

Terms and Conditions

1. Introduction

1.1 These Terms and Conditions shall govern your access to and use of the site www.betclic.com, or any respective page, subpage, subdomain or section thereof from time to time, located at or accessible via the domain name www.betclic.com ("Website"), whether accessed through the online webpage or through mobile phones, smartphones, tablets or any home entertainment system such as video games consoles and smart TVs, or any other electronic means of accessing the Website ("Access Device"). Please read these Terms and Conditions carefully before you start to use any section of the Website and our Services.

1.2 Mangas Gaming Malta Limited is a company registered in Malta with company registration number C 46185 and having its registered office at Level 3, Tagliaferro Business Centre, High Street c/w Gaiety Lane, Sliema, SLM 1551, Malta ("Betclic", "we", "us", "our"). It forms part of the Betclic Everest Group.

1.3 In relation to our sportsbook, flash and download casino and games products:

1.3.1 Betclic is licensed and regulated to provide its services under the B2C - Gaming Service Licence no. [MGA/B2C/281/2014](#) issued on the 1st of August 2018 by the Malta Gaming Authority (MGA), Building SCM 02-03, Level 4, SmartCity Malta, Ricasoli SCM1001, Malta. This licence authorises us to provide online betting and gaming services through the Website via any Access Device ("the Services"):

I. Type 1 Gaming Services in conjunction with the following Approved Service Providers:

- MMGA/B2B/187/2010 Evolution Gaming Malta Limited
- MGA/B2B/225/2012 Play'n Go Malta Limited
- MGA/B2B/112/2004 NYX Digital Gaming (Malta) Limited
- MGA/B2B/137/2007 PT Hosting Malta Limited
- MGA/B2B/139/2007 Microgaming Europe Limited
- MGA/B2B/109/2004 NetEnt Malta Limited
- MGA/B2B/248/2013 Thunderkick Malta Limited
- MGA/B2B/246/2013 Relax Gaming Limited
- MGA/B2B/230/2012 Yggdrasil Gaming LimitedRN/108/2019 ISB Alderney Ltd
- MGA/CRP/137/2007 Playtech PLC
- MGA/B2B/206/2011 Wazdan Limited

II. Type 2 Gaming Services

III. Type 3 Gaming Services in conjunction with the following Approved Service Providers:

- MGA/B2B/137/2007 PT Hosting Malta Limited
- MGA/CRP/137/2007 Playtech PLC

1.4 Any reference to "you" and "yours" refers to you, the user of the Site.

1.5 These Terms and Conditions come into force as soon as you click on the "Create my account" button at the registration page. By creating and/or opening and/or registering an account with Betclic, you signify to Betclic that you have read these Terms and Conditions, understand them and accept them. By using the Site or any of the Services you signify that you agree with these Terms and Conditions and commit yourself to always abide by them. These Terms and Conditions are made up of:

I. These General Terms and Conditions;

II. the Privacy and Cookies Policy;

III. any terms and conditions and or rules with regards to promotions, bonuses and special offers which may apply from time to time;

IV. our betting and game rules (including, where applicable, the Terms and Conditions of specific promotions which may exist on the Site from time to time and which can be found on the webpage dedicated to the specific promotion in the relevant section of the Site, the Games Rules).

1.6 You must read these Terms and Conditions carefully in their entirety before clicking on the "Create my account" button and/or using the Site and the Services. If you do not agree with these Terms and Conditions, in whole or in part, or do not wish to be bound by them, you should not use the Services and should exit the Website immediately and, where applicable, remove any software that has been downloaded from the Website or otherwise obtained from Betclic and installed onto any Access Device without delay. Your continued use of the Services and/or the Website will constitute the acceptance of these Terms and Conditions.

2. Changing the Terms and Conditions

We reserve the right to make changes to the Terms and Conditions at any time. We will ensure that any significant changes to the Terms and Conditions will be notified to you in advance by an appropriate method (for example, by email or via a notice on the Website) and you will be asked to re-confirm your acceptance of the Terms and Conditions before the changes come into effect. You must read these Terms and Conditions carefully in their entirety before clicking on the "Create my account" button and/or using the Site and the Services. If you do not agree with these Terms and Conditions, in whole or in part, or do not wish to be bound by them, you should not use the Services and should exit the Website immediately and, where applicable, remove any software that has been downloaded from the Website or otherwise obtained from Betclic and installed onto any Access Device without delay. Your continued use of the Services and/or the Website will constitute the acceptance

3. Interpretation

3.1. In these Terms and Conditions, unless the context otherwise requires:

3.1.1 references to these Terms and Conditions include references to these Terms and Conditions as varied, supplemented and/or replaced in any manner from time to time;

3.1.2 In the event that there is any conflict or inconsistency between the Terms and Conditions and any other rules in the Privacy and Cookies Policy, these General Terms and Conditions shall prevail. In the event that there is any conflict or inconsistency between these Terms and Conditions and the Betting, Games rules, the Betting, Game rules shall prevail;

3.1.3 references to clauses or sub-divisions are references to clauses and sub-divisions of these Terms and Conditions;

3.1.4 Clause headings are for reference only and do not affect the interpretation of these Terms and Conditions.

3.1.5 references to "wagers" includes if applicable a reference to "bets" and "stakes" ;

3.1.6 references to servers or 'our servers', where applicable, includes a reference to Betclic servers and to third party servers which are used in order to provide you with our Services on or through the Site;

4. Opening an account

4.1 In order to make one or more wagers or otherwise use our Services on the Website, you must open an account with us ("Account"). You can apply for an Account to be opened by completing the online application form at <https://eu.betclic.com/register>. It is only by completing the full online application form at the aforementioned url that you are considered to be an Account holder and can play for real money on the Site.

4.2 By applying for an Account you represent and warrant to us that:

4.2.1 you are at least eighteen (18) years old or the age of legal consent for engaging with the Services under the laws of the jurisdiction in which you are located while using the Website, whichever is the higher. You understand that use of our Services is not suitable for minors and you warrant to us that you will not assist a minor to apply for or use an Account, or otherwise access the Website and Services.

4.2.2 you will comply at all times with these Terms and Conditions;

4.2.3 you will not sell, transfer, or acquire accounts to or from other persons;

4.2.4 you will not abuse in any way or manner any online betting or gaming or any bonus offer or other promotion scheme offered by us;

4.2.5 all information provided to us by you, either upon application for an Account, subsequently or in connection with your Account (including, but not limited to, name, surname, date of birth, place of residence, email address and telephone number) is complete, accurate, current and not misleading and that you will inform us immediately if there is any change to such information;

4.2.6 you understand that there is a risk of losing money by gambling or playing games on the Site and that you are fully responsible for any losses incurred;

4.2.7 all information provided to us by you, either upon application for an Account, subsequently or in connection with your Account (including, but not limited to, name, surname, date of birth, place of residence, email address and telephone number) is complete, accurate, current and not misleading and that you will inform us immediately if there is any change to such information;

4.2.8 you should not have unreasonable expectations about the money you can win through using the Services and our Website. You acknowledge and understand that a small proportion of customers may suffer from a gambling addiction and often require professional assistance in order to deal with and overcome their addiction. Please refer to our Responsible Gaming page, available via a link at the bottom of each page on the Website, to familiarise yourself with the responsible gaming measures offered by Betclic and for a list of local organisations which may be able to assist you;

4.2.9 that the source of all monies used by you on the Website is not illegal and that you shall not use the Website and Services for any unlawful or fraudulent activity, including but not limited to money laundering under the laws of any jurisdiction that applies to you;

4.2.10 you acknowledge and understand that criminal and/or civil proceedings may be brought against you and any other person(s) in connection with your involvement in any unlawful or fraudulent activity.

4.3 You may not apply for an Account or use any of our Services if you, or a member of your household, are, or have in the last two years been, an employee of Betclic or an employee of any company within the Betclic Everest Group, or a person providing services to Betclic or any company within the Betclic Everest Group. For the purposes of this clause 4.3, "a person providing services" includes any third party contractors, such as consultants, licensors, software suppliers, developers or partners and all those persons in any way affiliated with any member of the Betclic Everest Group. A "member of the Betclic Everest Group" refers to each and every entity in which Betclic Everest Group SAS France, directly or indirectly, holds a majority of the issued share capital.

4.4 You are registering the Account on your behalf, and you will use the Services and the Website on your own behalf and not on behalf of any other person.

4.5 We reserve the right to close an Account and to confiscate and retain the balance on that Account where we have reasonable suspicion that the Account is being used or controlled by a person other than the person named as the registered account holder and/or where we have reasonable suspicion that the Account is being used in an illegal or fraudulent manner, or otherwise in connection with one or more marketing affiliates of the Betclic Everest Group.

4.6 You may not transfer the funds deposited in one Account to another Account.

4.7 You may only hold one Account registered at the Website at any point in time. Any multiple Accounts opened in the same name, or any accounts for which we have a reason to believe that are beneficially owned by the same person, or used by the same person, or any multiple accounts opened using the same IP address and/or Access Device, shall be collectively referred to as "Duplicate Account(s)". In case of Duplicate Account(s), we may, at our entire discretion, do any of the following:

4.7.1 close any Duplicate Accounts;

4.7.2 void and forfeit all bonuses, free bets and winnings accrued from such bonuses and free bets obtained using Duplicate Account;

4.7.3 void all winnings and refund all deposits (less amounts in respect of void winnings) made in respect of that Duplicate Account and, to the extent not recovered by us from the relevant Duplicate Account, any amounts to be refunded to us by you in respect of a Duplicate Account may be recovered by us directly from any other of your Accounts (including any other Duplicate Account);

4.7.4 allow usage of the Duplicate Account, in which case all losses and stakes placed by or for you through the Duplicate Account shall be retained by us; and

4.7.5 credit one Account which you have opened with us with any balance remaining on your Duplicate Account(s).

4.8 You shall not permit any person to use your Account, and you are fully liable for any losses incurred by a third party on your Account. You shall inform us immediately if you suspect that a third party has obtained access to and/or has used your Account, and you shall assist us fully in our investigations into the matter.

4.9 You understand that the funds deposited into your Account do not earn any interest and that Betclic is not a financial or banking institution.

4.10 You represent and warrant that you will not use any robotic, automated, mechanical, electronic or other devices or software to make automated decisions while using the Services, or otherwise use any device or software that enables use of Website and/or Services without human intervention (e.g. bots), makes automated decisions, provides real time information or coaching (collectively, "Prohibited Software"), whether such use is attempted or affected by you or by any third parties. Should Betclic have reasonable suspicion that Prohibited Software is being used on the Website, Betclic reserves the right to void any bet or stake that it suspects has been made using or with the assistance of Prohibited Software and/or exclude any customer from any promotion or competition in which it suspects that Prohibited Software has been used and/or suspend the Account in question pending investigation into the matter and/or terminate the Account at its sole discretion. Betclic considers the use of Prohibited Software to be tantamount to fraud and reserves its right in such a case not to refund any balance on the Account at the time of termination and to cancel any pending bets or games.

4.11 You understand and accept that we do not warrant in any way or manner that your use of the Site is legal in any jurisdiction and that it is your responsibility to ensure the legality of your actions. We cannot provide you with any legal advice as to the legality of internet gambling in your jurisdiction, nor can we accept any liability whatsoever for any punishment imposed upon you by any relevant authority as a consequence of the illegal use of the Site. We request that you take your own steps to ascertain the legality or otherwise in the jurisdiction in which you are situated prior to attempting to access and play on our Site.

4.12 You must not apply for or open an Account if you are located in a jurisdiction in which applying for or opening an Account and/or using our Services is unlawful or contrary to any applicable regulation. It is your responsibility to ensure that this is not the case. We reserve the right to immediately suspend your Account if we discover that your Account has been opened, or is being used, from a Prohibited Jurisdiction. "Prohibited Jurisdictions" include France, Poland, Sweden, Italy, Portugal, Spain, the United Kingdom, the United States of America and any other jurisdictions in which using the Service is not legal.

4.13 A Betclic account may only be held by an individual. For the avoidance of doubt, company accounts are not permitted.

4.14 We reserve the right, at all times, to transfer, assign, (sub)license and/or pledge any of our rights and obligations under these Terms and Conditions, in whole or in part, to any person without prior notice, provided that such transfer, assignment, (sub)license and/or pledge will be on the same terms or terms that are no less advantageous to you.

4.15 You may not assign, sublicense or otherwise transfer in any manner any of your rights or obligations under these Terms and Conditions.

5. Identifying yourself

5.1 You warrant that:

5.1.1 the name, address and other personal details which you supply when opening your Account are correct; and;

5.1.2 you are the rightful owner of the money which you at any time deposit in your Account.

5.2 By applying for an Account and by accepting these Terms and Conditions, you accept and authorise us that we may at any time while you hold an Account with us:

5.2.1 ask you for proof of your identity, age and origin of funds and, even if your Account has been opened, to block it at our discretion at any time if we are not satisfied with the information with which you have supplied us or in the event that there is delay in supplying the requested information;

5.2.2 ask you to provide additional details in respect of any information You have provided us, including in relation to any deposits which you have made into your Account;

5.2.3 void and return any stakes placed and to prevent you from using the Services and your Account until your identity, age and/or origin of funds is verified to our satisfaction;

5.2.4 terminate your Account with immediate effect and to retain all funds on the account in the event that there is reasonable suspicion of fraudulent activity including, but not limited to, provision of fraudulent personal details, forged, altered or stolen identity or financial documents or registration of multiple accounts;

5.3 In order to verify your identity and the source of funds, we are entitled to require you to provide, at our sole discretion, a certified copy of your passport, ID card, proof of address, utility bills, bank details, bank statements and bank references and any documentation that validates your source of funds and source of wealth. We may require you to provide a photograph of you holding your identification document(s). Betclic will only accept colour copies of

identification and other requested documents. Until such information and documents have been supplied to our satisfaction, we may prevent you from using the Services or we may, where we reasonably believe that deliberately incorrect information has been provided by you, keep any amount deposited on the Account following the closure of the Account by us.

5.4 You undertake that you will provide all information and documents we may request from you in accordance with these Terms and Conditions and the applicable laws. Documentation should be sent to support@betclic.com or through our Website (login required) at the Documents page via the "My Account" section. We recommend that all players send us their official personal identification documents upon registration of their account.

5.5 We reserve the right, at our own discretion, to conduct checks against registered details of applicants and players to ensure the accuracy of information provided and we shall be entitled to demand further evidence as to an applicant's age, capacity to legally contract with us, country of residence or any other information at any time in the future.

6. Your personal information

6.1 The personal information that we reserve the right to require for registration is: first name; surname; gender; date of birth; place of residence; email address; phone number; language, currency, passport or ID card number and secret question. You will also be required to provide login details of your choice, namely a username, password and an answer to the secret question which will be kept by us. It is your responsibility to ensure that all the details provided by you on the registration form are accurate and kept up to date as we are required under applicable legislation to cross-check the details entered by you with identity and payment documents for the purposes of verifying your identity. You can access and edit some of your personal information at any time in the My Account section of the Site or by contacting Customer Service. You may also delete the details of a debit or credit card at any time, and/or register a new card. Failure to inform us of such changes may result in transactions being declined by your bank, building society or credit card company, and we shall not accept any liability or responsibility for transactions that are declined as a result of your failure to provide us with correct personal details. It is also your responsibility to protect your debit and/or credit card for loss or theft, and you should contact Customer Service immediately should your card be lost or stolen. Please note that no changes may be made to your first name, last name and date of birth as originally entered upon registration, unless you provide us with evidence to our satisfaction that these, and any other personal details, have been legally changed according to the laws of the jurisdiction in which you reside. Further, proof of new address is required in order to change the address which you originally provided upon registration. In addition, no changes may be made to your user name as originally entered upon registration.

6.2 The username you choose must not be obscene, threatening, menacing, racist, offensive, derogatory, defamatory or in violation of any intellectual property or proprietary rights of any third party and if we consider, in our sole and absolute discretion, that the username selected by you is inappropriate we reserve the right to reject and prevent your use of such username at any time with or without notice to you.

6.3 After you have created an Account with us, you will subsequently be required to enter your username and password in order to access your Account and make use of our Services. Your username and password should not be disclosed to any third party and you are solely responsible for all actions that take place as a result of access to the Service via your username and password. In such a case, you accept full responsibility for the consequences of allowing such access and activity and, without derogating from the generality of any other indemnity contained herein, you indemnify and hold Betclic harmless in respect of any damages arising from the same. Any breach of these Terms and Conditions by anyone to whom you disclose your password will be treated as a breach by you.

6.4 In the event that you forget your password, or that your password becomes, or you suspect that it may become, known to any unauthorised user, you will immediately notify us of such event.

6.5 After five consecutive incorrect entries of a username and password combination, your Account will be temporarily suspended for security reasons and we will require you answer security questions and/or to send us an official photographic proof of identity, being a National Identity Card, Passport or Driving Licence in order for the Account to be reactivated.

6.6 We reserve the right to change your password and/or Account name at any time in our sole and absolute discretion, and we will notify you of any changes made to this/these by using the contact details with which you have provided us.

6.7 We shall assume that any transaction undertaken after a correct and matching username and password are entered is made by the rightful Account holder, and therefore valid. To the fullest extent permitted by law, we will not be liable for any loss suffered by you as a result of any unauthorised use or misuse of your personal details. To protect both you and us against identity fraud, we reserve the right to request, at any time, satisfactory colour proof of identity with a photo (copy of a valid passport/identity card/Government ID/Driving Licence) and/or a copy of any cards used and/or proof of

address (recent utility bill or bank/credit card statement). Failure to supply such documentation may result in suspension of the Account.

6.8 We will employ strict security measures to protect the security of the personal information which is held by us from any unauthorised access. You are solely responsible for the security, and maintaining the secrecy of, of your username and password and for all actions that take place as a result of access to the Services via your username and password.

6.9 Your personal information is strictly confidential and will be used by us, and where necessary by one or more Betclic Everest Group companies, to set up and manage your Account, to build up customer profiles and to provide you with the opportunity to engage with the Services available on the Site. If you have "opted in" to receive bonus offers and other information from Betclic, we may also use your personal information to send you direct marketing emails, letters by post, SMS messages and promotional phone calls (this includes automated calls) regarding new products and/or offers which we think may be of interest to you whether they are offered by us or by another Betclic Everest Group company. You may receive such direct marketing emails, letters by post, SMS messages and promotional phone calls, once you have registered an Account with us even if you have not placed any wagers or deposited any funds into your Account. Please see our [Privacy and Cookies Policy](#) for information on how to unsubscribe. If you have opted in to receive commercial offers from select partners of the Betclic Everest Group, you will receive such offers via email unless you unsubscribe from this service in the Newsletters section of your Account.

6.10 We reserve the right to pass on personal information to third parties, such as for example, third party payment providers, government institutions, where we are requested or required to do so in order to comply with any applicable law, regulation, legal process, court order or governmental request in particular where this is required in order to detect or otherwise to prevent a crime.

6.11 Additional information used to provide a quick and effective service on the Site is typically collected through the use of cookies. Further information about our use of your personal information can be found in our Privacy and Cookies Policy.

7. Collusion, Fraud and Criminal Activity

7.1 The following practices (or any of them) constitute "Forbidden Practices":

7.1.1 abuse of bonuses or other promotions; and/or

7.1.2 using unfair external factors or influences (commonly known as cheating); and/or

7.1.3 taking Unfair Advantage (as defined in clause 7.7.);

7.1.4 opening any Duplicate Accounts; and/or

7.1.5 committing or attempting to commit Fraud (as defined in clause 7.5.);

7.1.6 committing or attempting to commit Crime (as defined in clause 7.6.).

7.2 Forbidden Practices are not permitted and will constitute a material breach of the Terms and Conditions. You agree that You shall not commit, attempt to commit, participate in or be connected with any form of Prohibited Practice.

7.3 While we will take all reasonable steps to prevent and detect Forbidden Practices, we will not be liable for any loss or damage which you may incur as a result of any Forbidden Practices, and we alone will decide any action we take in respect of any Forbidden Practices.

7.4 If: (a) we have reasonable grounds to believe that you have participated in, attempted to participated in or have been connected with any form of Forbidden Practice; or (b) you have placed bets and/or played online games with any other provider of gambling services and are suspected (as a result of such play) of any equivalent to any Prohibited Practice on those other gambling services, or other improper activity; or (c) we become aware that you have "charged back" or denied any of the purchases or deposits that you made to your Account; or (d) in our reasonable opinion your continued use of the Services may be detrimental to our regulated status, including our continued ability to be licensed by the Malta Gaming Authority or any other regulator; or (e) you become bankrupt or suffer similar proceedings anywhere in the world; then, we shall have the right, in respect of your Account (and/or any other account held by you with Betclic or any other company which is a member of the Betclic Everest Group) to withhold or confiscate the whole or part of the balance and/or recover from the Account the amount of any deposits, pay-outs, bonuses or winnings which have been affected by or are in any way attributable to any of the event(s) listed in this clause 7, cancel any outstanding bets or any transaction, close your Account(s) and/or prohibit you from opening any new Accounts with us. The rights set out in this paragraph 7 do not affect any other rights (including any rights we may have under applicable laws) we may have against you, under these Terms and Conditions or otherwise.

7.5 "Fraud" means any fraudulent activity engaged in by you or by any person acting on your behalf or in collusion with you, and shall include, without limitation: (a) fraudulent charge-backs and rake-back activity; (b) the use by you or any other person who was participating in the same game as you at any time, of a stolen, cloned or otherwise unauthorised credit or debit card, as a source of funds; (c) the collusion by you with others in order to gain an unfair advantage (including through bonus schemes or similar incentives offered by us or chip dumping); (d) any attempt to register false or misleading account information; (e) placing bets on the Website on events in which you are involved in any capacity, directly or indirectly, or about which you have obtained any information through unethical or illegal means; (f) submission of data or documents which are forged, stolen or otherwise misappropriated; and (g) any actual or attempted act by you which is reasonably deemed by us to be illegal in any applicable jurisdiction, made in bad faith, or intended to defraud us and/or circumvent any contractual or legal restrictions, regardless of whether such act or attempted act actually causes us any damage or harm.

7.6 "Crime" means money laundering or any other criminal offence under the Maltese law or any other applicable law;

7.7 "Unfair Advantage" shall mean: (a) the exploitation of a fault, loophole or error in our or any third party's software used by you in connection with the Services (including in respect of any game); (b) the use of third party software or analysis systems, including but not limited to, software that includes features that enables play without human intervention and/or makes automated decisions; (c) use of game play techniques, such as card counting, or obtaining and/or compilation of any information about events or persons involved in the events that is not yet available to the general public, such as information that a star player is injured.

7.8 We reserve the right to inform (without providing you with a notice) relevant authorities, other gambling operators, banks, payment service providers or other financial institutions, of your identity and of any suspected Forbidden Practice by you, and you shall cooperate fully with us to investigate any such activity. You hereby agree to waive all rights you may have, to the fullest extent permissible under the applicable law, in connection with such disclosure.

8. Deposit and withdrawals

8.1 When you open an Account we require you to make a minimum deposit before you can bet or play. The minimum deposit accepted amounts to approximately 10 Euros (and any other currency equivalent), we however retain the right to change this minimum amount at any time should we deem so appropriate. The minimum deposit you can make is indicated in the cashier at the moment you decide to make a payment to us. You can make a deposit at any time online using your debit or credit card, e-wallet, pre-paid voucher or via bank transfer. Cash and/or cheques are not an accepted method of deposit. Certain payment methods may not be available to you, depending on certain factors such as jurisdiction and currency. The available methods in your jurisdiction will appear as a list when you click on "Credit".

8.2 We reserve the right to request further information and documentation regarding your age, identity and place of residence following any deposits or prior to any withdrawals, in particular prior to your first withdrawal, in order to prove your identity before we release funds to you. We also reserve the right to request such information and documentation about any person who affects a deposit on your Account. Such information and documentation (as Driving Licence, Government ID, Bank/Credit card Statement) will enable us to check that the personal data given during your registration corresponds to what appears on the document. In the event that this data is different, we reserve the right to cancel the bets along with the payment of the account balance to you, unless you can demonstrate your entitlement to the balance by some other means.

8.3 Deposits made to your Betclic account should be commensurate with game play. Therefore, if in Betclic's discretion, there is suspicion of abuse (for instance, where a deposited amount has not been used for an appropriate level of game play and the user then makes a withdrawal request in relation to that deposited amount or where Betclic suspects that you are abusing exchange rate fluctuations), Betclic reserves the right in its absolute discretion to cancel the respective deposit(s) in part or in full, to retract any costs that may have resulted in conjunction therewith and to close the Betclic account indefinitely. Betclic further reserves the right to request and obtain satisfactory proof of deposit and additional copies of personal identification in such instances prior to processing any withdrawal request, the processing of such request to be entirely at Betclic's discretion.

8.4 It is your responsibility to notify our Customer Support services immediately should funds be credited to your Account in error. Should funds be credited in error, these funds are not available for use. Such funds may be frozen and eventually withheld by us. We further reserve the right to void any transactions placed using them, including related winnings paid out in error.

8.5 Subject to clauses 8.2, 8.3 and 8.4, funds can be withdrawn at any time, except for when you have not fully unlocked a bonus that you have received. For the rules surrounding the unlocking of bonuses, please see the relevant section of these Terms and Conditions on "Sportsbook Promotions", "Casino Promotions" as well as the terms and conditions applicable to specific promotions which can be found on the promotion home page on the Site.

8.6 Subject to these Terms and Conditions, including without limitation subject to clause 8.10, you can make withdrawals from your Account up to your current available balance at any time.

8.7 In accordance with our anti-fraud policies, we reserve the right to pay any requested withdrawal partly or in total via the same method of payment through which one or more deposits were made. We further reserve the right to pay any requested withdrawal directly to your bank account.

8.8 We reserve the right to apply a fee to withdrawals, this is presently levied on withdrawals of low value or on subsequent withdrawals beyond the first in any given week. If a fee is to be applied to a withdrawal the sum will be shown in the cashier before confirming the withdrawal request, the fee will be deducted automatically from your account balance if you choose to proceed with the transaction. We reserve the right to impose an administrative charge should you make any withdrawal involving a deposit that has not been staked, additional bank charges associated with payments made can be passed on to you in this case. The minimum amount you are permitted to withdraw may depend on the payment services provider which you use to withdraw the funds.

8.9 Minimum and maximum withdrawal amounts apply to withdrawals made by a Debit/Credit Card. These limits vary according to card provider and are clearly displayed when you make a withdrawal from your Betclic account. Withdrawals made by debit or credit card may only be made to the card you have registered to your Account and deposited funds with. Cash and/or cheques are not an accepted method of withdrawal.

8.10 In the event of a promotional campaign or competition, for which we credit an amount to your Account, you are entitled to the use of such amount only for the sole purpose of wagers made on the Site. You are not entitled to withdraw such amounts, unless stated otherwise in the terms and conditions of the promotional campaign or competition. We reserve the right to reclaim those amounts if you do not use them to place one or more wagers on the Site during the period specified in the promotion.

8.11 Betclic reserves the right in its sole discretion to amend its deposit and withdrawal limits and thresholds subject to compliance with applicable laws.

8.12 Please note that a list of your transaction records is located in the 'My Account' section of your Betclic account.

8.13 Transactions can be made in a number of permitted currencies and a selection is made upon registration. Transactions will be made in the currency you select when you first open your Account, unless you indicate another preference when making a payment or otherwise when receiving a payment from us. We retain the right to have transactions on our site calculated in multiple currencies. We use the ECB day rate at the given time, or the current rate (+/- 15 minutes), as indicated by xe.com on the date when we are making payments to you or when receiving payments from you. You hereby acknowledge that we cannot bear any responsibility for any currency fluctuations in making any such conversions. We reserve the right to add or remove currency options at our discretion. We further reserve the right to suspend the placing or payout of wagers and/or wins in certain currencies and to pay the balance in the currency corresponding to your account selection.

9. Transaction fees

9.1 Please note that we may apply a handling fee for deposits made via debit or credit card for amounts of less than a certain value (these handling fees should not amount to more than 2% of the deposited amount, nevertheless, we retain the right to increase the charge should we deem so appropriate). If a charge is applicable to the deposit amount, it will be clearly indicated at the moment of paying in our cashier. Withdrawals from your Account can be requested at any time provided all payments made have been received.

10. Using your account

10.1 Your Account is personal to you. You shall not allow others to use your Account, to make any bets or play any games through your Account, or to accept payment of any wins, bonuses or prizes. In particular, you shall use your best efforts to prevent minors and other vulnerable people under your guardianship from using your Account. Any attempt by a minor to register for an Account or by a player to assist a minor in registering for an Account or any activity on an Account by a minor may be reported to local prosecution authorities.

10.2 Wagers are only valid if accepted by our servers. Until acceptance of the wager by our server all information displayed relating to a bet or to a game constitutes an invitation to play and/or bet only.

10.3 All bets struck with Betclic are considered to be placed and received in Malta. Any contract(s) between Mangas Gaming Malta Limited and the customer are deemed to have been formed in Malta.

10.4 In order to place a wager you must have sufficient funds in your Account.

10.5 Only wagers placed from your Account will be accepted and any winnings you make using our Services will be credited to your Account. Subject to these Terms and Conditions you can make deposits or withdrawals through your "My Account" page.

10.6 We reserve the right to refuse or limit any wager(s) at our sole discretion for any reason whatsoever. In circumstances where a wager is deemed to be or is declared void by us any sum deducted from your Account with respect to that wager shall be credited to your Account.

10.7 We will perform security checks on random occasions and at our sole discretion. You accept that we may demand additional information in the event of a security check and that we may suspend and/or terminate your Account, registration or withhold your payment until we receive the appropriate information that we have requested.

10.8 Your Account will be classified as inactive if no activity (no gameplay, transactions, valid withdrawals or deposits) has been recorded for a period of at least six (6) months. We will notify you via email at least thirty (30) days before your Account is due to become inactive, following which you will be able to withdraw the funds in order not to incur any fees associated with inactivity, subject to any conditions and procedures for withdrawal set out herein and subject to applicable laws and regulations. When your Account becomes inactive, Betclic may elect to: (i) charge a fee for inactivity; or (ii) close your Account. (i) If we elect to charge a fee for inactivity, such fee shall be the administrative fee of five Euro (EUR 5) per month (or an equivalent amount in any other currency), which will be deducted from your Account for as long as your Account does not go into a negative balance. The deductions may be viewed in your Account under My Transactions [link to be inserted]. The deductions shall cease should you reactivate your Account, but the administrative fees already deducted will not be reimbursed. You can reactivate your account by making one or more wagers or transactions including a valid withdrawal or deposit. You are free, at any time, to withdraw any funds which you are entitled to and which are held by us on your Account, always subject to any conditions and procedures for withdrawal set out herein and subject to applicable laws and regulations. (ii) If we (rather than imposing, or continue imposing, a fee for inactivity) elect to close your Account due to inactivity, we shall, without prejudice to any anti-money-laundering legislation, endeavour to refund your remaining balance, by remitting the funds directly or by contacting you using the information we have. If we are unsuccessful in remitting the remaining balance to you, then we may: (a) refrain from closing your account (without prejudice to our right to apply the monthly inactivity fee); or (b) close your account and appropriate the remaining balance in our favour in accordance with clause 10.9 below.

10.9 In the case envisaged in sub-paragraph (ii)(b) of the immediately preceding clause 10.8, Betclic may appropriate the remaining balance and acquisitive prescription shall prevail in our favour if the following conditions are satisfied: (a) after failing to remit the funds to you, Betclic shall send a final notice informing you that the funds shall be appropriated by Betclic if you do not provide a means for the funds to be remitted to you; (b) such notice shall be sent to you through every means of communication available to Betclic, including by post; and (c) Betclic may prescribe the remaining funds in its favour after the lapse of no less than five (5) years from the date of final notice sent to you. Any player funds appropriated by Betclic in terms of this clause shall be used to fund responsible gaming endeavours, whether of Betclic itself or of third parties.

10.10 Betclic reserves the right to void any bet should it become illegal or if we are otherwise prohibited from settling the bet under any law or regulation in any jurisdiction.

11. Play for free

You can play games in the Instant Casino and/or Games Universe for free on our Site with or without creating an Account at any time, but only if it would be legal for you to do so were you to play on our Site with an Account for real money. You can play Live Casino for free on our Site once you have created an Account.

12. Casino and Games rules

12.1 Betclic Casino (our web-based casino service) is powered by the casino software providers as listed under clause 1.3 of these Terms and Conditions ("Our Providers").

12.2 Our Providers reserve the right at their sole discretion to make changes to the available games in the Casino and Games universe, and to the payout rates which apply to those games at any time. The payout rate of each game can be viewed by clicking in the Help or Information section (usually marked with a question mark or an i) within each game or in the Winnings per month page. It is your responsibility to note the payout rate applying to each game in each session prior to placing a stake or wager.

12.3 Betclic does not accept and acknowledge any liabilities whatsoever for transactions made to, from and/or with the Live Casino product, with the exception of funds which are paid to and/or from your Betclic Account when using the Live Casino product in accordance with these Terms and Conditions.

12.4 By playing in Betclic Casino, Live Casino and games you warrant that you are familiar with the rules of any game in which you participate and acknowledge that the rules of the games are available on the Site and/or in the "Help" section of each game. All game rules form part and parcel of these Terms and Conditions. [Casino Bonus Terms and Conditions](#).

12.5 In the event that you lose your internet connection during a game, the game will resume from the point at which the internet connection was lost when you next log in to the game. Moreover a slow network connection might cause a dysfunction on your gaming activity which could prevent the good progress of any game or bet.

12.6 If you consider that there is an error in the pay-table or gaming software, please contact Customer Services at support@betclic.com.

12.7 Should we suspect that the primary purpose of one or more transfers made by you from your Account with us to our Instant or Live Casino is that of profiting from currency fluctuations, we reserve the right to make adjustments to your Account in order to remove any gains which you have made from the fluctuation of the relevant currency or currencies. Betclic cannot be held responsible for any loss or financial risk sustained due to currency fluctuations during the transfer of funds between your Betclic Account and our Casinos and you are responsible for transferring your funds to your Betclic Account once you have finished playing in the Casino.

13. Maximum winning amount

13.1 The maximum amount a player may win from a single bet on any of our casino/side games is €500,000 or currency equivalent. Progressive Jackpot games are specifically excluded from this rule.

14. Tax

14.1 Declaration and payment of any and all applicable taxes and fees in connection with any winnings awarded to you and any other payments to you are your sole responsibility. Winnings cannot be transferred, substituted, or redeemed for any other consideration.

15. Promotional activities

15.1 By accepting any prize and/or winnings from us in any one or more games you irrevocably consent to the use of your username and/or your first name plus the first initial of your surname for advertising and promotional purposes without any additional compensation. We may also contact you in order to request your permission to display further details about you for advertising and promotional purposes.

16. Suspension and closure

16.1 In the event that you breach any of these Terms and Conditions, we reserve the right, at any time, without prior warning, notification or compensation, and without prejudice to any subsequent legal proceedings which may be taken, to suspend or close your Account, to deny access to all or part of our Services, particularly to refuse to accept any bets or transactions, or to withdraw promotional offers pending investigation and/or the conclusion of any legal proceedings. Any positive balance existing in your Account pending investigation and/or following the conclusion of any legal proceedings may be used on account of any damages or sums owed by you to us.

16.2 We reserve the right to fully cooperate with law enforcement and other authorities, including the Government of Malta, the Malta Gaming Authority and the International Betting Integrity Association (IBIA), in investigating claims of illegal activity on the Site, including where we suspect you of placing bets on events in which you have any involvement in any capacity.

17. Termination

17.1 Either we or you are entitled to terminate this Agreement at any time. Closure of your Account represents termination of this Agreement. In the event of any re-activation or re-opening of your Account by us, these Terms and Conditions will again govern your access to and use of the Site.

17.2 In the event of termination by us:

17.2.1 We reserve the right to close your Account with immediate effect and, on reasonable suspicion that you have committed, or have assisted someone else to commit, any fraud or breach of these Terms and Conditions or other illegal act, we reserve the right not to refund to you any balance on your Account at the time of termination.

17.2.2 If we decide to return all or part of the balance on your Account at the time of termination, you are required to contact us upon receipt of our email informing you of our decision, confirming to us that you wish to withdraw the

permitted amount, following which the funds will be returned to you. Your Account will be closed.

17.3 In the event of termination by you:

17.3.1 The funds on any Accounts that are closed with a positive balance will not be returned to you until you have sent a withdrawal request and provided us with the bank account details needed to return the balance to you. You can close your Account via the Site or you can request that we close your Account. In the case of any Accounts which are closed but which have outstanding/pending bets (such as sports bets), those outstanding/pending bets will not be cancelled and it is your responsibility to contact support@betclic.com to arrange to transfer to your bank account any winnings resulting from the outcome of such bets once settled.

17.3.2 In line with AML regulatory requirements, we are required to close your account in the event that we have not received the KYC documentation to verify your account by the time you have reached a certain depositing threshold. In that case we will refund any remaining balance to the payment method used to deposit. If this is not possible, you will be required to send us your bank account details with proof that this bank account is in the same name registered on Betclic.com. If your account balance is below €5, this refund will not be applicable, however the funds will remain available on your account should your account be reopened if you send the missing KYC documentation.

17.4 Upon termination of this Agreement whether by us or by you, you agree and acknowledge that:- your rights to use the software, whether in download or non-download form, that either is owned and/or created by us, or which is used by us under licence and made available to you on or through the Site ("Software") - shall immediately terminate, and - you will cease any and all use of the Software, and - you will remove and permanently delete the Software from your computer, hard drives, networks and other storage material.

17.5 Upon termination of this Agreement whether by us or by you, then except as otherwise specifically provided and subject to any rights or obligations that have accrued prior to termination, neither we nor you shall have any further obligations to the other.

17.6 Unless and until your Account is closed by either us or you as specified above, your Account shall not be closed.

18. Indemnity

18.1 You accept to fully defend and indemnify us (including for reasonable legal expenses), our representatives, directors, agents and employees, along with any relevant Betclic Everest Group company (including for reasonable legal expenses) and their representatives, directors, agents and employees, against any claim or complaint made by a third party, caused or resulting from a breach on your part of these Terms and Conditions or any document included in it as a reference, from a breach on your part of any laws or rights of these third parties or from the use by you of the Site, or the use of the Site by another person using your personal details (username and password) whether or not with your authorisation.

19. Responsible Gaming

19.1 We are committed to providing a safe and responsible platform for our customers to use our Services, and we are fully committed to assisting our customers who have become addicted to gambling, or who we consider may be at risk of becoming addicted in dealing with their problems and obtaining the advice and help they need.

19.2 Betclic offers a variety of tools to assist you in managing your gambling, including temporary and permanent self-exclusion, self-exclusion by universe/product and deposit limits. For more information on responsible gaming and how our tools work, please refer to our 'Responsible Gaming' page which can be found by clicking on the 'Responsible Gaming' link on the bottom of any page on the Site.

19.3 Should you opt for self-exclusion in the manner contemplated in clause 19.2 above, you will NOT be able to open your Account for the duration of the self-exclusion period. In the interests of promoting responsible gambling, at your request, we will block you from accessing your account for a minimum of six months. Any undetermined bets or wagers at the time of your self-exclusion will be settled in the normal way, according to normal timescales and, if subsequently applicable, winnings paid to you. Any Account blocks due to self-exclusion cannot be undone during the agree self-exclusion period.

19.4 In requesting self-exclusion, you agree to provide full and accurate personal details, now and in the future, so your access/use of the Website can be restricted. If you do choose to self-exclude, we will use all reasonable endeavours to ensure we comply with your self-exclusion.

19.5 Any Account that is blocked through use of our permanent self-exclusion procedure cannot be unblocked. We will use our best endeavours to ensure that, if you have requested permanent self-exclusion from our Services, you will not

be able to open a new Account with us. However, in the event that you succeed in opening a new Account by using false data, or via any similar means, you agree that all liability for any losses subsequently incurred by you as a result of using our Services will fall on you and will not fall on Betclic. Should we become aware that you have used false data, or any similar means, to open an Account with us, we reserve the right to immediately close that Account. Please refer to our Responsible Gambling page for more detailed information regarding temporary and permanent self-exclusion and the other responsible gaming tools which Betclic offers.

19.6 During a period of self-exclusion, we will not send you any marketing material and we cannot accept any deposits or bets from you.

19.7 If you bring your gambling addiction to our attention we will do our best to put you in touch with one or more agencies or individuals in the territory in which you reside that are specialists in dealing with problem gambling.

19.8 We reserve the right at our sole discretion to block or close your Account and return any balance standing in your favour to you if we consider that you have a gambling addiction and that your continued use of our Services is detrimental to your health and wellbeing. If you request us to do so, we may agree to return a balance standing in your favour to an account that is not your usual account under your control.

19.9 'Reality Checks' is a tool that helps you monitor your gambling activity. A message is displayed at regular intervals of 60 minutes informing you about how long you have been playing, how much you spent/won (also a direct link to your transactions may be available) and offering you the option to continue or exit the account/game. In relation to certain Casino providers, please note that if 'Autoplay' function is active the Reality Check might not suspend game-play when the pop-up message is displayed.

20. Intellectual property rights

20.1 All copyright, trademarks, patents and other intellectual property rights in any material or content (including without limitation software, data, applications, information, text, photographs, music, sound, videos, graphics, logos, symbols, artwork and other material or moving images) contained in the Site ("Content") is either owned by us or has been licensed to us by the rights owner(s) for use as part of the Services. Any use of such items or rights without the owner's express prior written consent is not permitted. All rights are expressly reserved.

20.2 In particular, you shall not be entitled, in respect of any Content (wholly or partly), to engage in any of the prohibited activities listed below (together the "Prohibited Activities"):

20.2.1 to sell, assign, sub-license or pass it on in any other way to any third parties or to allow third parties to access it unless and to the extent expressly permitted; or

20.2.2 to change, edit, modify, reformat or adapt it in any other way.

20.2.3 to copy, redistribute, reverse engineer or attempt to access the source code for any purpose whatsoever;

20.2.4 to use the Site in any unlawful manner or for any unlawful purpose, or in any manner inconsistent with these Terms and Conditions.

20.3 In the event of your carrying out any of the Prohibited Activities you shall be fully liable for any damages, costs and expenses arising therefrom.

20.4 We grant you a personal non-exclusive, non-transferable and non-assignable right to view and use the Content via your PC, mobile telephone or other access device for private, non-commercial purposes only and subject to your strict compliance with these Terms and Conditions.

20.5 You may copy the Content in an unchanged form for private use on your own PC, mobile phone or other access device if and to the extent that such copying is required for the proper use of our Services or the Content and such copying is permitted by the copyright owner.

20.6 You will notify us immediately if you become aware of any unauthorised use or copying of any Content or any part of the Site or any unauthorised access to the Site or other unauthorised activity, including but not limited to any Prohibited Activity in connection with the Services by any person (legal or human). You agree that you will provide us with all reasonable assistance with any investigation that we carry out pursuant to the information that you provide. You hereby grant us a perpetual, irrevocable, royalty-free, world-wide licence to reproduce, transfer, modify, adapt and/or publish any Content provided by you to us by email or otherwise on the Site as we see fit and without notice to you, unless you have indicated otherwise in such communication.

21. Limitation of liability

21.1 Nothing in these Terms and Conditions shall limit or exclude Betclic's liability for: (a) death or personal injury caused by its negligence, or the negligence of its employees, agents or subcontractors; (b) fraud or fraudulent misrepresentation; (c) anything which by law Betclic is not permitted to exclude in any applicable jurisdiction.

21.2 Subject to clause 20.1, Betclic shall not be liable for:

21.2.1 any loss or damage incurred arising from your use of the Site, including where appropriate, relating to loss of business, loss of profits, business interruption, loss of business information, or any other losses (even where we have been notified by you of the possibility of such loss or damage);

21.2.2 any loss or damage arising either directly or indirectly from your use of any link to any website contained on the Site;

21.2.3 any delays or interruptions to the Services, errors in any information or services provided (such as entry and transmission of data), any loss or corruption of data or communication or lines failure, any accidental transmission of viruses or other harmful agents, unauthorised use or misuse of your Account;

21.2.4 any software error; or

21.2.5 indirect or consequential loss however caused; or

21.2.6 any event of force majeure.

21.3 Except as set out in these Terms and Conditions, all warranties, conditions and other terms implied by statute or common law are, to the fullest extent permitted by law, excluded from the Agreement.

21.4 The contents of Betclic World Wide Web pages are provided "as is". Except as required by applicable law, no warranty of any kind, either express or implied, is made in relation to the accuracy, reliability or content of the pages. Betclic reserves the right to revise the pages or withdraw access to them at any time.

21.5 Although we shall take all reasonable measures to ensure that any software and files on the Site are free from computer viruses, we cannot and do not guarantee that the software and files are free of such problems. In the event of temporary suspension of all or any part of the Services, we will restore the Services as soon as is reasonably practicable.

21.6 We may temporarily suspend the whole or any part of the Services for any reason at our sole discretion. We may, but shall not be obliged to, give you as much notice as is reasonably practical.

22. Software errors

22.1 Any software error or malfunction which is or which may be evidenced by Betclic to have occurred on any of its systems or those provided by any of its software providers shall void the bet, or the game, regardless of whether it is made on our sports betting, casino, games platforms. You shall be entitled to the full amount of your stake in relation to such bet or game. Betclic hereby excludes all further liability for any such software malfunction.

22.2 Any user who detects a malfunction on the gaming and betting software must inform Betclic as soon as the malfunction is discovered by contacting support@betclic.com.

22.3 Betclic may take all necessary measures in the case of abuse of any malfunction by any user, including but not limited to, blocking the Betclic Account concerned, freezing the funds, and withholding and/or cancelling the payment of any and all winnings resulting directly or indirectly from the malfunction. If there are insufficient funds in the Account, Betclic is entitled to claim or otherwise appropriate the relevant outstanding amount relating to any winnings paid out in error which shall be a debt from you to Betclic until fully and finally repaid.

23. Disaster recovery

23.1 Whilst it is intended that the Site will at all times operate under our existing licenses, We reserve the right to switch the operation of the Site to another jurisdiction at any time. In this case and depending on the Betclic Everest Group structure at the time, one or more other companies in an alternative jurisdiction may act as agent for and provide services to us in order to ensure that the Site remains available to you, subject to the provisions of these Terms and Conditions and compliance with any applicable licence conditions.

24. Customer Service and Dispute Resolution

24.1 You may contact us within 6 months if you have a question relating to a transaction, payment, withdrawal, and or settlement or if you have questions or need assistance. Any claims made after this time may not be considered by us, in

our sole discretion. All communications between Account holders and us may be recorded for regulatory reasons as well as for security and training purposes.

24.2 We will not tolerate any derogatory, abusive or violent behaviour by you to any of our employees. Should you behave in any such manner (to be determined solely by us), we reserve the right to suspend and/or close your Account, and/or take any other measures as deemed appropriate.

24.3.1 You can submit your complaint by sending us an e-mail on the following 24 hour support as follows: support@betclic.com or through live chat for instant response by following the link at the bottom of the page Help Centre.

24.3.2 Please provide as much detail as you can concerning the nature of the complaint which you would like to raise.

24.3.3 We shall then investigate the complaint, escalating as necessary, following our internal complaints procedure and inform you of the outcome in due course (which will be no later than 10 days from when we received your complaint, unless we would notify you that we need more time and extend it by a further 10 days).

24.4 If you are not satisfied with the outcome when you have reached the end of the complaints process, you can choose to take your complaint to an alternative dispute resolution (ADR) provider. We have appointed the "Commerce and Online Gaming Regulation and Assurance (eCOGRA) as our independent third-party arbitration body. Please contact eCOGRA and learn about their dispute resolution procedure [here](#). This dispute resolution process is offered free of charge and concerns unresolved complaints that relate to the gambling transactions. Note that eCOGRA may at any time dismiss a claim from a customer if they feel that the complaint is frivolous or vexatious.

24.5 You may also submit a formal complaint to the Player support Unit Malta Gaming Authority (MGA) at support@mgaplayersupport.org.mt or by clicking [here](#) and/or via European Online Dispute Resolution (ODR) platform [here](#).

25. General

25.1 Should we delay or fail to enforce our rights under these Terms and Conditions, this does not mean that we are losing or waiving the rights afforded by them where set timelines have not been set out. The same shall also apply to you.

25.2 We will not be liable to you for any breach of these Terms and Conditions which arises because of any circumstances that we cannot reasonably be expected to control.

25.3 These Terms and Conditions form the entire understanding between you and us concerning your use of the Service and supersede all previous agreements relating to the Service.

25.4 If any part of these Terms and Conditions is determined to be legally invalid or unenforceable, then the invalid or unenforceable provision will be deemed superseded by a valid, enforceable provision that most closely matches the intent of the original provision and the remainder of the Terms and Conditions shall continue in effect.

26. Language

26.1 The English language version of these Terms and Conditions and of any content on the Site will prevail over any other language version which we may issue from time to time.

27. Governing Law

27.1 This Agreement is governed by the laws of Malta, whose courts shall have exclusive jurisdiction to settle any dispute arising therefrom. We cannot accept responsibility under the laws of any other jurisdiction.

28. Promotions

Note that any specific terms relating to any particular bonus and/or promotion will take precedence over these terms and conditions in the event of any inconsistency or discrepancy.

Sportsbook Promotions

28.1 You may be eligible to participate in bonus programmes, the conditions, amount and issuance of which shall be subject to our discretion, and shall be non-transferable. Any bonus offered by us (including, but not limited to, any form of Cashback Bonus, Deposit Bonus, Refer-a-Friend scheme, cashback bets and free bets) is limited to one per Account which shall mean no more than one bonus offer per user, IP address, computer device, family, residential address,

telephone number, credit or debit card and/or e-payment account. For the avoidance of doubt, no person who has held a Betclic account and was eligible or has received a Welcome Cashback or Welcome Deposit Bonus at any time may receive a further Welcome Cashback or Deposit Bonus in relation to any Betclic account. Free bets cannot be used to bet on combined bets unless a first deposit has been made. Save in relation to the Welcome Cashback Bonus (which may be offered from time to time), to unlock or withdraw the bonus, the bonus amount (or other promotional action) received must have been bet six times, on one or more bets with a minimum of 2.00 odds. Each bet must be placed on an event with three or more potential outcomes. If the bonus amount is placed on more than one bet, each bet must be placed on different markets (i.e. different bet types on one fixture or one bet type on different fixtures).

28.2 Turnover requirements apply to bonuses unless stated otherwise. Bonuses cannot be withdrawn unless the associated wagering requirements have been fulfilled. Customers should refer to the clauses below as well as to the terms and conditions of any specific promotion or bonus offer program on the relevant landing page on the Site.

Bonus Abuse

28.3 Betclic awards bonuses and entry to selected promotions in good faith to players who use its services for entertainment purposes and as a token of appreciation for loyal play. Free bets, bonuses and entry to promotions will be revoked, denied or withdrawn from players who abuse the spirit of this offer. We reserve the right to cancel/remove a bonus offer at any time in case of any suspected abuse of the offer and to terminate the offender's account with immediate effect. At its sole discretion, Betclic reserves the right not to issue refunds of any deposits, balances or winnings generated on the account should Abuse be suspected. Betclic retains its right to prosecute offenders. 'Abuse' includes, but is not limited to, the opening of multiple accounts to claim multiple bonuses. Further, where any term of a bonus offer or promotion is breached or there is any reasonable suspicion by Betclic that a series of bets has been placed by a customer or group of customers which, due to a bonus, free bet or any other promotional offer results in guaranteed customer profits irrespective of the outcome, whether individually or as part of a group, Betclic reserves the right to reclaim the bonus and in its absolute discretion to settle bets at the correct odds, void the free bets and/or void any bet funded by the bonus or bonus winnings. We reserve the right to cancel a bonus given to you following a deposit made by you if the deposit has not been used to place a bet. We reserve the right to cancel a bonus and any winnings made by betting with all or part of the bonus amount in the event that we suspect that bonus abuse has occurred. Betclic reserves its right to request proof of your identity, age and origin of funds at any time, including prior to crediting your Account with a bonus.

28.4 For Accounts credited with bonus amounts - bets placed will be taken from any cash deposits first and, once all cash deposits have been used, from the bonus amounts in the Account. Please note that you will only be able to receive or benefit from offers that apply to your country of residence. All bonuses (apart from the Welcome Cashback, where offered) can be used on all sports bets on our Site. Betclic reserves the right to vary the amount of bonuses granted and the currencies in which they are granted depending on the user's country of residence at any time and for any reason whatsoever. Betclic reserves the right to offer a specific bonus to a specific customer or group of customers, to terminate a bonus offer without notice or compensation, to change the terms of a bonus offer and/or to exchange one type of bonus offer for another at its sole discretion and at any time.

Refer-a-Friend promotion

28.5 The following clauses 28.5 to 28.6 inclusive are applicable in the event that the refer-a-friend promotion is offered on the Site, or on one or more language versions of the Site. For the avoidance of doubt, the refer-a-friend promotion is not offered to UK residents. In the event that the promotion is made available, entry to the promotion is made via the promotion page which is clearly displayed on the Site. Where offered, the bonus is applicable to existing users who have an Account ("Referrer") and who refer for registration to the Site a friend or colleague who does not, and has never had, an Account ("Referee"). Users who are resident in any jurisdiction apart from a Prohibited Jurisdiction (as defined at 4.14 of these Terms & Conditions) are eligible for the refer-a-friend promotion. Referrers are not permitted to refer a member of their family nor are they permitted to refer friends or colleagues from the same household or with whom they share a credit or debit card or e-payment account, IP address and/or computer device. In the event that Betclic reasonably suspects that a Referrer has used spam, large email distribution lists or any other type of email abuse in order to refer new users, Betclic will not award a bonus to the Referrer. Betclic reserves the right to impose a limit on the number of invitations which a user may send to referees per day. Where this limit is imposed, it is communicated on the Refer-A-Friend page under the 'How It Works' tab. Betclic reserves the right to suspend the Referrer's Account pending investigation and to terminate the Account. Betclic reserves the right to withhold the bonus from the Referrer and to discount bets made by one or more Referees where Betclic suspects that the Referrer/Referee(s) has abused the spirit of the bonus offer including, but not limited to, instances where Referees make identical or very similar deposit and betting patterns.

28.6 In order for the Referrer and the Referee to receive a bonus, the Referee, having opened an Account, must deposit the minimum deposit amount (as stated in the specific terms and conditions of the promotion which are located on the promotion landing page on the Site) in his Account, must then wager the stated amount and must then place at least 10 separate bets on sports events with at least three possible outcomes, the odds for which must be a minimum of 2.00

(Qualifying Bets). Each of the 10 Qualifying Bets must be placed on different markets (i.e. different bet types on one fixture or one bet type on different fixtures). If the Referee loses his first bet, a bonus (to match the amount of the first bet placed by the Referee up to the stated maximum) will be refunded to his Account. Within 24 hours of the Referee having placed all 10 valid bets or having wagered the required amount, whichever comes latest, a cash reward will be credited to the Referrer's Account. The Referee will not be entitled to any other bonus, and specifically will not receive the Welcome Cashback bonus, by virtue of registering with Betclic. Further conditions may apply to the Refer-A-Friend promotion, depending on the Referrer/Referee's country of residence. Any such conditions can be found in the specific terms and conditions of the promotion which are located on the promotion landing page on the Site, in the language linked to the user's account.

Welcome Cashback Bonus

28.7 This clause 28.7 is applicable in the event that the Welcome Cashback Bonus promotion is offered on the Site, or on one or more language versions of the Site. In the case where the promotion is made available to residents of certain territories, entry to the promotion is made via the registration page which is clearly displayed on the Site. Where offered, the bonus is only available to applicants for an Account who have never held an Account before. Any user who has already held, or who already holds, an Account or who is resident in a jurisdiction where this bonus is not offered will not receive a Welcome Cashback bonus. Only the first Account registered from a computer will be eligible to receive the Welcome Cashback Bonus. Only Accounts registered in the Sports universe will be eligible to receive the Welcome Cashback bonus. Any subsequent registrations made from the same computer device will not be eligible to receive the Welcome Cashback Bonus. The bonus is applicable to Qualifying Users who place their first bet and lose this bet. The amount lost on this first bet up to the maximum amount stated in the specific terms and conditions of the promotion which are located on the promotion landing page on the Site will then be refunded to the user's Account. The Welcome Cashback bonus can be used on all sports bets on the Site with the exception of system bets. Any user who inserts the name of his Introducer upon registration for an Account (where applicable) will be entered into the Refer-a-Friend promotion. Further conditions may apply to the Welcome Cashback bonus, depending on the user's country of residence and deposit payment method. Any such conditions can be found in the specific terms and conditions of the promotion which are located on the promotion landing page on the Site, in the language linked to the user's account.

Welcome Deposit Bonus

28.8 This clause 28.8 is applicable in the event that the Welcome Deposit Bonus promotion is offered on the Site, or on one of more language versions of the Site. The Welcome Deposit bonus is available to applicants for an Account who have never held an Account before, have never received a Welcome Cashback Bonus offer or a Welcome Deposit Bonus offer and who are invited to take part in the Welcome Deposit Bonus by virtue of it being specifically offered to them when they register on the Site (Qualifying Users). Any user who has already held, or who already holds, an Account will not receive a Deposit bonus. The Welcome Deposit bonus is applicable to Qualifying Users who make an initial deposit in their Account and complete any applicable wagering requirements of that deposit. Maximum deposits, bonus percentages awarded, eligible deposit payment method and, where applicable, deposit wagering requirements are stated in the specific terms and conditions of the promotion which are located on the promotion landing page on the Site. The amount deposited on the user's Account will be matched with a bonus which is a percentage of the amount deposited, up to the maximum stated amount. In order to unlock or withdraw the bonus, the user must bet the bonus amount six times, on one or more bets with a minimum of 2.00 odds. Each bet must be placed on an event with three or more potential outcomes. If the bonus amount is placed on more than one bet, each bet must be placed on different markets (i.e. different bet types on one fixture or one bet type on different fixtures). These withdrawal conditions in relation to the entire bonus amount must be satisfied in order to withdraw the bonus amount and any winnings derived from any part of the bonus. Where the withdrawal conditions have not been satisfied, and/or where Betclic suspects that bonus abuse has occurred, Betclic reserves the right to cancel the bonus offer and any winnings made by betting with the bonus amount and terminate the account without effecting any refunds of balances on the account. The Deposit bonus can be used on all sports bets on the Site. Betclic reserves the right to vary the amount and the terms of the Welcome Deposit Bonus granted to specific customers at any time and for whatever reason. Specific terms and conditions governing any revised bonus amount or bonus structure will be made available to the customers concerned and may include a requirement that the user is resident in a specific country.

Casino, Live Casino, and Games Promotions

28.9 The terms and conditions governing any promotions and/or bonuses we offer to you in our Casino, Live Casino, and Games universes form part of these Terms and Conditions. Terms and conditions in relation to promotions can be found on the specific promotion landing page and those governing any bonuses offered to you are available at: [Betclic Casino Bonus](#).

Bonus

28.10 Any bonus offered by us is limited to one per Account which shall mean no more than one bonus per IP address and/or computer device. Rules governing bonuses and how to unlock them are additionally stated in the terms and conditions of individual promotions. Betclic reserves the right to vary the amount of bonuses granted and the currencies in which they are granted depending on the user's country of residence at any time and for any reason whatsoever.

Betclic reserves the right to offer a specific bonus to a specific customer or group of customers, to terminate a bonus offer and/or to exchange one type of bonus offer for another at its sole discretion and at any time.

28.11 Betclic offers progressive jackpots on certain games in good faith to players who use its services for entertainment purposes. We reserve the right to cancel or remove a player's access to these games in the case of suspected abuse of this offer and also, should we deem so necessary, terminate the offender's account with immediate effect. In the case of an offender's account being closed, Betclic will not be liable to refund any losses made by a player on any games or to refund any balances on the players account. 'Abuse' includes but is not limited to using software and/or opening multiple game windows in order to play more rounds of a game than can naturally be done by a player with one game window open, whilst also targeting games with 'value' jackpots and playing them to the exclusion of all other games. In all cases of abuse Betclic retains the right to confiscate all the winnings and any balances remaining on the accounts.

Freebet

28.12.1 You are eligible to get Freebets only if you have an account on the Site.

28.12.2 The Freebet is credited on your player account. The balance regarding your potential Freebets will be shown in a different section from your cash balance. Freebets can only be used to place Sportsbook bets and can't be withdrawn. In case of a definitive account closure or definitive self-exclusion of a player's account, the Freebet balance cannot be withdrawn and will be forfeited.

28.12.3 By placing a bet with a Freebet, the player can only win the net winnings of the bet, meaning the difference between the bet's winnings and the stake of the bet placed with a Freebet. If the bet wins, the net winnings will be credited to the customer's cash balance and will be available for withdrawal. E.G: A player places a €5 bet with Freebet money on a draw on the game between Chelsea and Liverpool with odds 3.00. If the bet wins, the player will be credited (€5 x 3) - €5 = €10 on his cash balance.

28.12.4 You can place a bet using the full amount of your Freebet balance or using it only partially. However, you cannot place the same bet using both cash and Freebet money.

28.12.5 Freebet cannot be used in conjunction with Cash-Out and Multi + features and cannot be cumulated with any other promotions.

29. Specific Betting Rules

GENERAL RULES The sports betting rules set out here are subject to modification at any time at our sole discretion.

These rules are the General Rules and there are exceptions according to the specific sport. Any deviation from the General Rules is stated under the rules of the specific sport below. All rules apply to both live and pre-live bets unless otherwise stated. Where any matter is not covered by these rules or by the contents of the Site, Betclic reserves the right to make a decision on an individual basis and on the basis of equity.

1. Any bet placed through our Site is binding on both parties: we on the one side, and you who placed the bet on the other. Each bet is considered to be effective once you confirm your bet on our Site and as soon as the confirmed stake appears in your Account. Once the bet has been confirmed, you can no longer cancel it, nor alter its features. By wagering on any game at Betclic, the customer warrants that he/she is familiar with the rules of such sport/game and acknowledges that the betting rules of each game are set out here and below. All bets will be settled at the odds on offer when the bet was placed. Betclic reserves the right to change the odds on offer at any time as well as suspend or close betting on events before the scheduled start time.

2. Betting deadlines Pre-live bets can be placed up to the time indicated on the Site, which may not correspond to the start time of the event. Betclic reserves the right to void any live or pre-live bet placed after the deadline indicated (including owing to content timing errors or revised start times) and/or in any case after the start time of the event.

3. Outright bets are considered all in run or not and so will be settled as a loss if the selection does not take part in the event. Dead heat rules apply.

4. Dead Heat rules - In the event of at least two competitors being declared the winner (a Dead Heat), the number of paying places remaining after clear winners are settled is divided by the number of players sharing those places. The odds for your selection are then multiplied by this number.e.g. (Competition with 5 paying places). The top two players are settled while four players share third place. Since there are only three remaining paying places for these four players, the place odds for each player are multiplied by 0.75

5. Head to heads and 3 way - Unless otherwise stated in the betting rules for the specific sport:If one or more participants fail to start, all bets are considered void. At least one participant must finish the event or the bet is considered void. If all participants are disqualified or otherwise excluded, bets are void. If both participants in a head to

head achieve the same result and no draw odds are offered then bets will be void. In cases with 3 or more participants, where 2 participants or more achieve the same result then the dead heat rule will apply. Over/under markets - If the total amount of goals/points etc. is the exact equal to the line quoted and no winning line is quoted, the bets will be void. Handicap markets- if the scores are level after the handicap has been accounted for and no odds have been offered for a handicap draw, then bets will be void.

6. Cancelled and postponed events - Unless stated otherwise in the specific sports rules, any event, match or competition which is cancelled abandoned or otherwise does not last for the full statutory timeframe will be considered void. Any game which is delayed or postponed must take place or resume within 36 hours of its original start time otherwise bets will be made void. However, bets related to results which are able to be determined at the moment of event suspension (for example, the half-time result) will be settled.

7. Results - Official websites of the event or association will be used to determine bet settlement. Where evidence from TV pictures, screenshots or match reports indicate that the official site has made an error, we reserve the right to make settlements from alternative sources. Bet results are settled according to the official result announced at the end of the event. Any change to the score or result following settlement, including disqualifications or subsequent penalties, even if made by an official source, will not be taken into account for the purposes of the bet, with the exception of challenges made by tennis players (see specific rules on Tennis below).

8. Listing bets - The designated home team appears on the left hand side and the designated away team appears on the right hand side, unless otherwise stated. In the event of a match taking place at a neutral venue or where no home team is declared, the team listed first (on the left) on the Site is the designated home team for betting purposes. The team listed second (on the right) on the Site is designated away team for betting purposes. If the case occurs where the event is played at a venue which is different to that listed on our site, all bets on the event will be void unless the specific sports rules state that bets will stand in the case of a change of venue. In case of any discrepancy/discordance between name and number of a competitor, we will take the name of the competitor into consideration for the outcome of the bets.

9. Errors - We reserve the right to refuse to accept any bet without notification, justification or compensation. We shall in no way be held liable for typing, transmission, display, publishing, betting information or odds errors. If any pre-live bet is accepted in error, we reserve the right to void that bet where there were obvious errors concerning the entry of odds and/or results (for example: a mistaken inversion of teams, odds, results, etc.). If any in-running (live) bets are accepted in error, all such bets will be made void.

10. Involvement/Prior Knowledge - By placing a bet, you agree that:

10.1 where we have reason to believe that a bet has been placed after the outcome of an event is known (even if it is known just to the person placing the bet), we reserve the right to void the bet(s) concerned.

10.2 you are not placing such bet directly or indirectly on an event in which you are taking active part, in any capacity, including, but not limited to, as an event official, sports player, coach, club/team manager or employee. Where you are involved in the event, we reserve the right to void the bet(s) concerned and pass on all relevant details to the relevant authorities, including IBIA;

10.3 in the event that an announcement and/or information likely to make the result of an event predictable is made public during the bet acceptance period and/or if information in the public domain in relation to the bet or betting market is made which significantly alters odds of any bet, Betclic is permitted to void the bet concerned at its sole discretion. In relation to individual bets, this means that we will refund the stake to the customer's Account. In a combination bet, this means that the combined bet stands but the total odds will be calculated without the odds of the bet that has been declared void (i.e. the odds of the void bet will be evaluated at 1.00);

11. Final authority - Our records shall be the final authority in determining the validity and terms of any wagers you place and the circumstances in which they were made.

12. Live betting is subject to large odds variations. Between the time you place your bet and the time the bet is validated, the odds may have changed.

1. When the rating drops: you will be offered the new rating with the option of accepting it.

2. When the rating increases: once the variation is between 0.1% and 20%, your rating will be automatically validated. Above 20%, the new rating will be offered to you with the possibility of accepting it.

13. Related Contingency - Betclic does not accept multiple bets which have related contingency and reserves the right to void, at its discretion, multiple bets placed on related contingencies. A related contingency is a multiple bet where the outcome of one selection can contribute to the outcome of another selection. An example of this would be a multiple bet containing selections for Spain to be top European team in the World Cup and Spain to win the World Cup.

Combinations with related contingencies will be automatically blocked and unavailable to place in multiples during regular bet placement. In instances where a bet containing related contingencies has been accepted in error Betclic will completely void the multiple placed and will return the stake to the customer. Betclic reserves the right to determine which bets have related contingency. In certain instances, Betclic will make available combinations of related contingencies for customers to place bets on - a typical example of this would be Neymar to be World Cup Top Goalscorer and Brazil to win the World Cup.

14. Technical Errors - Betclic reserves the right to suspend betting during an event due to failed transmission or other technical related issues or if we suspect fraud. We further reserve the right to cancel bets even subsequently if any such bet was won by the customer as a result of a technical fault or error, inclusive of but not limited to an error or fault in transmission. In any such case, the stake of the bet or game shall be re-credited to the player's Account. Nevertheless, we reserve the right to hold a customer liable for any damage caused to or suffered by us as a result of such customer knowingly taking advantage of a technical or administrative error when making and/or receiving payments.

15. Betting as Individuals - Customers must register their bets as individuals. Repeated requests containing the same selection(s) from the same or different customers may be subsequently deemed void where Betclic reasonably suspects that the customers are acting in collusion or as a syndicate and/or where bet requests are registered within a short time of each other. Betclic further reserves the right to withhold payment while an investigation is being undertaken and to subsequently retain the funds where there is reasonable evidence of suspicious or fraudulent betting activity.

16. Irregularities - Any suspected irregularities in the game or sporting event may lead to Betclic withholding payment until a full investigation has taken place. Any such investigation will be carried out by Betclic in cooperation with the relevant governing body and/or independent authority. Any subsequent action taken may include the voiding of relevant bets and/or the withholding of funds. We reserve the right to pass on your personal data to third parties such as government institutions, governing bodies, authorities or any other reputable third party which deals with related offences, such offences including, but not limited to, match or price rigging.

17. Multiples - Should a multiple bet/parlay include a non-runner or a void selection, the bet will be settled on the remaining selections. Odds on the void selection will be set to 1.00.

18. Scoreboard - The scoreboard (showing scores and/or ranking) available on the Site for live events is for information purposes only and should merely be used as a guide. Betclic cannot be held responsible for any errors on the live scoreboard and it is the customers responsibility to check the correct status of the event before placing a bet. Although we will endeavour to ensure that the information/data provided is correct and accurate, if an error is made be it a human error or an error resulting from technical problems, we do not assume any liability whatsoever resulting from that error or from reliance on anyones part on our data. Bets will not be cancelled solely on the basis of incorrect information on the scoreboard. Statistical contextualized information we make available on the Site within the bet-type boxes is for information purposes only and should merely be used as a guide. Betclic cannot be held responsible for any errors on those statistics. The rules used for the calculation and the interpretation of these statistics are defined as follows: -Phrases related to Football bet-types only use historical data from the same competition (Premier League games historical data for a statistical phrase to be displayed on a Premier League game), except for the tournament finals (World Cup, European Championship, Confederations Cup,...) for which all the data are mixed-up and shared across all those competitions. -Phrases related to Tennis bet-types only use historical data from games played in the same format, i.e. best of three or five sets (excl. Davis Cup, Fed Cup and Hopman Cup which are not used for those historical data). Moreover, are not used either in the historical data qualifying draw games, as well as: o Men's games played during ITF tournaments, i.e. all the tournaments outside the following categories: ATP 250, 500 and 1000, ATP Challengers and Grand Slams; o Women's games played during ITF tournaments with a prize of €10,000.

Sportsbook Winnings

19. Winnings will be automatically paid into your Account as soon as reasonably practicable after the event is settled and can immediately be used to place further bets.

20. We also operate a pool system for certain bets, including the Betclic 14 bet type and other bets known as special bets. Rules for these bets differ from the rules for fixed odds betting. The final odds used to calculate your winnings are calculated once the bet is closed and according to the amount wagered by you and all the other bettors on the different choices. We shall distribute the available winnings between all the winners after deduction of a commission.

21. We reserve the right to correct any potential calculation errors in your Account balance at any time, including for bets whose winnings have been awarded.

22. The maximum amount of winnings payable to you is limited to 200,000 Euros (or its equivalent in other accepted currencies) per customer and per bet if it concerns a single or a multiple. We will apply this rule without any obligation to notify you - at the time that you confirm your bet - that the potential payout for the bet you have just placed is higher

than the maximum amount of 200,000 Euros which will be paid to you if you win your bet. Betclic reserves the right to apply a winnings limit different to that stated in this paragraph and/or to determine specific winnings limits in respect of individual players at its sole discretion.

23. The limit of winnings that can be accumulated by you during one week (from Monday at 00.00 to the following Sunday at 24.00 (Central European Time) is 500,000 Euros (or its equivalent in other accepted currencies). Betclic reserves the right to apply a weekly winnings limit different to that stated in this paragraph and/or to determine specific winnings limits in respect of individual players at its sole discretion. The minimum stake for any bet is €0.10 or equivalent. There is no stated maximum limit for bets, however we reserve the right to limit the maximum stake for certain bets, without communicating them on the Site. If this is the case and you place a bet whose stake exceeds the limit fixed by us, the system will nonetheless accept your bet at a lower stake and inform you about it. If you have placed several identical bets (single bets or bets in one or several multiple combinations) whose winnings exceed the aforementioned limits, we shall reserve the right to reduce the stakes placed by you on the bets concerned such that your winnings remain within the defined winnings limits.

FOOTBALL

Pre-Event and In-Play (Live) bets on football matches apply to the statutory (90) minutes play, including injury time and added time, but not extra time or penalty shoot-outs, unless otherwise stated. If the statutory time for a football match differs from 90 minutes then stated rules will apply. For example, an 80 minute match also includes injury time and added time, but not extra time or penalty shoot-outs, unless otherwise stated.

In-Play (Live) bets can be placed once the match appears on the site. In relation to friendly matches only, these will be settled at the final whistle irrespective of whether the full statutory 90 minutes has been played.

If a match venue is changed then bets already placed will stand providing the home team is still designated as playing at home. If the home and away team for a listed match are reversed then bets placed based on the original listing will be void. We will use our best endeavours to identify on the Site all matches played at a neutral venue but concerning matches played at a neutral venue (whether indicated on our Site or not), bets will stand regardless of which team is listed as the home team. If an official fixture lists different team details to those listed on the Site then bets will be void e.g. official fixture specifics in the team name, Reserves/Age Group e.g. Under 18s/Gender e.g. Women. In all other cases bets stand, including instances where Betclic lists a team name without specifying the term XI in the name.

For time frame specified betting (10 minute windows, for example) if the match is abandoned after the specific time period has elapsed, bets will stand. Events must take place between 0:00 and 09:59 to be classed in the first 10 minutes (e.g. a corner which is awarded in this period, but any taken after 09:59 will not count).

Example: 1-10 defined as 00:00-09:59. 11-20 as 10:00-19:59 and in a similar manner for all time frames.

Time periods 41-50 and 81-90 include any added time. Events only count within the period they are taken - not awarded.

Outright bets on leagues, groups, players and competitions concerning the finishing position / stage of elimination / ranking of teams and players will be determined at the end of the scheduled programme of matches (dead-heat rules apply in the event of two or more teams tying in the standings (according to official competition rules)), and there will be no allowance for playoffs or subsequent enquiries by the respective competition.

If screenshots or video evidence from an official broadcaster cannot support our settlement then Betclic will use the official league website, where applicable, to determine bet-settlement. In the absence of either, Betclic will settle bets based on our own statistics. With specific regard to Football Statistics, the source will be the English Press Association. Related contingencies will be voided at Betclic's discretion.

Markets:

Match Result - All match markets are based on the result at the end of a scheduled 90 minutes play unless otherwise stated. This includes any added injury or stoppage time.

Winner - For settlement purposes, in divisional /group betting the finishing position of teams at the end of the scheduled programme of matches will determine placing; subsequent enquiries by the respective leagues / governing bodies will not affect settlement. Bets will stand on any team which does not complete all of its fixtures. For South American leagues, where a playoff is played to determine the league winner when teams are tied first on points, we will deem the league winner to be the winner of the playoff.

Half Time Result - What will be the correct score of the match at half-time? Bets will be settled according to the official half-time score. Bets will be void if the match is abandoned before half time.

Double Chance - Bet on two of the three possible outcomes in the match. There are three possible outcomes:

- Choice 1-X: The home team wins or the match is drawn
- Choice 2-X: The away team wins or the match is drawn
- Choice 1-2: The home or the away team wins

Half Time Double Chance - Bet on two of the three possible half-time outcomes in the match. There are three possible outcomes.

Second Half Double Chance - Bet on two of the three possible second half outcomes in the match. There are three possible outcomes.

Half-Time/Full-Time Betting - Bet a combination on the result at Half-Time AND Full-Time. You can bet on nine possible outcomes.

Draw No Bet - Predict the team to win the match and if the result at full time is a draw your stake will be refunded.

Man Of The Match - Bet on the player who will be officially named the Man of the Match. Bets will be settled based on the result announced by the organizing authority (eg: UEFA for Champions League or Europa League). If there is no official result, all bets will be voided. An unquoted player will count as the winner if he receives the Man of the Match award.

Kick-Off - Bet on the team which will kick off the match.

First Throw-In - Bet on the team which will take the first throw-in during the match. In the event of no throw-in, bets will be voided unless no throw-in; is offered as a choice. **To Win Both Halves** - Bet on a team to score more goals than the other in both 1st and 2nd halves. Win only.

Result After 15 Minutes - Predict the result at the end of 15 minutes; play. If a match is abandoned after the designated 15 minutes have been played bets will stand.

Result After 30 Minutes - Predict the result at the end of 30 minutes play. If a match is abandoned after the designated 30 minutes have been played bets will stand.

Result After 60 Minutes - Predict the result at the end of 60 minutes play. If a match is abandoned after the designated 60 minutes have been played bets will stand.

Result After 75 Minutes - Predict the result at the end of 75 minutes play. If a match is abandoned after the designated 75 minutes have been played bets will stand.

Action Betting - Bet on the first, next or last incident / action (goal kick, throw-in, corner etc.) of the specified time period from among the list of selections on the Site. If no incident occurs within the specified time, all bets will be voided.

Tie Winner/Winner - Bet on the team to be the winner of the tie and go through to the next round or win the competition. It can be a one-leg or a two-leg match.

Match/ Tie Outcome - Bet on the method by which the tie or match will be won, for example, in extra-time or on penalties.

First Half Result - Predict the result of the first half considered as a mini-match.

Second Half Result - Predict the result of the second half considered as a mini-match. Nb. Goals scored in the first half will not count.

Extra Time Result - You are required to select a team to win in extra time. Bets placed on teams to win in extra time will be settled as lost if the match goes to a penalty shoot-out. Draw option is offered within this market.

10 Minute Period Result - What will be the result of the ten minute period?

First Half / Second Half Result - Predict both the first and second half result; this bet applies to the statutory 90 minutes play, including injury time and added time.

Come From Behind And Draw - Predict whether your selection will be losing at any stage of the match but draw at the end of statutory time. This bet applies to the statutory 90 minutes play, including injury time and added time.

Come From Behind And Win Or Draw - Predict whether your selection will be losing at any stage of the match but win OR draw at the end of statutory time. This bet applies to the statutory 90 minutes play, including injury time and added time.

To Lead At Half Time And Not Win - Predict whether your selection will lead at half time but not win the match. This bet applies to the statutory 90 minutes play, including injury time and added time.

To Win From Behind - Predict whether your selection can be losing at any stage of the match but still win. This bet applies to the statutory 90 minutes play, including injury time and added time.

Winning Margin - Predict the winning margin of a specified team. This bet applies to the statutory 90 minutes play, including injury time and added time.

To Win To Nil / Clean Sheet Betting - Predict whether your selection (Home or Away team) can win the match with a clean sheet (without conceding a goal). This bet applies to the statutory 90 minutes play, including injury time and added time.

To Win Either Half - Bet on a team to score more goals than the other in either the 1st or 2nd half. This bet applies to the statutory 90 minutes play, including injury time and added time.

(Named Player) To Be Booked - Predict whether a named player will be booked. Player must start the match otherwise bets will be voided. Any card(s) issued to a player after he has been substituted or who has not been used, or issued to coaching staff, or issued during the half time interval, or issued after the referee has blown for full time, will not count for settling purposes.

(Named Player) To Be Sent Off (Red Card) - Predict whether a named player will be sent off. Player must start the match otherwise bets will be voided. Any card(s) issued to a player after he has been substituted or who has not been used, or issued to coaching staff, or issued during the half time interval, or issued after the referee has blown for full time, will not count for settling purposes.

Handicap Betting:

Bet on who will win the match after the handicap has been taken into account. This bet applies to the statutory 90 minutes play, including injury time and added time. In the event of abandonment before 90 minutes have been played then all bets will be void.

Goals Handicap - Predict the result after the handicap has been applied. In order to determine the result one or more goals (or half goals) are added to the total goals scored by one of the teams. Where the final scores are equal after the handicap has been applied if no price is offered for the draw bets will be void. Example: Manchester United -1 3.00 Draw (Manchester United -1) 3.50 Chelsea +1 2.00

In this game, Manchester United is the favourite and starts the match with a handicap of 1 goal. Manchester United needs to win by more than 1 goal to be settled as a win.

If you bet on Manchester United and the result of the game is 4-2 for them, you win your bet because: 4 minus 1 is 3 and 3 is greater than 2.

If you bet on Manchester United and the goal difference is under 1 (draw or Chelsea victory), you lose your bet.

If you bet on Manchester United and they win by only 1 goal (3-2 for example), you lose your bet because 3 minus 1 is 2. The draw selection in this instance will be settled as the win.

First Half Handicap - Predict the first half result once the handicap spread has been applied to the goals scored by each team in the first half.

Second Half Handicap - Predict the result of a 45 minutes mini match once the handicap spread has been applied to the goals scored by each team in the second half.

Goalscorer Markets:

First Goalscorer - Back a player to score the first goal in a game. Bets taken will be void if the player does not take part or if a goal has already been scored when the player comes on (excepting own goals). If the first goal of the match is an own goal then bets will be settled on the next goalscorer. Every effort will be made to offer all possible participants. However, players not originally quoted will count as winners if they score the first goal. Bet applies to the statutory 90 minutes play, including injury time and added time.

In the event of a dispute over the award of a goal, for betting purposes, settlement will be based on the official source for the event or competition immediately after the match has finished. Any subsequent amendments do not count. Players that are substituted / sent off (red card) before the first goal is scored will be settled as losing selections. Should customers bet during halftime and said player gets replaced before starting the 2nd half, all bets will stand and not be refunded.

Last Goalscorer - Bet on the player who will score the last goal of the match. Bets taken will be void if the player does not take part. All players that take part in a match will be considered. Any last goalscorer that is selected in a match that is not completed will be void. If the last goal of the match is an own goal then bets will be settled on the previous

goalscorer. Every effort will be made to quote last goalscorer odds for all participants. However, other players will always be quoted on request and will count as winners should they score the last goal. Bet applies to the statutory 90 minutes play, including injury time and added time. In the event of a dispute over the award of a goal, for betting purposes, settlement will be based on the official source for the event or competition immediately after the match has finished. Any subsequent amendments do not count. Players that are substituted / sent off (red card) before the last goal is scored will be settled as losing selections.

Extra Time First Goalscorer - Bets are settled on the official statistics for the extra-time period. Any goals scored during regulation time do not count. In the event of a match being abandoned before extra-time has finished then all bets will be void unless settlement of bets is already determined. Should the first goal of extra-time be an own goal then bets will be settled on the next goalscorer.

If the only goals in extra-time are own goals then no goalscorer will be considered the winner. Every effort will be made to quote odds for all possible participants. However, players not originally quoted will count as winners should they score the first goal in extra-time. Bets on players not taking part in extra-time will be void as will bets on first player to score where the selection comes on after the first goal is scored. All players that have been on the field of play during extra-time before the next goal is scored will be valid.

Next Goalscorer - This bet is available in-play (live). Select the player who will score the next goal in the match. Bet applies to the statutory 90 minutes play, including injury time and added time. If odds are quoted for an own goal and the next goal is an own goal bets on named players to score the next goal will be deemed to be losing selections. If odds are not quoted for no next goal (or no next goalscorer) then bets will be void if no goal is scored.

Anytime Scorer / Goalscorer - Bet on a player to score at anytime during the match. Stakes are refunded only on listed players that do not take part. Therefore, as long as a player appears on the pitch, for however little time, the bet is active.

Yes/No Goalscorer 'Yes/No' bets will be void if the listed player(s) does not start regardless of whether he comes on as a substitute and later scores/receives a card, etc.

(Player Vs Player) Goalscorer Match Bets - This bet requires you to select a player to score more goals than the specified opponent. Own goals do not count. Bet applies to the statutory 90 minutes play, including injury time and added time. Both players must start the match for bets to stand.

(Player) To Score Two Or More - This bet requires you to select a player to score two or more goals. Own goals do not count. Bet applies to the statutory 90 minutes play, including injury time and added time. Stakes are only refunded only on listed players that do not take part. Therefore, as long as the player appears on the pitch, for however little time, the bet is active.

Hat-Trick Scorer / (Player) To Score Three Or More - This bet requires you to select a player to score three or more goals. Own goals do not count. Bet applies to the statutory 90 minutes play, including injury time and added time. Stakes are only refunded only on listed players that do not take part. Therefore, as long as the player appears on the pitch, for however little time, the bet is active.

First Goalscorer and Match Result - Bet on the combination of the player to score the first goal and the match result. Stakes are refunded only on listed players that do not take part. Therefore, as long as a player appears on the pitch, for however little time, the bet is active. Bet applies to the statutory 90 minutes play, including injury time and added time.

Anytime Goalscorer and Match Result - Bet on the combination of the player to score anytime and the match result. Stakes are refunded only on listed players that do not take part. Therefore, as long as a player appears on the pitch, for however little time, the bet is active. Bet applies to the statutory 90 minutes play, including injury time and added time.

Total (Goalscorers) Shirt Numbers - Bet on the total over/under of goalscorers' shirt numbers in this match: Example: Manchester United - Arsenal, the betting options are Under 30.5 and Over 30.5. If the Full time score is 2 - 0, with Robin van Persie (Shirt number 20) scoring twice, then the total shirt number is $20 \times 2 = 40$. So Over 30.5 is the winning choice. This bet applies to the statutory 90 minutes play, including injury time and added time. Please note- Own Goals do count. Any player not allocated a squad number or whose shirt bears no number when he joins the field of play will be allocated number 12. Where a player changes into a different shirt only the number on his original shirt will count. Any squad/shirt number over 99 will be counted as number 99.

Total Goal Minutes - Bet on the accumulated time of all the goals scored during a game,

Anytime Own Goal - Bet on an own goal to be scored in statutory time. Bet applies to the statutory 90 minutes play, including injury time and added time.

First Goal To Be An Own Goal - Bet on whether the first goal in the match will be an own goal. Bet applies to the statutory 90 minutes play, including injury time and added time.

Substitute To Score - Bet on whether any goal in the match will be scored by a substitute. Bet applies to the statutory 90 minutes play, including injury time and added time.

Either Player To Score - This bet consists on determining whether at least one of the 2 players will score a goal during regular time. Bets are valid just for regular time, extra time will not count if any. If at least one of the 2 players mentioned plays any-time during the regular time (injury time included), the bets stand. If both players do not play any time during regular time, bets will be voided. Own goals are not taken into consideration for this market.

Goal Markets: Own goals count for all goal markets below unless stated otherwise.

Correct Score - Bet on the exact score at the end of regular time. Bet applies to the statutory 90 minutes play, including injury time and added time.

Extra Time Correct Score - Bet on the exact score at the end of extra time.

Anytime Correct Score - Bet on whether the score of the game will be the selected choice at anytime during the match. Example:

- Manchester United - Arsenal: Choice: 1 - 2.
- Arsenal will lead the match 2 goals to 1 at some point in the match.
- The result will be settled according to the official results.

Second Half Correct Score - Bet on the exact score of the second half. Bet includes injury time and added time.

First Goal Time - Predict the time frame in which the first goal will be scored. If no goals are scored, all bets on nominated time frames will be considered as lost. If a match is abandoned after the first goal is scored then all bets stand. If a match is abandoned before the first goal is scored then all bets accepted for time bands that have been completed will be considered losing bets and any other time band which included the time band of the abandonment will be void.

First Goal Time (15) - Predict that a goal will be scored in the nominated time frame e.g. 0-15 minutes. Any goal scored in the period of added time at the end of the first half will count as 45 minutes and in added time at the end of the second half as 90 minutes.

First / Next Goal - Bet on a team to score the first / next goal in the game. Own goals count to the side credited with the goal. Bet applies to the statutory 90 minutes play, including injury time and added time.

First / Next Goal in Extra Time - Bet on a team to score the first / next goal of the game during extra time. Own goals count to the side credited with the goal.

To Score In Both Halves - Predict that the home team or away team will score at least one goal in each half of the match. Bet applies to the statutory 90 minutes play, including injury time and added time.

Both Teams To Score/Half Time Both Teams to Score - Bet on a whether both teams will score any goals in the match/the first half. The two possible outcomes are: Yes: both teams must score at least 1 goal each during the match/first half. No: one of the two teams, or both, will fail to score during the match/first half. Bet applies to the statutory 90 minutes play (45 minutes play for Half Time bet type), including injury time and added time.

Exactly Two Or Three Goals - Bet on whether or not there will be exactly 2 or 3 goals in the match. This bet applies to the statutory 90 minutes play, including injury time and added time.

Total Goals Odd/Even - Predict whether the total goals in the match will be an odd or even number. Bet applies to the statutory 90 minutes play, including injury time and added time. Any match resulting in 0- 0 (zero goals) will be settled as an even number of goals.

Total Goals Under/Over - Predict whether there will be more or less goals scored in the match. Bet applies to the statutory 90 minutes play, including injury time and added time.

First Half Total Goals Under/Over - Predict whether there will be more or less goals scored in the first half of the match. Bet applies to the statutory 90 minutes play, including injury time and added time.

Extra Time Total Goal Lines - Predict whether there will be more or less goals scored in extra-time of the match. Bet applies to extra-time. Penalty shoot-outs are not included.

Half With Most Goals - In which half of the match will the most goals be scored? Bet applies to the statutory 90 minutes play, including injury time and added time. Both halves must be completed for bets to stand.

Home Team Under / Over / Total Goals - Bet on whether the home team will score more or less goals. Own goals scored by the home team do not count but own goals scored by the away team do count. Bet applies to the statutory 45 or 90 minutes play, including injury time and added time. Own goals count to the side credited with the goal.

Away Team Under / Over / Total Goals - Bet on whether the away team will score more or less goals. Own goals scored by the home team do not count but own goals scored by the away team do count. Bet applies to the statutory 45 or 90 minutes play, including injury time and added time. Own goals count to the side credited with the goal.

(Home Or Away) Team To Score - Bet on the home or away team to score in the game. Own goals count to the side credited with the goal. In the event of a match at a neutral venue or where no away team is declared, the team listed second on the Site will be the designated away team for betting purposes.

Half Of First Goal - Bet on whether the first goal will be scored in the first or second half.

First Half Total Goals Odd/Even - Bet on whether the total goals in the first half will be an odd or even number. The first half must be completed for bets to stand. Own goals count. If the half time score is 0- 0 (zero) bets will be settled on an even number of goals.

Second Half Total Goals Odd/Even - Bet on whether the total goals in the second half will be an odd or even number. The second half must be completed for bets to stand. If the second half time score is 0 - 0 (zero) bets will be settled on an even number of goals.

Half Time Correct Score - Bet on the exact score at the half-time of the game. Bets will be void if the match is abandoned before half time.

Last Team To Score - Bet on a team to score the last goal in the game. Own goals count to the side credited with the goal. Bet applies to the statutory 90 minutes play, including injury time and added time. Both halves must be completed for bets to stand.

Race To 2 (Two) Goals - Bet on the first team in the match to score two goals. This bet applies to the statutory 90 minutes play, including injury time and added time. In the event of abandonment before 90 minutes have been played then all bets will be void unless settlement is already determined. **Race To 3 (Three) Goals** - Bet on the first team in the match to score three goals. This bet applies to the statutory 90 minutes play, including injury time and added time. In the event of abandonment before 90 minutes have been played then all bets will be void unless settlement is already determined.

Half With First Home Team Goal - Predict the half in which the home team scores their first goal. Injury time counts

Half With First Away Team Goal - Predict the half in which the away team scores their first goal. Injury time counts:

Home Team Half With Most Goals - Predict the half in which the home team score their most goals. Bet applies to the statutory 90 minutes play, including injury time and added time.

Away Team Half With Most Goals - Predict the half in which the away team score their most goals. Bet applies to the statutory 90 minutes play, including injury time and added time.

Total (Match) Goals - Predict the total number of goals scored in the match. This bet applies to the statutory 90 minutes play, including injury time and added time. Own goals count.

First Half Total Goals - Predict the total number of goals in the first half. This bet applies to the statutory 90 minutes play, including injury time and added time. Own goals count.

Second Half Total Goals - Predict the total number of goals in the second half. This bet applies to the statutory 90 minutes play, including injury time and added time. Own goals count.

Second Half First Goal - Predict the team that will score the first goal in the second half. Own goals count to the side credited with the goal. Bet applies to the statutory 90 minutes play, including injury time and added time.

Last Goal Time - Bet on the period of the match in which the last goal will be scored. Bet applies to the statutory 90 minutes play, including injury time and added time. Match must be completed in its entirety for bets to stand.

Last Goal Time 15 Min - Bet on the 15 minute period of the match in which the last goal will be scored. Bet applies to the statutory 90 minutes play, including injury time and added time. Match must be completed in its entirety for bets to stand.

Extra Time Next Goal Time - Bet on the period of the match in which the next goal will be scored. Bet applies to extra time, penalty shoot-outs are not included.

Time Of First Home Team Goal - Predict the time frame in which the home team will score their first goal.

Time Of First Away Team Goal - Predict the time frame in which the away team will score their first goal.

Teams To Score - Predict whether both teams will score, one specific team will score or neither will score. Bet applies to the statutory 90 minutes play, including injury time and added time.

Home Team Total Goals / Away Team Total Goals - Bet on the total goals for the specified teams. Bet applies to the statutory 90 minutes play, including injury time and added time. Own goals count to the side credited with the goal.

Home Team Total Goals (First Half And Second Half Markets) - Predict the total number of goals scored by the home team in the designated half. Own goals count to the side credited with the goal.

Away Team Total Goals (First Half And Second Half Markets) - Predict the total number of goals scored by the away team in the designated half. Own goals count to the side credited with the goal.

Time Of First Home Team Goal (Over/Under) - Predict the period of the match in which the home team will score their first goal.

Time Of First Away Team Goal Over/Under - Predict the period of the match in which the away team will score their first goal.

Match Goal In A Specified Time Period - Predict that a goal will be scored within a specified time period. The result will be settled according to the time shown by the official broadcaster or, alternatively, by the official website of the competition. Events only count within the period they are taken - not awarded. In case of abandonment any bets on uncompleted time periods will be made void.

Home Team Goal In A Specified Time Period - Predict that a goal will be scored by the home team within a specified time period. The result will be settled according to the time shown by the official broadcaster or, alternatively, by the official website of the competition. Events only count within the period they are taken - not awarded. In case of abandonment any bets on uncompleted time periods will be made void.

Away Team Goal In A Specified Time Period - Predict that a goal will be scored by the away team within a specified time period. The result will be settled according to the time shown by the official broadcaster or, alternatively, by the official website of the competition. Events only count within the period they are taken - not awarded. In case of abandonment any bets on uncompleted time periods will be made void.

Method Of First / Next Goal - Bet on the method by which the first or next (as specified) goal of the match will be scored. There are 4 possible outcomes: Header: last touch of the scorer is with the head. Free-kick: goal is scored directly from the free-kick and the free-kick taker is the named scorer. Penalty: goal is scored directly from the penalty and the penalty taker is the named scorer. Shot: includes all goal types not included in the other options. If the goal is classified as an own goal or there is no goal scored, all bets taken will be void. The official tournament website will be considered when available. Unless otherwise stated bet applies to the statutory 90 minutes play, including injury time and added time.

Method Of First / Next Goal (In Extra Time) - Bet on the method by which the first or next (as specified) goal of the match will be scored. There are 4 possible outcomes: Header: last touch of the scorer is with the head. Free-kick: goal is scored directly from the free-kick and the free-kick taker is the named scorer. Penalty: goal is scored directly from the penalty and the penalty taker is the named scorer. Shot: includes all goal types not included in the other options. If the goal is classified as an own goal or there is no goal scored, all bets taken will be void. The official tournament website will be considered when available. Unless otherwise stated bet applies to the statutory 90 minutes play, including injury time and added time.

Corners Markets: Corners awarded but not taken will not count for settling purposes. Re-taken corners will only count once. Unless otherwise stated bet applies to the statutory 90 minutes play, including injury time and added time. In the event of a match at a neutral venue or where no away team is declared, the team listed second on the Site will be the designated away team for betting purposes.

Total Corners - Predict the range containing the total number of corners taken in the match.

Total Match Corners Odd/Even - Predict whether the total corners taken in the match will be an odd or even number. If no corners are awarded during the match, bets will be settled on an even number of corners.

Corner Match Result - Predict the team that takes the most corners in the match.

Corners Handicap - Predict the result after the handicap spread has been applied. A start of one or more corners (or half corners) is given to one of the teams. In order to determine the result the corners start is added to the actual number of corners that the team has achieved. Corners awarded but not taken do not count. This bet applies to the statutory 90 minutes play, including injury time and added time. If a corner is re-taken only one corner will be counted. In the event of abandonment before 90 minutes have been played then all bets will be void.

Team With Most First Half Corners - Predict the team that takes the most corners in the first half of the match.

Team With Most Second Half Corners - Predict the team that takes the most corners in the second half of the match.

Half With Most Corners - Predict the half where the most corners have been taken. Injury time counts and both halves must be completed for bets to stand.

First Corner - Predict the team that takes the first corner in the match. If no corner is taken during the match all bets placed will be void.

Next But One Corner - Bet on the team which will take the next but one corner or no corner to be taken. Corners awarded but not taken do not count. Bets on corners already taken will be void.

Last Corner - Predict the team that takes the last corner in the match.

First Half Corners - Predict the number of corners taken in the first half of the match.

Second Half Corners - Predict the number of corners taken in the second half of a match.

Total Home Team Corners - Predict the number of corners taken by the home team.

Total Away Team Corners - Predict the number of corners taken by the away team.

First Half Home Team Corners - Predict the number of corners taken by the home team in the first half.

First Half Away Team Corners - Predict the number of corners taken by the away team in the first half.

Second Half Home Team Corners - Predict the number of corners taken by the home team in the second half.

Second Half Away Team Corners - Predict the number of corners taken by the away team in the second half.

Corners Double Chance - Bet on the number of corners or who will take the most corners covering two out of the three possible outcomes.

Match Corners (10 Minute Periods) - Bet on the number of corners taken in the specified time period.

Home Team Corners (10 Minute Periods) - Bet on the number of corners taken by the home team in the specified time period.

Away Team Corners (10 Minute Periods) - Bet on the number of corners taken by the away team in the specified time period.

Race to 3 (Three) Corners - Bet on the first team in the match to be awarded three corners. This bet applies to the statutory 90 minutes play, including injury time and added time. In the event of abandonment before 90 minutes have been played then all bets will be void unless settlement is already determined.

Race to 5 (Five) Corners - Bet on the first team in the match to be awarded five corners. This bet applies to the statutory 90 minutes play, including injury time and added time. In the event of abandonment before 90 minutes have been played then all bets will be void unless settlement is already determined.

Race to 7 (Seven) Corners - Bet on the first team in the match to be awarded seven corners. This bet applies to the statutory 90 minutes play, including injury time and added time. In the event of abandonment before 90 minutes have been played then all bets will be void unless settlement is already determined.

Race to 9 (Nine) Corners - Bet on the first team in the match to be awarded nine corners. This bet applies to the statutory 90 minutes play, including injury time and added time. In the event of abandonment before 90 minutes have been played then all bets will be void unless settlement is already determined.

Cards (Bookings) Markets:

Unless otherwise stated bet applies to the statutory 90 minutes play, including injury time and added time. In the event

of abandonment before 90 minutes have been played then all bets will be void unless settlement is already determined. Any card(s) issued to a player after he has been substituted or who has not been used, or issued to coaching staff, or issued after the referee has blown for full time, will not count for settling purposes. Two yellow cards resulting in a player receiving a red card will be counted as a total of two cards. Booking points are 10 for a yellow card and 25 for a red card. The maximum points per player are 35 (25+10) regardless of whether a player is shown two yellow cards then a red card.

Total Match Cards - Predict the total number of cards issued in the match. Two yellow cards resulting in a player receiving a red card will be counted as a total of two cards.

Total Red Cards - Predict the total number of red cards issued in the match.

Total Yellow Cards - Predict the total number of yellow cards issued in the match.

Total Booking Points - Predict the range that includes the correct number of bookings points. Booking points are 10 for a yellow card and 25 for a red card. The maximum points per player are 35 (25+10) regardless of whether a player is shown two yellow cards then a red card.

First Card Time / First Card Time (15) - Predict the time period in which the first card is issued.

First Card - Predict the team that will receive the first card.

Last Card - Predict the team that will receive the last card.

First Half Cards - Predict the total numbers of cards issued in the first half.

Second Half Cards - Predict the total numbers of cards issued in the second half.

Red Card - Predict whether or not a red card will be issued in the match.

Cards Shown In A Time Period - Predict whether a card will be issued during a specified time period. Market will state if this is both teams combined or home / away team specific. If a match is abandoned after the specified time period the bet will be treated as a losing bet if no card was shown in the specified time period.

Home Team Card Shown (10 Minute Periods) - Will the home team be issued a card in the stipulated period?

Away Team Card Shown (10 Minute Periods) - Will the away team be issued a card in the stipulated period?

Total Home / Away Team Cards - Predict the number of cards issued to the home or away team.

Most Bookings Points / Booking Match Result - Predict the team that will be issued with the most booking points.

Total Match Cards Odds/Even - Predict whether the total number of cards issued will be odd or even. If no cards are issued (zero) bets will be settled on an even number of cards.

Specials:

All Teams To Win - Bet on the enhanced multiple- all teams must win and the matches included in the multiple must be played and completed on the stated date. Abandoned or postponed matches will result in bets placed being voided.

Shots on Target - Extra time will count if played. Unless otherwise stated, the official sources used to result markets will be uefa.com (press kit final match report) for UEFA matches and fifa.com for FIFA matches. All other competitions will be resulted from ESPN. In the case of no resulting being supplied by the abovenamed websites, then ESPN will be used. If ESPN cannot be used for settlement within 36 hours, then bets will be void regardless of other sources. Possession percentages will be rounded to the nearest whole number.

Penalty Scored: Yes / No - Bet on whether or not you think the penalty will be scored directly by the player taking the penalty.

Penalty Awarded: Yes / No - Bet on whether or not you think a penalty will be awarded during statutory play.

To Score a Penalty - Bet on whether the home team, the away team or either team will score a penalty during the match – penalty shoot-outs are not included.

Total Penalties - Bet of the total number of penalties taken in the match. Bet applies to the statutory 90 minutes play, including injury time and added time.

Player Specials - Named player must start the match for bets to stand.

Best Defence - Bet on a team to concede the least goals in the competition (including extra time). Penalty shootouts don't count for the purposes of this bet.

Outright Winner - Bet on a team or player to win the competition.

Winner Without Favourite - Where we offer betting on an event without a nominated selection, for settlement purposes the finishing position of the without selection will be ignored. Using this method, if your selection finishes 1st you still win. But if it finishes 2nd, beaten by the favourite, you also still win.

Top League Goalscorer - Bet on the player to be his domestic league's top goalscorer in the tournament. Others on request. Bets are based on the domestic league which the player is registered to on the first day of the tournament. Dead heat rules apply. Own goal and penalty shootouts do not count.

Highest Scoring Club - Bet on the football club whose players will collectively score the most goals in the tournament. Bets are based on the club which the player is registered to on the first day of the tournament. Dead heat rules apply. Own goal and penalty shootouts do not count.

Top Goalscorer - Bet on the player who will score most goals in the tournament. Goals scored in extra-time count, penalties shoot-outs do not count, own goals do not count. In the event that two or more players score the same number of goals, dead heat rules apply.

Top Team Goalscorer - Bet on a player to be the team top goalscorer. Others on request. Dead heat rules apply. Own goals and goals scored in penalty shootouts do not count.

Top African Team - Bet on a team to be the top African team in the tournament. Dead heat rules apply.

Top European Team - Bet on a team to be the top European team in the tournament. Dead heat rules apply.

Top South American Team - Bet on a team to be the top South American team in the tournament. Dead heat rules apply.

Top Asian / Oceanic Team - Bet on a team to be the top Asian/Oceanic team in the tournament. Dead heat rules apply.

Winning Continent - Bet on the continent the winner will come from.

First Winner - Will the winner win the tournament for the first time in the history of the competition? Nb. Any changes to name owing to sponsorship is not taken into account.

Dual Forecast - Correctly predict the first and second placed finishing contestants in either/any order.

Straight Forecast - Correctly predict the first and second placed finishing contestants in order.

Name The Finalist - Correctly predict the contestants that will compete in the competition's final match.

Runner-Up - Correctly predict the contestant that finishes in second place.

Stage Of Elimination - Correctly predict the stage of the competition in which the contestant will be eliminated.

Final Group Ranking - Correctly predict the ranking of the specified contestant once all scheduled fixtures are completed.

Promotion / Relegation / Qualification - Correctly predict the how the specified selection will perform once all scheduled fixtures are completed. Outright betting rules apply.

Specials (Competition Markets): These bets involve all matches in a specified competition and timescale. For example ~Eng. Premier League (07/09-09/09) includes all Eng. Premier League games played 07/09 to 09/09 inclusive. Should a match be postponed and played within the dates stated or within 36 hours of the original start time then bets will stand, otherwise bets will be settled under the following rules: For bet types with a specified two-way total goal line then the match will be allocated 2 goals. For total goal lines bets involving home or away teams then the team involved will be allocated 1 goal. For bets on total goals involving more than 2 outcomes then the match will be allocated 2.5 goals. If 2 or more games are postponed then all bets will be void.

Match Day Total Goal Result - Predict who will score the most goals (home or away teams). Regular time only.

Total Goals Line - Predict whether more or less goals will be scored than the specified line. Regular time only.

Total Goal Bands - Predict the number of goals that will be scored. Regular time only.

Home Teams Total Goals Line - Predict the number of goals that will be scored by home teams in matches in the specified competition and timescale. Regular time only.

Away Teams Total Goals Line - Predict the number of goals that will be scored by away teams in matches in the specified competition and timescale. Regular time only.

Exact Total Goals - Predict the number of goals that will be scored. Regular time only.

First Team to Score - Bet on the team to score the first goal in relation to each teams kick off time. The result (determined in minutes and seconds) will be settled according to the time shown by the official broadcaster or, alternatively, by the official website of the competition. In the event of the first goal being scored at the exact same time then dead heat rules will apply. Regular time only.

Goal in the First 5 Minutes - Predict if there will be a goal in the period 00:00-04:59, in relation to each games kick off time.

Highest Scoring Team - Predict which team will score the most goals. In the event of a tie then the team that scores earliest will be the winner, determined by the time (in minutes and seconds) shown by the official broadcaster or, alternatively, by the official website of the competition. In the event of a tie in terms of goals scored and time of the first goal then dead heat rules apply. Regular time only.

Highest Scoring Game - Predict which game which will have the most goals. In the event of a tie then game with the earliest goal will be the winner, determined by the time (in minutes and seconds) shown by the official broadcaster or, alternatively, by the official website of the competition. In the event of a tie in terms of goals scored and time of the first goal then dead heat rules apply. Regular time only.

Specials: (Manager Markets): Next Permanent Manager Of A Football Club - Unless stated otherwise, settlement will be based on an official statement from the club, or on the club website, stating that an individual has been appointed as manager of the first team for a year or more, even if they subsequently leave the club within the year. If no official clarification is given an individual who is responsible for picking the first team for a period of one year will be deemed the permanent manager for betting purposes. Stakes on other selections will be lost. Any bets taken after the announcement will be deemed void.

Sack Race - Bet on the next manager to lose their position. Unless stated otherwise, settlement will be based on an official statement from the club, or on the club website, stating that an individual has been relieved of their duties as manager. If no manager has left his position by the end of the last scheduled league fixture (including any playoff matches) and the 'No Manager to Leave' option has not been offered, then this market will be void. If 'No Manager to Leave' option has been offered, this will be deemed the market winner.

Tournament Markets: These bets involve markets offered which relate to results from a tournament, for example World Cup, European Championships etc. and include markets such as total goals, red cards, top goalscorer etc. Own goals and incidents in extra time count. Goals scored in penalty shootouts do not count.

Team to Progress Furthest Head-to-Head - Bet on the team that will progress furthest in the tournament. If teams are eliminated at the same stage, then bets are void.

Team to Score Most Goals Head to Head - Bet on the team that will score the most goals in the tournament. If both teams score the same number of goals and Draw is not offered, then bets are void.

TENNIS

General:

Tennis markets are exempt from the 36- hour rule with regards to cancelled, postponed or abandoned games -" all bets stand and are settled according to the official result and in accordance with our individual bet-type rules. No bet-types will be void owing to delays in play, changes to schedules and/or weather delays. Bets will also stand regardless of:

a. change in venue

b. change of surface

c. change from indoor to outdoor (or vice-versa).

d. In the event of a change in the number of sets played (for example, if a match is changed from the best of 5 sets to the best of 3 sets) prior to the start of the match, only bets on Match Result will stand and all remaining match/set/game/point/special markets will be void. For betting purposes a tie-break is considered as 1 game, and super tie-breaks or champions tie-breaks will be counted as 1 Set. Bets taken in error on any next or current game markets will

be void should that part of the match be a super tie-break or champions tie break. If a specified point/game/set/tie-break does not take place, bets will be void.

Code Violation - For betting purposes, the first penalty point awarded by code violation to each player will be considered as a regular point and we will settle all related score/betting markets as normal. Each subsequent penalty by each player will be considered as null and will result in the voiding of all affected markets, including where the game/set/match betting markets are affected.

Unconditionally Determined Markets - unless otherwise stated all markets will be settled once the result of the bet is unconditionally determined, i.e. those markets for which a result is known and cannot change regardless of what happens in the rest of the match. For example, Federer vs. Murray is 4-3 in the 1st set and Murray retires injured. In such a case, the following examples will be settled as stated below: Over/Under 6.5 Games 1st Set, Over 6.5 is settled WIN, Under 6.5 settled LOSE.

Over/Under 7.5 Games 1st Set - VOID.

Race to 4 Games - Federer settled WIN, Murray settled LOSE.

Race to 5 Games - VOID

Set 1 Games H/cap Murray +3.5 Games settled WIN, Federer -3.5 Games settled LOSE.

Ace in the 1st Set - As soon as an ace is recorded "YES", will settled WIN and "NO" LOSE.

Content and information with regards to starting times of tennis matches on the Site should be used as a guide only. Betclic cannot be held responsible for any errors in relation to content or starting times displayed on the website and it is the player's responsibility to check relevant information before placing a bet.

Wrong Server displayed on the Site - If the wrong player is indicated as the server, any bets taken on either the current or next point/game markets will be void.

Outrights: Ante-post rules apply - all in run or not. Once a player or team plays a competitive shot (excluding warm-up) they are deemed to have started the tournament. For betting purposes, the team or player progressing to the next round (or awarded overall victory) will be deemed the winner. Dead-heat rules may apply where there is more than one winner.

Name the finalists Which 2 contestants will compete in the final?

Tournament Head to Heads Both competitors must play at least one shot in the tournament and start the same number of matches. Once a player or team plays a competitive shot they are deemed to have started the tournament. In the event of a tie, bets will be void unless a tie or draw price was offered.

Match Markets:

- For the following markets, match and sets must be completed in their entirety, unless the winning choice is already unconditionally determined:
- Match Winner - match must be completed.
- Set Handicap
- Game Handicap
- Set Betting
- Total Sets
- Total Games Odd/Even
- Total Games Over/Under
- Total Games by Player
- Lose 1st Set and Win Match
- First Ace?
- To Win in Straight Sets
- To Win a Set / Not to Win a Set
- Total Match Tie-Breaks
- 1st Service Break
- Tie-Break in Match?
- Most Aces/Double Faults
- Match must be completed in its entirety.

Set Markets:

For the following markets, set(s) must be completed in their entirety unless the winning choice is already unconditionally determined:

- Set Winner
- Set Correct Score
- Set to go to Tie-Break
- Set Total Games Over/Under
- Set Total Games Odd/Even
- Set (X) Game of First Service Break
- Set (X) Total Service Breaks
- Set (X) Race to (Y) Games / Set (X) Score after (Y) Games
- Set (X) Player Total

GamesGame Markets:

For the following markets, game(s) must be completed in their entirety, unless the winning choice is already unconditionally determined:Game Winner

- Game Correct Score
- Game Points Handicap
- Game Total Points
- Game to Reach Deuce?
- Game Double Fault?
- Game Ace?
- Combined Games (Number of Deuces/To Win Both Games/Total Points)

Pick the winning choice from the selections available. Specified games must be completed, unless the winning choice is already unconditionally determined.

Win Game to Deuce

Pick player 1, player 2, or neither player to win a game to deuce. Game must be completed in its entirety.

Point Markets:

Next Point Winner

Winning bets must predict the winner of the nominated point. If the specified point is not played, bets will be void. In relation to points settled before a challenge and reversal, Betclic reserves the right to subsequently change the settlement and to leave customer accounts in negative balance where necessary.

Tie-Break Markets:

For the following markets, tie-break(s) must be completed in their entirety, unless the winning choice is already unconditionally determined:

- Tie-Break Score after (X)Points
- Tie Break Total Points
- Tie-Break Correct Score / Tie-Break Winner
- Specials:Season match-bets
- Competitor or team must take part in at least one competitive event for the nominated season.

All Specified Players/Teams to Win Bet on the Enhanced Multiple: all players must win (and with the specific score if stated). The matches included in the multiple must be played in their entirety.

AMERICAN FOOTBALL

Outright betting - all bets, where relevant, include play-offs unless otherwise stated. Divisional betting is settled on the record at the end of the regular season. The full season must be completed or bets will be void. All games must go the full length or bets will be void. If a match is postponed or moved to another day then bets stand providing the game takes place within the same NFL weekly schedule i.e. before the first game of the following week. All bets include overtime unless otherwise stated.

Handicap Result - Bet on who will win the match after the handicap has been taken into account.

Half-Time/Full-Time - Bet on the result at Half-Time and at Full-Time. Overtime NOT included.

2nd Half Market - overtime included unless otherwise stated.

Race to 10 - If neither team reaches 10 points bets will be void.

Betting (Winner, Handicap Winner, Total Points, Race to 10) - Bet on the result of the named-¼ only, NOT the cumulative score.

4th Quarter Markets (Winner, Handicap Winner, Total Points, Race to 10) - Bet settled on the result of the 4th Quarter only. Overtime NOT included.

First/Anytime Touchdown Scorer - All players on the Active Roster count. All players not on the Active Roster will be void.

MVP - Bet on the player to be awarded the Most Valuable Player award. Settled as per NFL.com.

Player Bets (season) - bet on which player will lead in the specified market. Markets do not include statistics from play-off matches.

Player Bets (matches) - the players must compete in one down or bets will be void. If players have equal points at the end of the match bets will be void.

ATHLETICS

Results become official at the time of the podium presentation. Any change after that to the standings will not count for betting purposes. In the event of no podium presentation then results will be decided by the official IAAF results at the end of the day's events. **Total medals** - medals earned in team events count as 1 medal.

Outright betting - All bets stand run or not.

Match-up Betting/Head-to-Head - Both competitors must start and one must reach the final or else market will be void. In the event of a competitor withdrawing or being withdrawn after the event has started then bets placed after the end of the previous round will be void. Bets stand, even if postponed for longer than 36 hours, unless the event is permanently cancelled.

AUSTRALIAN RULES

If a match has a change of venue, bets will stand, provided the home team is still designated as the home team and the venue has not switched to the opponent's ground. The statutory timeframe for a match is 80 minutes. Bets are settled according to the official AFL result.

Match Winner - Any match ending in a draw will result in a push (void match) and stakes refunded unless a price is offered for the draw.

Match Result - Bets settled at the end of regular time including the draw.

Grand Final Winner - Bets will be settled as the winner of the Grand final including play-offs.

Odd/Even bets - Bet on whether the total points for said period will be odd or even. For the purposes of settlement '0' counts as even.

Quarter Result - Bet on the result of the named quarter only: Home, Away or Draw. 4th quarter does not include overtime.

BADMINTON

All rules apply to both pre-live and live betting. In the event of a change in venue, all bets will stand.

Match Winner - a match is deemed to have started after the first point has been played. In the event of a match not starting, all bets will be void. A match must be fully completed for the bet to stand.

Set Winner - The entire set must be completed for bets to stand.

Outright betting - All bets stand except for those placed on participants not competing in first round heats/qualification.

BANDY Bandy matches must go at least 80 minutes to be considered valid or else all bets are considered void unless unconditionally determined. If a game is not played in 2 halves of 45 minutes then bets on totals and handicap will be void. If a match is postponed and rescheduled to be played within 36 hours of the original date then all bets will stand. Overtime and shootouts are not included in the final result unless stated otherwise.

BASEBALL

All bets include extra innings unless otherwise stated. If a match changes from the original venue, bets will stand as long as the home team is still listed as the home team and the match is not played at the opponent's ground. All games must start on the scheduled date (local time) or matches will be void. Any games postponed or cancelled will be void. For betting purposes called or suspended matches do NOT carry over to the following day, except for MLB play-off matches where a 48-hour rule be applied to enable the conclusion of the match.

Outrights - include play-offs unless otherwise stated. Divisional betting is settled on the record at the end of the regular season. At least 90% of regular season games must be played for bets to be valid. All bets stand regardless of a change to name or location. All bets placed before a change of either pitcher will be void. It is the customer's responsibility to be aware of any pitcher changes.

4½ innings rule - If a game is called or suspended, winners are official after at least 5 full innings of play are complete (4½ if the home team is leading). For betting purposes winners are determined after the last full inning played (unless the home team scores to tie or is leading in the bottom of the inning, and the score is determined at the time of the called game).

General rules

Postponed/Cancelled game - when a game is NOT started on the original scheduled date, bet will be void.

Play-off postponed games - if game is not started on the original scheduled date bets will be void. All bets include extra-winnings unless otherwise stated. If a match changes from the original venue, bets will stand as long as the home team is still listed as the home team and the match is not played at the opponent's ground. In the event of a "Mercy Rule", bets will be settled on the official score at the time.

Double Header rules - in case of doubleheader(s) it is the customer responsibility to check the start times of each game. In cases where the match starts, but is delayed/suspended for any reason (e.g. bad weather), bets will be settled on the "5 Innings Rule".

5 Innings Rules - if less than 5 innings are played, and the game is continued the following day bets will stand on the final result.

5 Innings Rules - if more than 5 innings are played (4 ½), bets will be settled as the score at the time of suspension. In any other cases where the match/innings is not complete - bets will be void except those where the result is already determined.

BASKETBALL

Official results - Unless otherwise stated results include extra time only when the scores are equal after regular time.

Markets which do NOT including overtime - Match result (where draw odds are offered), Half-time/full-time, Highest Scoring Quarter, 4th Quarter markets. Bets on point spreads are considered void if the teams adjusted scores result in a draw and no draw odds are offered. Bets on over/under a given total are considered void if the final match score exactly equals the total and no draw odds are offered.

Quarter and Half markets - specified period must be completed in its entirety or bets will be void, with the exception of bets where the result is unconditionally determined. Bets on 4th quarter markets do not include Overtime unless otherwise stated.

Race To X - when no result is established bets will be void.

Postponed matches - A match must start on the stipulated date (local time) for bets to stand. If a match is cancelled or moved, all bets are considered void. If a game starts but is not completed then all bets will be void apart from those which have been unconditionally determined.

Player specials - As long as players play then bets are valid. Players do not need to start. Dead-Heat rules may apply. If the player does not play in the game, the bet will be void. In cases of dispute, bets settled on the official boxscore, and if no boxscore is available settlement will be at our discretion.

Outright Markets - Unless otherwise stated, bet settlement includes the play-offs. Divisional Betting is settled at the end of the regular season.

Series Betting - series must be completed in full or bets will be void. Bets on the quarters, (1st to Score, Race to, Handicap, last to score, ODD/EVEN) are settled as per the score of that period only and NOT the cumulative score. 4th Quarter bets DO NOT include overtime.

BEACH SOCCER

Pre-live betting: All bets on beach soccer matches apply to the statutory 36 (3X12min) minutes play, including injury time but not extra time or penalty shoot-outs, unless otherwise stated, for example, betting on the team to qualify to the next round. If any match is started but then abandoned before 36 minutes have been played, the selection will be deemed void unless the outcome of the bet has already been decided, i.e. first scorer or time of first goal. However, should the match resume within 36 hours of its original starting time, the bets will stand. In the event that the match is abandoned

before its conclusion and is then re-started from the beginning within 36 hours of its original starting time, all bets on the original match will be void.

BIATHLON

Over/Under (Number of successful shots.): Predict if numbers of total shots at the end of the race for a biathlete will be under/over. If a biathlete starts but fails to finish a race then bets will be void. Bets are settled according to the official results.

BOXING / MMA

If a bout is postponed and rescheduled to take place within 30 days of the original date then all bets will stand unless otherwise stated on the bet. In the event of a change in venue, all bets will stand.

If a fighter is substituted, all bets on the fight will be made void.

If any fighter fails to make weight (thus changing the status of the fight, e.g. title fight to non-title fight), bets will be void. Fights ending in a 'No Contest' or will be settled as void with the exception of bets placed on markets already determined. The first bell signals the start of the round and subsequent rounds thereafter. The result refers to the final ring-side verdict, regardless of any later change by a governing body or commission (unless the amendment was made due to human error when results were announced ring-side). If a points verdict is given before the full number of scheduled rounds have been completed, bets will be settled on the round in which the fight was stopped.

Match Result (Boxing) - Refers to the official judges' scorecard at the end of the scheduled rounds, or during the fight if a KO, TKO or Disqualification occurs. Includes quote for the draw.

Match Winner (MMA) - Refers to the official judges' scorecard at the end of the scheduled rounds, or during the fight if a KO, TKO or Disqualification or Submission occurs. If the fight ends in a draw market will be void.

Fight Outcome (5-Way) - Draw is a scorecard draw. KO or TKO is when the fighter is deemed unable to fight during the round. This can occur with a KO, TKO or Tap-out (Submission). Decision is on scorecard points between the 3 assigned judges to the fight. The possibilities are 'Unanimous decision' or 'Split decision'. If the official predetermined maximum number of rounds is changed, then the bets will be void.

Fight Outcome, 6-way (MMA) - Refers to the official ring/cage decision. KO, TKO, DQ is when the referee stops the fight for due to a KO, TKO, Doctor Stoppage, Corner Stoppage or Retirement due to injury. Submission is when the referee stops the fight due to Tap Out, Technical Submission or Verbal Submission (includes Verbal Submission due to strikes). Decision is on scorecard points between the 3 assigned judges to the fight. The possibilities are 'Unanimous decision' or 'Split decision'. If the fight ends in a draw market will be void.

Round Betting / Grouped Round Betting / Go the Distance / Total Rounds - If the official predetermined maximum number of rounds is changed, then the bets will be void. For settlement purposes, where a half round is stated, then the halfway point of the round is where under/over is determined. For example, in a 3 minute round the halfway points will be at 1 minute 30 seconds. If a boxer withdraws during the period between rounds, the fight is deemed to have ended in the previous round.

Knockdown betting markets - a boxer must be knocked down and/or receive a count by the referee. Not including slips.

CRICKET

General Match Betting: At least one ball must be bowled in play after a bet is struck for any bet to stand. All matches affected by weather will be settled according to the result declared by the relevant official governing body. Where no official result is declared, bets will be made void. If a match is postponed, cancelled or delayed, bets will stand for 2 days after the original start time. Bets are void if changes are made to the original venue. When no price is offered for the tie and the official result is a tie: Any means introduced by the official governing body to determine a winner will not count. i.e. super over. All bets void if there is a tie. However, in the event of a tied test match. i.e. when innings have been completed and both teams have the same score. Dead heat rules will apply and all bets on the draw will be settled as losers. In test match cricket at least 50 overs must have been completed by both teams or bets will be void.

In one day and Twenty20 matches bets will be settled on the official result, including those decided by the Duckworth-Lewis method.

County Championship Match Betting. When no price is offered for the draw, in the event of a draw all bets on the match result will be made void. In the event of a tie, dead heat rules will apply. Abandoned or postponed matches are void. Bet types:

Series Betting - If a series is postponed for any reason before the scheduled number of games have taken place, then the team that is ahead at the time will be settled as the winner. This rule also applies for the settlement of top series runscorer and top series wicket taker bets. If a series ends in a tie and no price for the tie is quoted, dead heat rules will apply. Bets on the series correct score will be settled as void if the designated number of matches is not completed.

Series top batsman or top bowler markets are settled on an all in play or not basis.

Top Player markets (Runs and Wickets) - Predict the top player in the designated market. Betting applies to the first innings only, unless otherwise stated. Bets stand regardless of the number of overs bowled. If two or more players take the same number of wickets, dead heat rules apply. Bets placed on any player not in the starting 11 are void. Players who start but do not bowl are deemed to have taken zero wickets. Bets on players who are selected but do not bat will be deemed to have scored zero runs.

Bets involving Specified number of overs - Predict the team that will score the most in a specified number of overs e.g. 6, 15 etc. For bets to stand the stated number of overs must be completed unless a winning market has already been established or the natural length of the innings is less than the specified number of overs. Most Boundaries Hit in the Match - Predict the team that will score the most boundaries (fours or sixes) in a match. Only those scored off the bat will count.

Highest Opening Partnership - The team which has scored the most runs before the fall of the first wicket will be the winner. In the event of a dead heat all bets will be voided. In a test match, unless stated otherwise, only the first innings count.

Odd or even - The cumulative total of both teams runs will be calculated and a winner will be determined as either odd or even.

CYCLING

All bets stand regardless of any modifications/changes/re-starts, prior to or during the event, providing at least 25% of the original stage/race remains and the official characteristics of the impacted stage remain the same. Rule 4 deductions may apply. Dead heat Rules may apply.

Outright Markets / Stage Markets / Jersey Winners - all bets count. The race must be completed in full (as decided by the organisers) or an official result must be announced by the official governing body otherwise bets will be voided. In cases where the participant(s) on whom the bet is placed withdraws from the race or is pulled out of the race, prior to the start of the event or in the course of the event, the bet is considered to be lost and no refund is applicable.

Head-to-Head betting (Outright/Stage) - bets settled on the competitor with the higher official classification in the relevant stage or competition. Both competitors must start the stage or competition. If only one competitor finishes the relevant event they will be settled as the winner. If both competitors fail to finish the competition the rider starting the most stages will be settled as the winner. If both competitors retire during the same stage bets will be void (regardless of who retired first).

Other Group Betting - All riders must start the specified event, or bets will be void. Settlement will follow the same rules as above for Outright and Stage betting.

Jersey Wearers at End of Stage - All riders listed must start for bets to stand.

Intermediate Sprint / Mountain Climb Winners - All bets count. All competitors must start the race and pass the intermediary point for bets to stand.

Outright Winner - all bets count. The full competition must be completed or an official result must be announced by the official governing body otherwise bets will be voided.

Stage Winner - all bets count. The full competition must be completed or an official result must be announced by the official governing body otherwise bets will be voided.

Winner of the List - Bet on which rider from the list of named riders will perform best/win the heat, stage, race or classification. All bets are settled on the official classification(s) listings, published by the respective race governing bodies at the time of the podium presentation. Subsequent disqualifications and/or appeals will not be counted.

Stage Matchbets - Bet on which rider will finish with the highest official position at the end of the stage. Both riders must start the stage. If only one rider finishes they will be settled as the winner. If both riders retire from the stage all bets will be void regardless of their position at the time of retirement.

Outright Matchbets - Bet on which rider will finish with the highest official position at the end of the competition. Both riders must start the competition and one rider must finish the event or else bets will be void. If both riders retire from the competition, the rider who has started the most stages will be declared the winner. If both riders retire at the same stage all bets will be void regardless of their position at the time of retirement.

Winning Time Digit - Bet on which number will be the last digit of the winners official time. There are ten possible outcomes: 0, 1, 2, 3, 4, 5, 6, 7, 8 and 9. Example: if the winners time is 01:20:123 (1 minute, 20 seconds, 1 tenth, 2 hundredths and 3 thousandths of a second), the winning selection is 3. Bets will be settled according to the official result, as published by the relevant governing body.

Live Betting

Next intermediary sprint winner / Next mountain sprint winner - Bet on which cyclist will win the Sprint. All cyclists quoted in this bet must start the race and pass the sprint for bets to stand.

Yellow jersey at the end of the stage - Bet on which cyclist will be wearing the yellow jersey at the end of the stage. Riders must start the stage. In the event of a disqualification, bets will be settled on the result at the time of the podium presentation.

DARTS

If either player fails to start the match all bets will be void. In the event of a change in venue, all bets will stand. Bets stand, even if postponed for longer than 36 hours, unless the match is permanently cancelled. In the event of a match starting but not being completed, the player progressing to the next round (or winning the tournament) will be deemed the winner for settlement purposes. All bets on outright markets count.

Match Result - Bet on the result of the match. Includes the draw.

Handicap betting - If the predetermined statutory number of sets/legs is not complete or changed during the match, all bets will be void.

Set/Leg betting - If the predetermined statutory number of sets/legs is not complete or changed during the match, all bets will be void.

Correct Score - Predict the correct score of the match. If the predetermined statutory number of sets/legs is not complete or changed during the match, all bets will be void.

FENCING

All results will be settled according to the competitions official website. The full competition must be completed or an official result must be announced by the official governing body otherwise bets will be voided. In the event of a change in venue, all bets will stand. Pre-Live Markets only:

Outright Winner: Bet on a team or fencer to win the competition. Bets on an individual fencer / team will be voided if they do not take part in the event. Bets will stand if the fencer / team starts but doesn't finish the competition.

Podium (Place 1-3):

Bet on a team or fencer to finish 1st, 2nd or 3rd in the competition. Bets on an individual fencer / team will be voided if they do not take part in the event. Bets will stand if the fencer / team starts but doesn't finish the competition.

FIELD HOCKEY

Extra time does not count. If a game starts but is not completed then all bets will be void apart from those which have been unconditionally determined.

FLOORBALL

A match must go at least full time minus 5 minutes to be considered valid. If this is not the case, all bets are considered void. Overtime and penalties are not included in the final result.

FUTSAL

All bets on pre-live and live football matches apply to the statutory 40 minutes play (2X20 minutes), including injury time but not extra time or penalty shoot-outs, unless otherwise stated, for example if the bet is on the team to qualify to the next round. Pre-live bets will be accepted up to the time shown on the Site.

Live Betting Tie winner: Bet on the team to be the winner of the tie and go through to the next round or win the competition. It can be a one leg or a two legs match.

Match result: Bet on a Home win, a Draw or an Away win. Bets will be void if the match is abandoned before half time.

Half time result: Bet on the result of the match at Half-Time.

Next team to score: Bet on a team to score the next goal in the game. Own goals count to the side credited with the goal.

Over / Under:

Bet on the total goals in the game with 2 choices.

Ex: - Over (1.5): 2 or more than 2 goals in the match

Under (1.5): 1 or 0 goals in the match

Over / Under in Extra-Time: Bet on the total goals in extra-time with 2 choices.

Ex: - Over (1.5): 2 or more than 2 goals in extra-time

Under (1.5): 1 or 0 goals in extra-time

Handicap result: Bet on the team that will win after the handicap is calculated. Example: Manchester United -1 3.00 Draw 3.50 Chelsea +1 2.00. In this game, Manchester United is the favourite and starts the match with a handicap of 1 goal. Manchester United needs to win by more than 1 goal to be settled as a win. If you bet on Manchester United and the result of the game is 4-2 for them, you win your bet because: 4 minus 1 is 3 and 3 is above 2. If you bet on Manchester United and the goal difference is under 1 (draw or Chelsea victory), you lose your bet. If you bet on Manchester United

and they win by only 1 goal (3-2 for example), you lose your bet because 3 minus 1 is 2. The draw selection in this instance will be settled as the win.

GOLF

In tournaments affected by adverse weather or where the number of rounds scheduled to be played are reduced for any other reason, outright bets will be settled on the official result. Any tournaments which are cancelled, postponed or abandoned must be resumed within 4 days of the original start time or bets will be void, with the exception of bets in respect of which the result has already been determined. A player is deemed to have played once they have teed off. Stakes will be lost on outright, group, match and 18-hole betting for players withdrawing after they have teed off. The winner is determined by which player achieves the highest placing at the end of the tournament. Play-offs will determine the tournament winner. Dead heat rules apply for placings. In match betting, if one player misses the cut, the other is deemed the winner. Where both players miss the cut, the player with the lowest score after the cut has been made is deemed the winner. Where both players fail to complete a particular round, the winner will be the player with the lowest score from the previous round. If a player is disqualified, either prior to the completion of two rounds or after both players have made the cut, the other player is deemed the winner. If both players are disqualified, the player who progresses furthest in the tournament will be deemed the winner. If a player is disqualified during either the 3rd or 4th rounds, when his opponent has already missed the cut, the disqualified player is deemed the winner. When a price is offered for the tie, bets on either player to win will be lost in the event that a tie occurs. Where a match bet involves three players (threesome) the conditions listed above will apply, except in the event of a tie where dead heat rules will apply. Non runner- threesome void. Groups will consist of four or more players and the winner will be the player achieving the highest placing at the end of the tournament. Any player missing the cut will be considered a loser. If all players miss the cut, the lowest score after the cut has been made will determine settlement. If a player is disqualified, settlement will be on the same basis as for match betting. Players are grouped together for betting purposes only. Non runner - Bet void. Dead heat rules apply except where the winner is determined by a play-off.

18 Hole Betting - The winner will be the player with the lowest score over 18 holes. In the event of a 2 or 3 ball being re-arranged, bets will be settled on the original pairings/groups. In the event of any Non Runners, then the 2 or 3 ball will be void. In 2 ball betting, a price will be offered for the tie. Dead heat rules will apply to 3 ball betting.

Mythical 2 ball - the result of an imaginary match between two players over 18 holes. Ties are usually offered in 2 ball betting.

Mythical 3 ball - the result in a match between three imaginary players over 18 holes. Dead heat rules apply in the event of a tie. If a player is disqualified his opponent will be deemed the winner unless play in the next round has started in which case bets will be settled on the original scores. Where both/all players are disqualified, bets will be void unless play in the next round has started in which case bets will be settled on the original scores.

Match Play - If a match has started but is not completed for whatever reason, bets will be settled on the official result. Race to Dubai is a money list table based on prize money accumulated on the European Tour and other selected tournaments throughout the season. US Money list is the table based on prize money accumulated on the US Tour and other selected tournaments throughout the season.

Tournament Markets: Hole in one by any player - Bet on whether a player will score a hole in one during the tournament.

First Round Leader - is determined by the player who leads after the first round of the tournament.

Top 2 Finish - player to finish in the top 2 in the tournament. Dead Heat rules apply.

Top 3 Finish - player to finish in the top 3 in the tournament. Dead Heat rules apply.

Top 4 Finish - player to finish in the top 4 in the tournament. Dead Heat rules apply.

Top 5 Finish - Player to finish in the top 5 in the tournament. Dead Heat rules apply.

Top 10 Finish - Player to finish in the top 10 in the tournament. Dead Heat rules apply.

Top 20 Finish - Player to finish in the top 20 in the tournament. Dead Heat rules apply.

Top Country Player - Player to achieve the highest placing at the end of the tournament (from a specified country). Dead Heat rules apply.

Top Regional Player - Player to achieve the highest placing at the end of the tournament (from a specified region e.g. Top European, Top African, Top Scandinavian). Dead Heat rules apply.

Top Amateur Player - Bet on which amateur will achieve the highest placing at the end of the tournament. Dead Heat rules apply.

Top Rookie - Bet on which player who participates in the event for the 1st time will achieve the highest placing at the end of the tournament. Dead Heat rules apply.

Top Senior - Bet on which senior player will achieve the highest placing at the end of the tournament. Dead Heat rules apply.

Winning Nationality - predict the nationality of the player who wins the tournament.

To make the cut - predict the player who will make the cut.

To miss the cut - predict the player who will miss the cut.

Play off - predict whether or not a play off will decide the winner.

Next Hole betting - predict the score that an individual player will achieve on a specific hole.

HANDBALL All games must go the required 60 minutes or bets will be void, with the exception of bets that may have already been decided. Bets will be voided where the outcome of the play leaves the result of the bet-type undetermined (e.g.- a bet will be voided if the 1st team to score in the game bet-type is selected but there are no goals scored in the game).

- **Match Result** All bets on handball matches apply to the statutory 60 minutes play, Extra time or penalty shoot-outs are not included, unless otherwise stated, as for betting on the team to qualify to the next round.

- **Match Winner**

Bet on the team to be the winner of the tie (overtime included).

- **Handicap Result**

Which team will win after the handicap is calculated.

Example: France -1.5 (1.85)/Spain +1.5 (1.85).

In this game, France is the favourite and starts the match with a handicap of -1.5 goals.

France needs to win by more than 1.5 goals to be settled as a win.

- **1st team to score in the game**

Bet on the team to score the first goal in the game.

- **Race to 5 (in the 1st half)**

Which team will reach 5 goals first in the first half? If none of the teams score 5 goals in the first half, bets will be void.

- **Race to 10 (in the 1st half)**

Which team will reach 10 goals first in the first half? If none of the teams score 10 goals in the first half, bets will be void.

- **Race to 20**

Which team will reach 20 goals first in the game? If none of the teams score 20 goals in the match, bets will be void.

- **Half time Result**

Bet on the result of the match at Half-Time: Home, Away or Draw.

- **Half-Time Handicap Result**

Bet on the result at half-time after the handicap is calculated.

- **Half-Time Total Goals Odd / Even**

Bet on the total goals at the end of the first half.

- **Last team to score in the 1st half**

Bet on the team to score the last goal in the first half.

- **1st team to score in the 2nd half**

Bet on a team to score the first goal in the second half.

- **Race to 5 (in the 2nd half)**

Which team will reach 5 goals first in the second half? If none of the teams score 5 goals in the second half, bets will be void.

- **Race to 10 (in the 2nd half)**

Which team will reach 10 goals first in the second half? If none of the teams score 10 goals in the second half, bets will be void.

- **Second Half Total Goals Odd / Even**

Bet on the total goals for the second half only.

- **Total goals Odd / Even**

Bet on the total goals in the game (applies to the statutory 60 minutes play, Extra time or penalty shoot-outs are not included).

- **Total goals Over / Under**

Bet on the total goals in the game (applies to the statutory 60 minutes play, Extra time or penalty shoot-outs are not included).

- Team Total Goals Over/Under

Bet on the total goals scored by only one side (Home team or Away team) in the game (applies to the statutory 60 minutes play. Extra time or penalty shoot-outs are not included).

- Highest Scoring Half

Bet on whether more goals will be scored in the 1st or 2nd half. Draw option included.

- Last team to score in the game

Bet on the team to score the last goal in the game.

- Extra-time

Will be there extra-time at the end of the match?

- Next Penalty Scored

Bet on the next penalty to be scored. If there are no more 7-meter throws given, bets will be void.

- Player Specials

Players must take part in the match for the bets to stand.

HORSE RACING

Bets on horses that do not officially start the race will be refunded, unless otherwise stated. Bets on other horses in the race will have a deduction applied to them if applicable. For details see the trotting rules. Official results count. Any changes to the result after the official weigh in will not count for betting purposes.

ICE HOCKEY

Official results - Extra time and penalties do not count unless stated otherwise. A match must go at least full time minus 5 minutes to be considered valid. If this is not the case, all bets are considered void apart from those which have been unconditionally determined. If a match is postponed and rescheduled to be played within 36 hours of the original date then all bets will stand.

Player specials - As long as players play then bets are valid. Players do not need to start.

PESAPALLO

All bets are paid on the result after 2 periods of play. Scores in extra periods do not count unless stated otherwise. If a game is not played on the scheduled date then all bets will be void.

POLITICS

The official election result is used for all bet types and rounded to one decimal place if necessary. In the case of two or more participants achieving the exact same result as per above, the event is considered a tie regardless of the number of actual votes and paid out as per the head to head, 3 way or outright rules.

RINK HOCKEY

All rules count for live and pre-live betting. Any match taking place at a different venue to that previously named will stand provided the home and away teams are designated as such. When the home and away teams are officially changed or reversed bets will be void. **Match Winner** - all bets settled on the winner of the match. Extra-time and penalty shoot-outs count.

Half bet types (e.g. 1st half Winner or 2nd Half Total Goals) - are relevant for the named half only and do not include extra time or penalties. Named half must be completed or bets will be void.

RUGBY (UNION, LEAGUE, 7S)

Outright betting- bets will stand whether a team or a player competes or not. All bets include play-offs unless specifically stated for regular season only. All bets on Rugby matches apply to the statutory 80 minutes play (12 or 20 minutes in the case of Rugby 7's), including injury time, but NOT extra-time or penalty shoot-outs, unless otherwise stated. All rules apply for pre-live and live betting unless otherwise stated. Where relevant extra-time markets in-play include golden point. Extra time markets are settled on extra-time only and do not include penalty shoot-outs.

Total Points odds/even - Bet on whether the total points scored will end in an odd or even number. For betting

purposes, zero counts as even. Penalty tries count, for all markets except individual try scorer markets.

Match Outcome - Bet on the method by which the match will be won, namely in: 80 minutes; in extra-time; or on penalties.

First Scoring Play - Bet on the method by which the first points will be scored. Penalty tries count as a normal try. If no points are scored during the game bets will be void.

Tie Winner - Bet on which team will win the match and progress to the next round. Extra time and penalties included. It may be a 1 or 2 leg tie.

First Tryscorer - Back a player to score the first try in a game. Bets taken will be void if the player does not take part or if a try has already been scored when the player comes on. Every effort will be made to offer all possible participants. However, players not originally quoted will count as winners if they score the first goal try. Penalty tries do not count, in which case the result will be settled on the next try.

Individual Top Tryscorer - selected player must start for the bet to be valid. Bets on substitutes and players not in the squad will be void.

Tournament Top Tryscorers - players not taking part in the tournament will be settled as void. Penalty tries do not count.

First Try Back or Forward Bet on whether the 1st try will be scored by a back or a forward. A forward is defined as the 8 players making up the scrum (1-8 or their direct substitute). A back is defined as the 7 players making up the back line (9-15 or their direct substitute). Positions are decided from the official team sheets. Penalty tries do not count, in which case the result will be settled on the next try.

Last Tryscorer - Bet on which player will score the last try of the match. Bets taken will be void if the player does not take part. All players that take part in a match will be considered. Penalty tries do not count, in which case the result will be settled on the previous try scored.

Top Tryscoring Nation - Bet on which nation will score the most tries during the tournament. Tries scored in extra-time and penalty tries count. In the event that no tries are scored during the tournament, all bets will be void. Dead heat rules apply.

Next Conversion / Penalty Scored - Bet on whether the next penalty attempt will be scored or missed. In the case of a retaken penalty the last retaken kick will count as the official result. Do not include penalty shoot-outs.

Will the Post Be Hit? - Bet on whether the goal posts will be hit at any point in the game through the result of a penalty, conversion or drop goal. The ball must hit the posts or the crossbar before touching the floor. Results will be at the sole discretion of Betclic.

SAILING

In the event of a race starting but not being completed then the team awarded the victory will be deemed the winner for settlement purposes. Bets stand, even if postponed for longer than 36 hours, unless the match is permanently cancelled.

SNOOKER and POOL

In the event of a change in venue, all bets will stand.

Pre-live Markets Outrights and To Be Placed - All bets count. The player must take part in the tournament for the bet to stand. Bets involving non-participating players will be settled as void.

Handicap Betting/Correct Score/Total Frame - the full statutory number of frames required to decide a winner must be completed or bets will be void.

Match Winner - A snooker match is deemed to have started with the break for the first frame. In the event of a match not starting, all bets will be void. In the event of a match starting but not being completed, the player who progresses to the next round or who is awarded the victory will be settled as the winner.

Frame Betting (Winner, Handicap, Total Points) - In the event of a frame not being completed, all bets will be void. In the case of a re-racked frame all bets will stand, but will be settled according to the result or points of the full frame after the re-rack only.

Frame Race to 30 Points - The frame must be completed or bets will be void, unless a player has already achieved the target of 30 points. In the case of a re-racked frame, only undetermined bets will stand and be settled on the frame after the re-rack.

Frame Total Points - Results are settled on the combined total points accrued by both participating players in each specified frame. In the case of a re-racked frame all bets will stand, but will be settled according to the results or points scored on the full frame after the re-rack only.

Highest Break - In the case of a draw, bets will be voided. In the event of a Match not being completed, all bets will be void.

Race to 3 frames - In the event of three frames not being completed, all bets will be void. In the event of a Match not being completed but a single player reaching 3 Frames, bets will stand. Total Number of Frames - In the event of a match not being completed, all bets will be void. Results are settled on the official score.

Live Betting Bets stand, even if postponed for longer than 36 hours, unless the match is permanently cancelled.

Match Winner - A snooker match is deemed to have started with the break for the first frame. In the event of a match

not starting, all bets will be void. In the event of a match starting but not being completed, the player who progresses to the next round or who is awarded the victory will be settled as the winner.

Handicap Betting/Correct Score/Total Frames - the full statutory number of frames required to decide a winner must be completed or bets will be void.

Frame Betting (Winner, Handicap, Total Points)- In the event of a frame not being completed, all bets will be void. In the case of a re-racked frame, all bets will stand but will be settled according to the result or points of the full frame after the re-rack only.

Frame Race to 30 Points - The frame must be completed or bets will be void, unless a player has already achieved the target of 30 points. In the case of a re-racked frame, only undetermined bets will stand and be settled on the frame after the re-rack.

Frame Total Points - Results are settled on the combined total points accrued by both participating players in each specified frame. In the case of a re-racked frame all bets will stand, but will be settled according to the results or points scored on the full frame after the re-rack only.

SQUASH

In the event of a change in venue, all bets will stand. Squash markets are exempt from the 36-hour rule with regard to cancelled, postponed or abandoned games- all bets stand and are settled according to the official result.

SWIMMING

In the event of a change in venue, all bets will stand.

Outright Betting - Bets will stand whether the team or competitor competes or not.

Matchup/ Head to head Betting - Both named competitors or teams must start the event and one must qualify for the final or else bets will be void. Podium position will be counted as the official result, regardless of any subsequent ruling or change by an official governing body, or any disqualifications or appeals. In the event that there is no podium ceremony, the result will be settled according to official times.

TABLE TENNIS

All rules apply to both pre-live and live betting. In the event of a change in venue, all bets will stand.

Match Winner - a match is deemed to have started after the first point. In the event of a match not starting, all bets will be void. A match must be fully completed for the bet to stand.

Set Winner - The entire set must be completed for bets to stand.

Outright betting - all in run or not.

TROTTING

Official results - The winner is determined by the official results list. In case of a dead heat, dead heat rules apply. Misprints in regards to race number, start number, start method or distance are irrelevant for betting purposes and are not cause for cancellation of placed bets.

Head to heads and 3 way - Bets are declared void if at least one of the horses withdraws before the start of the race or if all horses are disqualified or distanced (distanced applies to trotting). For a driver competition to be valid, all contestants must start at least one race.

Total prize money markets - In races with no more than eleven horses in the start list, bets are void if at least one of the horses withdraws before the start of the race. In races with at least twelve horses in the start list, bets are void if two or more horses withdraw before the start of the race.

Outrights - In the event of a non-starting participant, the odds on the remaining runners are reduced in accordance with the tables below. Exceptions to this are bets placed before the final runners list is announced, where there are no deductions and bets placed on non-participants are resulted as losers. Please note that the deductions are made from the net gain:

Win Betting

- 1.30 and lower: 75%
- 1.31 - 1.40: 70%
- 1.41 - 1.53: 65%
- 1.54 - 1.62: 60%
- 1.62 - 1.80: 55%
- 1.81 - 1.95: 50%
- 1.96 - 2.20: 45%

- 2.21 - 2.50: 40%
- 2.51 - 2.75: 35%
- 2.76 - 3.25: 30%
- 3.26 - 4.00: 25%
- 4.01 - 5.00: 20%
- 5.01 - 6.50: 15%
- 6.51 - 10.00: 10%
- 10.01 - 15.00: 5%
- 15.01 and higher: 0%

Place Betting

- 1.06 and lower: 55%
- 1.07 - 1.14: 45%
- 1.15 - 1.25: 40%
- 1.26 - 1.52: 30%
- 1.53 - 1.85: 25%
- 1.86 - 2.40: 20%
- 2.41 - 3.15: 15%
- 3.16 - 4.00: 10%
- 4.01 - 5.00: 5%
- 5.01 and higher: 0% In the event of more than one non-starting participant, the total deduction shall not exceed 75 %. The deduction will then be based on the sum of the above percentages.

MOTOR SPORTS

These general Motor Sport rules apply to Formula One, Moto GP, World Superbikes, NASCAR, Rally, Speedway, Endurance Racing and Indy Car and are valid for live and pre-live markets. Bets will stand in the case of an event not taking place on the scheduled date unless the event is permanently abandoned.

Outright betting - All in run or not, and regardless of whether your selection withdraws from the event at any point.

Driver/rider and constructor championship bets for all motor sports will be settled on the official classification immediately following the podium presentation of the final race of the season. Any subsequent disqualifications or points corrections will be disregarded.

Race markets - unless stated in specific sport rules, or specific market rules, bets are action once a competitor is deemed to have taken part in the event (see specific motor sport rules). All markets settled on the official classification at the time of the podium presentation, unless otherwise specified. Bets on qualifying performance will be settled based on the original official result, ignoring any later adjustments or disqualifications. Mid-season driver or team changes will not affect settlement.

First Retirement - Competitors must start the warm-up lap. Bets will be settled based on the lap number a competitor retires on. If more than one competitor retires on the same lap dead heat rules will apply.

First Lap Leader Bets - Bets are settled on the first completed lap of the original race start. Any official restarts are disregarded, unless in the original race the first lap is not completed fully. In this case bets will be settled on the first fully completed lap. For betting purposes the winner is deemed to be the driver/rider leading the race as they cross the start/finish line after one classified race lap (warm-up lap not included). In the event of one lap not being fully completed all bets will be void.

Head-to-Head Betting - All named drivers must take some part in the designated session. If both drivers/riders/teams fail to complete the race, the driver/rider/team with the highest official classification will be deemed the winner. If neither driver/rider/team has classified, the driver/rider/team with the most completed laps is the winner. If neither driver/rider/team has classified, and both have completed the same number of laps, all bets will be void. Practice and Qualifying - If there is more than one session, and if the market is not otherwise specified, head-to-head markets apply for the whole session.

Group Betting - All named drivers must take some part in the designated session. If all drivers/riders in the group fail to be classified then the driver/rider completing the most laps will be deemed the winner. If all drivers/riders in the group fail to be classified and the two or more drivers/riders that have completed the most laps retire on the same lap, then dead-heat rules apply.

Winning Nationality - Nationality of winning driver as stated on the official governing body website at the time of settlement.

Winning Car Number (ODD/EVEN) - Car number assigned to the winning driver as stated by the official governing body at the time of settlement.

Who Will Gain the Most Positions During the Race? - Driver who gains the most positions from their starting grid position to their classified finishing position. Drivers must finish the race to be eligible.

Hat-Trick - Bet on a driver to win qualifying, the race and get the fastest lap.

Season Points / Season Wins / Season Head-to-Head – At least 90% of the season must be completed. In addition to the general Motor Sport rules the following sport specific rules apply;

Formula One

A driver contesting any part in any part of the event - practice, qualifying, or the race - is deemed to have taken part in the race. Otherwise bets will be void.

Safety Car - Race starts under the safety car do not count as a safety car appearing. A classified finisher is a driver who completes 90% or more of the number of laps completed by the winner (rounded down to the nearest whole number of laps) as defined by the FIA. For betting purposes the winner of Practice sessions 1, 2, and 3 is deemed to be the driver with the fastest time as published by the FIA ignoring any later adjustments or disqualifications.

Lap of First Retirement – When there are no retirements in a race all bets on this market will be void. For retirement related bets the FIA recorded lap number relates to fully completed laps e.g. if the first retirement occurs during lap 1, the recorded lap for settlement purposes will be 0).

Motorcycling

Once a rider takes any part in qualifying they are deemed to have taken part in the event.

NASCAR

Once a driver takes any part in qualifying they are deemed to have taken part in the event.

Rally

Bets on drivers who do not start the first stage of a Rally will be void. Any driver who starts the first stage of a Rally will be settled irrelevant of subsequent withdrawals.

Endurance Racing

Bets on participants/teams which do not start the first stage or begin the race will be void. Any participant/team which starts the first stage or race will be settled irrelevant of subsequent withdrawals.

Speedway

Official results - There must be a minimum of 12 heats in the meeting for bets to stand. For handicap bets all heats must be completed for bets to stand unless result is unconditionally determined. If a league match is not played on the scheduled date then all bets will be void. World Cup and Speedway GP matches will stand unless event permanently cancelled or there is a change of venue.

Riders head to heads and totals - A rider must start a minimum 3 rides for bets to stand. All exclusions count as rides. Bonus points do NOT count. For individual scores, tactical rides count as single rides (points are NOT doubled). **Speedway Grand Prix** - Results in the final heat (which normally is heat 23) counts first. If only one rider reaches the final, bets on that rider win. If none of the riders reaches the final, the rider scoring the most points wins. If both riders have the same amount of points, bets are void. **NETBALL**

All rules apply to both pre-live and live betting. Bets with no result will result in a push (will be voided). All outright markets include playoffs unless otherwise stated. All bets count - All in, run or not.

ROWING

In the event of a change in venue, all bets will stand. **Outright Betting** - Bets will stand whether the team competes or not. Official times will be used to determine the results.

Matchup/ Head to head Betting - Both competitors or teams must start the event or bets will be void. Podium position will be counted as the official result for medal winners, regardless of any subsequent ruling or change by an official governing body. In the event that there is no podium ceremony, the result will be settled according to official times.

WINTER SPORTS

Winter Sports rules concern the following sports:

- Alpine Skiing
- Biathlon
- Bobsleigh
- Cross-Country Skiing
- Curling
- Figure Skating
- Freestyle Skiing

- Luge
- Nordic Combined
- Speed Skating
- Skeleton
- Snowboarding
- Ski Jumping

The rules for Ice Hockey can be found above. **Outright Betting** - Bets will stand whether the athlete / team / country competes or not. Bets are settled according to the official results of the FIS (International Ski Federation), the International Skating Union (ISU), the International Biathlon Union (IBU), the Official Olympic Committee or the relevant official governing body. In the event of a competition taking place at a different venue, or distance, bets will stand as long as the result is officially recognized. For ski jumping once qualified, one valid jump is enough for a competitor to achieve a result in the event. One completed round is enough for a ski jump event to be valid. **Match Betting** - both competitors/teams must start an event or bets will be void. Team medals count as one medal only.

Nordic Combined:

Both participants must start in both sections of the event (ski jumping and cross country) and at least one must get a result (i.e. finish the event) for bets to stand.

Postponed events - In the case of an event being postponed, bets stand until the event is finished, officially cancelled or until 7 days have passed. However, in the case of World Championship and Olympics, bets will stand until the event takes place irrespective of whether it is rescheduled after 7 days have passed. Bets will only be cancelled if the event is officially permanently cancelled

Curling match betting rules:

The match must be completed or conceded by the losing team / player for bets to stand. The team / player progressing to the next round or those that are presented with winners' medals / trophies will be settled as the winner. All matches will be settled on the official result (in points) when the match is completed - including extra "ends".

Tournament Rules:

When a betting event within a sporting tournament (e.g. world, European or national championships, Olympics etc.) is postponed within the official time allocated for the event, all bets remain valid. If a sporting tournament is unable to commence within the official time allocated, all bets will be void.

End Betting (Correct Score):

The bet refers to the correct final score in ends. For end betting purposes, if a blank end price is not offered for a specific end, all bets will be void if the end is blank (0-0).

End Winner:

This bet refers to the winner of a specific end. The respective end must be completed in full for bets to stand.

VOLLEYBALL/BEACH VOLLEYBALL

All rules apply to both pre-live and live betting. The official number of points and sets must be completed or bets will be void, with the exception of bets in relation to which the result has already been determined, e.g. First Set Winner. For betting purposes, all matches will be settled after a maximum of 5 sets. 'Golden Sets' DO NOT count. All outright markets include playoffs, unless otherwise stated.

Match Result - Bet on the winner at the end of the match. Extra sets do not count. Set Winner/Set Total Points/Handicap/Set Handicap All bets relate to the specified set only.

Total Points/Total Points Handicap/Total Sets - Extra sets do not count.

Set Betting - Predict the correct set score at the end of the match. Extra sets do not count.

Race to 5/8/10/16 - Which team will reach the specified points total first in the named set?

WATER POLO

All rules apply to both pre-live and live betting.

Outright Betting - All in, run or not. Any matches cancelled, postponed or abandoned must be resumed within 48 hours of the original start time or bets will be void, with the exception of bets in respect of which the result has already been determined.

Match Winner - All bets will be settled on the final result including overtime and penalty shoot-outs.

Match Result - Extra-time or penalty shoot-outs are not included.

Total Goals - Extra-time or penalty shoot-outs are not included.

Handicap Result - Extra-time or penalty shoot-outs are not included. Which team will win after the handicap is

calculated?

Example: Italy -1.5 (1.85)/ Spain +1.5 (1.85)

In this game, Italy is the favourite and starts the match with a handicap of -1.5 goals. Italy needs to win by more than 1.5 goals to be settled as a win. **Quarter Results and Total Goals in the Quarter** - Quarter and overtime bet types apply in relation to the named quarter or overtime only. 4th quarter does not include overtime. In the event of a specific quarter or overtime not being completed, bets will be void. **Total Goals Odd/Even** - For settlement purposes, zero is deemed to be an even number.

OLYMPICS BETTING

Head to Head betting: If no draw or tie price has been made available then bets will be settled as void. Both competitors must start the event or bets will be void.

Final medal placings - the final medal table declared by the governing body at the end of the event will be used to settle bets on how many medals a competitor or country may win. Any subsequent changes to the medal table will not be taken into consideration. Team medals count as one medal for settlement purposes.

Results:

All races/events will be settled according to the official IOC result, any subsequent disqualifications will not count for settlement purposes. Should the result of an event be amended following an enquiry, competitors awarded Gold, Silver and Bronze at the original medal ceremony will be deemed 1st, 2nd and 3rd respectively for settlement purposes. If there is no podium ceremony Betclic will settle bets on the result immediately declared by the official governing body, irrespective of any subsequent enquiry. In the event of a match not taking place or if a player/team is given a walkover, bets on that match are void.

Top 3 Finish / Podium (Outright)- Settlement is based on results of the whole series/competition. Contestants placed in the top three of the competition are deemed winners. If the top three results are unclear then dead-heat rules may apply. Where dead heat rules apply: In the event of a dead-heat for first place the win stake of any bet on one of the selections involved in the dead-heat is divided by the number of dead-heaters and multiplied by the full win odds to calculate the return. Therefore, for example, a €10 bet at 7.00 on a contestant that dead-heats with one other contestant for first place, is paid at the rate of €5 at 7.00 giving a total return of €35. The remainder of the stake money is lost.

OTHER SPORTS

Any sport with no specific rules listed here including, for example, Archery, Canoe / Kayak, Diving, Equestrian, Gymnastics, Modern Pentathlon, Rowing, Sailing, Shooting, Synchronised Swimming, Triathlon, Weightlifting, Wrestling Yachting will be settled in accordance with the following rules: Entrants, Competitors, Teams and/or Participants must take part in the specified event for bets to stand. This will be determined by the named entrant attempting at least one discipline / round (including qualification) and/or passing the starting line. All bets placed on entrants not taking part in the event will be void. The podium presentation will determine the settlement of bets. Subsequent disqualifications and/or appeals will not affect bets. If, for any reason, the event is not completed in its entirety, then all bets placed will be void.

CASH OUT

Using the Cash Out feature denotes your full acceptance of our General Terms and Conditions. Cash Out is available across selected sports, competitions and markets for both pre-event and in-play bets including both singles and multiples. A Cash Out icon will be displayed for the markets that support Cash Out. Where Cash Out is available pre-event and we do not cover the event In-Play then Cash Out will be unavailable once the event starts. You can Cash Out your bet for the return amount offered on the Cash Out button on your bet slip. The return amount is based upon live market prices which may be greater than or less than your original stake. If your request is successful, your bet will be settled immediately and any subsequent events will have no impact on the amount returned to your account. The return amount includes the original stake and the total amount credited to your account will be the total amount shown on the Cash Out button.

Partial Cash Out:

If you choose to partially Cash Out your bet, simply enable the Cash Out slider by clicking on the icon to the left of the Cash Out button, select the amount you would like to Cash Out and that amount will be settled. The remainder of your stake will be settled in accordance with the final result relating to your bet. A partial Cash Out can be completed as many times as possible until the partial Cash Out amount is lower than 1€. Your request for Cash Out is not guaranteed to be accepted and may be unsuccessful if, for example, the market suspends or the odds move before your request has been processed. Acceptance of a Cash Out offer is not immediate and there will be a time delay in accepting a Cash Out offer. If your Cash Out request is unsuccessful, a message will be shown which gives the reason why and a new Cash Out offer

may be offered to you.æ **Cash Out may not be combined with any promotion** – including Free Bets - and any bets that are settled in full or part using Cash Out will not count towards the turnover requirement of any offer.If your bet is eligible to a Multiple Boost, the final boost amount will be related to your remainder stake after you have partially cashed out your bet, i.e. users performing a Full Cash Out on their bet will not be eligible for any Multiple Boost. Multiple Boost will only impact any non-cashed out bets or portions of bets.Betclic reserves the right to reverse the settlement of a Cash Out if the market is settled in error (this may include a human or technical error). If Betclic re-settles a bet, this may lead to amendments being made to a user's balance to reflect changes in a bet settlement.Betclic reserves the right to suspend or disable the Cash Out feature, at its sole discretion and without prior notice at any given time.Betclic reserves the right to accept or decline any bet/wager requested for any sport, competition, market or bet type that is included in the Cash Out feature.