

ACCOUNT

Players who wish to make use of any Company product must enter into the Agreement with the Company by opening an account and accepting the validity and applicability of this Agreement. Therefore, whenever a player strikes a bet or takes part in any game, he accepts the validity and applicability of the terms of this Agreement, including the relevant product rules, our Privacy and Cookies Policy and applicable bonus conditions. Registration is performed by clicking the 'Join now' button on the Company website (hereinafter "**Website**") and following the step-by-step instructions.

1. Each player who wants to have access to services and products offered by Company must personally open an Account with Company ("Personal Account"). Upon registration, players must give their correct personal and contact details, i.e. name and surname, gender, address, contact email, mobile phone number (if required) and date of birth. In certain countries, players may be also asked to submit other unique identifiers, such as identity code or social security number, in order to simplify registration. After having opened a Personal Account, a player may deposit and use the amount deposited to bet on sports or play casino, live casino and virtual sports.
2. Only natural persons may open a Personal Account per Website with Company. Company does not allow legal persons to open and hold Personal Accounts. If any legal person (e.g. company, foundation, partnership, association or other) is found to have opened a Personal Account, Company may void all winnings and return any balance on account to a valid bank account in the name of the person who opened the account.
3. You hereby represent and warrant that:
 - 3.1. You have carefully read and understood all the provisions of this Agreement and other documents published on the Website;
 - 3.2. You are over 18 years of age or of the legal age allowed to gamble in the respective jurisdiction, whichever is higher;
 - 3.3. You are not restricted by limited legal capacity;
 - 3.4. You are not acting on behalf of another party;
 - 3.5. You are not a compulsive player;
 - 3.6. You have not added yourself to the list which defines gambling restrictions for you as an individual;
 - 3.7. Only you have access and are using the Personal Account;
 - 3.8. You have provided all necessary, accurate and true information and materials at the Company's request;
 - 3.9. You are not depositing money originating from criminal and/or other unauthorised activities into your Personal Account;
 - 3.10. You are not conducting criminal activities directly or indirectly in relation to your Personal Account;
 - 3.11. You inform Company immediately in case you are or become a politically exposed person (PEP) and agree to undergo enhanced due diligence procedures by Company;
 - 3.12. You are not a participant of the Matches for the Events of which you make Bets as defined in the product rules;
 - 3.13. You accept that you are responsible at all times for ensuring the legality of using or registering for Company services in the country or region where you are located. If you are living or residing in a country, where remote gambling is forbidden, then the you are not allowed to use Company services nor VPN or use any other technical measures in order to circumvent any blocks in your location installed by the Company in order to use Company services.
4. Company will request in accordance with the applicable laws and regulations, that the player submits documents as proof of identity for a security identity check at any time, and in any case upon cumulative deposits of €2,000 on the basis of a rolling period of one hundred and eighty (180) days. 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 of bank vouchers, account statements, etc.
5. The Client shall individually bear the obligations to pay the fees imposed by financial institutions, tax or other mandatory payments, unless this Agreement provides otherwise.
6. Once a player opens his Personal Account, funds may 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.
7. Any deposit and pay-out incurred by a player may be made only onto his own Personal Account or to his own payment account. As a general rule, 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.
8. When opening a Personal Account, a player will also select his preferred currency. The selected currency for the initial opening of the Personal Account may not be changed. If players deposit funds in currencies other than the currency of their Personal Account, their deposits will be converted into the currency of their Personal Account at the current exchange rate.
9. Any and all personal information provided by a player to Company must be correct and complete. The player undertakes to notify Company without delay, but not later than 5 days from any actual change in the Client's personal information of the change providing all, complete, and accurate information to Company. 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 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.

10. Company operates on the basis of the assumption that each person logging into the system with the correct combination of username and password actually is the lawful Personal Account holder. 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 frontman. 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. Company reserves the right to close any Personal Account of players at any time without giving any reasons.
11. Every player can open only one account per Website. The use of identical e-mail addresses or telephone numbers in various Personal Accounts is prohibited. The player shall use one e-mail address or telephone number to which only he has access. Should any player open another Personal Account in his own name or in someone else's name or in conjunction with one or several persons after his Personal Account was closed/limited for any reason whatsoever, Company reserves the right not only to close those accounts but also, at any time, to cancel any transactions (bets, wagers), to exclude the player from participating in further games and call in any free money credited. Company further reserves the right to cancel any transactions, refuse all pay-outs, exclude a player from placing bets/the participation in a game and/or block the player's Personal Account if there is a justified suspicion of an event or a bet placed being manipulated/rigged, or a suspicion of circumventing the maximum win/stake, using frontmen, acting as frontman for a third party or acting on a third party's account, or the use of impermissible software tools.
12. 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.
13. Furthermore, in line with the Company policy for the prevention of anti-money laundering and applicable legal obligations, 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.
14. Company notifies herewith all players that the Company is unable to provide advice on fiscal or legal matters. Therefore, 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 Company, unless stated otherwise this Agreement and the applicable rules for specific services and products as amended from time to time.
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. For all other currencies that may be in use from time to time the administrative fee is the equivalent of the above-mentioned EUR amount as per current exchange rate. 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, 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. Company is also entitled to close Personal Accounts that are 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.io 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 together with his request for closing his Personal Account. When a Personal Account is closed, information relating to the account may be saved for up to ten (10) years from the time the account is closed or however long it is required or allowed under the respective regulation. Related information includes player name, address, phone, email, and account transactional details.
18. If internal inspections conducted by the Company's specialists reveal any signs of illegal actions by the Client, 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 Client as may be required for such investigation. If the investigation proves that the Client 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 Client to prevent the additional investigation, the Company may close the Client's account and apply to law-enforcement authorities. This investigation may take up to 30 business days, in some exceptional cases more than 30 business days.

PAYING OUT

1. The player may request a pay-out of his winnings from his own Personal Account at any time.
2. Please note that all deposits and pay-outs may be subject to an administrative fee of up to 5% to cover any transaction expenses incurred.
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 exchange rate fluctuations and bank charges by the bank issuing the credit card. Details on recovered charges can be accessed from the Transaction history link. 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 Company exceeds 95%. In any case, Company reserves the unlimited right to apply certain restrictions to the payment methods in designated countries and/or to certain players at its sole discretion. 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 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.
4. In case any refund is required to be made by the Company, it will only be made to the same account or using the same means of payment the funds were deposited with only in case the refund is required due to breach of the Agreement by the Company. In case that is not possible due to the limitations of the payment means provider - no refund of the deposits is possible.
5. Company has the exclusive and unfettered right to rule that withdrawals may be made only by bank transfer in order to validate the identity of the player.
6. The time for the withdrawal to be finalised 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.
7. 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 up to 10% of the amount deposited.
8. Funds or balances on a Personal Account of one player cannot be transferred to a Personal Account of another player.
9. 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, etc., Company is entitled to charge the player's Personal Account with these additional costs. Likewise, costs arising from returned transactions for which the user 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.
10. For withdrawals from the player's Personal Account, a minimum of EUR 20 applies. Minimum pay-out limits in all other currencies in use from time to time are listed on the payment section of this site. The maximum daily gain for one player for sports betting wins payable by Company is EUR 15,000 or its equivalent in another currency. The maximum amount that can be withdrawn from casino wins is 125,000 EUR per player per month. The Company may limit the withdrawal limit to 50,000 EUR per month in case the player wins per a single win more than 50,000 EUR or an equivalent sum in a different currency, 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.
11. Finally, Company reserves the unfettered right to deduct a 5% service fee at its discretion from winnings in sports-betting achieved by players residing in selected countries. This service fee will be deducted prior to the winning being credited to the player's account and covers additional expenses for enabling the player to access our gaming services and play on our site.
12. The funds will be withdrawn from the Personal Account up to five (5) business days after the Company receives the Client's request, provided the following terms are met:
 - 12.1. the Personal Account has enough funds for withdrawal including the fees charged by financial institutions,
 - 12.2. the withdrawal request includes the method, currency, and account number used by the Client upon depositing monies into a Personal Account,
 - 12.3. the withdrawal request contains all information required to make a money transfer,
 - 12.4. the Client is a player and a payee of monies,
 - 12.5. the funds on the Personal Account were used in pursuance of this Agreement,
 - 12.6. verification of the Client was successfully completed if such verification was requested by the Company,
 - 12.7. no force majeure occurs.
13. Additional terms and rules on withdrawals can be accessed from the Website.

14. 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 Company and will be transferred out of your Personal Account as soon as possible after Company becomes aware of the erroneous payment. If prior to 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 Company. In the event of an incorrect crediting, the player is obliged to notify Company immediately by email.

BONUS RULES

Bonus Terms & Conditions Casino

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 Betmaster to a customer (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 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, canceling the campaign will no longer be possible. The Bonus remains active until the wagering requirements are fulfilled or the bonus expires.

2.3. You can participate in several promotions at the same time, and the winnings from all bets will be credited to the bonus account linked to the first activated promotion.

2.4. You cannot use Live Casino and Slots-specific bonuses in the Sports section on the Company website. If you do so, your bonus wallet can be canceled and all of the funds will be deducted from your account.

2.5. The company reserves the right to refuse participation in the bonus program to any person.

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 user at any time without prior notice.

2.7. If the company becomes aware of any fraudulent activities aimed at promo or bonus abuse, the users and their accounts will be denied from participating in this and any subsequent promotions.

2.8. Bonus abuse includes but is not limited to:

- breaching the 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.

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

3. Bonus crediting and wagering requirements

3.1. Bonuses are limited to one instance per user, 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. Some Live Casino and Slots bonuses can automatically expire if the user's balance is null for 15 minutes. In such cases, all wins, which were credited after 15 minutes, will be deducted from the user's balance. If the user makes a deposit within the 15-minute period, when the bonus is not completed or has not expired, new winnings will be automatically credited to the bonus account. To find out how long the bonus will last for, check the bonus specific rules.

3.3. Users are excluded from all deposit bonuses when using any of the following payment methods: Skrill, Neteller, Pay4Fun, (including Welcome Bonus).

3.4. Bonuses do not apply to any deposits in Cryptocurrencies.

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

3.6. The bonus amount is displayed under the special bonus account.

3.7. In order to fulfil the wagering requirements, both bonus and real money funds can be used, however, please note that real money funds will be used first.

3.8. Winnings from all bets made both from real money, as well as from bonus money are credited to the bonus account while the bonus is active.

3.9. If wagering hasn't been completed by the deadline, bonus funds and all winnings from real or bonus funds will be forfeited and deducted from the user's balance. Such deductions are final and determined solely by Betmaster.

3.10. When participating in two or more promotions, the wagering is counted toward the first activated promotion.

3.11. 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 user has been credited with a €10 bonus and said user 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 funds and winnings, from the initial bonus, being made null and void.

3.13. The maximum amount that will be transferred to your real money account after wagering cannot exceed the sum of all bets placed from your real money account that were made during the wagering period and the bonus multiplied by a certain multiplier that depends on the specific promotion you agreed to. To find more information about the specific promotion you agreed to, press on the details button.

3.14. All winnings from non-deposit Free Spins WITH a wager are credited to the bonus account. The bonus amount must be wagered 50 times.

3.15. All winnings from non-deposit Free Spins WITHOUT a wager are limited to a maximum of €50 (or currency equivalent).

3.16. The Bonus can be wagered on all games of the Live Casino and Slots sections of the site, excluding the games mentioned in the Bonus Rules page.

3.17. Each game category contributes differently to the fulfilment of the wagering requirements as specified below:

- Slots 100% (excluding the games from this list below)
- Live casino 10% (excluding the games from this list below)
- Table games 0%

Bonus Terms & Conditions Sports

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 Betmaster to a customer (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 Free bet/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, canceling the campaign will no longer be possible. The Bonus remains active until the wagering requirements are fulfilled or the bonus expires.

2.3. You can participate in several promotions at the same time, and the winnings from all bets will be credited to the bonus account linked to the first activated promotion.

2.4. You cannot use Sports-specific bonuses in the Live Casino and Slots sections on the Company website. If you do so, your bonus wallet can be canceled and all of the funds will be deducted from your account.

2.5. The company reserves the right to refuse participation in the bonus program to any person.

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 user at any time without prior notice.

2.7. If the company becomes aware of any fraudulent activities aimed at promo or bonus abuse, the users and their 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.

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

3. Bonus crediting and wagering requirements

3.1. Bonuses are limited to one instance per user, 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. Users are excluded from all deposit bonuses when using any of the following payment methods: Skrill, Pay4Fun, Neteller.

3.3. Bonuses do not apply to any deposits in Cryptocurrencies.

3.4. Bonuses are credited with a wagering requirement, which needs to be completed within the time specified. If a user 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, both bonus and real money funds can be used, however, please note that real money funds will be used first.

3.7. Winnings from all bets made both from real money, as well as from bonus money are credited to the bonus account while the bonus is active.

3.8. If wagering hasn't been completed by the deadline, bonus funds and all winnings from real or bonus funds will be forfeited and deducted from the user's balance. Such deductions are final and determined solely by Betmaster..

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3.9. 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 user has

been credited with a €10 bonus and said user 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.

3.10. The maximum amount that will be transferred to your real money account after wagering cannot exceed the sum of all bets placed from your real money account that were made during the wagering period and the bonus multiplied by a certain multiplier that depends on the specific promotion you agreed to. To find out more information about the specific promotion you agreed to, press on the details button.

3.11. The bonus can be wagered on all matches/games found in the Sports section of the website.

3.12. While wagering a bonus, only the first bet placed on the same sports game will be counted towards the wagering requirements.

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

3.14. The amount that a user must place to meet the bonus conditions will be counted only after all related bets have been settled.

3.15. All bets must be placed with the relevant minimum odds to bet, depending on the promotion.