



CopyBet (EU) Limited

Terms of Use

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Table of Contents

1. COPYBET PLATFORM TERMS	3
2. APPLICATION OF COPYBET TERMS OF USE	4
3. COPYBET SPORTSBOOK TERMS	5
4. RISK DISCLOSURE	18
5. BASIC COPY-BETTING PRINCIPLES WITHIN THE PLATFORM	19
6. COPY-BETTING ALGORITHM	19
7. COPYING FROM COPYBET SPORTSBOOK	19
8. LIMIT LOSS	20
9. POSSIBLE ERRORS IN THE COPYING PROCESS	21
10. FREE BET	21
11. ACCA BONUS OFFER	23
12. WEEKLY CHALLENGE OFFER: SIGNIFICANT TERMS AND CONDITIONS	25
13. COPYBET ACCOUNT	27
14. COPYBET SPORTSBOOK ACCOUNT	27
15. BLOCKING AND SUSPENSION OF ACCOUNTS	27
16. ACCOUNT VERIFICATION	28
17. FUNDS DEPOSIT	28
18. FUNDS WITHDRAWAL	31
19. RATING	32
20. THE "STATISTICS RESET" SERVICE	33
21. COMMISSION	33
22. COMMISSION OF THE "PER PERIOD" SUBSCRIPTION SCHEME	33

23. COMMISSION OF THE "PER EVENT" SUBSCRIPTION SCHEME	34
24. SUBSCRIPTION PAYMENTS TO A TIPSTER	34
25. CHANGING OF SUBSCRIPTION CONDITIONS BY A TIPSTER	35
26. RESPONSIBILITIES OF A FOLLOWER	35
27. RESPONSIBILITIES OF A TIPSTER	35
28. RESPONSIBILITIES OF THE COMPANY	36
29. DEPOSIT LIMITS	37
30. DISPUTE RESOLUTION	37
31. PROTECTION OF FUNDS	37
32. COMMUNICATION WITH THE COPYBET CUSTOMER SERVICESUPPORT AND OTHER EMPLOYEES OF THE COMPANY	38
33. PRIVACY POLICY	38
34. LEGAL RESTRICTIONS	38
35. COPYBET PROFILE CLOSURE	39

TERMS AND DEFINITIONS**1. COPYBET PLATFORM TERMS**

- 1.1 “**Applicable Laws**” means all laws including but not limited to, the Betting Acts 1931 to 2015 (as amended), regulations, orders, by-laws, codes, standards, guidelines, or decisions determined by any governmental or regulatory authorities and generally applicable industry or self-regulatory standards whether the same are regional, national, or international, which apply to any undertaking or circumstance relevant to the subject matter of these Terms of Use.
- 1.2 “**Bettor**” means a person who is a Client and who places bets.
- 1.3 “**Chain**” is a set of “Single” bets, which includes independent Events. The sum of a single bet of the Chain is equal to the first bet of the Chain. The outcome of this bet is calculated and becomes the sum of the next bet. The process goes on until the sum on the account reaches zero.
- 1.4 “**Company**” – CopyBet (EU) Limited (Krinou 3 Office 701, The Oval, Limassol, 4103, Cyprus) licensed by the Irish Revenue Commissioners under operating license No. 1020437.
- 1.5 “**Commission**” is remuneration which a Tipster receives for their activity in the CopyBet Platform.
- 1.6 “**Client**” is an individual eighteen (18) years of age or older with a CopyBet Profile.
- 1.7 “**CopyBet**” is the trading name of the Company.
- 1.8 “**CopyBet Account**” is an account for copying bets, which opens automatically for every Client upon their registration.
- 1.9 “**CopyBet App**” means the Sports betting mobile app made available by the Company for download through which the CopyBet Platform can be accessed.
- 1.10 “**CopyBet Platform**” is a copy-betting platform provided by the Company.
- 1.11 “**CopyBet Profile**” is a Client's private virtual workspace in the copy-betting platform.
- 1.12 “**CopyBet Sportsbook**” is a platform within CopyBet services for placing bets on sports Events.
- 1.13 “**CopyBet Sportsbook Account**” or a “**Sportsbook Account**” is a Client's account for placing bets, which is automatically opened for every Client upon their registration.
- 1.14 “**Customer Support Service**” is the support service offered by the Company to Clients.
- 1.15 “**Event**” an event in respect of which the outcome is unknown at the time the related bet is placed.
- 1.16 “**Event Participant**” is an athlete, participant or a team involved in an Event the performance on which bets are placed the CopyBet Platform.

- 1.17 "**Follower**" is a Client who subscribes to a Tipster(s) and copies their bets.
- 1.18 "**Handicap**" is a bet considering an advantage or the leeway of the Event Participant(s), expressed in goals/points/sets, etc., which is provided by the bookmaker. A Handicap is added to a game result after it is over to determine the bet outcome.
- 1.19 "**Multiple**" is a bet placed on the outcome of several different Events simultaneously. To win a Multiple bet, there must be a win in each Event selected by the Bettor and no losses among outcomes of each Event.
- 1.20 "**Tipster**" is the owner of a CopyBet Profile, who offers bets for Followers to copy.
- 1.21 "**Nickname**" is a username displayed on the CopyBet Platform instead of a Client's real name.
- 1.22 "**Rating**" is the main tool offered on the CopyBet Platform.
- 1.23 "**Registration Process**" refers to the process that each Client must satisfy in order to open, use and deposit to their Sportsbook Account, to place bets, and to utilise the CopyBet Platform.
- 1.24 "**Relevant Authorities**" means any and all governmental or regulatory authorities whether the same are regional, national, or international which apply to any undertaking or circumstance relevant to the subject matter of these Terms of Use.
- 1.25 "**Rules of the Company**" means rules relating to the use of multiple Accounts, software for using arbitrage situations, capitalising on arbitrage situations, using Accounts for operations not provided by a bookmaker, improper use of Loyalty programs, unusual activity on a Client's account, including but not limited to, a sudden increase of the number or the sum of bets, a large number of bets placed over a short period of time and an immediate withdrawal of funds thereafter, and any such rules which the Company may provide from time to time on its website.
- 1.26 "**Single**" is a bet placed on a single Event.
- 1.27 "**Sports Rules**" means the statutes, rules, regulations, directives, codes of practice and equivalent for the time being and all promotional, marketing and commercial agreements.
- 1.28 "**System**" is a set of Multiple bets of a particular set of Events. To win System bets, the indicated number of predictions should be correct. For instance, in the System "3 out of 4", 3 out of 4 predictions must prove correct.
- 1.29 "**Total**" is a bet on an Event result, expressed in the number of goals, pucks, points, or games, scored (thrown, gained, or played) by the Event Participant(s).
- 1.30 "**Wallet**" is an internal payment service intended for depositing/withdrawing money to/from a CopyBet Profile and distributing Commissions between the Company and a Client. The CopyBet Platform provides each Client with only one Wallet in the system.

2. APPLICATION OF COPYBET TERMS OF USE

- 2.1 These Terms of Use shall come into effect as soon as a Client successfully registers a CopyBet Profile and

by registering a CopyBet Profile, a Client irrevocably agrees with the Terms of Use.

- 2.2 In case of any conflict between these Terms of Use and any other information which may be provided on the CopyBet Platform, for example, in relation to marketing materials, advertisements etc., these Terms of Use shall take precedence.
- 2.3 CopyBet is the Company's self-design project; the terms and the method used in relation to calculations may differ from the terms of other similar services.
- 2.4 The Company reserves the right to make changes to these Terms of Use at any time. In the case of any material amendments to these Terms of Use, the Company will endeavour to provide a Client with notice of such amendments. A notice may be sent via a pop-up message on the Company's website and/or CopyBet App when a Client logs into their CopyBet Profile or the Client may receive an email providing notice of the amendments. Upon the receipt of notice of any amendments, if a Client wishes to continue using the Company's services, they will be requested to 'Agree' to the changes. A Client's continued use of the CopyBet services or CopyBet Platform after receiving such a notice will be deemed to be a Client's acceptance of the changes. In case a Client disagrees with any changes to these Terms of Use, they will not be permitted to use the Company's use of the CopyBet services or CopyBet Platform.

3. COPYBET SPORTSBOOK TERMS

3.1 In order to use and deposit funds to the Sportsbook Account, as well as to place bets on the CopyBet Platform, the Client shall verify their CopyBet Profile by completing the Registration Process and confirming the following information:

- Client Date of birth;
- Identification document to confirm that a Client is over eighteen (18) years of age or the applicable legal age of majority as stipulated in the jurisdiction of their residence;
- First and last name;
- Full legal residential address;
- Valid email address.

A Client shall be responsible for duly updating the data they provided during the Registration Process and notifying the Company about any changes to the above-mentioned information on a timely basis. Notifications about changes should be emailed by the Client to the Customer Support Service and contain the fully updated information.

3.1.1 As part of the Registration Process, a Client is also obliged:

3.1.1.1 To be a natural person;

3.1.1.2 Not to be a professional player in any sport, competition, or league where the Company provides the Clients with the opportunity to place bets, or professionally or commercially involved in any Event;

- 3.1.1.3 Not to be an owner, trainer, or anyhow connected with a sports club/participants in any sport, competition, or league where the Company provides the Clients with the opportunity to place bets, or professionally or commercially involved in any Event or with any Event Participant;
 - 3.1.1.4 Not to place bets on behalf of Event Participants;
 - 3.1.1.5 Not to be restricted by limited legal capacity;
 - 3.1.1.6 Not to act on behalf of any other party;
 - 3.1.1.7 Not to be classified as a compulsive problem gambler, and/or be included (whether voluntarily or involuntarily) on any register or database of excluded players;
 - 3.1.1.8 Not to deposit money with CopyBet originating from criminal and/or other illegal activities;
 - 3.1.1.9 Not to deposit money via bank card with CopyBet, which a Client is not authorized to use and/or use a bank card in a jurisdiction, in which betting and gaming are prohibited;
 - 3.1.1.10 Not to be a discharged bankrupt or have concluded any amicable agreements with creditors;
 - 3.1.1.11 Not to be self-excluded or excluded by any company from the player list;
 - 3.1.1.12 Not to conduct any criminal activities whereby a Company's Sportsbook account is directly or indirectly involved;
 - 3.1.1.13 Not to use the Company's services if it is illegal in their country of residence. A Client will ensure that they comply with the applicable laws of their country of residence, are fully responsible for opening accounts, and guarantee that gambling is not prohibited in their country of residence. The Company reserves the right to limit access to all or several sections of its website or the CopyBet Platform depending on particular jurisdictions or territories;
 - 3.1.1.14 Not to find the Company's official website or services offensive, objectionable, unfair, or indecent;
 - 3.1.1.15 To maintain their Profile details and ensure that the Company has up-to-date information in respect of the following: full name, date of birth, country of residence, full legal residential address and valid email address.
- 3.1.2 A Client / Bettor applying to open a Profile and / or Account at the Company acknowledges and accepts:
- 3.1.2.1 All definitions and terms as stated under the Company's Terms of Use;
 - 3.1.2.2 The Company's Terms of Use as currently published on its official website, as well as any possible future changes to them;
 - 3.1.2.3 Cooperation with the Company is governed by:
 - the Company's Terms of Use as published in English;
 - any regulatory provisions or other decisions made by the Company; and
 - the governing law of the place where the Terms of Use are applied.

3.2 Decimal odds are used in bets on the CopyBet Platform by default, however the Client can choose another type of odds available in the CopyBet Sportsbook, such as:

- Decimal (1.5);
- Fractional (1/2);
- American (-200);
- Hong Kong (0.50);
- Malay (500);
- Indo (-2.000).

The calculations of the bets are carried out on the CopyBet Platform according to the decimal odds.

3.3 BETTING RULES

- 3.3.1 The Company accepts bets from Clients on the outcome of sporting and other Events with a previously unknown result, by using telecommunication networks.
- 3.3.2 When a Client downloads the CopyBet App (via the Internet or mobile services), opens a CopyBet Sportsbook Account and/or uses an existing Account, places a bet or participates in any Event, takes any prize, the Client confirms their consent with and will comply with the then current Terms of Use.
- 3.3.3 The Company reserves the right to refuse to open a CopyBet Sportsbook Account for any Client.
- 3.3.4 The Company has the right to block a CopyBet Profile that performs activity contrary to these Terms of Use, including any of the Rules of the Company. Any such decision is based on an internal investigation covering and taking into account the size, volume, and nature of the bets, etc. If there are any winnings and funds received within the frameworks of promotions on all Accounts of a Client, they will be cancelled.
- 3.3.5 The Company has the right to suspend transactions and/or the payment of funds on an Account in the Event of any suspicious activity contrary to these Terms of Use, including the Rules of the Company. In such cases, the Company has the right to perform a verification check of the Client's activity for up to fourteen (14) working days, during which check all transactions on the Account will be suspended. The Company has the right to extend the investigation period, if deemed necessary.
- 3.3.6 If there are any suspicions regarding the honesty of the bets placed on the CopyBet Platform, the Company has the right to contact the Client and request additional information or ask questions regarding such bets, such as seeking an explanation of the betting principle, why the Event was of interest to the Bettor, as well as any other questions related to the bet or Event, in order for the Company to determine the honesty of the bets placed. If the Company still has doubts about the honesty of the bets placed, the Company reserves the right to block the Client's Account, cancel all Client's bets and allow the withdrawal of funds deposited.
- 3.3.7 In case of a breach of the Terms of Use, including any Rules of the Company, the Company has

the right to terminate the Client's CopyBet Profile and Account without notice. On termination the Company shall give the Client the opportunity to withdraw only the amount of funds deposited remaining in the Account, provided it is permitted by applicable laws.

3.4 USE OF THE COMPANY'S OFFICIAL WEBSITE

- 3.4.1 The Company bears no responsibility for any losses or damages incurred by a Client resulting from the use of its official website, the CopyBet App or any related content. This shall also apply to the use of the website, the CopyBet App or any related content by any person, the inability to access the website, the CopyBet App or any related content and any delays in the functioning or transmission of data, failures in communication lines, as well as any errors, misprints, or omissions in the content of the website, the CopyBet App or any related content.
- 3.4.2 Downloading photos and videos from the Company's official website, the CopyBet App or its sub-sites is permitted only for private use. Publication, transmission, or reproduction of this data for any other purpose is strictly prohibited.

3.5 BETTING PARAMETERS

- 3.5.1 The values of the parameters (including "Handicap" and "Total" bets) and odds of the Events specified in the line of the current day may change after any bet but conditions of the bets placed before the change shall remain the same, except in cases of technical and obvious mistakes in the line.
- 3.5.2 Only the amount confirmed and registered by the Company is accepted as an amount of a bet.
- 3.5.3 A Client is the only person who is responsible for bets on his or her Account. Once a bet is made and its acceptance is confirmed by the Company, it cannot be changed or cancelled by a Client. The Company bears no responsibility for the "lost" or "double" bets made by Clients. Client should be very careful when checking the parameters of all the bets they have placed on every stage.
- 3.5.4 A Client's loss of their password shall not be a reason for the cancellation of a bet or the cancellation of the request for a payment of winnings.
- 3.5.5 A bet is considered accepted as soon as it is confirmed by the Company. All accepted bets are displayed in the "bet History" menu. In some cases, there may be a delay until a bet is listed in the above-mentioned menu. In case of any dispute, the time when a bet was registered in the Company's system is considered to be its true submission time. Even if a Client does not receive any notification about the acceptance of a bet, it is still considered to be accepted if it is displayed in the "bet History" menu.
- 3.5.6 Failures of communication or other technical issues in the Client's communications are not a reason for the cancellation of a bet if the bet has been registered on the Company's server.

3.6 DATA DISPLAY

- 3.6.1 The Company is not responsible for the accuracy, completeness, and timeliness of the proposed information services, including data on "Live" Events and mailing services.
- 3.6.2 The Company makes every effort to provide information on Events (such as the results, the time and duration of a game, and the statistics of Event Participant (teams /players, etc".) that is correct. However, this information is displayed only for informational purposes and the Company is not responsible for any errors or delays in this data.
- 3.6.3 The Company is not responsible and does not accept any claims regarding the accuracy of the translation of team names, the names of the players or other Event Participants from foreign languages.
- 3.6.4 If in the indicated Event/match there is more than one Event Participant with the same surname and during the acceptance of the bet the full name of the athlete or other uniquely identifying features have not been indicated, all bets on positions with the Event Participant are refundable in respect of that Event.
- 3.6.5 If in the name of the match or position one or more Event Participants (including entrants) are indicated in the line incorrectly (except for errors in translation when the other team/ Event Participant of the represented tournament is indicated instead of the necessary one), all the bets on that Event are recognized as invalid and a return will be made. Only the Company has the right to determine the Events belonging to different categories.
- 3.6.6 In the cases when the specific details of the team that are the Event Participants, such as a particular age group (for example Under eighteen (18) years of age, / under twenty-one (21) years of age, or youth teams), gender, or the status of the team (reserve) are not indicated thus resulting in the marking of the other team in the line instead of the declared one, all bets on this match are refundable. In other cases, where there are incomplete names or possible grammatical errors in the line, all bets will remain in force. If the gender of participants is not indicated in the line, it is considered that the gender of teams/ Event Participants is male. In the case when women's teams / Event Participants are participating in a match, it is necessary to have a detailed indication about it in the line, otherwise, bets on this match/ Event are subject to return.
- 3.6.7 The date and time indicated in the line for the bet are the date and time after which bets on the Event (except for "Live" Events) are no longer accepted and do not necessarily match the date and time of the actual start of the Event. The actual time of the Event for counting the bets results is considered the time of the start of the Event, which is determined based on the official documents of the organization conducting the Event, as well as the Company's data.
- 3.6.8 If the place of conducting a Event is not indicated in the line, the host of the field is indicated first (except for competitions in respect of American types of sports) in the list of Events. All the information contained in the "cap" relating to a particular sport, is of an ancillary character.

Possible errors in the given information are not a ground for the return of bets.

- 3.6.9 During the acceptance of bets for "Live" Events, a delay, the value of which may vary depending on the sport, market, and other features, is determined exclusively by the Company for security and protection from the Clients' subsequent bets.
- 3.6.10 For the Clients' convenience and taking into account the specificity of "Live" Events, odds for which change very often, a Client can choose one of the following options: "Accept all changes in the odds", "Accept only marked-up odds" or "Do not accept bets if the odds change," which determine a corresponding algorithm of a bet.
- 3.6.11 An incorrectly indicated date of the conducted match /Event is not grounds for the cancellation of a bet.
- 3.6.12 If a match began at the time, at which it was previously interrupted and it was not stipulated in the line, the bets are refundable.

3.7 INTERLOCKING EVENTS AND OUTCOMES

- 3.7.1 In "Multiple" and "System" bets, it is forbidden to include different Events that relate to the same match and can be interconnected. If any Events that relate to the given match were included in such bets, such bets are refundable, even if the computer program accepting the bets did not block them. The Company reserves the exclusive right to determine whether the Events are connected in case any disputes arise.
- 3.7.2 In the game of "Qualify/Not qualify from the group" in "Multiple" and "System" bets, a Client is only permitted to bet on one team / Event Participant from the given group. If this condition is breached in such bets of "Qualify/Not qualify from the group", the given bets are refundable, even if the computer program accepting the bets did not block them. The Company reserves the exclusive right to decide whether to accept bets on the position of "Qualify/Not qualify" in "Multiple", "System", and "Single" bets.

3.8 OBVIOUS AND TECHNICAL ERRORS

- 3.8.1 The Company is not responsible for errors in typing, transfer, or the counting of bets. In particular, the Company reserves the right to correct obvious errors made while entering information on betting odds and/or calculation of the amounts of bets (for example, errors in the odds indicated in teams / Event Participants incorrectly, incorrectly indicated Events, etc.), or declare the corresponding bets invalid even after completion of the Event. In such cases of correcting obvious errors, bets will be returned. The most common types of technical errors are the following:
- 3.8.2 Errors of the input of odds - when the odds (or the parameters of the "Handicap/Total" bets, etc.) are displayed without a decimal separator (dot or comma) or with any additional digit in the number.

For example: instead of the odd 1.8, 18 is displayed, instead of 2, 23 is displayed, instead of 3, 30 is displayed, etc.

- 3.8.3 **"Mirror Errors"** - when the odds for players/ Event Participant are displayed in a diametrically opposite manner. In this case, the favourite of the game (including the current favourite of the "Live" Event) is displayed with the odds exceeding the odds of the outsider of the given Event.

For example: Basketball. Barcelona-Unicaja. The winner of the match. Instead of (1.2 and 4], (4 and 1.2] is displayed.

- 3.8.4 Writing errors - if all the odds are indicated correctly but the teams / Event Participants are written in the incorrect order (usually occurs for Events taking place on a neutral field).

Meaning for the previous example record:

(Basketball. Unicaja-Barcelona. The winner of the match. 1.2 and 4]

instead of

[Basketball. Barcelona-Unicaja. The winner of the match. 1.2 and 4].

Clear indicators of obvious errors can amount to a significant difference in the odds of the CopyBet Sportsbook and other bookmakers, as well as the odds that are not backed up by anything significant for this match/ Event. The right to determine the nature of errors belongs exclusively to the Company.

- 3.8.5 The Company reserves the right to cancel the bets made on deliberately incorrect odds. A Client will be informed about changes in their Sportsbook account balance as soon as reasonably practicable.
- 3.8.6 The Company reserves the right to cancel the bets even after the end of the Event if these bets are won by a Client as a result of a technical failure or an obvious error.
- 3.8.7 In the cases due to technical reasons the Client's bets were not maintained by the necessary amount of funds in their Sportsbook account, these bets are considered as invalid and refundable.
- 3.8.8 In the case of any mistakes in financial operations on a Client's Sportsbook account, a Client shall immediately notify the Company about the above-mentioned mistakes. If such mistakes resulted in a negative balance on a Client's Sportsbook account, the Company has the right to cancel the bets despite the fact that they were made before the error occurred.
- 3.8.9 The Company reserves the right to hold a Client responsible for any damage caused to the Company if a Client used a technical or administrative error intentionally when making a deposit and/or other financial on their Sportsbook account.

3.9 BETS ON CREDIT

- 3.9.1 The Company does not accept any bets or provide services to Clients on credit. All bets and services must be paid by a Client with funds from their Sportsbook account.

3.10 RESTRICTIONS ON BETS

- 3.10.1 The Company has the right to deny a Client placing bets without giving any reason and reserves the right to close or temporarily block Sportsbook accounts of individual Clients without prior notice.
- 3.10.2 The minimum and maximum size of bets for all sporting Events is defined by the Company and is subject to change without prior written notice to Clients. In addition, the Company reserves the right to impose special restrictions on Sportsbook accounts of individual Clients.
- 3.10.3 Placing bets from the same IP address (from the same device or local area network) is prohibited by the Company. Otherwise, it will be considered as collusion (cheating). In such cases, a Client shall give reasons for using provided services and have them approved by the Company. The Company has the right to cancel the winnings of such Clients, and request Clients to provide documents and other data (including photos) verifying their registered identity or even block their accounts.
- 3.10.4 Winnings on bets are paid only within the limits set within the maximum limits of the Company. If a Client has placed a bet and the winnings exceeds the maximum, the Company is not obliged to pay any amount of money exceeding the maximum limit.

3.11 LATE BETS

- 3.11.1 Bets placed after the start of the Event (except the bets for "Live" Events) are invalid and returnable in all cases, while "Multiple" and "System" bets are calculated using the odd equal to 1 (One). Any bet (including bets for "Live" Events) made on an Event, the result of which is already known by the time of the bet acceptance is considered invalid and refundable.
- 3.11.2 If a Client wishes to challenge the time of the start of the Event, they must provide an official document (or a link to the website of organisers of the given Event) to the Company, which confirms the actual time of the start of the Event on which the given bet was made.
- 3.11.3 In the case of any disputes regarding the time of the start of the Event, if the organisers of the above-mentioned Event do not provide official information on the matter, the Company's information regarding the start time of the Event shall take precedence and shall be deemed to be the correct time.

3.12 REFUNDS

- 3.12.1 If a refund is declared about a bet, such bet will be considered as won with the odd of 1 (One). In the case of "Single" bets, this means that a Client will get back the amount of money they placed on this bet. In the case of "Multiple" or "System" bets, the total odd will be changed in the following way: in the Event, where a refund occurred, the odd will get the value 1 (One), the odds

on the remaining Events will remain unchanged, and the final odd will be counted according to a similar scheme. Only the odd of the outcome on the Event, on which was given a refund (one of the factors (multipliers) of the final odd of "Multiple" or "System"), will get the value 1 (One).

- 3.12.2 A bet shall be refunded if, as a result of the match the total number of scored goals is equal to the total of the bet and among the proposed outcomes of the given total bet there was no option of the "Indicated number of goals". A bet is refunded in a similar way for the individual totals, totals of the player, totals of cards/corners/removals, fouls, and other parameters if the final value of the match and the proposed parameters of the total are equal.

3.13 FIXED MATCHES

- 3.13.1 In the case of possible interference in a match result and the formation of the odds for the match (including cases of suspicion in match-fixing), the Company reserves the right to suspend the payments on the Event or cancel the bets on the match, as well as hand over the information to the appropriate authorities for further investigation and the prevention of similar incidents.
- 3.13.2 The Company reserves the right to suspend the payment of the bets and make a refund on them if it has reason to believe a match was fixed. Such reasons may be based on the size, number, and nature of the bets made using one or all of the possible methods of betting.

In such cases, the decision of the relevant governing bodies of relevant federations and regulatory bodies will also be taken into account. In such cases, the Company reserves the right to hand over the information to all concerned parties for further investigation and to prevent similar incidents occurring in the future.

3.14 NEUTRAL FIELD

- 3.14.1 In the cases when the match is transferred to a neutral field (NF), the bets remain valid, but they are refundable in the cases when the match is transferred to the opponent's field. In a case where both teams are from the same city and the match is transferred to any other field, bets are valid and are not refundable. In international matches, the refunding of bets shall only be made when the match is transferred to the field of an opponent country.

3.15 INTERRUPTED EVENTS

- 3.15.1 An Event is considered interrupted if there was no play for an indispensable amount of playing time specified according to the rules, even if the result at which the Event was interrupted is later confirmed to be final.
- 3.15.2 The matches are considered as ended if they have been interrupted (not finished) in the timeframe specified below:

Soccer - 90 min;

Futsal (duration 2 x 20 minutes.) - 35 min;

Futsal (duration 2 x 25 minutes.) - 45 min;
Basketball 48 minutes (NBA, and PBA, CBA) - 43 min;
Hockey NHL (National Hockey League) - 55 min;
Bandy - 60 min;
Eurohockey - 50 min;
American football - 55 min;
Baseball - pre-match 5 periods (innings), live 9 periods (innings);
Handball - 50 min.

- 3.15.3 For interrupted Events recognised as cancelled (if not otherwise stipulated in the Sports Rules), all bets are refundable, except for the ones for which the result is exactly defined at the time the Event ceased. For interrupted Events, bets on the relative performance time (periods, etc.) are subject to unconditional return.

3.16 TRANSFER OF EVENTS

- 3.16.1 If the start time of an Event has been changed and otherwise is not stipulated in the Sports Rules, all bets on the Event will be refundable.
- 3.16.2 In the cases of "Passing to the next round" matches, when the game is postponed to subsequent days or the field is changed, the bets will remain valid. If the "Passing" of the team / Event Participant, which goes to the next round, is later cancelled because of any reason, the Event is disregarded, and the payment is made according to the results of the matches which have been played. If the second match did not take place or was interrupted, then all bets on it, including the "Passing", will be refundable.

Payouts on the "Passing" are made only for bets placed before the first match. If none of the matches take place, the bets will be refunded.

3.17 CALCULATION OF BETS

- 3.17.1 The Company validates the results based on official reports and alternative sources of information (including but not limited to, videos of the Event) after the Event has finished. The calculation of bets is based on the results published on the Company's website at: www.copybet.com under the "Results" section. In the case of a discrepancy of results from different sources of information, the Company shall have the final decision to determine the results.
- 3.17.2 All claims of a Client regarding the accuracy of the results published on the Company's website should be based only on the basis of official sources of information (websites of regulatory bodies for these championships). Information from other sources cannot be considered a basis for the reviewing/recalculation of bets.
- 3.17.3 Valid (factual) results are considered to be the results, which are announced based on official

protocols or other legitimate sources of information immediately following the end of the Event.

The Company recognises the following official sources:

www.atptennis.com

www.ausopen.com

www.beto.gr

www.bundesliga.at

www.bundesliga.de

www.daviscup.com

www.euroleague.net

www.fedcup.com

www.fhr.ru

www.fide.com

www.fifa.com

www.gazzetta.it

www.iccworldtwenty18.com

www.itftennis.com

www.laliga.es

www.lfp.fr

www.mlb.com

www.mlssoccer.com

www.nasdaq.com

www.nba.com

www.nfl.com

www.nhl.com

www.nyse.com

www.pgatour.com

www.premierleague.com

www.rfpl.org

www.rolandgarros.com

www.rusbandy.ru

www.russiabasket.ru

www.sportinglife.com

www.turkish-soccer.com

www.uefa.com

www.usopen.org

www.volley.ru

www.wimbledon.com

www.wtatour.com

The Company shall have the right to rely on and recognise other official sources as it deems necessary.

In exceptional cases, the Company reserves the right to use and rely on video reviews to determine the result.

- 3.17.4 "Live" Events bet results are calculated based on what is known immediately following the end of the Event/competition. Any and all following changes which may occur (for example, changes by decision of a jury after the game) are not taken into account while deciding the bets. The Company calculates such bets based on its statistical data regarding the actual course of the game. Unless otherwise indicated, all "Live" bets on non-participating athletes in the Event/ competition will be invalid.
- 3.17.5 In cases where the Company's statistics are based on TV coverage and are different from the official statistics, the bets will be calculated according to the Company's statistics.
- 3.17.6 If more than one participant, team or other Event Participant is declared as a winner of an Event/competition, the odds of winnings is divided by the number of winners. In this case, the odd can't be less than 1 (One).
- 3.17.7 All operations on Sportsbook accounts are made in the currency chosen by a Client during account registration.
- 3.17.8 All bets, the outcomes for which are already known (in particular, bets on "Who will score the next goal" or "Win a certain part of the match), are considered valid and are calculated even if the Event or tournament was suspended.
- 3.17.9 If a match is not played and not completed and is considered incomplete, then all bets on the

match are refundable (except what is mentioned in article 3.22.1), even if the result, regarding the interrupted Event is later confirmed as final.

3.17.10 The result announced on the day of the match is taken as the result of the match, if it does not contradict the special rules of individual sports. Any possible changes in the result of the Event or match, subject to any the revision of the results of the Event by any governing bodies and disciplinary bodies and subsequent penalising of teams / Event Participants are not taken into account and the initial results regarding the calculation of the bets will remain in force.

3.18 NON-PARTICIPATION IN THE EVENT

3.18.1 Subject to any special rules of individual sports, when an Event participant, who a bet was placed on, for whatever reason cannot take part in the Event, the bet is considered valid and lost by a Client. The following cases shall constitute the exceptions to this rule:

The Event (tournament) is cancelled;

The Event (tournament) is considered invalid;

The location of the Event was changed;

The Event (tournament) is interrupted or postponed.

3.18.2 In the case of "Who is taller" bets with two outcomes, if one of the participants refuses to take part before the Event/tournament, the bet will be refundable.

3.19 RULES OF SPORTS BETS

3.19.1 Sports bets rules take precedence over the General Rules.

3.19.2 In the case of bets on "Odd number/Even number of Total", regardless of the sports and the proposed position (including total goals/cards/fouls, etc.) if the result is "0", the bets will be calculated as an "Even number".

3.19.3 All bets on the number of medals are calculated according to the official medal table at the end of the Event. Any changes undertaken at a later date by the governing bodies will not be taken into account.

3.19.4 Any number of medals won by a country team in any competition shall be considered as one medal regardless of the number of Event Participants in the team.

3.19.5 In the case where some market has the potential outcome of "Any other", this outcome includes all participants of the Event not listed in the options of that market separately.

3.19.6 In the case of a game on any Event in the "Additional markets" of tours (total number of goals, wins, losses, draws, angular, yellow cards, etc.), only those matches of the tour are taken into account, which are included in the daily line.

3.20 FINANCIAL LIMITATIONS

- 3.20.1 The minimum bet on any Event in any category is €0.10.
- 3.20.2 The maximum winning odd for "Multiple" and "System" bets is 1,000. "Multiple" bets and each variant in "System" bets, in which the odd of winnings exceeds the maximum, are calculated with the odd of 1 000. In these cases, the sum of winnings cannot exceed the maximum payment for a single bet.
- 3.20.3 The maximum Payout in any category is £/€10,000.
- 3.20.4 The maximum amount of a bet on an Event depends on the sport and the Event. The Company will define the maximum amount specifically for each Event and each type of a bet. The defined amount for any type of a bet is subject to change without prior written notice. The Company reserves the right to limit the maximum bet amounts on individual Events, as well as introduce and remove specific restrictions on the accounts of individual Clients without notice or without providing an explanation of the reasons.
- 3.20.5 All financial restrictions may apply to any individual Client or a group of Clients acting as a collective unit, who have placed bets containing the same match selections. If a Client places a series of bets with the same selections, the total payout for them may be limited to the amount of one maximum payment regulated by existing restrictions.

RISK DISCLOSURE**4. RISK DISCLOSURE**

- 4.1 A Follower agrees with the fact that using CopyBet services is associated with risks. A Follower fully accepts the risk of possible losses that can occur as a result of the activity of a Tipster.
- 4.2 A Follower accepts that ignorance or misreading these Terms of Use does not exempt them from liability and/or risks.
- 4.3A Follower accepts the risk of possible losses or lost profits resulting from non-execution or partial execution of copied bets due to low liquidity on the market, insufficient funds of a Follower's CopyBet Profile, or other factors.
- 4.4A Tipster accepts that using the CopyBet services is associated with risks. A Tipster performs their operations solely on their own behalf and at their own expense and risk.
- 4.5 If necessary, a Client shall pay their own taxes and file a tax return in their jurisdiction of residence.

COPYBET PLATFORM OPERATION**5. BASIC COPY-BETTING PRINCIPLES WITHIN THE PLATFORM**

5.1 The CopyBet Platform detects new open bets on a Tipster's account and copies them by opening bets on Followers' accounts.

5.2 The priority of copying shall be as follows: in the case when a Tipster has several Followers, bets are copied on a "first come, first served" basis.

5.3 While being copied, a Follower's bet parameters (price, size, and others) are defined by the CopyBet Platform based on different factors, such as:

- Subscriptions settings (Copy Ratio, Limit Loss, etc.);
- Currencies of Tipster's and Follower's accounts (in proportion to rates);
- A Tipster's Cash Out.

6. COPY-BETTING ALGORITHM

6.1 After subscribing to one or several Tipsters, a Follower specifies individual settings for each of them, according to which bets should be copied.

6.2 There are two types of Subscriptions: "Per period" (1, 2, or 4 weeks) and "Per Event".

6.3 The following subscription parameters are available for a Tipster:

- Subscription type;
- Subscription price.

6.4 The following subscription parameters are available for a Follower:

- Copy Ratio (default value is 1);
- Limit Loss (disabled by default);
- Automatic subscription renewal (enabled by default).

7. COPYING FROM COPYBET SPORTSBOOK

7.1 The Copying of a Tipster's bet to a Followers' account: when the system receives the signal that a Tipster has opened a bet, the system defines its parameters and sends orders to open corresponding bets on Followers' accounts.

7.2 The parameters of the copied bets are as follows:

- The Event and the Market of a Follower's bet = the Event and the Market of a Tipster's bet;

- The type of a Follower's bet= Limit;
- The side of a Follower's bet = the side of a Tipster's bet;
- The price of a Follower's bet = the price of a Tipster's bet with the maximum allowance of minus 10% of this price (the price of a Tipster's bet - 1);
- The size of a Follower's bet is proportional to the size of a Tipster's bet considering the Copy Ratio and currencies of the Tipster's and Follower's Copy bet Profiles. The currency exchange is made according to the CopyBet Platform's rates.

7.3 In the case of a Tipster's Cash Out, the parameters of the copied bets are calculated in such a way that the outcomes of a Follower's Market and a Tipster's Market are as identical as possible. In some cases, a Follower's bet size may be reduced, or a bet may not be copied.

7.4 After defining the parameters of a Follower's bet, the system checks if there is enough liquidity on the market,

i.e., if there are enough bets of the opposite side and with the same prices.

- In case there is enough liquidity, a bet is placed and, highly likely, executed immediately;
- In case there isn't enough liquidity, a bet will be executed partially or skipped (a Follower can see a corresponding notification in their CopyBet Profile).

7.5 In case the first bet of a Market is skipped, the entire Market will be skipped (a Follower can see a corresponding notification in their CopyBet Profile).

7.6 Multiple, System, and Chain types of bets cannot be copied from a CopyBet Sportsbook account (see articles 12, 13, and 14 for more information on account types).

7.7 Regardless of what type of odd is specified by the Tipster in the Sportsbook account, odds on CopyBet will always be displayed in a decimal format for both a Tipster and Follower.

8. LIMIT LOSS

8.1 In subscription settings, a Follower can specify "Limit Loss" for each subscription in terms of their CopyBet Profile currency.

8.2 "Limit Loss" is calculated in the following way:

8.2.1 The system calculates "Exposure" for all copied bets of each Market.

8.2.2 The system defines maximum possible losses for this Market in total (or the minimum possible profit if the Market closes with profit).

8.2.3 In case there are open Follower's bets, which haven't been matched yet or which have been matched partially, the system defines the worst possible matching scenario for them: the worst

price and size (from zero to the full size). As a result, in case of any outcome for the bet, the profit of the Market will not be less than it was calculated.

8.2.4 The following parameters are required for calculations:

- 8.2.4.1 Limit - Limit loss specified by a Follower;
- 8.2.4.2 Profit current - the amount of the profit for all bets copied from this Tipster;
- 8.2.4.3 Profit max - the profit reference point. By default, this value is equal to the maximum profit for the subscription but may be reset by a Follower and be equal to the current profit. After this parameter is reset, the system will continue updating it to the maximum current profit value for a subscription;
- 8.2.4.4 Exposure - the total value of the minimum Exposure values for each of the Markets copied from the Tipster.

8.3 Limit Loss will be activated if $(Profit_max - Limit) > (Profit_current + Exposure)$.

In this case, the next bet that may activate Limit Loss will not be copied.

8.4 The following values are displayed in the web interface of the CopyBet Platform:

- 8.4.1 Limit Loss. The value can be edited. In case the value is set to zero, the system will ignore it.
- 8.4.2 Profit Deviation = $Profit_max - Profit_current$; shows the difference between the current profit and the maximum one. The difference cannot exceed the specified Limit Loss.
- 8.4.3 Reset (Profit Deviation). An option to reset the profit reference point (setting Profit Deviation to zero).

9. POSSIBLE ERRORS IN THE COPYING PROCESS

9.1 In case a bet cannot be copied, a Follower can find the information explaining the reason behind the error in their CopyBet Profile.

9.2 Examples of errors while copy-betting at CopyBet are as follows:

- "Your subscription has been suspended due to insufficient funds in your Wallet";
- "Limit Loss has been exceeded";
- "The Market has been skipped to protect the interests of the Follower";
- "There is not enough liquidity in the market to open a bet";
- "A Bet/Cash Out has been skipped" (the copying system wasn't able to define the parameters of a new bet or a Cash Out is not required);
- "No Market info".

PROMOTIONS

10. FREE BET

10.1 Only the company's new and verified Clients, who are **Irish** residents, are entitled to receive a Free bet.

In order to be qualified for Free bets (4 x €10), a Client **must log in through the mobile application** and may enter the promotion for free by entering their name, date of birth, and email address. Alternatively, where a Client places 1 Single bet which is worth €10 they will be given a free entry into the promotion and will receive a Free bet;

Event

10.2 A qualifying bet will not be considered valid if it is abandoned, cancelled, returned, or declared void.

10.3 Any Cash Out Bet (full or partial) will not be considered as a qualifying bet.

10.4 After a qualifying bet is settled, a Client will receive 4 Free bets worth €10 each, within 24 hours. There may be a delay, in case further account validation is required.

It is not possible to use all the Free bets simultaneously. Free Bets will be displayed in the Client's CopyBet Profile, but they can only be used on a one-by-one basis.

That is, as soon as the bet is settled, only the first Free bet can be used. As soon as that Free bet is settled or its validity expires, a new free bet will be credited to the Client.

10.5 Every Free bet is valid for 7 calendar days. If a Free bet is not used during this period, it will expire and will be deemed invalid.

10.6 A Free bet can be used as a Single bet on any Pre-Match or n-P ay markets on any sport.

10.7 Any bet placed following the receipt of a Free bet will have the option to be used as a Free bet by activating the toggle. If a Free bet is not used within the qualifying period, it will expire, and the Bets will be placed using the real funds from the account.

10.8 The Free bet amount is not available for withdrawal.

10.9 The Free bet amount will not be included in returns; if a Free bet wins, the Client will only receive their winnings that will be transferred to their Sportsbook account.

10.10 The maximum payout from one Free bet is €500.

10.10.1 Any winnings over €500 are cancelled. If the total winnings from the Bets placed using a Free bet are €560, the payout amount will be €500, while the other €60 will be cancelled.

10.11 Using Cash Out is forbidden for Free bets.

10.12 A Client is permitted to participate in the Free bet promotion only once.

10.13 Should a Bet, placed using a Free bet, be declared void, provided it has not expired, it will be returned to the Client's account and can be used later within the qualifying period.

**The new Free bet will be added to the Client's account within 48 hours provided there are no issues with the CopyBet Platform which may result in a delay.*

10.14 Accepting and receiving a Free bet implies a Client's acceptance and consent with all terms and conditions of the Free bet promotion and the Terms of Use of Copy bet.

10.15 The Company has the right to request additional verification from the client, i.e., additional documents and/or a photo of themselves, if considered necessary.

10.16 The company has the right to refuse the receipt of Free bets by a Client or impose restrictions without giving any reasons.

10.17 The Free bet promotion is available only to one CopyBet Profile per person, family, apartment, computer, or IP address. In case of any suspicion of any fraud being committed or having been committed, e.g., several registrations (fake profiles and gaming groups) or any other factors indicating fraud, the Company reserves the right to cancel the participation in the promotion, as well as any winnings payable to a Client. If the second CopyBet Profile is registered, any Free bets received within the frameworks of the promotion will be recalled and the winnings will be cancelled.

10.17.1 The use of a VPN is prohibited by the Company.

10.18 bet Limits still apply to individual members even when using Free bet.

10.19 If the Company decides to terminate the Promotion, this decision won't have any influence on any qualifying bets placed by a Client during the Promotion Period before it was terminated.

10.20 The Company reserves the right to change the rules of the Free bet promotion or even terminate it unilaterally.

10.21 The Company reserves the right to alter, discontinue, or terminate the Promotion if required for legal and/or regulatory reasons.

11. ACCA BONUS OFFER

11.1 Place a qualifying, pre-match or in-play accumulator Bet with a minimum of 5 legs and, if the bet wins, the Company will add a bonus of 10 - 20% to the Client's winnings once all matches have finished (the **"ACCA Bonus Offer"**).

11.2 The value of the ACCA bonus depends on the number of legs, as follows:

- 5 legs - 10% bonus

- 6 legs - 12% bonus
- 7 legs - 14% bonus
- 8 legs - 16% bonus
- 9 legs - 18% bonus
- 10 legs or more - 20% bonus

Keep in mind that if you place a 6-fold which wins with one leg that has been made void, it will settle as a winning 5-fold and you'll receive the bonus for five legs, not six.

11.3 The ACCA bonus will be paid to the Client's account within 24 hours of the full-time results of the matches selected being confirmed.

11.4 The ACCA Bonus Offer is available to all the verified Irish Clients.

11.5 The ACCA Bonus Offer applies to winnings on pre-match and in-play accumulators of five or more legs with minimum odds per leg of $\frac{1}{2}$ (1.5).

11.6 The maximum value of an ACCA bonus is one thousand pounds (€1,000).

For example, if you place a qualifying bet on a 10-leg accumulator with a potential pay out of €6,000, the value of the ACCA bonus will be €1,000 (not €1,200).

11.7 The ACCA Bonus Offer applies to pre-match and in-play bets on all sports markets. The legs can be made up of any sports market, mixed and matched.

11.8 Where a Client opts to Cash Out on a bet, the ACCA Bonus Offer will not apply. Using Cash Out is forbidden for ACCA Bonus.

11.9 If any legs are postponed/ void, then the ACCA bonus will still apply but the percentage bonus added will reflect the actual number of winning legs. For example, a 6-leg accumulator with 5 winners and 1 voided leg will receive a 10% bonus to winnings.

11.10 A Free bet cannot be used in conjunction with the ACCA Bonus Offer.

11.11 The Company reserves the right, at its discretion, to exclude certain Clients from this offer and to change the terms or availability of this offer at any time. For the avoidance of doubt, amending the terms or availability of this offer pursuant to this term will not affect Clients who have already placed a qualifying bet.

11.12 The Company may reclaim any ACCA bonus amount that has been awarded in error.

11.13 If any term of the ACCA Bonus Offer is breached, or if there is evidence that a Client is abusing the ACCA Bonus Offer or using the offer to guarantee profits regardless of the outcome (whether

individually or as part of a group), the Company reserves the right, in its absolute discretion, to reclaim the ACCA bonus element of the offer and/ or void the ACCA bonus and any bet funded by the ACCA bonus and/ or take any other action it deems necessary.

12. WEEKLY CHALLENGE OFFER: SIGNIFICANT TERMS AND CONDITIONS

- 12.1 Clients may, subject to satisfying the eligibility requirements at paragraph 11.3 below, participate in the weekly challenge (the "Weekly Challenge Offer") for the chance to win a free bet (the "Reward").
- 12.2 The Weekly Challenge Offer starts and ends at 10 AM (GMT time) every Thursday and will last for one week (the "Weekly Challenge Period").

Eligibility requirements

12.3 In order to qualify to participate in the Weekly Challenge Offer, the following conditions must be satisfied:

- 12.3.1 The Client must use the last of their Free bets (the details relating to such are set out in these Terms of Use at Clause 9) in order to unlock access to the Weekly Challenge Offer;
- 12.3.2 If the Client has not yet received their Free bets, the Client will not be eligible to participate in the Weekly Challenge Offer;
- 12.3.3 No other Free bets, outside the last of the Free bets, may be used to participate in the Weekly Challenge Offer; and
- 12.3.4 Cash Out bets may not be used to participate in the Weekly Challenge Offer.

Participation in the Weekly Challenge Offer

- 12.4 To participate in the Weekly Challenge Offer, the Client must satisfy the eligibility requirements noted at paragraph 11.3 above and, thereafter, enrol by pressing the "OPT IN" button displayed on the Weekly Challenge Offer widget on the Client's profile page.
- 12.5 The number of bets required to be placed, and the sports and/or Events upon which those bets may be placed, are detailed on the Weekly Challenge Offer widget on the Client's CopyBet Profile page, in any relevant Weekly Challenge Period.
- 12.6 Details as to the specific restrictions on the minimum odds, the size of the minimum odds and the type of bet that can be placed are specified on the Weekly Challenge Offer widget on the Client's profile page, in any relevant Weekly Challenge Period.

- 12.7 Regardless of whether the Client's bet is marked as "won" or "lost", if the Client has:
- 12.7.1 fulfilled the eligibility requirements of the Weekly Challenge Offer and enrolled in the Weekly Challenge Offer by pressing the "OPT IN" button before the end of the Weekly Challenge Period; and
 - 12.7.2 placed the corresponding value of bets, as detailed on the applicable Weekly Challenge Offer page, before the end of the Weekly Challenge Period, the Client will receive the Reward.
- 12.8 The Client can join the Weekly Challenge at any time during the Weekly Challenge Period, but can only participate once in any Weekly Challenge Period.

Weekly Challenge Offer Reward

- 12.9 The Reward amount will be displayed on the Weekly Challenge Offer page.
- 12.10 The Reward will be credited to the Client's Sportsbook account only after the Client has pressed the "CLAIM REWARD" button.
- 12.11 When the Client clicks the "CLAIM REWARD" button, the Reward will be valid for seven days, once credited to the Client (the "Validity Period").
- 12.12 If the Client has not claimed the Reward within the Validity Period, the Reward will expire.
- 12.13 The Reward has no restrictions on the markets and/or odds the Client may use the Reward on, within the Validity Period.

Weekly Challenge: General Terms

- 12.14 The Company reserves the right, at its discretion, to exclude certain Clients from the Weekly Challenge Offer and to change the terms or availability of the Weekly Challenge Offer at any time. For the avoidance of doubt, amending the terms or availability of the Weekly Challenge Offer pursuant to this term will not affect Clients who have already placed a qualifying bet (as detailed under paragraph 12.3 above).
- 12.15 The Company may reclaim any Reward that has been awarded in error.
- 12.16 If any term of the Weekly Challenge Offer is breached, or if there is evidence that a Client is abusing

the Weekly Challenge Offer or using the offer to guarantee profits regardless of the outcome (whether individually or as part of a group), the Company is entitled to reclaim the Reward and/ or void the Reward and any bet funded by the Reward and/ or take any other action reasonably necessary.

COPYBET PLATFORM ACCOUNT TYPES

13. COPYBET ACCOUNT

13.1 A CopyBet account is opened for every Client when they register a CopyBet Profile.

13.2 A CopyBet account can be used only for copying bets.

13.3 A CopyBet account may not be used for placing bets independently or act as a Tipster.

13.4 A CopyBet account can be used to copy bets from CopyBet Sportsbook accounts.

14. COPYBET SPORTSBOOK ACCOUNT

14.1 A CopyBet Sportsbook account is automatically opened for every Client upon their successful completion of the Registration Process. A Sportsbook account can be accessed via a CopyBet Profile or at <https://sportsbook.copybet.com>

For more information about Terms of Use of Sportsbook accounts, see article 3.

14.2 A CopyBet Sportsbook account can only be a Tipster, which means that it can be used only for placing bets and providing them for copying.

14.3 bets from a CopyBet Sportsbook account can be copied only to CopyBet accounts.

15. BLOCKING AND SUSPENSION OF ACCOUNTS

15.1 A Client has the right to have only one CopyBet Profile.

15.2 The Company reserves the right to block a Client's account and cancel all placed Bets, including winnings, if:

- A Client has opened more than one CopyBet Profile using the same or similar name/nickname, address, email, IP address, computer or other devices, etc.;
- A Client acts as a member of a group of persons (including family members) that use the same or similar name/nickname, address, email, IP address, computer or other devices, and operate by the same or a similar scheme;

- A Client uses the same payment details or payment details that belong to a third party or a family member.

15.3 It is not recommended for different Clients to use the same IP address (the same local network, shared computer, or mobile devices) for placing Bets in order to avoid any suspicions of conspiracy (unfair betting). In such cases, a Client shall provide a basis for such usage and obtain the Company's approval for arrangements for using its services. The Company has the right to suspend Sportsbook accounts of such Clients and ask them to provide documents and other information (including photos) that may confirm their identity.

15.4 A CopyBet Profile is non-transferable. Clients can't sell, transfer, or acquire profiles from or for other clients. Funds transfers between CopyBet Profiles are not allowed.

16. ACCOUNT VERIFICATION

16.1 In order to use the CopyBet Platform and deposit funds to the accounts, a Client shall complete a full verification of their CopyBet Profile by providing documents to confirm their identity and residence address and by passing the photographic verification by providing a selfie.

16.2 The Company reserves the right to deny a Client in passing verification without providing any reason.

16.3 A Client submitting a registration application guarantees that any information provided is true and corresponds to the Applicable Laws in their country of residence. Otherwise, CopyBet has the right to deny them in creating a CopyBet Profile or block an already existing CopyBet profile if facts of information or falsification are revealed after the Registration Process and forward this information to an appropriate authority.

16.4 The Company reserves the right to ask a Client to provide documents and other information (including photos) that may confirm their identity at any time.

16.5 If a Client refuses to provide additional documents/a selfie or provides documents/a selfie of third parties and/or falsified documents (edited by means of different applications and graphics editing software), the Company has the right to cancel all Bets placed by the Client including winnings, and block their CopyBet Profile.

DEPOSIT AND WITHDRAWAL OF FUNDS

17. FUNDS DEPOSIT

17.1 Prior to depositing funds, a Client shall verify their CopyBet Profile.

17.2 The minimum deposit amount is €10 (or equivalent in other currency) for all payment systems available on

the CopyBet Profile. This value may be changed from time to time. The latest information may be located in the "Balance operations" section.

17.3 Deposits to a Client's account must be made by Bank Card (Visa Debit, Visa Electron, Maestro or Mastercard) or using an online payment service that is available on the CopyBet Profile. For the avoidance of doubt, it is no longer possible to make deposits by credit card by any means, including by any credit card through an online payment service that is available on the Profile.

17.3.1 Only Bank Cards issued by **Irish** banks can be used for account funding.

17.3.2 When using a Bank Card, withdrawals are only accepted in the currency the deposit was made.

17.4 A Client agrees with the fact that the payment details they use must belong to them. The Company prohibits using payment details of any third parties (e.g., it is forbidden to use a family member's payment details to make deposits to their account). Deposits must be made only from a personal account and not any corporate account. In the case of non-compliance, the Company has the right to cancel all winnings, as well as close all accounts of the Client. The Company has the right to request additional documents regarding the unauthorised transfer. The Company reserves the right to freeze the account until the situation is remedied to the satisfaction of the Company.

In the Event that the Client is responsible for the above prohibited actions, the Client will be responsible for paying all costs associated with the transfer of funds. The Company does not compensate for losses incurred due to the forced closing of bets on the Client's account. All losses incurred by the Client will be removed from the refund amount, before its deduction from the account.

17.5 The Company reserves the right to block a Client's account and cancel all placed bets, including winnings if the same payment details were used by different Clients for funds deposits.

17.6 The Company will not be responsible for any charges resulting from the changes of exchange rates on the Client payment system side.

17.7 The Company is not responsible to CopyBet Clients for any lost profits, or any losses directly or indirectly incurred due to any delays in the funds depositing procedure. A Client shall be held fully liable for any financial losses associated with untimely funds transferred by the Company to their account.

17.8 CopyBet covers the Commission for depositing/withdrawing funds charged by payment systems for the funds transfer. However, the Company bears no responsibility for any additional Commissions and limitations of the Client's financial intermediaries. A Client can find information about additional terms and conditions and fees in corresponding financial institutions.

17.9 The Company reserves the right to cancel a Client's deposit and make a refund using the same payment details used in the deposit in the Event of any suspicions of fraudulent activity.

17.10 A Client agrees that any attempt for money laundering is strictly prohibited by the Company. All deposits made to the Company shall not be a result of any illegal activity or criminal action.

17.11 The Company reserves the right to examine the provenance of funds on a Client's account. A Client shall agree to disclose information related to payments systems used for depositing funds. In case there is insufficient information about the Client on such checks, further information may be requested as deemed necessary (including but not limited to, the Client's source of funds). A Client agrees to promptly provide the required information, when requested to do so. Otherwise, the Company reserves the right to withhold and/or retain any funds which would otherwise have been paid or payable to a Client including winnings or funds received within the frameworks of promotions, or close their account.

In case the Company is not satisfied that the source of funds is legitimate or if a Client does not provide sufficient information, the Company may be required to report this to the Relevant Authorities.

17.12 The Company is required to monitor any unusual or suspicious transactions of any size and report suspicious transactions and fraudulent activity to the appropriate Regulator and may report such activity to the police or Relevant Authorities. The Company does not have an obligation to inform a Client before such report is provided to the police or Relevant Authorities.

17.13 The Client acknowledges that their account is not a bank account, and they must not use it as such. An account is not protected by any deposit or banking insurance system or by any other similar insurance system. CopyBet is not a financial institution, and no interest is payable on deposits.

17.14 The Company has the right to block a profile, cancel winnings and any pending withdrawals on all accounts suspected of making any chargebacks, reversals, or otherwise cancel any deposits to their accounts. In case of any losses resulting from this activity, a Client will be required to reimburse the Company in full on demand.

Important: In the case of receiving a chargeback, a Client will not be able to withdraw any funds until the chargeback case is resolved with the bank.

17.15 If the Company suspects that a Client has deposited funds and has no intention of using such funds to place bets, the Company reserves the right to suspend or close that account and may be required to report its concerns to the Relevant Authorities.

17.16 If any deposit does not reach the Company or is cancelled by a Client or a third party, the Company will be entitled to void winnings and Free bets as a result of that deposit if the Company believes, in its sole discretion, that the deposit was made with the intention to place Bets using the deposit which in turn the Client then cancelled.

17.17 The Company does not take any responsibility or accept any liability for errors or omissions made by a Client when withdrawing funds. In case any funds are deposited or credited incorrectly, it is the Client's sole responsibility to inform the Company of the issue accordingly, and the Company will use its best endeavours to resolve such issues.

17.18 In case any sum is incorrectly credited to a Client's Account, the Company must be notified as soon as possible in order to correct the error. Bets placed and matches played subsequently using such funds, may be cancelled by the Company and the Company shall make appropriate adjustments to a Client's

Account. In case incorrect credit was added to a Client's Account which a Client subsequently withdraws, without informing the Company, the Client will be responsible for the repayment of such amount on demand from the Company.

18. FUNDS WITHDRAWAL

18.1 In order to withdraw funds, a Client must verify their CopyBet Profile.

18.2 Funds can be withdrawn to the payment system that was used for depositing. If the payment details of deposits and withdrawals are different, the Company has the right to deny a withdrawal request.

18.2.1 When deposited with Apple/ Google Pay, it is not possible to make a withdrawal directly using a Bank Card. In order to withdraw funds to a Bank Card directly, a Client must make a minimum deposit with the Bank Card and will then be permitted to withdraw the entire amount to that Bank Card.

18.3 The Company shall use its best endeavours to process a withdrawal request within two (2) business days.

18.4 The minimum withdrawal amount is €1 (or equivalent in other currency). The maximum withdrawal amount is €50 000 (or equivalent in other currency) per day. These values can be changed from time to time. The most up to date information may be located in the "Balance operations" section.

18.4.1 If a Client wishes to withdraw an amount which differs from the above-mentioned limits, the Client shall contact the CopyBet Customer Support Service by emailing the following address: info@copybet.com

18.5 In the Event that the Company detects suspicious activity contrary to the Rules of the Company the Company has the right to suspend all such operations and funds withdrawal for the duration of any investigation of a Client's activity.

18.6 The Company has the right to charge a Client additional Commission if they use different payment systems for deposits and withdrawals of funds. The Commission amount will be calculated based on the costs incurred by the Company while processing the Client's request for funds transfer.

18.7 The Company reserves the right to request additional documents, in order to confirm that the owner of a CopyBet Profile is the account owner in the payment systems.

18.8 The Company reserves the right to deny a Client the right to withdraw funds if their withdrawal applications contain payment details of third parties.

18.9 If a Client uses their account improperly i.e. as a banking facility and proceeds to make repeated deposits and withdrawals without placing bets, the Company reserves the right to deduct the amount from the Client's account which amounts to the total of expenses incurred by the Company while processing the

request for funds transfer, without the Company giving any prior notice to the Client. The Company also reserves the right to deny the Client the right to make any further deposits and the right to deny access to their account.

18.10 The Company reserves the right to block a Client's account and cancel all placed bets, including any winnings if the same payment details were used by different clients for the withdrawal of funds.

18.11 In limited circumstances, the Company's Risk Department may have a requirement to cancel withdrawals in order to carry out additional investigations. Any such funds will be returned to a Client's account which is under investigation, however, if the Company discovers any irregularities through the investigation, the Company reserves the right to withhold any such funds until such time as the Company is satisfied with the outcome of the investigation.

The Company may withhold funds at any time pending the determination of any internal or external investigation, including any internal or external investigations into a breach or potential breach of these Terms of Use or as required by Applicable Laws or to comply with any advice, request or instruction from Relevant Authorities. Responsibility for any funds lies with the account holder and any bets made with them will stand.

PLATFORM TOOLS

19. RATING

19.1 The Rating is the main tool of the CopyBet Platform.

19.2 The Rating includes several statistical parameters, which are calculated based on the history of every CopyBet Profile, including the rank in the Rating calculated based on a CopyBet Profile profit over a period in percentage.

19.3 Before making it to the major Rating, all accounts of new Clients are added to the Sandbox.

19.3.1 The period of time accounts stay in the Sandbox shall be at least seven (7) days, during which the minimum number of five (5) Markets must be closed. The Rating moderators have the right to extend this period for as long as necessary to control the account activity.

19.3.2 Accounts are moved from the Sandbox to the Rating and vice versa automatically. When this happens, the system will send a Client a notification email.

19.3.3 The Company reserves the right to deny a Client from being added to the Rating without providing any reasons.

19.4 The Rating displays only the accounts of those Tipsters who have successfully verified their CopyBet Profiles.

19.5 In order to reveal and prevent, in a timely manner, any types of activity contrary to the rules of the

Company, the Rating is moderated on a regular basis.

19.6 Among other things, activity contrary to the Rules of the Company.

19.6.1 If the Rating moderator reveals activity contrary to the Rules of the Company, a Client's account will be moved to the Sandbox.

19.7 A Client, who believes they were unfairly removed from the Rating, shall have the right to send the Company a complaint by emailing the Company using the following email address: info@copybet.com.

20. THE "STATISTICS RESET" SERVICE

20.1 A Client with a Sportsbook Account is permitted to use the "Statistics reset" service, which allows to reset the account statistics in the Rating, at any time.

20.2 To reset the statistics, Clients should follow the following process:

- Go to the "[My accounts](#)" section;
- Choose the required account from the list;
- Click "Reset statistics" and follow further instructions which appear on screen.

20.3 The "Statistics reset" service is available to verified Clients only.

20.4 This service is fee-based. In the Event that a Client wishes to carry out a statistics reset less than twenty-four (24) hours later, the statistics reset will be free. Once twenty-four (24) hours pass, the Client will be charged for the Statistics reset service.

20.5 Clients should be aware that after the Statistics are reset, the history relating to previous bets cannot be restored.

SETTLEMENT PROCEDURE AND COMMISSION (SUBSCRIPTION PAYMENT)

21. COMMISSION

21.1 Commission shall only be paid to a Tipster of a bet (not an original Tipster).

21.2 Commission is paid according to two different schemes depending on the subscription type specified by a Tipster.

21.3 Subscriptions are free by default. A Tipster may later change the subscription cost by choosing one of the available options. The cost is specified by a Tipster on the "My Followers" page of the CopyBet Platform.

21.4 Commission for "Per period" and "Per Event" subscription types is reserved and deducted accordingly from the Follower's Wallet.

22. COMMISSION OF THE "PER PERIOD" SUBSCRIPTION SCHEME

22.1 Commission is calculated for periods of one (1), two (2), or four (4) weeks.

22.2 Commission to be paid to a Tipster is reserved in a Follower's Wallet and transferred to a Tipster at the end of a period (excluding periods, when not a single bet was copied, in this case, the Commission is not paid).

22.3 Commission for the periods that have not yet started or for the current period without a single bet copied is released from hold in a Follower's Wallet.

22.4 The commencement of a subscription occurs when the service receives the instruction to initiate the subscription and it remains active for an entire period.

23. COMMISSION OF THE "PER EVENT" SUBSCRIPTION SCHEME

23.1 Commission is paid for a specific Event copied by a Follower from a Tipster.

23.2 Commission is transferred to a Tipster after an Event is over.

24. SUBSCRIPTION PAYMENTS TO A TIPSTER

24.1 Commission is paid to a Tipster after the subscription period, or an Event is over.

24.2 In the Event a Client has any claims to the calculations and payments, the Client shall have the right to submit an official request to the Company, which will be processed by the payment department of the Company within 72 hours from the moment the funds were transferred subject to any issues which may arise which result in further delays and which are beyond the control of the payment department of the Company.

24.3 The following term sets out the specifics of calculations based on the "Per period" subscription scheme:

24.3.1 When the subscription period is over, the subscription is renewed automatically. This option is enabled by default, but a Client is permitted to change the settings in the "My Tipsters" section of the CopyBet Platform. If the subscription cannot be renewed due to certain reasons (including but not limited to, insufficient funds in a Follower's Wallet), the subscription shall be paused.

24.3.2 Resuming the subscription will not change the calculation period (which will still commence with the subscription starting time).

24.3.3 Exceptions:

24.3.3.1 If a subscription with an automatic renewal is paused due to a lack of funds, the Client shall unsubscribe and then subscribe to a Tipster again (and a period will

- start all over again);
- 24.3.3.2 If a Tipster changes the subscription conditions, a subscription will not be renewed automatically, in which case, a Follower has to enable this option manually;
- 24.3.3.3 If no single bet was copied during the subscription period, all subscription payments are returned to a Follower;
- 24.3.3.4 If a Tipster was excluded from the Rating, the Commission will be refunded to a Follower's Wallet in full.

25. CHANGING OF SUBSCRIPTION CONDITIONS BY A TIPSTER

25.1 In the Event that a Tipster changes the subscription conditions such as increases the price, Followers will be notified by email and the option of automatic renewal of the subscription will be disabled.

RESPONSIBILITIES OF PARTIES

26. RESPONSIBILITIES OF A FOLLOWER

26.1 Participation in Copy Bet as a Follower implies the acceptance of these Terms of Use.

26.2 A Follower acknowledges and agrees that profitability over the past periods will not guarantee the same results in the future.

26.3 A Follower agrees that a Tipster can use any system or strategy while placing their bets.

26.4 A Follower assumes responsibilities for having enough funds on their CopyBet Profile for executing bets, regardless of whether they are copied, opened manually, or automatically.

27. RESPONSIBILITIES OF A TIPSTER

27.1 Participation in CopyBet as a Tipster implies the acceptance of these Terms of Use.

27.2 A Tipster accepts that the misreading of these Terms of Use does not release them from responsibility for financial results of their activity and/or risks.

27.3 A Tipster accepts the fact that a Follower can open, close, and modify bets on their CopyBet Profile, whether they were copied from a Tipster's account or placed by a Follower on their behalf.

27.4 A Tipster acknowledges the fact that in case the Company suspects any activity contrary to the Rules of the Company, the Company reserves the right to exclude them from the Rating subject to the reasonable satisfaction of the Company regarding the circumstances. The Company shall have the right to place restrictions on a Tipster's deposit/withdrawal operations on a unilateral basis, as well as block their CopyBet Profile, cancel any profits, and provide them with the opportunity to withdraw their deposited funds.

28. RESPONSIBILITIES OF THE COMPANY

28.1 The Company shall provide Clients of CopyBet with a complete package of services according to these Terms of Use.

28.2 The Company bears no liability to Clients of CopyBet for any lost profits or losses, which may directly or indirectly occur or not occur as a result of operations performed on Followers' or Tipsters' CopyBet Profiles.

28.3 The Company bears no liability to Clients of CopyBet for any lost profits or losses, which may directly or indirectly occur as a result of their ignorance of regulatory documents and/or cooperation schemes.

28.4 The Company does not evaluate Tipsters' professional skills and suitability at any stage of their activity and bears no responsibility to Followers for any losses or any lost profits they may incur as a result.

28.5 The Company is not liable for:

28.5.1 Risks of intentional or unintentional non-observance of Followers' interests by a Tipster. In this case, all possible risks fall on Followers.

28.5.2 Fraud with Followers' funds on behalf of a Tipster. In this case, all possible risks shall fall on Followers.

28.5.3 A Tipster losing access to their CopyBet Profile. In this case, all possible risks shall fall on a Tipster.

28.5.4 A Follower losing access to their CopyBet Profile. In this case, all possible risks shall fall on a Follower.

28.5.5 Any unforeseen delays when withdrawing funds from or depositing to the Wallet.

28.5.6 Any technical malfunctions, in the Event that they occur through no fault of the Company, but through any of the Company's partner or other parties, who are not the Company's employees.

28.5.7 Tipsters' or Followers' losses, if they occur through or during any maintenance operations which are carried out on the Company's servers.

28.6 The company bears no responsibility for any potential loss of revenue related to the non-existence or non-performance of a match or Event.

It is at the Company's sole discretion, which matches will be available for betting.

28.7 The company reserves the right to deny a client the right to register a CopyBet Profile, the right to deny a Client passing the verification process, and providing them with services without providing any reasons. The Company shall also have the right to suspend or close a Client's account unilaterally.

SAFER GAMBLING**29. DEPOSIT LIMITS**

29.1 When configuring their CopyBet Profile, a Client can also set limits to the maximum amount that can be deposited to their account.

Deposit limits can be defined on a daily/weekly/monthly basis under the following conditions:

- A Client sets deposit limits in their account currency;
- First-time deposit limits and decreased deposit limits are activated instantly;
- If a Client wishes to increase their deposit limit set by them previously, it will be possible following a seven (7) day period.

29.1.1 The Company reserves the right to set deposit limits for a Client at its own sole discretion in accordance with Responsible Gambling. A Client can change these limits but shall only have the right to decrease the limits.

DISPUTE RESOLUTION**30. DISPUTE RESOLUTION**

30.1 In the Event that a CopyBet Client has any complaints or suggestions or is not satisfied with any of the services offered by CopyBet, a Client shall have the right to send any complaints or suggestions to the Company by emailing the following email address: info@copybet.com.

30.2 When filing a complaint, a Client shall specify which article, in their opinion, of these Terms of Use has been breached by the Company.

30.3 The Company shall endeavour to come to a decision on the complaint based on these Terms of Use within seven (7) business days.

PROTECTION OF FUNDS**31. PROTECTION OF FUNDS**

31.1 Clients' funds are kept in segregated accounts, separate from the Company's funds, in order to guarantee their safety and security.

31.2 In case of any financial issues relating to the Company, a Clients' funds will not be used to the benefit of the Company. The withdrawal of funds will be available as usual.

COMMUNICATION WITH THE COPYBET SUPPORT DEPARTMENT AND OTHER EMPLOYEES OF THE COMPANY**32. COMMUNICATION WITH THE COPYBET CUSTOMER SERVICESUPPORT AND OTHER EMPLOYEES OF THE COMPANY**

32.1 The Client's communication with the Company staff shall not contain any foul or offensive language, insulting words, or threats. A Client shall display respect to all CopyBet employees when communicating with them.

In case this article is breached, the Company has the right to:

- Deny a Client any assistance, temporarily or permanently block their right to contact the Company's Customer Support Service;
- Cease providing service to the Client's Account and refund their money accordingly.

PRIVACY POLICY**33. PRIVACY POLICY**

Please refer to our Privacy Policy which can be located using [the following link](#).

LEGAL RESTRICTIONS**34. LEGAL RESTRICTIONS**

34.1 In accordance with Applicable Laws, a Client may not create a CopyBet profile or use the CopyBet Platform unless they are 18 years of age or older. Minors and those who are underage are not allowed to register as gamblers or open a CopyBet Profile. In the Event that a Client breaches this rule or the Company has reason to believe that a Client has breached this rule, the Client's profile will be blocked until such time as the Company is reasonably satisfied with the information provided by the Client.

34.1.1 CopyBet recommends preventing minors from gaining access to the CopyBet Platform, which is related to gaming/gambling websites.

34.2 A CopyBet Profile owner shall not permit any third parties to use any CopyBet Profile for their own benefit or provide any third parties with access to the Company's services including any materials or information from the Company's website.

34.3 In the Event that CopyBet becomes aware or acquires information regarding a Client's participation in gambling which has resulted in financial or personal loss or issues, the Company reserves the right to close all such CopyBet Profiles and reserves the right to deny providing services.

37.3.1 You should be aware that participating in gambling or betting may result in addiction. If a CopyBet Profile is closed or deleted as a result of gambling addiction or fraud detection, the Client will not be permitted to register any new CopyBet Profiles. Should this restriction be ignored, CopyBet reserves the right to block all newly registered CopyBet Profiles of an individual who has committed a breach and the Company assumes no responsibility for any direct or indirect losses arising from the above-mentioned breach.

[More information on responsible gambling](#)

COPYBET PROFILE CLOSURE

35. COPYBET PROFILE CLOSURE

35.1 A Client has the right to close and delete their CopyBet Profile at any time. To close or delete a CopyBet Profile, a Client shall send a request to the Company using the following email address: info@copybet.com.