attempted to falsify the participation process or the progress of any Promotion, or violated this Agreement, Bonus Terms and/or Specific Terms, or who can, in a reasonable opinion of the Company, damage the Company’s reputation and brand or reputation of any company within the Company’s group.
12. The Company reserves the right to exclude from Promotions any Player or to completely hide Promotions from any Player.
13. The Company reserves the right to ban the use of the Website if the Company considers that a Player has tried to enter by using more than one account or engaged in any

fraudulent or illegal activity (including activity that violates applicable laws) whether or not the Player won a prize. The Company reserves the right to close Personal Accounts and refuse to pay Bonus/prize or other incentives of Promotions if the Player used multiple entries/accounts.

14. Bonuses may be released as real-money sum or another kind of incentive. The Company is entitled to control the use of Bonuses before the Player is able to withdraw a sum of a Bonus.
15. Any Bonus or reward issued is valid for a period set out in Specific Terms or in description to Bonus/reward issued unless stated otherwise by the Company. In the event of any conflict between Bonus/reward period specified for one and the same Bonus/reward in Specific Terms and in description of the issued Bonus/reward, the Bonus/reward period set out in description will prevail. The Company is entitled to withdraw from the Player's Personal Account any remaining/unused Bonus/reward unless otherwise stated in Specific Terms of each Promotion.
16. All Bonuses credited shall be accepted unless otherwise indicated in Specific Terms. Once accepted, a Bonus will be credited to the relevant Player's Personal Account.
17. The Company reserves the right to set out, at its sole discretion, any additional limitations, and requirements on release and/or withdrawal of a Bonus in Specific Terms of each Promotion.
18. The Player may only withdraw any funds from his/her Personal Account obtained via Bonus/incentive when the Player has met the betting restrictions applicable to that Bonus/incentive offer. The Player should introduce himself to the Terms and Conditions of the Bonus/incentive before redeeming it.
19. In the event that the Player withdraws funds in respect of which the Player has received or has the right to receive a Bonus, without having met any applicable additional limitations and requirement on release and/or withdrawal of a Bonus or general eligibility criteria, the Player shall be deprived of the entire Bonus and any winnings resulting from this Bonus. In this case the Company shall be entitled to deduct this sum from the relevant Personal Account.
20. Subject to clause 16 in Section F herein, unless otherwise indicated in the applicable Specific Terms, all real money Bonuses shall be paid into account of qualifying Players within the period determined by the Company on its own discretion or specified in Specific Terms of each Promotion.
21. The Player's use of any real money Bonuses is subject to the Company's review for irregular playing patterns. To ensure fair gaming and proper use of Bonuses, low margin betting, equal betting, zero risk bets or hedge betting are considered as irregular playing

when placed to use Bonuses. In the event when the Company considers that an irregular gaming pattern has taken place, the Company is entitled to prevent withdrawal of funds on the Personal Account and/or to withhold any of the Player's winnings obtained from the Player's use of Bonuses.

22. In the event that more than one real money Bonus or any excess payment is accidentally paid to a qualifying Player, the Company reserves the right, without prejudice to any other rights under the Bonus Terms, to seek return of the amount of any excess real money Bonus or payment from that Player's Personal Account.
23. To protect against unfair use of Bonuses, the Company reserves the right, at its sole discretion, to apply a maximum Bet with Bonus funds per round per any valid game and the triggering deposits relating to Bonus funds. Any Player found to be abusing such maximum Bet limits will lose the entire Bonus (including any remaining Bonus funds) and any winnings earned from it.
24. The Company accepts no liability in relation to the Player's participation (or inability to participate) in any Promotion, including without limitation any use (or inability to use) any prize to the maximum extent authorized by law, except that the Company does not exclude its liability for personal injury or death caused by the Company's negligence or for fraudulent misrepresentation or any other liability that may not be limited or excluded by law.
25. If any Promotion cannot be executed as planned, including, but not limited to due to technical problems or circumstances beyond our control, the Company shall incur no liability and no Bonus, payment or prize will be awarded.
26. The Company is entitled to alter, discontinue, or terminate any Promotion or any aspect of it at any time, with or without notice, for any reason (including without limitation if there are any printing, production, distribution, or any other error in any Promotion communication or on the Website, or any occasional mistake in the preparation for or conduct of any Promotion affecting the result of Promotion or the number of participants or the value of claims).
27. If these Bonus Terms or any applicable Specific Terms are translated into a language other than Estonian, the Estonian version shall prevail where there is any inconsistency.
28. For any questions related to Bonus Terms, please contact our support service by Live Chat or email to support@betmaster.ee.

G. PLACING BETS

1. Bets shall be accepted in the amount not exceeding the current balance on the Personal Account.

2. If You do not have sufficient funds in your Personal Account, you will be unable to place a Bet. Part-pays and/or payment for the preceding period and/or payment delay are not allowed. Monitoring your Personal Account, balance and amounts necessary for making payments, fees and charges withdrawn during Deposit is the responsibility of the Player.
3. Unexpected technical problems or circumstances outside the control of the Company such as technical problems with third party providers allow the Company to cancel Bets and give refunds to Players within deadlines established by the Company. Where a game is stuck in a state where it cannot be finished (for example, due to a connection loss while playing), the Company has the right to “clean up” such Bets on a regular basis and refund the Bet/wager to the Player’s Personal Account. This is performed on a monthly basis. If the game has been aborted or miscarried on the server, the Player will be refunded.
4. The terms for Sports Betting are subject to change, so it's important to check the current Bet terms before making a transaction. Any modifications to the Bet terms will not affect Bets that were registered before the changes. Additionally, the Company may impose limits on the minimum and maximum Deposit Amounts, and this information will be communicated to the Player on the Deposit Page of the Website.

H. DEPOSITS AND PAYMENT METHODS

1. The Company has agreements with payment service providers, who are used when a Deposit or a withdrawal is made to or from the Personal Account.
2. All available payment methods (including via mobile applications) are described on the Website.
3. The Personal Account can only accept deposits made in EURO.
4. All payments are made through payment intermediaries and/or payment systems listed at (list of payment methods). Payments by other means will not be deemed to have been properly made.
5. For payments onto the Player's Personal Account, a minimum that depends on the payment system applies. Please refer to the payment page in order to find out what minimum deposits apply to your payment system. If a Deposit is made that is below the required minimum, it will be impossible for us to accredit the funds to the Personal Account. This applies to all payment methods.
6. The Player is responsible for all fees in respect to the Internet connection, their computer and related communication equipment.

7. The Player does not have the right to make a Deposit in the event that he is located outside of Estonia.
8. The money will reach the Personal Account immediately or within up to five (5) working days from the actual receipt of the money in the Company's account.
9. Player funds are protected in the event of insolvency by segregation of funds in a separate bank account. Furthermore, the Company's bank of choice ensures that Player funds are not subject to the enforcement, seizure, or execution of any claim against the Company and these funds are not considered to form part of the Company's assets in the event of insolvency.
10. The Company is not a financial institution and does not grant interest on deposits. The Company is unable to provide advice on fiscal or legal matters. Each Player assumes full responsibility as to choosing most suitable payment methods.
11. The Company reserves the unlimited right to apply certain restrictions to the payment methods for certain Players.
12. The Player is only allowed to Deposit Funds into their Personal Account from their own bank account. Deposits from bank accounts of third parties will not be accepted.

I. PAYING OUT

1. The Player may request a pay-out of his winnings from his own Personal Account at any time.
2. All deposits and withdrawals may be subject to a processing fee, the amount of which depends on the payment instrument chosen. Prior to making a deposit or withdrawal, the Player will be shown the costs that will be borne by the Player or that are to be offset against any winnings received by the Player or any payments made to the Company account for wagering purposes.
3. The Player will not be reimbursed in arrears for any differences between the amount credited and the amount debited from his credit card resulting from bank charges by the bank issuing the credit card. Details on recovered charges can be accessed at the Transaction history section. For our casino offering pay-out ratios apply. In order to review specific pay-out ratios per game Players may refer to the "Help/FAQ" menu (section payout/payout ratio casino) or to the return to Player rates (RTP) listed by the provider within the individual game frame. The term pay-out ratio or RTP refers to the relationship between stakes and winnings. It is based on settings of the random number generator and will be achieved on a long-term and average basis. Generally, the pay-out ratio of casino games offered by the Company exceeds 94%. As a general rule, all funds that have been paid in the Personal Account, shall be paid out in the same manner

(credit card, bank transfer, etc.) as the Deposit occurred if supported by the payment provider. If the Company has terminated this Agreement, then available funds on the balance free from any liabilities to the Company or other third parties will be paid out to the payment system used for depositing or any other at the sole discretion of the Company. Any and all funds that have been deposited into the Personal Account, shall be paid out to the same bank account of the Player from where such funds were deposited.

4. In case any refund is required to be made by the Company, it will only be made to the same account and using the same means of payment the funds were deposited with.
5. The time for the withdrawal to be finalized may vary due to the circumstances but a withdrawal attempt should be approved or denied within 5 business days. A Player shall be informed about reasons for any delay if the time for the money to arrive at the Players account exceeds ten (10) business days.
6. The Company reserves the right to charge a processing fee on any deposits which were not, or only partly, spent on play, should the Player wish to withdraw the funds. Such processing fees may amount to 10% of the amount deposited.
7. Funds or balances on a Personal Account of one Player cannot be transferred to a Personal Account of another Player.
8. If the Player incurs any extra costs in the course of the payment transaction, (e.g. upon paying out, paying in, payment of processing fees; e.g. due to retransfer to credit cards, higher transaction costs in the case of foreign bank transfers), the Company is entitled to charge the Player's Personal Account with these additional costs. Likewise, costs arising from returned transactions for which the Player is responsible (e.g. due to a wrongly stated account number, insufficient credit on the account, etc.) must be reimbursed by the holder of the account.
9. For withdrawals from the Player's Personal Account, a minimum of EUR 50 applies. The maximum daily gain for one Player for sports betting wins payable by the Company is EUR 15,000. The maximum amount that can be withdrawn from casino wins is 30,000 EUR per Player per month. The Company may limit the withdrawal limit to 20,000 EUR per month in case the Player wins per a single win more than 50,000 EUR, unless stipulated differently in the Agreement. The daily, weekly, and monthly limits of withdrawal can be revised and changed by the Company on a case-by-case basis. Exceptions to these withdrawal rules can be made upon the discretion of the Company.
10. The funds will be withdrawn from the Personal Account up to five (5) business days after the Company receives the Player's request, provided the following terms are met:
 - 10.1. the Personal Account has enough funds for withdrawal (including the fees charged by financial institutions);

- 10.2. the withdrawal request includes the method, and account number used by the Player upon depositing monies into a Personal Account;
 - 10.3. the withdrawal request contains all information required to make a money transfer;
 - 10.4. the Player is a Player and a payee of monies;
 - 10.5. the funds on the Personal Account were used in pursuance of this Agreement;
 - 10.6. verification of the Player was successfully completed (if such verification was requested by the Company) and the result is positive;
 - 10.7. no force majeure occurs.
11. Additional terms and rules on withdrawals can be accessed at the Transaction history section.
12. If Company mistakenly credits a Player's Personal Account with monies (including any winnings that do not belong to that Player), whether due to a technical or human error or otherwise, that amount will be considered to be the property of the Company and will be transferred out of your Personal Account as soon as possible after the Company becomes aware of the erroneous payment. If prior to the Company becoming aware of the error a Player has withdrawn funds that do not belong to the Player, without prejudice to other remedies and actions that may be available at law, the mistakenly paid amount will constitute a debt owed by the Player to the Company. In the event of an incorrect crediting, the Player is obliged to notify the Company immediately by email.

J. INVALIDATION OF TRANSACTIONS/FRAUD/ANTI-MONEY LAUNDERING

1. The Company reserves the right to block or close any Personal Account at any time and to cancel or declare as void transactions in its sole discretion if the following conditions apply:
- 1.1. The Company detects transactions with irregularities that may negatively affect the processing of payment transactions and/or which gives rise to the suspicion of a violation of the Terms (e.g., the name and address of the Player do not match the name and address associated with the credit card, or other mode of payment, used by the Player);
 - 1.2. The Company considers that the Player has violated any other regulation contained in these Terms, the rules of the game and specific rules as applicable from time to time; the Company has taken a decision to void the transactions and block or close the Personal Account;
 - 1.3. The Company considers that the Player used the products and services offered on the Website in an inappropriate manner or has deliberately cheated or taken unfair advantage of the Company or any of its other Players;
 - 1.4. The Company considers that the Player used the products and services offered on the Website in a fraudulent manner and/or for illegal and/or unlawful or improper purposes.

- 1.5. Player used devices such as robots or other artificial assistants, external programs or mathematical techniques or any manipulative strategies that distort normal gameplay and gave the Player an unfair advantage and did not leave place for chance (especially in roulette games).
2. For fraud prevention purposes when making payments (including by bank cards or by other payment means), disputing the payments by third parties and investigating such cases, the Company can verify all payments. In such case the Player must provide upon request the following documents:
 - 2.1. for establishing your identity and/or verification of your age, your identification documents,
 - 2.2. for verification of your address, a bank statement, utility bill, or other documents,
 - 2.3. for the validation of a payment transaction or a withdrawal of funds, the documents requested by our partners - payment systems or agents, in accordance with the professional requirements for combating money laundering and illegal financial transactions.
3. If the value of a Deposit is not played through in full before a withdrawal is requested, or there is any evidence of a series of bets/wagers placed which results in guaranteed Player profits irrespective of the outcome, or where all the betting/wagering is determined to be low risk, the Company reserves the right to investigate the bets/wagers before processing withdrawal requests.
4. Upon the Company's request, the Player shall provide other documents necessary for the verification of payment (including in the case of a request for a refund). The performance of the refund request can be postponed and/or not satisfied if all the documents necessary for such performance are not provided, or there are claims of third parties for the amounts on the Personal Account (for example, a return payment on the payment system). If the requested documents are not provided, the Company has the right to suspend the provision of services, including by blocking access to the Personal Account. Also if the payment system used by the Player does not allow for refunds then in order to process the refund application by the Company, the Player needs to cooperate with the Company to provide alternative means of payment for the refund .
5. Verification process usually may take up to 5 business days, in rare cases more than 5 business days.
6. The Company takes any form of fraudulent activity of Players very seriously. Any fraudulent activity, as determined at the Company's sole discretion, is strictly prohibited. Fraudulent activity may include, but is not limited to, stolen credit cards, transfer of funds to other Player accounts (chip dumping), forgery, collusion, the use of impermissible software tools, the provision of false registration data or other requested information, etc. In addition to any other remedies provided under these Terms or the applicable game rules, the Company reserves the right to pursue claims for criminal prosecution and/or

civil damages concerning any fraudulent activities. Players involved in any form of suspected fraudulent activity and any suspicious transaction will be reported to the appropriate authorities (included, but not limited to in case the Company is requested to do so by the police, any regulatory authority or court and/or the Company considers that any of the events referred to above may have occurred or are likely to occur).

7. The Company sometimes receives chargeback requests from issuing card providers in relation to Players and Personal Accounts. This occurs when a Player claims that the relevant transaction was not undertaken by the Player. If this is claimed by you to your card provider, we have the right to suspend Personal Account whilst we investigate the chargeback. If a chargeback request is received, we will contact you to confirm the transaction / investigate the chargeback request. Reminders may be sent should the requested confirmation not be received. If we are unable to contact you, your Personal Account may remain suspended or be closed. Sadly, not all chargeback requests are valid and can, when made without basis, constitute a fraud / attempted fraud against the Company. In the case of invalid or false chargeback requests, we will close your Personal Account and freeze the funds which we investigate the chargeback.
8. The Company is committed to ensuring that the current regulations against money laundering and the financing of terrorism are strictly adhered to. This commitment implies that sophisticated tools have been put in place to continuously monitor and minimize operational risks. The depositing of funds obtained illegally or by improper means is strictly prohibited. Any Player activity on the Website will be monitored and assessed to this effect. Suspicious activity will be reported instantly to the authorities in charge. By accepting these Terms and Conditions the Player acknowledges that he may Deposit money into the Personal Account only in order to play and use the services offered. Customers who make deposits and withdrawals without engaging in gaming activities may experience fund suspension pending the completion of investigations and may be subject to a processing fee of up to 10% of the deposited sum.
9. The Company applies due diligence measures at least upon payment of winnings, making of a Bet or on both occasions where the sum given or receivable by the customer is at least 2,000 euros or an equivalent sum in another currency, regardless of whether the monetary obligation is performed as a single payment or as several related payments over a period of up to one month. The Company reserves the right to retain any funds and/or winnings until the requested documents are submitted. The Player will be asked to submit one or more documents (such as a copy of a valid ID issued by the competent authority of a recognized state/country, e.g. passport, personal identity card, driver's license, a utility bill (e.g. for gas, electricity), a lease contract or a copy account statements, etc).

K. FORCE MAJEURE

1. The parties shall be relieved from liability for failure or improper fulfillment of their obligations arising out of this Agreement due to force majeure (including, without limitation, natural disasters, fires, anthropogenic accidents or disasters, accidents on engineering structures or utilities, DDOS attacks, mass disorders, military actions, war, acts of terrorism, riots, civil commotion, strikes, economic and political crises, pandemic, regulations of state, and/ or local authorities preventing the Parties from fulfilling their obligations hereunder, waiver by third parties of their obligations, i.e. extraordinary and insuperable circumstances under given conditions occurring after the effective date hereof).
2. If the Company assumes there are any force majeure circumstances, it may without any preliminary approval:
 - 2.1. suspend accepting Bets;
 - 2.2. suspend accepting Players' orders;
 - 2.3. suspend or change the application of some or all provisions of this Agreement that cannot be implemented due to force majeure;
 - 2.4. block the Personal Account.
3. Save as directly provided hereunder, the Company shall not be held liable for any damage or losses incurred because of its failure to perform or improper performance of any contractual obligations as a result of force majeure.

L. INTELLECTUAL PROPERTY

1. The Player acknowledges that the software, gaming system and all material which is visually or audibly presented to the Player by the Company is entirely the property of the Company or its licensor and that the Player has no rights or claims whatsoever to any such intellectual property.
2. For the avoidance of doubt, data mining or scraping the Company Website without the express written permission of the Company is not permitted.

M. PERSONAL DATA PROTECTION

1. The Company is committed to the protection of Players' personal data. Personal data means any information relating to an identified or identifiable individual. For further information on how the Company processes personal data as well as Players' rights upon their data, Players are referred to the Company Privacy Policy. The processing of Players' data on Website complies with all applicable data protection regulations (including the European General Data Protection Regulation).
2. The Company is committed to the protection of Players' personal data and is following all procedures and regulations established by the General Data Protection Regulation ("GDPR"), in order to provide adequate data protection and to notify Players of breaches.

3. The processing of data for online gaming requires the use of credentials (Player Name and password) chosen by the Player himself. Playername and password chosen by the Player shall be robust enough and kept secret as all transactions via the account for which the Player Name and password is entered, will be considered as the actions of the Player. The Player shall at all times remain responsible for maintaining and protecting the secrecy of his Personal Account, the Player Name, any password or other security detail, linked email address and any personal computer or device on which the Personal Account is accessible. Players must not allow third parties access to use their Personal Account.
4. The Company will not be liable for any abuse of the Personal Account due to Player's failure to comply with Clause 3 above (including but not limited through the use of the Player's credentials by third parties). Furthermore, the Company shall not be liable and shall be held harmless for any losses incurred by a Player due to the use of the Personal Account by any third party and any such losses shall not be refunded by the Company (unless such use by third party is a direct result of deliberate intent or gross negligence by the Company).
5. Where registration of a Personal Account is made possible, or easier, for Players through a third-party site or app with which the Company is integrated, personal data inserted by a Players into that third party site or app may be visible to that third party and Player may be required to agree to that third party's use or storage of his data. In any event the Company makes it a condition of its agreements with third party suppliers that such third parties' use of personal data obtained by virtue of their agreement with the Company is strictly in compliance with applicable data protection laws. Please refer to more information in the Privacy Policy.

N. COMPLAINTS AND DISPUTE RESOLUTION

1. Any complaints or queries relating to the handling of Player affairs on the Website shall be addressed to complaints@betmaster.ee. The Company shall confirm receipt of the Player's complaint by e-mail to be sent within one (1) business day.
2. The Company will make every effort to resolve the Player's complaint within 10 business days after confirming receipt of the Player's complaint, subject to verification compliance of the Player presuming the Player has responded sufficiently to any of the Company's additional requests for information or compliance. If any complaint has not been resolved to the Player's satisfaction, the Player may request that the complaint be escalated.
3. The Company shall communicate the outcome of the complaint to the Player within 10 days from the date on which the complaint is received (provided that in certain cases such period can be extended by a further 10 days).

4. Players' complaints shall be considered based on the information available to the Company, applicable law and regulations, and, if applicable, official sources of sport events. Information provided by other competing companies shall not be taken into account or considered.
5. The Player undertakes to comply with the following obligations:
 - 5.1. to notify the Company within seven (7) calendar days after the session date, that he disagrees, as a complaint, with the outcome of a specific Game of Chance. The complaint with respect to a Bet shall be submitted within seven (7) business days after the person learned or must have learned about the alleged infringement of rights;
 - 5.2. to notify the Company within one (1) calendar month after the session date, that he disagrees as a complaint with any other matters, not directly related to the outcome of a specific game of chance, however, in relation to his Personal Account (such as but not limited to matters of pay out, suspension and the calculation of Bonuses);
 - 5.3. to refer any unresolved disputes to the competent ADR entity, arbitration or court within three hundred and sixty-five (365) days after the session date.
6. The Company undertakes:
 - 6.1. not to transfer any claims of the Player or elements related to such claims as, however, not limited to: Personal Accounts, credits, funds, winnings and entitlements,
 - 6.2. to resolve the complaint by means of non-binding and voluntary mediation,
 - 6.3. to refer any unresolved disputes to the competent ADR entity, arbitration or court.
7. The Party claiming an infringement upon its rights may send a complaint to the other Party's e-mail.
8. In disputable situations having no precedents, the Company shall reserve the right to make decisions based on its accumulated knowledge and experience.
9. Any and all disputes arising from this Agreement shall be subject to and interpreted in accordance with the laws of the Republic of Estonia.
10. Supervision of the compliance of the Company's activities with the legislation of the Republic of Estonia is carried out by the Estonian Tax and Customs Board (Lõõtsa 8a, 15176 Tallinn, phone: 1811, e-mail: hasart@emta.ee).

O. LIABILITY/INDEMNITY

1. The Company and/or its vicarious agents shall be liable for any damages beyond the boundaries of product liability law only if deliberate intent or gross negligence can be proven according to the relevant legal provisions. Any liability for minor negligence, the refunding of consequent damage and financial losses, lost profit, lost data, lost interests

and of damage from claims by third parties against the Player shall be excluded. The liability of the Company and its vicarious agents is limited to the extent possible by law. The Company does not accept any liability for any and all circumstances beyond its control (force majeure, etc.).

2. The Company is not liable for any Player content. The Player grants that any content contributed by the Player is in compliance with any applicable law. The Company reserves the right to delete content violating any applicable law and/or these Terms. The Company reserves the right to hand evidence over to law enforcement agencies upon court orders or summations by authorities, and whenever there is a legal obligation to do so.
3. The Company does not assume any liability for input, transmission and/or evaluation errors. The Company is entitled to rectify any obvious errors such as incorrectly entered odds for sports-betting and correct errors in the evaluation of results and declare the affected bets void. The Company does not accept any liability for the website or the games remaining completely or partially functional and without interruption, for potential programming faults and/or for the correction of errors.
4. The Company accepts no responsibility for the accuracy, completeness, or timeliness of the contents of the information services, including, but not limited to the result notifications delivered via email and SMS. Likewise, all data in the live scores, statistics and intermediate results of the live betting product are subject to change. For further information about the rules concerning promotion/Bonus offers applying to sportsbook, casino, live casino, and virtual sports, please refer to the respective rules.
5. Furthermore, the Company cannot accept any liability for viruses that may harm the Website and the connected servers or other damaging components that might damage computer hardware and/or Player software. Likewise, the Company will not accept any liability for the functionality or dysfunctions of Internet browsers. Unless the Player uses Internet Explorer version 11 or higher, Firefox version 79 or higher, Chrome version 83 or higher or Safari version 13 or higher, we cannot guarantee the correct transmission or proper functionality of the Company site.
6. The Company provides information pertaining to sport events, including, but not limited to, news, interviews with experts, and research results, for information purposes only. The Company shall not be responsible for the validity of this information or the Player's decisions relying on it.
7. The Company assumes no liability in case of failure by banks or other financial institutions to meet their obligations to the Company and/or to the Player.
8. The Company is not a financial institution and is unable to provide advice on fiscal or legal matters. Therefore, the Company may not be held liable and shall be held harmless

by the Players for any loss, damage, loss of profits, fees, costs, taxes, and any other disadvantage that a Player may incur in connection with his use of the services and products offered by the Company, unless stated otherwise this Agreement and the applicable rules for specific services and products as amended from time to time.

9. The Company assumes no liability from any actions/omissions or orders of the Player within the framework of this Agreement.
10. In case of a violation of this Agreement or any other provisions applicable to the use of the gaming or betting products on the Website, the Player is obliged to indemnify the Company and hold the Company harmless against all resulting claims of third parties and all claims for the refund of losses, costs, damages, or any other disadvantages arising thereof. In particular, the Player shall hold the Company, its shareholders, its employees, officers, directors, licensees, distributors, affiliates, subsidiaries, advertising, promotion or other agencies, media partners, consultants, and agents harmless and shall indemnify the same fully from any and all costs, expenses, liabilities, and damages which may arise as a result of any of the following activities:
 - 10.1. entry, use, or re-use of the Company gaming or betting products,
 - 10.2. use of any materials related to the Company gaming or betting products,
 - 10.3. entry, use, or re-use of any server used by the Company,
 - 10.4. participation in any game or Bet provided by the Company,
 - 10.5. the acceptance of any pay-out/prize from any service/product of the Company; or
 - 10.6. the breach of any warranty given by the Player under this Agreement or the rules applicable.
11. The Company shall not be responsible for any damages or losses incurred by the Player in the following instances without limitation:
 - 11.1 hardware, software, or communication failures on the Player's side;
 - 11.2 failure by the Company to meet its obligations as a result of force majeure;
 - 11.3 failure by banks or other financial institutions to meet their obligations to the Company and/or the Player;
 - 11.4 access by third parties to telephones, e-mails, personal data, information about the Player account or the Player's password resulting from the Player's negligence in their handling or faults in the communication means used to transfer the same;

P. LEGALITY AND TERM

1. Either party may ordinarily terminate this Agreement with a preliminary written notice sent to the other party ten (10) business days in advance, except if otherwise stipulated in the Agreement. Termination of this Agreement shall not affect the Bets opened before its termination for which no results were calculated, or the initiated replenishment or withdrawal operations on the account, or any other rights or obligations that arose before the termination date hereof. Within the terms defined above, Player shall send such written notice to our support service by email to

support@betmaster.ee or in the Live Chat to notify the Company of termination of this Agreement. To send a message in the support Live Chat, Player should enter into its Personal Account, select Live Chat from the menu and send a message. Refunds in connection with termination of the Agreement are subject to the rules set out in section I of these Terms and Conditions.

2. The Company may unilaterally terminate this Agreement without a preliminary notice to the Player by cancelling all registered Bets and closing the Personal Account, if the Company has grounds to believe that the Player violates any provisions of this Agreement or commits, or attempts to commit, any illegal actions.
3. The Company has a right to terminate this Agreement without a preliminary notice and without giving additional explanations. In such a case the funds free from any liabilities to the Company or to other third parties will be paid out using the payment system that was used when depositing the funds by the Player or through any other means decided in the sole discretion of the Company whereas such funds shall be paid out only to the same bank account used by the Player to fund its account at the Company.
4. After this Agreement is terminated, provided the Player is not engaged in any unlawful activities or attempts thereof, the funds are free from any liabilities to the Company or other third parties shall be returned from the Personal Account to the Player by any means convenient for the Company.
5. The Company reserves the right to assign or otherwise lawfully transfer this Agreement and all of its rights and obligations arising from this Agreement to a third party. In case of transfer of the Agreement, the Company will notify all Players concerned by the transfer.
6. The Company may at any time choose to wind up its business in one or multiple jurisdictions. The Company shall notify the relevant regulator and terminate all Agreements in jurisdiction(s) that is (are) concerned by the winding up of the business. Section P subsection 6 is applicable in case of winding up the business for the Players concerned.
7. The Player is prohibited to transfer or sell their accounts to another person. This prohibition includes the transfer of any assets of value of any kind, such as however not limited to ownership of accounts, winnings, deposits, bets, rights and/or claims in connection with these assets, legal, commercial or otherwise. The prohibition on said transfers also includes however is not limited to the encumbrance, pledging, assigning, usufruct, trading, brokering, hypothecation and/or gifting in cooperation with a fiduciary or any other third party, the Company, natural or legal individual, foundation and/or association in any way shape or form.

R. SEVERABILITY

1. Each clause contained in these Terms shall be separate and severable from each of the others. If any clause is found to be void, invalid, or unenforceable for any reason whatsoever, the remaining clauses shall remain in full force and effect.

- **Sportsbook rules**

Remote gambling on the Website is provided by the Company (BM Baltics Ltd, registration number C 98652), established in Malta.

1. General

- 1.1 When placing a Bet, each Client (also referred to as **Player**) agrees to these Sportsbook Rules and to the General Terms and Conditions of the Company, which apply to the Company's Sportsbook.
- 1.2 For detailed rules for each Sports Betting, players are referred to the *Types of bets* provided on the Website.
- 1.3 Upon placing his Bet, the Player confirms that he does not have any knowledge of the result of the respective sports Event nor is able to influence occurrence or cancellation of the Event and/ or the outcome of the Event.
- 1.4 The Player acknowledges also that sports betting amounts to gaming, that the risk of losing money is implicit and that his involvement is entirely voluntary. On the other hand, there is no right to participation on the side of the Player and he accepts that the Company is entitled to restrict, limit or block the access of certain Players at his own, exclusive and unfettered discretion.
- 1.5 Before placing a Bet, each Player is obliged to read and acknowledge not only the General Terms and Conditions, but also these Sportsbook Rules, including the provisions regarding minimum stakes, maximum payouts as well as maximum stakes.

2. Placing a bet

- 2.1. Every Match in the sports world is characterized by numerous things taking place during the course of the Event. Based on its experience and analysis of the Clients' preferences, the Company selects the most significant of the Events that attract the greatest interest.
- 2.2. All Events so selected are further classified with forming Lines and assigning a certain Coefficient to each Event in the Line.
- 2.3. The Company's Clients can use their knowledge and experience in sport to determine the probability of Match Events being of the most interest to them by making Transactions for these Events.
- 2.4. The posted dates and times of fixtures are purely informational. The Company cannot guarantee accuracy. An incorrectly posted date and/or time is not grounds for voiding bets.
- 2.5. Misspellings, typographical errors, teams changing names, and incorrect leagues are not grounds for bets to be void, as long as it is clear based on the context what the intended fixture was.
- 2.6. Bets for the Events listed on the Website may be accepted before the beginning and during the Match, depending on the type of Bet and Event. The date and time of the Match, as well as other information about the Match published on the Website are provided for reference only. Resolving the Bets is based on the

- actual beginning time of Matches and Events determined based on the information from official sources and/or other sources of sports information.
- 2.7. A Bet with a positive result is a Bet where the Client's assumptions as to the probability of all its Events are right.
 - 2.8. The financial resolving of Bets shall be based on the governing body decision or TV broadcasting and Press Association statistics if no decision is made, except where there is evidence of incorrect statistical data.
 - 2.9. The Bet amount shall be written off the Personal Account after the Bet is registered. If Bets are calculated with a positive result, it shall be entered on the Personal Account.
 - 2.10. In a pre-match (where Bets are accepted before the Match starts), the Company may change the terms, cancel, or suspend accepting Bets until the announced beginning of the Match.
 - 2.11. The Company may suspend accepting Bets during the Match due to any technical errors or if it suspects any fraudulent actions.
 - 2.12. The maximum accumulated winnings for Multiple Bets in one calendar day is EUR 15,000.
 - 2.13. The Company reserves the right to void any bet at any time if it deems the bet to have been made in a fraudulent manner.
 - 2.14. The Company will accept a Bet duly placed by the Player subject to these rules and the General Terms and Conditions, without issuing a confirmation and at the registered address of the Company, provided that his Personal Account holds sufficient credit. Any correspondence issued by the Company at a later point in time, (e.g. notices, account information, etc.) will not have any effect whatsoever on the previous conclusion of the contract and its legal effect at the registered address of the Company.
 - 2.15. The result of a fixture will be the final determination by the fixture's governing body on the date of the fixture's completion. The Company does not recognise protested or overturned decisions. The result of bets on a fixture suspended after the start of competition will be decided according to the betting rules specified for that sport. If nothing is specified in the sport's rules, then General Betting Rules apply.
 - 2.16. If there is an obvious error in the odds or limits of an event, bets placed on that event may be voided. If, for any reason, a bet is accepted after the event has started (except for clearly indicated Live In-Play bets), the bets will remain valid unless an unfair advantage has been gained.
 - 2.17. All bets will be accepted or rejected purely at the Company's discretion. In-Play bets may be subject to a short delay before they are accepted and/or they will be kept pending during decisionable situations at the Company's discretion.
 - 2.18. If changes are made to the odds while a Bet is being placed (usually 5 to 10 seconds), the Bet will automatically be accepted at the odds chosen by the Client. If the odds are lowered, the Bet will not be accepted. The Client will then be given the chance to update the betting slip and confirm it once again. The Company reserves the right to set limits on Bet odds.

- 2.19. Any Bet accepted in such a manner may not be changed or cancelled by the Player at a later point in time. The Company, however, reserves the right to cancel any bets up to the start of the Event, without giving any reasons. After the Event has started, the Company may cancel Bets provided that the Player is in violation of these Sportsbook Rules or the General Terms and Conditions as applicable from time to time, or, in particular, if he is under the suspicion of manipulation/rigging, of acting in collusion or forming a syndicate of Clients, keeping multiple Personal Accounts or using frontmen in order to place Bets.
- 2.20. Only the records kept by the Company shall be relevant concerning the content of all Bets. A statement of account may only be modified in order to remedy an obvious error and/or a typographical error and/or an error in calculation. Only the amount registered and/or the amount confirmed by the Company will be regarded as the stake.
- 2.21. Company may cancel Transactions and Bets with Players who:
- 2.21.1 placed Bets on the same outcome of an Event;
 - 2.21.2 placed Bets on the outcomes of Events that are different in name, but the same in terms of their loss or win;
 - 2.21.3 placed Bets on selections in a Multiple Bet that are different in name, but the same in terms of their loss or win;
 - 2.21.4 when Multiple Bets combine different selections within the same Event where the outcome of one affects or is affected by the other;
 - 2.21.5 when Multiple Bets contain the same selections and differ only by individual bets with low odds;
 - 2.21.6 when 1 particular selection is included in 2 or more Multiple Bets, differing only by short-priced selections.
- 2.22. The Company reserves the right to cancel Bets if Bet registration was based on incorrect information or as a result of technical errors.
- 2.23. The Company reserves the right to limit the minimum or maximum Bet amount at its sole and absolute discretion.
- 2.24. The Company reserves the right to restrict access to a particular sport at its sole and absolute discretion.
- 2.25. The Company has the right to regard any violation of the Sportsbook Rules as a violation of our General Terms and Conditions, which may lead to the closure of the particular sport, betting section or the Personal Account.
- 2.26. For any questions regarding these Sportsbook Rules or the General Terms and Conditions please refer to, the Company is entirely at the Player's disposal to clarify any questions on the following e-mail: support@betmaster.ee

3. Special Rules

Each sport, virtual sport, Event or Bet type may or may not also have special rules on the Website.

4. Minimum Stakes / Maximum Winnings / Stake Limits

- 4.1 The minimum and maximum stakes, maximum winnings and stake limits may be set by the Company and we will notify the Client about this on the Website.
- 4.2 When Bets are placed in a way that the placed stake(s) and/or the potential winning exceeds the maximum amounts set forth the Company has the unfettered exclusive right

to reduce the stake of such a Bet or to cancel such a Bet but will in no event be liable for the reduced winnings as a result of the reduction of the stake or the cancellation of Bets, since the Player is aware of the limits.

- 4.3 If customers act as a syndicate or in collusion or if individual customers register several times or set up fictitious accounts in their own name or in the name of a third person, by communicating with one or several persons or by placing combination Bets, or using front men, acting as front man for any third person or placing Bets on another person's account, or if customers use impermissible software tools the Company will have the exclusive right (i) to reduce such Bets at any time and in accordance with the maximum winning and/or stake limits or (ii) to cancel Bets completely and to declare any Bets placed and any winnings of such a Player as null, void and forfeited.
- 4.4 In principal, any person acting in breach of these rules or any other terms and conditions applicable to the Company's Sportsbook, may be disqualified from participating in general, as well as from special promotions, offers and Bonuses without any notice at any time; additionally the accounts of such Players may be closed.

5. Severability

Each clause contained in these rules shall be separate and severable from each of the others. If any clause is found to be void, invalid, or unenforceable for any reason whatsoever, the remaining clauses shall remain in full force and effect.

- **Casino and live-casino rules**

Remote gambling on the Website is provided by the Company (BM Baltics Ltd, registration number C 98652), established in Malta.

1. General

- 1.1. When participating in any of the above-mentioned games, each Player agrees to these Casino or Live Casino Rules and the General Terms and Conditions of the Company apply.
- 1.2. For detailed game instructions and probability of receiving a win, Players are referred to the individual description provided before participating in any game in the Company's Casino or Live Casino.
- 1.3. The Player acknowledges that casino games and live casino amount to gambling, that the risk of losing money is implicit, and that his involvement is entirely voluntary. On the other hand, there is no right to participation on the side of the Player and he accepts that the Company is entitled to restrict, limit or block the access of certain Players at his own discretion.
- 1.4. For any questions concerning these Casino and Live Casino Rules, please refer to support@betmaster.ee.

2. Rules for the Company's Casino and Live Casino

- 2.1. The Company makes available to the Player content that is owned by third parties, namely by all gaming services providers as listed in the General Terms of Conditions. All of these software systems are protected by copyright and protection of intellectual property laws. The Player may use the software only for personal and recreational purposes in accordance with all applicable laws, rules and regulations.
- 2.2. Generally, the payout rate of the casino games offered by the Company is over 94%.
- 2.3. Some Games provide Jackpot opportunities. The Player acknowledges that the information given by the jackpot display during the game is updated on a regular basis but is not in real time. Therefore, the displayed value may not be 100% accurate. After the jackpot has been won, the exact amount will be calculated according to the number of rounds played up to the moment when the jackpot is won.
- 2.4. The Player is not allowed to use any error, virus, bug, defect or inconsistency ("bug") in the software for his own advantage, or to the disadvantage of other Players, at any time. Furthermore, the Player undertakes to report any such bug to customer service immediately upon discovery of the same.
- 2.5. Any person acting in breach of these rules or any other terms and conditions applicable to the Company's Casino or Live Casino may be disqualified from participating in general, as well as from special promotions, special offers or Bonuses without further notice. If it is determined by the Company that funds won by the Player were from an account that had obtained these winnings fraudulently and in breach of these Casino or Live Casino Rules, the Company reserves the right to retain those funds. Any Player involved in any form of suspected fraudulent activity will be reported to the authorities in charge.

- 2.6. The Company operates casino products in which the Player takes part either in the "play for fun" mode, without staking any money, or as a real money Player in the "play for real" mode, staking money. In order to play for real money, the Personal Account needs to hold sufficient credit.
- 2.7. The Company operates live casino products only in the "play for real"-mode in which the Player takes part as a real money Player staking funds. A "play for fun" mode without staking money is not possible.
- 2.8. In order to play casino or live casino, the Player needs to credit his Personal account by using one of the payment methods offered by the Company. The minimum stake for casino games depends on the game provider and should be checked individually for the game provider. Winnings need to be withdrawn from the Personal Account by requesting a pay-out transfer.

3. Disclaimers

The use of robotic, mechanical, electronic, other devices or artificial assistants to automatically make playing decisions in any game, whether as a guest or real Player is strictly prohibited save where such devices are provided, or specifically authorized in writing by the Company. Any use of such prohibited mechanical, electronic devices and artificial assistants may result in sanctions, at sole discretion of the Company, including exclusion from further play and funds can be forfeited.

4. Severability

Each clause contained in these rules shall be separate and severable from each of the others. If any clause is found to be void, invalid, or unenforceable for any reason whatsoever, the remaining clauses shall remain with full force and effect.

- **Virtual football and virtual sports rules**

Remote gambling on the Website is provided by the Company (BM Baltics Ltd, registration number C 98652), established in Malta.

1. General

- 1.1. When participating in Virtual Football games, each Player agrees to these Virtual Football Rules and the General Terms and Conditions of the Company apply.
- 1.2. For detailed rules for each Virtual Sports, players are referred to the Types of bets provided on the Website.
- 1.3. The Player acknowledges that virtual football amounts to gambling, that the risk of losing money is implicit, and that his involvement is entirely voluntary. On the other hand, there is no right to participation on the side of the Player and he accepts that the Company is entitled to restrict, limit or block the access of certain Players at his own discretion.
- 1.4. For any questions concerning these Virtual Football games, please refer to support@betmaster.ee.
- 1.5. With Virtual Football, Player can place Bets on games of the Virtual Football League (abbreviated to: VFL) around the clock! The Virtual Football League consists of 16 teams. Each season has a total of 30 match days, played across an even amount of Home- and away-games. A season lasts for 150 minutes. A game can be joined at any time – as long as it's within the pre-season.

2. Season information

- 2.1. A season consists of 30 rounds / match days. The season is divided into three phases: „Pre-league“, „Match day loop“ and „Post-League“. „Pre-League“ runs before the start of a season and lasts about 2.30 minutes. The individual rounds are summarized in the „Match day loop“ phase. The match-time is 4:35 minutes per individual game. After the season has finished, there is a 60-second „Post-League“ phase.
- 2.2. Betting on a game within the Virtual Football League is possible at any time – as long as it's within the pre-season.
- 2.3. If Player prefers, Player can also Bet on the games for the following day. Simply select the day Player want from the „Matchday“ bar at the bottom and the games related to that day along with the odds will be displayed.

3. Match day

- 3.1. One match day / round lasts for 4:35 minutes, with the actual playing time being 3:00 minutes.
- 3.2. The match-day is divided into 60 seconds of „Pre-match“, followed by 1st and 2nd half – both at 90 seconds each, a 10-seconds long half-time break and finally a „Post-match“ phase before it automatically moves on to the next round.
- 3.3. Betting on the current match-day can be done up until 10 seconds before kick-off. However, the Betting markets for any future rounds will still remain open.
- 3.4. The following Betting options are available for each match: 3-way (1,X or 2), Handicap, First Goal, 3-way / 1st half, Over/Under Goals and Correct Score.

4. Miscellaneous

- 4.1. All Virtual Football League matches will be broadcasted as live video streams through an integrated media Player in Player's browser. The Player can switch freely between the 8 available games per match day or alternatively just follow his desired match completely. The games are broadcasted in a so-called Highlight-Mode.
- 4.2. The match simulations are created through a combination of Artificial Intelligence and independent random number generators. Simultaneously, the performance parameters of the VFL Players are based on professional football Players (E.G in terms of number of goals, fitness, consecutive match-statistics etc).
- 4.3. An overview of all available betting types The Virtual Football League can offer the following types of Bets:
 - 1X2 (Home, Draw or Away)
 - Handicap (1:0 or 0:1)
 - Over/Under 2.5 Goals
 - Half-Time Result
 - Correct Score
- 4.4. Below, Players will find the individual types of Bets described in detail. To access the special Bets for each individual game, simply click on the Betting Program for the Virtual Football League and Player will find it on the right hand side under the "+" link. Clicking that, will display all available Bets for that game.
- 4.5. With the 1X2-bet, the Player has to guess the correct outcome of the match. When selecting the outcome, „1“ is for a Home-win, „X“ is for a Draw and „2“ is for the Away team to win.

5. Terminology

- 5.1. Handicap

With the Handicap-bet, the Player selects the outcome of the match with one team having a fictitious goal advantage. For example, the Home team can start with a 1-0 advantage. If the Player then chooses a Handicap win for the Home team, the team has to either draw or win. If instead the selection is an „X“, the Away-team has to score one more goal than the Home team (E.G. 2:1, 1:0 or 4:3) in order for the Player to win. If the Bet is a „2“, that the Away-team will win when the Home team has a Handicap start, then the Away-Team must win with at least two more goals than the Home Team in order for it to be a winning Bet.
- 5.2. Over/Under 2.5 Goals

The Over/Under-bet allows the Player to Bet on the total amount of goals. By default, it is set to Over or Under 2.5 Goals. In order to win an „Over 2.5 Goals“ Bet, there needs to be at least a total of three goals in the game (E.G. 2:1, 4:2, 3:0). To win an „Under 2.5 Goals“ Bet, there cannot be more than a total of two goals at the end of the game. (E.G. 1:1, 0:2, 0:0).
- 5.3. Half-time Result

The Half-time result Bet is similar to the standard 1,X,2 bet , in the sense that the Player has to choose either 1, X, or 2 for the result of the 1st Half. So, for example, if the Player

chooses 1, or the Home-Team to win the 1st Half, then the Home Team has to lead by at least one goal before the whistle blows for Half-Time. This Bet does include the injury time that is added onto the original 45 minutes.

5.4. Correct Result

With the Correct Result Bet, the final result has to be correctly guessed. To win the Bet, the predicted result has to be the final result. If the Player predicts a 2-0 win, then the end result has to be 2-0 after 90' minutes, otherwise it is a losing Bet.

- **Cashout Rules**

Remote gambling on the Website is provided by the Company (BM Baltics Ltd, registration number C 98652), established in Malta.

1. General

1.1. With a Cashout you can withdraw funds before a bet has reached its inevitable conclusion without having to wait. You have the opportunity to track your selections and cash out at a point in time of your choosing. When this feature is available you can cash out a bet in its entirety.

1.2. In order to cash out, the feature must be available and show a Cashout amount for your bet. There may be a time delay in processing a Cashout request. If a price changes or a market is suspended then the Cashout request may not be successful.

1.3. A Cashout is available on selected events, fixtures and markets, both pre-match and in-play. Also on single bets, straight bets and multiple (accumulator, parlay) bets, for a variety of sports events including football, tennis, cricket and basketball. On such events, only a full Cashout, of the initial bet amount, is available.

1.4. The Company cannot guarantee that the Cashout feature will be available on your bet selection. Where a pre-event Cashout is available and we do not cover or we stop covering the event in-play, then a cash out will be unavailable once the event starts or when in-play coverage stops.

1.5. Should you wish to cash out, all you need to do is click on the “Cashout” button located below your selection(s). Once you request a Cashout, this is only understood to mean a full and complete Cashout of your initial bet amount - not a Cashout of partial amounts. This amount will be settled and the final result relating to your bet will have no impact on the amount returned to your account.

1.6. The amount offered will depend on the performance of your selection(s) and may be higher or lower than your original stake, enabling you to guarantee a profit or minimise a potential loss.

2. Terms and Conditions

1. A Cashout is available on selected events, fixtures and markets both pre-match and in-play, on single and multiple bets.
2. A time delay in accepting a Cashout request is in place. If a price changes or a market is suspended then the Cashout request may not be successful.
3. If the cash out request is successful, this will be displayed and the bet will be settled immediately. The actual final result of the original bet will have no impact on the Cashout amount. Where a bet has been cashed out before the event commences and the original stake is returned in full, the original bet will be treated as void.
4. The Cashout amount offered at any time is the total amount that will be returned to your account if the Cashout request is successful.

5. Cashout betting is not available with one or more active bonuses. Cashed Out bets do not count toward wagering release of your Bonuses.
6. The Company reserves the right to remove all or part of the Cashout feature for any customer or group of customers where it has reasonable grounds to believe that the customer or group of customers is misusing (e.g. in the case of fraudulent activities) the Cashout option, by frequently using the feature to take advantage of pre-event price movements and closing their bets through the Cashout feature before the event has started.
7. The Company will not be responsible if the Cashout feature is not available for technical reasons and bets will stand as originally placed during any such period.
8. The Company cannot guarantee that the cash out feature will be available on your bet selection. Where a Cashout is available pre-event and we do not cover or we stop covering the event in-play, then a Cashout will be unavailable once the event starts or when our in-play coverage stops. A Cashout will not be available when a market is suspended.
9. The Company reserves the right to accept or decline any bet requested for any sports, competition, market or bet type that is included in the Cashout feature.
10. The Company reserves the right to amend, suspend or remove the Cashout feature (or any part of it) at any time for any event, fixture, market or customer. Any bets placed on such events, fixtures or markets will stand as originally placed.
11. The Company reserves the right to reverse the settlement of a Cashout if the bet or a market is settled in error.
12. Some offers will not be applied where the Cashout feature has been used to close all or part of a bet. See Terms and Conditions for each offer for details.
13. If you have opted for self-exclusion on Sports betting, you will not be eligible to perform a Cashout.
14. If you have opted for a cooling-off period on non-Sports betting activities, you are entitled to cash out while the aforementioned period is still active. If, however, your cooling-off period directly involves Sports betting, cashing out will not be possible until the cooling-off period has ended.
15. If you have set a deposit limit, you are entitled to perform a Cashout.
16. The Cashout feature is only applicable to the Sports section.
17. Once you have requested a cashout, a cancellation is not possible.
18. Cancellations are not applicable to Free Bets and, accordingly, the option isn't offered.
19. Once you request a Cashout, this is only understood to mean a full and complete Cashout of your initial bet amount - not a Cashout of partial amounts.

- **Bonus Terms & Conditions Sports**

Remote gambling on the Website is provided by the Company (BM Baltics Ltd, registration number C 98652), established in Malta.

1. General provisions

1.1. The below terms and conditions (hereinafter: “Bonus Terms and Conditions”) shall apply to all Bonuses, Free Bets and any type of special offer or promotion that may be granted by the Company to a Player (Hereinafter “Bonus, Bonuses”).

1.2. For the purpose of this Bonus Terms and Conditions term “Sports” shall mean real life sports, Esports and various Racing products, such as but not limited to horse racing and greyhound racing, as offered in the Racing section of the Website.

1.3. These Bonus Terms & Conditions are subject to the conditions detailed in the general “Terms and Conditions” (hereinafter: the “T&Cs”) appearing on the Company website. In the event of any conflict between the Bonus Terms and Conditions and the T&Cs, the Bonus Terms and Conditions shall prevail.

1.4. In the event of a conflict between the Bonus Terms & Conditions and the specific promotion terms, the specific promotion terms shall prevail.

2. Participation in the promotion

2.1. By clicking the “participation” button (by this word or another denoting participation), or by accepting the Bonus including but not limited to the Free Bet you automatically confirm your participation and agree to the terms and conditions of the promotion and the Bonus Terms and Conditions.

2.2. Once you have entered the campaign it is possible to cancel the Bonus by pressing the “Cancel bonus” button in the Bonuses section. Once the Bonus is cancelled, the wagering process and Bonus will be forfeited. Winnings from any unsettled Bets made with Bonus will be forfeited after Bet settlement.

2.3. You can participate in one Sports promotion at a time.

2.4. You cannot use Sports-specific bonuses in the non-Sports sections of the Website.

2.5. The Company reserves the right to refuse participation in the Bonus program to any Player.

2.6. The Company reserves the right to change or cancel the effective terms and conditions, as well as to refuse participation in the Bonus program to any Player at any time without prior notice.

2.7. If the Company becomes aware of any fraudulent activities aimed at promo or Bonus abuse, the Player and their Personal Account will be denied from participating in this and any subsequent promotions.

2.8. Bonus abuse includes but is not limited to:

- breaching Terms & Conditions of a Bonus or other promotional offers;
- opening multiple accounts to claim multiple Bonuses;
- allowing a person other than the account holder to place Bets from that account whilst a Bonus is active;
- engaging in irregular playing patterns that are reasonably deemed to be an attempt to unfairly exploit a bonus.

2.9. Using methods, techniques or software which allow Players to gain an advantage over other Players and/or the Bonus system are prohibited and considered abuse. All Bonuses are meant for non-professional and entertainment purposes only.

2.10. Bets placed at Starting Price (hereinafter the “SP”) within the Racing section of the Website will not contribute towards the wagering requirements of any Sports bonus.

3. Bonus crediting and wagering requirements

3.1. Bonuses are limited to one instance per Player, IP address, electronic device, household, residential address, telephone number, payment method, email address and any public environments where computers and IP addresses are shared such as, but not limited to: universities, schools, libraries and workplaces.

3.2. Players are excluded from all deposit bonuses when using any of the following payment methods: Skrill, Neteller (including the Welcome Bonus).

3.3. Bonuses are credited with a wagering requirement, which needs to be completed within the specified time. If a Player has an active Bonus, the withdrawal option will be disabled until the Bonus wagering conditions have been met or the Bonus has expired or was manually canceled by the Player.

3.4. The Bonus amount is displayed under the special Bonus account.

3.5. In order to fulfil the wagering requirements, only Bonus money can be used.

3.6. If there is real money and Bonus money available on the Personal Account, then real money is used first.

3.7. Bonus money may not be utilized by players who have any outstanding bets that have not yet been settled, regardless of whether those bets were placed on sports or casino games.

3.8. Winnings from real money bets are credited to real money accounts, winnings from Bonus money bets are credited to bonus accounts.

3.9. If wagering requirements have not been completed by the deadline, bonus money and all winnings from bonus money will be forfeited and deducted from the Player's bonus account balance. Such deductions are final and determined solely by the Company.

3.10. The maximum Bet amount counted toward wagering requirements cannot exceed the total Bonus amount. Should a placed Bet be higher than a Bonus amount, only the latter will contribute toward wagering requirements. For example, if a Player has been credited with a €10 Bonus and the said Player places a €20 Bet while having an active Bonus, only €10 of this Bet

will be counted toward the wagering of this Bonus. Violation of the maximum Bet bonus rule may result in a bonus and derived winnings being voided.

3.11. The maximum amount that can be transferred to your real money account after wagering cannot exceed the multiplier amount or the specified fixed amount, whichever is greater, or as otherwise specified in the Specific Terms for the promotion. To learn more about the specific Promotion you agreed to, click the 'Details' button.

3.12. The Bonus can be wagered on all Events found in the Sports section of the Website, unless stated otherwise in specific promotion conditions.

3.13. While wagering a Bonus, only the first settled Bet placed on the same Sports game will be counted towards the wagering requirements. Only the first Bet placed on the same Sports event will count towards the wagering requirements of the Bonus and/or any other Bonus conditions.

3.14. Betting on contradictory outcomes and dependent markets in the same event is prohibited. If such behavior takes place, the Bonus may be canceled.

3.15. The amount that a Player must place to meet the Bonus conditions will be counted only after all related bets have been settled.

3.16. All Bets must be placed with the relevant minimum odds to Bet, depending on the promotion.

3.17. When a Sports bet that's been placed using a Free bet is settled as won, only the net winnings of that bet (total win amount minus stake amount/Free bet value) will be credited to the Player's real money Personal Account.

3.18. In case of a settlement of a won Free bet with a Player's wager, net winnings will be credited to the Player's real money Personal Account. In case of a settlement of a won Free bet with a Client's wager, net winnings will be credited to the Client's bonus money Personal Account. In case that Bet is settled as cancelled or returned, the Free bet will be deemed void - neither the Free bet nor its value in real or bonus money will be returned to the Client's Personal Account.

- **Bonus Terms & Conditions Casino**

Remote gambling on the Website is provided by the Company (BM Baltics Ltd, registration number C 98652), established in Malta.

1. General provisions

1.1. The below terms and conditions (hereinafter: “Bonus Terms and Conditions”) shall apply to all Bonuses, Free Spins and any type of special offer or promotion that may be granted by the Company to a Player (Hereinafter “Bonus, Bonuses”).

1.2. These Bonus Terms & Conditions are subject to the conditions detailed in the general “Terms and Conditions” (hereinafter: the “T&Cs”) appearing on the Company website. In the event of any conflict between the Bonus Terms and Conditions and the T&Cs, the Bonus Terms and Conditions shall prevail.

1.3. In the event of a conflict between the Bonus Terms & Conditions and the specific promotion terms, the specific promotion terms shall prevail.

2. Participation in the promotion

2.1. By clicking the “participation” button (by this word or another denoting participation), or by accepting the Bonus including but not limited to Free Spins/Cashback you automatically confirm your participation and agree to the terms and conditions of the promotion and the Bonus Terms and Conditions.

2.2. Once you have entered the campaign, it is possible to cancel the Bonus by pressing the “Cancel bonus” button in the Bonuses section. Once the Bonus is canceled, the wagering process and bonus money will be forfeited.

2.3. You can participate in one Casino promotion at a time.

2.4. Live Casino bonuses can only be used in the Live Casino section of the Website. Slots-specific bonuses can only be used in the Slots section of the Website.

2.5. The Company reserves the right to refuse participation in the Bonus program to any Player.

2.6. The Company reserves the right to change or cancel the effective terms and conditions, as well as to refuse participation in the Bonus program to any Player at any time without prior notice.

2.7. If the Company becomes aware of any fraudulent activities aimed at promo or Bonus abuse, the Player and their Personal Accounts will be denied from participating in this and any subsequent promotions.

2.8. Bonus abuse includes but is not limited to:

- breaching Terms & Conditions of a Bonus or other promotional offers;
- opening multiple accounts to claim multiple Bonuses;

- allowing a person other than the account holder to place Bets from that account whilst a bonus is active;
- engaging in irregular playing patterns that are reasonably deemed to be an attempt to unfairly exploit a bonus.

2.9. Using methods, techniques or software which allow Players to gain an advantage over other Players and/or the bonus system are prohibited and considered abuse. All Bonuses are meant for non-professional and entertainment purposes only.

2.10. Any winnings from the live casino free bets are capped at a maximum of 3 times of the issued free bet value.

3. Bonus crediting and wagering requirements

3.1. Bonuses are limited to one instance per Player, IP address, electronic device, household, residential address, telephone number, payment method, email address and any public environments where computers and IP addresses are shared such as, but not limited to: universities, schools, libraries and workplaces.

3.2. Bonuses will automatically expire if the Bonus account balance is null for 10 minutes.

3.3. Players are excluded from all deposit bonuses when using any of the following payment methods: Skrill, Neteller (including the Welcome Bonus).

3.4. Bonuses are credited with a wagering requirement, which needs to be completed within the specified time. If a Player has an active Bonus, the withdrawal option will be disabled until the Bonus wagering conditions have been met or the Bonus has expired.

3.5. The Bonus amount is displayed under the special Bonus account.

3.6. In order to fulfil the wagering requirements, only bonus money can be used.

3.7. If there is real money and bonus money available on the Personal Account, then real money is used first.

3.8. Bonus money may not be utilized by players who have any outstanding bets that have not yet been settled, regardless of whether those bets were placed on sports or casino games.

3.9. Winnings from all bets made both from real money are credited to real money accounts, winnings from bonus money accounts are credited to the bonus accounts while the Bonus is active.

3.10. If wagering hasn't been completed by the deadline bonus money and all winnings from the bonus money will be forfeited and deducted from the Player's bonus account balance. Such deductions are final and determined solely by the Company.

3.11. The maximum Bet amount counted toward wagering requirements cannot exceed the amount of added bonus. Should a placed Bet be higher than a Bonus amount, only the latter will contribute toward wagering requirements. For example, if a Player has been credited with a €10 Bonus and the said Player places a €20 bet while having an active Bonus, only €10 of this Bet

will be counted toward the wagering of this Bonus. Violation of the maximum Bet bonus rule may result in a bonus and derived winnings being voided.

3.12. Placing a safe Bet, such as betting on red and black on roulette with an active Bonus is prohibited and may result in any gained bonus money and winnings, from the initial bonus, being made null and void.

3.13. The maximum amount that can be transferred to your real money account after wagering cannot exceed the multiplier amount or the specified fixed amount, whichever is greater, or as otherwise specified in the Specific Terms for the promotion. To learn more about the specific Promotion you agreed to, click the 'Details' button.

3.14. All winnings from non-deposit Free Spins WITH a wager are credited to the bonus account.

3.15. Only certain games are available for wagering Bonuses, these games can be found under the Bonus games filter.