

CopyBet UK LTD

General Terms

Updated on August 26th, 2025



IMPORTANT INFORMATION

PLEASE READ THIS INFORMATION BEFORE YOU MOVE ON TO THE REMAINDER OF THESE GENERAL TERMS

Everything contained in the Terms of Use (see section 2 below for how "Terms of Use" is defined) is important and should be read by you, but we would like to draw your attention in particular to the following sections in these General Terms ("General Terms" is defined in section 2 below) and the important terms and conditions that they contain. These sections, in particular, have the potential to affect your interests. It is important that you read the sections themselves and do not rely on the short summaries below:

- By registering for a Sportsbook Account (defined in section 9.2 below) and/or accessing or using the CopyBet Platform, you are entering into a legally binding contract. That contract is between you and us, and it incorporates all the terms, conditions, rules and documents forming the "Terms of Use" (explained and defined in section 2 below). Please read section 2 carefully.
- You must be 18 or over and meet certain other eligibility criteria and requirements to register for a Sportsbook Account and use the CopyBet Platform. Please read section 5 carefully.
- We will need to complete our Verification Checks (defined in section 7) before you can do certain things in connection with your Sportsbook Account. We may also run Verification Checks on an ongoing basis after your Sportsbook Account(s) has/have been opened. If we're unable to complete our Verification Checks to our reasonable satisfaction, we will have the right to suspend and, ultimately, to close your Sportsbook Account(s), and we may pass on any necessary information to the relevant authorities. Please read section 7 carefully.
- You may only register for one Sportsbook Account. If we discover that you have opened and/or operated more than one Sportsbook Account (which we call a "Duplicate Account"), we will have certain rights, including the right to close your Duplicate Account(s) (and in some circumstances your original accounts too) and to void Transactions (as defined in section 3), bonuses and/or winnings. Please read section 8.5 carefully.
- Withdrawing your funds. You will usually be able to withdraw your available balance at any time, but there are certain circumstances in which we will be entitled to delay or withhold withdrawals. Please read section 12 carefully.
- We will not tolerate fraudulent activity, cheating or any other "Prohibited Activities" (defined in section 10 below). If you do any of these things, we will have certain rights, including the right to suspend and, ultimately, close your Sportsbook Account, to void relevant Transactions and/or to withhold funds (including winnings). Please read section 10 carefully.
- Errors, Malfunctions, and Interruptions. If any part of the CopyBet Platform suffers an Error, Malfunction, or Interruption (as each of those terms are defined in section 16 below) we have certain rights including (but not limited to) the right to suspend the affected event/market while we investigate and/or void affected Transactions. This includes circumstances where the problem is not obvious to you



or us and is only discovered by us when we check or verify the result of a Transaction retrospectively. Please read section 16 carefully.

- In certain circumstances, our liability to you is limited or excluded. When you access and use the CopyBet Platform, it is important that you understand what we are liable for, when limits to our liability will apply (and what those limits are), and what we are not liable for. It is also important that you understand that we will not be liable to you under these Terms of Use, and nor do we owe you a duty of care, in respect of our compliance or otherwise with any regulatory obligations that we may be under from time to time. Please read section 17 carefully.
- Your obligation to compensate us. You may be required to compensate us if we suffer losses because you have engaged in a Prohibited Activity. Please read section 10.10 carefully.
- We may sometimes take actions for legal and/or regulatory reasons including where required to
 do so by the terms of our licence and/or a regulatory authority. These actions include running
 certain Verification Checks, restricting/closing your Sportsbook Account, and preventing you from taking
 up Promotions (defined in section 3 below) and/or completing Promotions. Please read sections 7 and
 10.8 carefully.



1. INTRODUCTION - WHO WE ARE

- 1.1 The CopyBet Platform (defined in section 3 below) is operated by CopyBet UK Ltd, a company incorporated and registered in the United Kingdom and whose registered address is at 3rd Floor, 120 Baker Street, London W1U 6TU) (the "Company", "we", "us", or "our").
- 1.2 We are licensed by the Gambling Commission of Great Britain ("Gambling Commission"), operating licence No. 000-053774-N-330744-002.
- 1.3 As we made clear in the "Important Information" section above: notwithstanding our regulated status, we will not be liable to you under these Terms of Use, and nor do we owe you a duty of care, in respect of our compliance or otherwise with any regulatory obligations that we may be under from time to time, including those relating to 'safer gambling', 'social responsibility' or similar.

2. THESE GENERAL TERMS AND OTHER IMPORTANT TERMS THAT APPLY TO YOU

- 2.1 These general terms of use (the "General Terms") together with the documents referred to and included in the Terms of Use (see section 2.2 below) govern your access to and use of the CopyBet Platform. By accessing and using the CopyBet Platform (including by opening an Account with us), you are entering into a legally binding contract between you and us. These Terms of Use come into effect at the moment a User registers for a CopyBet Profile.
- 2.2 Not all of the terms and conditions that apply between you and us are set out in these General Terms some of them are contained in separate documents in order to avoid these General Terms becoming too long. We cross-refer to these other documents and provide you with links to them below. They are still important terms which form part of the legal contract between you and us, and you should read and understand them just like the rest of these General Terms. These cross-referenced terms which (together with these General Terms) form the binding agreement between you and us (which we collectively refer to as the "Terms of Use" include the following:
 - Our Promotional Terms <u>here</u>.
 - Sportsbook Rules which can be accessed from this page here.
 - Bet Builder Rules which can be accessed from this page <u>here</u>.
 - Agreement on the Stage of Cardholder's Credentials which can be accessed from this page here.
- 2.3 In the event of any conflict between the sections of these General Terms (i.e., as set out in this specific document) and any of the other rules/terms/policies listed above (in section 2.2) or any other terms, conditions or rules provided elsewhere on the CopyBet Platform (and whether by us or any third party), these General Terms will take precedence in all instances (irrespective of anything to the contrary in such other rules, terms, conditions or policies).
- 2.4 You should take time to ensure you understand and agree to all the terms and conditions of these Terms of Use before you register to or otherwise use the CopyBet Platform. If you don't understand any part of



these Terms of Use or you do not agree to be bound by these Terms of Use, you may not use the CopyBet Platform.

3. **DEFINITIONS**

- In these General Terms, you will see certain capitalised words being used. These capitalised words are defined terms this means that they have specific meanings. When you see a defined term with quotation marks and in bold, it will be accompanied by its specific meaning (for example where we have defined the "Company" in section 1.1 above) and wherever else that capitalised term is used it will carry the same specific meaning. Some terms are defined where they first appear in these General Terms, and others are defined directly below:
- "Cash Out" means choosing to accept an offer, whether fully or partially, that we make to you to withdraw a bet before the relevant event finishes in exchange for a cash sum, regardless of the ultimate outcome of that event. For more information about Cash Out, please see our Sportsbook Rules which can be accessed from this page <u>here</u>.
- "CopyBet Platform" means the betting platform provided by the Company and currently located at my.copybet.com, and any associated mobile application/s via which such platform is made available.
- "CopyBet Profile" means a User's private virtual workspace within the CopyBet Platform.
- "CopyBet Sportsbook" means the sportsbook-specific platform within the CopyBet Platform for placing bets on sports events.
- "Error" as defined in section 16 below.
- **"Event**" means a specific match or sports event on which bets can be placed. For example a particular football match, golf tournament, or a horse or greyhound race.
- "General Terms" these general terms, as further explained and defined in section 2.1 above.
- "Interruption" as defined in section 16 below.
- "Malfunction" as defined in section 16 below.
- "Market" means a specific type of bet that can be placed within an Event. For example, 'Total Goals', '1st Half Points', 'Batsman Runs' or 'Winner'.
- "Prohibited Jurisdiction" means anywhere outside of the United Kingdom.
- "**Promotions**" means any promotions, bonuses, and other offers that we may offer from time to time via the CopyBet Platform.
- "Sportsbook Account" means a User's account for placing bets via CopyBet Sportsbook, which is automatically opened for every User upon their registration to the CopyBet Platform (see section 9.2 below for more information about Sportsbook Accounts).



"Terms of Use" as defined in section 2.2.

"Tipster" means a user of the platform.

"Transaction" means any bets, wagers, stakes, and/or similar transactions made on the CopyBet Platform.

"**User**" means an individual aged 18 or older and holding a valid CopyBet Profile (also referred to in these Terms of Use as "you" or "your").

4. CHANGES TO THESE TERMS OF USE

- 4.1 The Company may change or update these Terms of Use from time to time for various reasons, including in order to comply with applicable laws/regulations, to reflect changes to the CopyBet Platform, and/or to reflect changes to our business practices or operations.
- 4.2 If we make any material changes to these Terms of Use, we will provide Users with advance notice of such amendments either via a pop-up message on the CopyBet Platform when a User logs into their CopyBet Profile, and/or via email.
- 4.3 A User's continued use of the CopyBet platform after changes take effect will be deemed to be their acceptance of the changes. If a User disagrees with any changes, they may not continue to use the CopyBet Platform, but shall always have the opportunity to withdraw their funds (subject, if applicable, to any right under these Terms of Use to withhold funds).

5. ACCOUNT ELIGIBILITY AND YOUR PROMISES TO US

- 5.1 To be eligible to hold a Sportsbook Account, a User must:
 - a) be 18 years of age or older (underage gambling is a criminal offence see section 7.5 below);
 - b) understand, accept, and agree to be bound by these Terms of Use;
 - c) ensure that all information provided during the registration process, and at any time afterwards, is true, accurate, complete, and not misleading:
 - d) not be depositing funds originating from criminal or unlawful activities, and not otherwise be conducting criminal or unlawful activities and/or intending to use your Sportsbook Account in connection with such activities;
 - e) not collude, or attempt to collude, or be intending to participate, directly or indirectly, in any collusion scheme with any other player in the course of your use of the CopyBet Platform;
 - f) not be a problem gambler, and not be self-excluded from the Website and/or any other gambling website or otherwise be prohibited for any reason from gambling or from using the CopyBet Platform;
 - g) understand that you are responsible for complying with all applicable laws and regulations in connection with your use of the CopyBet Platform;



- h) not access (or attempt to access) the CopyBet Platform from a Prohibited Jurisdiction;
- i) not have previously had a Sportsbook Account with us, or an account with a member of our corporate group, which has been closed by us/that member of our group; and
- j) understand and accept that there is a risk of losing money by using the CopyBet Platform and accept full responsibility for such losses (see also section 6 below).
- 5.2 By registering to or otherwise using the CopyBet Platform, you (as a User) promise and represent to us that you meet and agree to all of the eligibility requirements set out above.
- 5.3 We are not obliged to accept any registrations to the CopyBet Platform, nor to open any Sportsbook Account.

6. ACCEPTANCE OF RISK WHEN USING THE COPYBET PLATFORM

6.1 As stated in section 5.1 above, users of the CopyBet Platform accept that there is a risk of losing money when using the CopyBet Platform. Without limiting the previous sentence:

Tipsters agree and accept the fact that using the CopyBet Platform is associated with risks, and that they perform operations solely on their own behalf, at their own expense and risk.

7. ACCOUNT VERIFICATION

- 7.1 In order to use the CopyBet Platform and deposit funds into a Sportsbook Account, you will need to complete a verification process.
- 7.2 Without limiting the previous sentence, we are entitled to conduct any identification, credit, source of funds/wealth and other verification checks that we may reasonably require and/or are required of us under applicable law and regulation and/or by regulatory authorities ("Verification Checks") both during CopyBet Profile registration and at any time afterwards.
- 7.3 You agree to promptly provide us with any information or documentation we request in relation to such Verification Checks. Until our Verification Checks are completed to our reasonable satisfaction, we are entitled to restrict your Sportsbook Account in any manner that we may reasonably deem appropriate, including by preventing you from accessing the CopyBet Platform and/or placing any bets. If our Verification Checks cannot be completed to our reasonable satisfaction, your Sportsbook Account will be suspended and, ultimately, may be permanently closed. In this event, we may also be required by applicable regulation and/or a relevant authority to withhold funds in your Sportsbook Account. We may also make a report to the relevant authorities.
- 7.4 The verification documentation required by us may include (but will not necessarily be limited to) photographic ID (for example, a copy of your passport or driver's licence showing your name and date of birth, and/or passing a selfie verification process) and residential address (for example, a copy of a bank statement or utility bill that shows the name and address registered on your CopyBet Profile and is dated during the previous three months).



- 7.5 You may only register for a CopyBet Profile, hold a Sportsbook Account and use the CopyBet Platform if you are 18 years of age or older. It is illegal for anyone under the age of 18 to place bets. If we discover (after you've registered for a CopyBet Profile and opened a Sportsbook Account) that you are under 18 years of age:
 - a) your Sportsbook Account will be closed;
 - b) all bets and other gambling activity made via your Sportsbook Account will be void;
 - c) all deposits you have made will be returned to you; and
 - d) we may make a report to the relevant regulatory or law enforcement authorities.
- 7.6 If you share your computer/device with anyone under the age of 18, we recommend that you put in place and use filtering software. Companies that provide filtering software include:

www.cyberpatrol.com www.netnanny.com www.surfcontrol.com www.cybersitter.com

8. ACCOUNT SECURITY, DUPLICATE ACCOUNTS AND DORMANT ACCOUNTS

Account Security

- 8.1 You must keep your Sportsbook Account details ("Account Credentials") secure and confidential and not share them with anyone else. You must not allow any other person to use your CopyBet Profile, Sportsbook Account.
- 8.2 You accept that all actions taken using your CopyBet Profile, Sportsbook Account where your Account Credentials have been entered correctly will be considered to have been taken by you and you will be responsible for all such activity (including all bets) including for any losses incurred except where our failure to exercise reasonable care has resulted in a third party obtaining your Account Credentials. We will not be liable if you disclose your Account Credentials to someone else or otherwise fail to keep your Account Credentials secure.
- 8.3 You must keep your registration details up-to-date. If any of your details change you should notify us immediately via info@copybet.com. We are not responsible for any Transactions which may be declined as a result of incorrect details where you have not notified us of any changes.
- 8.4 If you forget your Account Credentials or you believe that someone else is aware of your Account Credentials, please contact us immediately via info@copybet.com.

Duplicate Accounts

8.5 You may only hold one Sportsbook Account at any time. If we discover or have reason to believe that you have opened more than one Sportsbook Account (for example, by registering for more than one CopyBet



Profile), each such additional Sportsbook Account will be classified as a "Duplicate Account". We are entitled, in respect of each Duplicate Account:

- a) to close such Duplicate Account leaving you with only the original Sportsbook Account (unless we have reason for example if you have deliberately or fraudulently opened more than one active Sportsbook Account to close all your Sportsbook Accounts);
- b) to treat all Promotions using the Duplicate Account (and if applicable the original Sportsbook Account), and all winnings accrued from such Promotions, as void; and
- c) to void all unsettled and/or future bets or other Transactions on the Duplicate Account (and all winnings accrued from such bets or other Transactions).

Dormant Accounts

- 8.6 We will treat your Sportsbook Account as "**Dormant**" if you do not log in for a consecutive period of at least 365 days.
- 8.7 If the balance in your Sportsbook Account (as applicable) is zero at the time it is classified as Dormant, the account will be closed and no fee will apply. However, if you have a positive balance in your Sportsbook Account, we will attempt to notify you using the details you provided during your registration process (or as later updated by you) and prompt you to withdraw your balance. If you do not do so, then we will attempt to return the balance back to your last payment method used to deposit into your Sportsbook Account (where possible), except where these Terms of Use entitle or require us to withhold payment.
- 8.8 If your Sportsbook Account remains Dormant then, after a minimum period of 30 days following our first attempt to notify you and return your balance as described above, we will start to deduct a monthly fee of £2 (or currency equivalent) from your Sportsbook Account balance (the "Administration Fee").
- 8.9 The Administration Fee will continue to be deducted on a monthly basis until the earlier of: (a) your Sportsbook Account balance reaching zero (when we will close your account); (b) you withdrawing your balance in full; or (c) you 'reactivating' your respective Sportsbook Account by logging in.
- 8.10 You can 'reactivate' a Dormant Account by logging in to your Sportsbook Account at any time.

9. SPORTSBOOK ACCOUNT

- 9.1 A Sportsbook Account:
 - a) is automatically opened for every User upon their registration;
 - b) can be accessed via a CopyBet Profile or at https://sportsbook.copybet.com;
 - c) can only be used by a Tipster, which means that it can be used only for placing bets.
- 9.2 Special terms apply to Sportsbook Accounts see our Sportsbook Rules which can be accessed from this page **here**.



10. PROHIBITED ACTIVITIES

- 10.1 You may only use your Sportsbook Account, for lawful purposes in accordance with these Terms of Use. You must not engage in any Prohibited Activity and you acknowledge and understand that, as we made clear in the "Important Information" section at the top of these General Terms, the consequences of you doing so will (depending on the specific circumstances) include the voiding of any relevant bets, the withholding/voiding of attributable winnings, and the suspension and, ultimately, closure by us of your Sportsbook Account.
- 10.2 A User has the right to have only one CopyBet Profile.
- 10.3 The following activities are each defined as a "**Prohibited Activity**" if a User:
 - a) has opened more than one Profile using the same name, address, email, IP address, computer, or other devices:
 - b) acts as a member of a group of persons (including family members) that use the same name, address, email, IP address, computer, or other devices, and operate by the same or a similar scheme;
 - c) uses the same payment details or payment details that belong to a third party or a family member;
 - d) attempts to sell, transfer, or acquire CopyBet Profiles from or for other Users, or attempts to transfer funds between CopyBet Profiles;
 - e) colludes with others (including by working together to exploit a fault, using "bots" or similar software, or manipulating the software underpinning the CopyBet Platform);
 - f) accesses or attempts to access the CopyBet Platform from any Prohibited Jurisdiction including by using a VPN using a VPN, proxy or similar service to mask or manipulate their real location;
 - g) becomes bankrupt;
 - h) provides untrue, incorrect, incomplete, or misleading information while registering for a Sportsbook Account, or afterwards (except where a User provides any incorrect, incomplete, or misleading information in order to pass relevant age-verification checks, which situation will be dealt with as described in section 7.5 above);
 - i) registers a name to their Sportsbook Account which does not match the name on the payment method used to make deposits to such Sportsbook Account;
 - j) instigates or receives a chargeback, denial, reversal and/or return notification via a deposit mechanism used on their Sportsbook Account;
 - k) deposits money into their Sportsbook Account which originates from criminal and/or other illegal activities;
 - behaves abusively towards other users of the CopyBet Platform and/or CopyBet's customer support team or other staff members/representatives or is otherwise in breach of section 22 below;



- m) opens multiple Sportsbook Accounts;
- n) uses software for arbitrage situations, capitalizes on arbitrage situations, uses their Sportsbook Account for operations not provided by a bookmaker;
- o) improper use of our loyalty programs or Promotions, including any breach of our Promotional Terms;
- p) appears in our reasonable judgement to be depositing or withdrawing money or otherwise using the CopyBet Platform without genuine betting activity/usage or engages in other unusual activity (such as a sudden increase of the number or the sum of bets, a large number of bets placed over a short period of time, and/or a quick funds withdrawal immediately afterwards, etc.).
- q) otherwise breaches these Terms of Use in some other way.
- 10.4 It is not recommended for different Users 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 User shall provide a basis for such usage and obtain the Company's approval for arrangements for using the CopyBet Platform. The Company is entitled to suspend the Sportsbook Accounts of such Users and ask them to provide documents and other information (including photos) that may confirm their identity.
- 10.5 If the Company has reasonable grounds to believe that a User has engaged in a Prohibited Activity, it will limit or suspend the applicable Sportsbook Account and the Sportsbook Account will remain limited/suspended while the matter is investigated. The User's funds cannot be accessed or withdrawn during the investigation, and any balance will remain in the Sportsbook Account.
- 10.6 Users agree to assist and cooperate with any investigation into a Prohibited Activity. While an investigation is ongoing, the Sportsbook Account will be suspended/restricted and Users will not be able to place any bets, make deposits or process withdrawals. The Company will use reasonable efforts to undertake its investigation within a reasonable period, but Users acknowledge that any delay on their part to respond to information or other requests will affect the Company's ability to do so. If the Company's investigation results in its decision (acting reasonably) that the issue has been resolved to our satisfaction, the Sportsbook Account suspension will be lifted. If the Company's investigation results in its decision (acting reasonably) that the User has engaged in any Prohibited Activity, the Company will permanently close the Sportsbook Account. In these circumstances, your details may be passed on to any applicable regulatory authority or any other relevant external third parties
- 10.7 The Company may also close any Sportsbook Account at any time by giving the User reasonable advance notice the Company will use reasonable efforts to ensure this notice is not less than 5 working days in duration.
- 10.8 The Company may also from time to time restrict, suspend, or close any Sportsbook Account if required to do so by law enforcement, regulatory authorities or court order, or if the Company is otherwise required to do so for regulatory or legal reasons and/or the terms of its licence. Such actions, if applicable, may affect the User's use of their a Sportsbook Account.
- 10.9 If the Company closes a Sportsbook Account under this section, any positive real money balance in such Sportsbook Account at the time of such closure will be paid back to the User, **except that**:



- a) if the User has engaged in illegal activity, the Company is under no obligation to refund to that User any money that may be in the Sportsbook Account; and
- b) if the Company discovers or determine (acting reasonably) that the User has participated in any Prohibited Activity then the Company will withhold all or part of the Sportsbook Account balance, voiding any affected Transactions, and/or recover from such Sportsbook Account deposits, pay-outs, Promotions, and/or any winnings (if/as applicable) in each case to the extent attributable to such Prohibited Activity/ies.
- 10.10 You agree to compensate us for any costs, charges or losses sustained or incurred by us arising from any Prohibited Activity on your part.

11. DEPOSITING FUNDS

- 11.1 The minimum deposit amount is £10 (or equivalent in other currency) for all payment methods available in the CopyBet Profile. This value can be changed from time to time. The latest information can always be found in "Balance operations" within the "Deposit" section of the User's CopyBet Profile.
- 11.2 Deposits to a User's Sportsbook Account must be made by bank card (Visa Debit, Visa Electron, Maestro or Mastercard) or by using an online payment method that is accepted on the CopyBet Profile. For the avoidance of doubt, deposits may not be made by credit card by any means, including by any credit card through an online payment service.
- 11.3 Only bank cards issued by UK banks can be used for Sportsbook Account funding.
- 11.4 Withdrawals are accepted only in the currency in which the deposit was made.
- 11.5 A User agrees that the payment method 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 Sportsbook Account). Deposits must be made only from a personal account and not any corporate account. If the User is responsible for the above prohibited actions, they will be responsible for paying all costs associated with the transfer of funds. The Company does not compensate for losses incurred due to forced closing of bets on the User's Sportsbook Account. All losses incurred by the User will be removed from the refund amount, before its deduction from the Sportsbook Account.
- 11.6 The Company will not be responsible for any charges resulting from the changes of exchange rates on the User's payments system's side.
- 11.7 The Company is not responsible to Users for lost profit or losses directly or indirectly incurred due to any delays in the funds depositing procedure. A User is fully liable for any financial losses associated with untimely funds transferred by the Company to their Sportsbook Account.
- 11.8 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 User's financial intermediaries. A User can find information about additional conditions and fees in corresponding financial institutions.



- 11.9 The Company may cancel a User's deposit and make a refund using the same payment details used in the deposit if there are suspicions of fraudulent activity or any other form of Prohibited Activity.
- 11.10 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 is not obliged to inform a User before such report and may be legally required not to.
- 11.11 The User acknowledges that their Sportsbook Account are not bank account and must not be used as such. The CopyBet Platform is not a financial institution and no interest is payable on deposits. If necessary, a User shall pay their taxes and file a tax return on their own in their jurisdiction of residence.
- 11.12 The Company doesn't take any responsibility or liability for errors or omissions made by a User when withdrawing funds. If funds are deposited or credited incorrectly, it is the User's responsibility to inform the Company, who will aim to resolve it.

12. WITHDRAWALS

- 12.1 You may withdraw any cleared real money balance in your Sportsbook Account at any time, **provided** that:
 - a) all payments made into your Sportsbook Account have been confirmed as cleared and have not been charged-back, reversed or otherwise cancelled;
 - b) we have completed our Verification Checks to our reasonable satisfaction (see section 7 above). Where we have requested information from you to carry out these Verification Checks, any delay in providing this information may cause delay when withdrawing funds;
 - c) we are not required to withhold payments of your deposit and/or winnings by applicable law or regulation and/or have not been instructed to do so by a regulator; and
 - d) there is currently no ongoing, or completed (save where completed and decided in your favour), investigation:
 - i. into an Error, Interruption or Malfunction involving any aspect of the CopyBet Platform which you have used (see section 17 below); or
 - ii. where we have reasonable grounds to believe you have engaged in a Prohibited Activity which would entitle us to withhold funds in accordance with section 11 above,
 - and in the case of (i) and (ii) above, you acknowledge and understand that, as we made clear in the "Important Information" section at the beginning of these General Terms, we are ultimately entitled to void any affected bets, withhold funds (including any winnings) and (in the case of illegal or Prohibited Activities) suspend and, ultimately, close your Sportsbook Account (as applicable).
- 12.2 Funds can be withdrawn to the payment system that was used for depositing. If the payment details of deposits and withdrawals are different then:



- 12.2.1 the Company has the right to deny a withdrawal request in circumstances about which the Company has concerns, such as those stipulated under section 12.1 above; and
- 12.2.2 where there are no such concerns (for example, if the User has changed banks or the debit card registered to the account has expired), the Company will cooperate with the User to return the funds to an alternative payment method (once the identity of the respective User and the legitimacy of any alternative payment details have been verified by the Company) for the withdrawal.
- 12.3 The minimum withdrawal amount is £1 (or equivalent in other currency). This represents the administrative cost we incur in processing a withdrawal. As such administrative cost may increase or decrease over time, the minimum withdrawal amount may change from time to time. The latest information on minimum withdrawal can be found in the "Balance operations" section.
- 12.4 The Company is entitled to ask for additional documents, which confirm that the owner of a CopyBet Profile is the same as the owner of the applicable payment method.
- 12.5 In certain limited situations, the Company's Risk Department may need to cancel withdrawals in order to carry out additional investigation. These funds will be returned to a User's account under investigation, however, if the Company discovers any irregularities during the investigation, the Company reserves the right to withhold funds.

13. MAXIMUM PAYOUTS

The following limits represent the maximum amounts that can be won by a single customer in any one day.

Our providers are not authorised to accept bets that exceed these limits. In the event a bet is accepted in error, the limits outlined below will still apply.

All limits are stated in Pounds Sterling (£).

Football

- £100,000 All of the following leagues; English Premier League, Spain Primera Liga, Italy Serie A, Germany Bundesliga, France Ligue 1, FIFA World Cup, UEFA European Championships, UEFA Champions League and UEFA Cup.
- £25,000 Any other league not listed above

Horse Racing

- £50,000 Horse racing where all the selections are in races governed by a full official service within the UK or Ireland, broadcast live by SIS/ARC/PA or an alternative provider, inclusive shows, offs, results and live pictures.
- £10,000 Horse racing in all other countries and selections that are not covered by a full official service.

Other Sports

• £25,000 – All other sports as detailed in their individual rules.



Non-Sport and Specialty Bets

 £ 5,000 – Includes bets on media and television events such as Eurovision Song Contest, Big Brother etc.

For multiple bets including selections from markets where different limits apply, the maximum pay-out on the bet will default to the lowest applicable limit and shall not exceed £50,000 (or equivalent amount in other currencies).

The maximum pay-out to any Customer on any one day, including Ante Post is net winnings of £50,000 (or equivalent), unless agreed otherwise by prior written agreement.

Any group of Customers who have placed the same combination of selections, and we believe have been acting as a syndicate, will be treated as one Customer for the purpose of the above limits.

It is the responsibility of the customer to ensure details of their bets/wagers are correct. Once bets/wagers have been placed they may not be cancelled by the customer. CopyBet reserves the right to cancel any bet/wager at any time.

14. PLATFORM TOOLS

TOP TIPSTERS: LEADERBOARD / CHAMPIONS

- 14.1 The Top Tipsters page is divided into two lists of Tipsters: Leaderboard and Champions.
- 14.2 The Top Tipsters page displays only the accounts of Tipsters who:
 - a) Have successfully verified their CopyBet Profile,
 - b) Closed the minimum number of 5 Markets.
- 14.3 The Leaderboard list displays Tipsters according to their net profit earned from 00:01 Monday to 23:59 Sunday each week (UTC+1 during summer time and UTC+0 during winter time).
 - a) Winnings from Free Bets are not counted toward the profit for the purpose of the Leaderboard.
 - b) The Leaderboard resets at 00:00 (UTC+1 during summer time and UTC+0 during winter time) from Sunday to Monday.
 - c) Any prizes will be credited to the respective Sportsbook account after 00:00 on Monday each week.
 - d) To redeem any prize awarded, a Tipster must claim and use it within seven (7) days of receipt.
 - e) The prize consists of real funds, the amount of which will be displayed in the Leaderboard section under the question mark symbol. The prize can therefore be withdrawn (as cash) or re-staked as a new bet.
- 14.4 The Champions list displays Tipsters based on their net profit over the preceding thirty (30) days.



14.5 If a Tipster breaches these Terms of Use or is reasonably suspected of engaging in any Prohibited Activity, the Company is entitled to prohibit the Tipster from participating in the relevant Leaderboard list.

15. RESPONSIBILITIES OF A TIPSTER

15.1 A Tipster acknowledges the fact that, if the Company reasonably suspects them of any Prohibited Activity, the Company is entitled to exclude them from the Leaderboard/Champions until the clarification of all attending circumstances and place restrictions on a Tipster's deposit/withdrawal operations, as well as block their CopyBet Profile, void any winnings attributable to the Prohibited Activity, and provide them with the opportunity to withdraw their deposited funds.

16. MALFUNCTIONS, ERRORS AND INTERRUPTIONS

- 16.1 We try to provide you with a high-quality betting platform, but we cannot guarantee that the CopyBet Platform will at all times perform correctly. Various kinds of mistakes and errors can occur technical, human and otherwise.
- 16.2 In this section 17 we describe the things that can go wrong and the rights that we have in such events. Below are some key definitions to help you understand this section:
 - A "Malfunction" refers to where an automated process fails to operate as designed or intended, for example where a piece of computer software produces a deviation from its intended performance specifications or parameters, or where two pieces of software fail to interface or communicate with each other in the manner intended or designed, in either case so as to produce a result which is not the result that was intended or designed. These malfunctions may or may not be apparent to us or to you and they may only come to light as and when settlement instructions, game outcomes, winnings or cashouts are investigated and analysed retrospectively.
 - An "Error" refers to a mistake or error that is not exclusively technical, for example the mistaken posting of incorrect odds, or the offer of incorrect prices or terms for participation in a Promotion or gambling opportunity. Errors can arise from human mistakes, administrative, operational or systems failures and combinations of all of these. For example, (i) a bet might be offered mistakenly at a price that is substantially out of the market (for example, at 500/1 rather than 5/1) or (ii) a Promotion designed to offer a £5 return might mistakenly advertise a £50 return or (iii) the pay-tables advertised for a product may mistakenly fail to reflect the true payment configuration of the product.
 - An "Interruption" refers to an interruption in a betting transaction for any reason, for example an interruption caused by the failure of the internet or connectivity, or severe latency in communications, or technical failure due to some disaster or unforeseen event.
- 16.3 Where any of the above occur, we will deal with them as described below and it is important that you understand and agree to the following before you use the CopyBet Platform, as we made clear in the "Important Information" section at the top of these General Terms.

Malfunctions



- 16.4 If as a result of a Malfunction, your Sportsbook Account is credited with winnings (and/or any element of a Promotion) that you would not have received were it not for that Malfunction, we will have the right to void the relevant Transaction/Promotion/Promotional element and any resulting winnings. This applies even if the relevant product could have produced the same or similar amount of winnings without the intervention of the Malfunction and it applies whether the Malfunction was apparent to you or to us or not. If you have withdrawn any such winnings, you agree that you will pay them back to us as and when we ask you to.
- 16.5 Where any Malfunction is or becomes apparent or obvious to you or you suspect that a Malfunction may be occurring, you agree that you will cease your use of the CopyBet Platform immediately and will immediately report the suspected Malfunction to us at info@copybet.com.

Errors

- 16.6 In the event of an Error, the same applies as for Malfunctions, as set out above.
- 16.7 Where any Error is or becomes apparent or obvious to you or you suspect that an Error may be occurring on the CopyBet Platform, you must immediately cease using the CopyBet Platform immediately and will immediately report the suspected Error to us at info@copybet.com.

Interruptions

- 16.8 Our priority is to ensure that we deal with interruptions in a way that is fair and does not systematically disadvantage our customers.
- 16.9 Where Interruptions affect the CopyBet Platform, we may suspend betting markets, void bets and return stakes to Users.

17. OUR LIABILITY

- 17.1 Nothing in these Terms of Use limits or excludes (or seeks to limit or exclude) the Company's liability for:
 - a) death or personal injury arising from our negligence;
 - b) fraudulent misrepresentation or misrepresentation;
 - c) your statutory rights as a consumer; or
 - d) any other liability which cannot be excluded or limited under applicable law.
- 17.2 As we made clear in the "Important Information" section at the beginning of these General Terms, we will not be liable to you under these Terms of Use, and nor do we owe you a legal duty of care, in respect of our compliance or otherwise with any regulatory obligations that we may be under from time to time, including those relating to 'safer gambling', 'social responsibility' or similar.
- 17.3 Subject always to section 18.1 above, the CopyBet Platform is provided without any guarantees, conditions or warranties and we will not be liable for any damage or loss suffered or incurred by you or any third party as a result of your access or use of the CopyBet Platform including any damage or loss that was not foreseeable to you and us when the contract between us was formed (loss or damage is



foreseeable if either it is obvious that it will happen or if, at the time the contract was made, both we and you knew it might happen) or any damage or loss arising from or in connection with;

- a) a User's use, or inability to use, the CopyBet Platform;
- b) any breach by a User of these Terms of Use (including any Prohibited Activity on your part);
- c) any Error, Interruption or Malfunction in the CopyBet Platform;
- d) arising from any inaccuracy or incompleteness of any information provided via the CopyBet Platform;
- e) our closure, restriction, limitation, or suspension of your Sportsbook Account in accordance with these Terms of Use:
- f) Tipsters losing access to their CopyBet Profile;
- g) unforeseen delays when withdrawing funds from or depositing;
- h) Tipsters' losses, if they occur during the maintenance operations on the Company's servers;
- i) operations performed on Tipsters' CopyBet Profiles;
- j) the non-existence of a match/event on the CopyBet Platform (it is at the Company's discretion which matches will be available for betting on the CopyBet Platform);
- k) any loss of profit, loss of business, business interruption, or loss of business opportunity;
- l) your deliberate circumvention of any safer gambling measures in place (whether put in place by you or by us) (see section 18 below); or
- m) events, circumstances or causes beyond our reasonable control.

18. RESPONSIBLE GAMBLING

To find out more information about our responsible gambling tools, please visit our responsible gambling page <u>here</u>.

If you need help or advice, please contact our customer support team at info@copybet.com.

- 18.1 We are committed to providing a responsible gambling environment, in compliance with the Gambling Commission's regulations and guidance. We therefore perform "light touch financial vulnerability checks" on our customers. These checks are designed to identify potential indicators that someone may be at risk of experiencing gambling-related harm, so that our services remain safe and fair for all users.
- 18.2 If our checks indicate that you may be at risk of gambling-related harm, we may take the following actions (and will notify you):
 - a) set limits on the amount you are able to deposit; and/or
 - b) request additional information to confirm how you are funding your spend; and/or
 - c) temporarily or permanently suspend your Sportsbook Account.



18.3 When configuring your CopyBet Profile, you can set a limit for the maximum amount that you can deposit into your Sportsbook Account (see sections below).

TIME OUT

- 18.4 If you want to take a break from the CopyBet Platform at any time, you can request a 'Time Out'. During any Time Out, you can withdraw your funds and access your CopyBet Profile, but you cannot make any new deposits or place any bets.
- 18.5 The available Time Out periods are: 24 hours; one week; one month; and six weeks.
- 18.6 Once you have set a Time Out, it cannot be reduced or cancelled.

SELF-EXCLUSION

- 18.7 Users are able to request to 'self-exclude' from the CopyBet Platform at any time. Once we receive a User's self-exclusion request, that User will be prohibited from accessing the CopyBet Platform, their Sportsbook Account, or using any of the CopyBet services/functionalities during the period of self-exclusion. CopyBet will take all reasonable steps to prevent Users from being sent any marketing materials to the email address used on the Sportsbook Account(s) in respect of which they have self-excluded, and CopyBet endeavour to remove such self-excluded User from its marketing database within 48 hours of the respective User submitting his or her self-exclusion request to CopyBet.
- 18.8 The available self-exclusion periods are: (i) six months; (ii) one year; (iii) three years; and (iv) five years.
- 18.9 If a self-excluded User does not ask us to re-activate their respective CopyBet Profile and/or Sportsbook Account within thirty (30) days after the end of any self-exclusion period, the respective profile or account will be automatically blocked for a further seven (7) years, without the possibility of re-activation during this period.

SELF-EXCLUSION THROUGH THE "GAMSTOP" ONLINE SERVICE

- 18.10 CopyBet is registered with the National Online Self Exclusion Scheme Limited ("GAMSTOP"). After successfully registering with GAMSTOP, a User won't be able to access the CopyBet Platform, or the websites and applications of any other companies that are participating in GAMSTOP, with the personal information provided to GAMSTOP. More detailed information about GAMSTOP can be found here: www.gamstop.co.uk.
- 18.11 During the period of any active self-exclusion with GAMSTOP, we will take all reasonable measures to prevent a GAMSTOP self-excluded User from accessing their Sportsbook Account or opening a new Sportsbook Account.
- 18.12 We don't have any responsibility for any mistakes made by either any User or GAMSTOP when that User self-excludes with GAMSTOP, or when GAMSTOP transfers this information to us. In particular, we have no responsibility for failing to block access to a User's existing Sportsbook Account or preventing Users from opening a new Sportsbook Account if either we and/or GAMSTOP were provided with inaccurate, inconsistent, and/or incomplete information (see also section 19.15 below).



- 18.13 Once we are informed that any self-exclusion with GAMSTOP is successfully activated, we will remove the email address that User provides to GAMSTOP from our email marketing lists.
- 18.14 Once any self-exclusion period agreed with GAMSTOP is completed, the User will need to contact GAMSTOP to deactivate the self-exclusion. Once any self-exclusion is successfully deactivated, that User's access to their Sportsbook Account will be re-activated.
- 18.15 If a self-excluded User does not contact GAMSTOP to deactivate any self-exclusion after the specified period ends, the self-exclusion will be extended for seven (7) more years (and will be deactivated afterwards).

CIRCUMVENTION OF SELF-EXCLUSION

18.16 During a period of self-exclusion, whether requested directly with CopyBet or via GAMSTOP, Users must not circumvent, or to attempt to circumvent, such self-exclusion arrangement by attempting to place bets using the CopyBet Platform, either themselves or using a third party. Any Sportsbook Account found to be in use in breach of a self-exclusion request will be closed as soon as such use is discovered, and the Company will attempt to return any available real money balance as set out in these Terms of Use. If a User is able to access their Sportsbook Account and/or open a new Sportsbook Account during any self-exclusion period, including one requested via GAMSTOP, and our automated checks do not prevent this happening, we shall have no responsibility or liability to you or any third party for any gambling activity that takes place (including to refund any losses relating to such gambling activity). Users accept that we have no responsibility or liability whatsoever (including in respect of any losses incurred) if they continue to gamble with CopyBet or any third party, including where they have circumvented a self-exclusion via additional accounts and/or by changing registration details.

DEPOSIT LIMITS

- 18.17 Users are able to set limits on the amount they can deposit into their Sportsbook Account over a specific time period ("**Deposit Limit**").
- 18.18 These limits can be set on a daily/weekly/monthly basis as you prefer. You can (i) decrease any existing Deposit Limit immediately at any time and (ii) increase any existing deposit limit after twenty four (24) hours of requesting such increase.
- 18.19 When a User sets a deposit limit for the first time, the deposit limit takes effect immediately, and the User will be notified of this via a confirmation message.
- 18.20 Users are able to decrease their deposit limits at any time. Any request to decrease a deposit limit will take effect immediately.
- 18.21 If a User requests to increase their Deposit Limit, a 24-hour cooling-off period applies, after which:
 - 18.21.1 the User will be asked to confirm whether they still wish to increase the Deposit Limit; and
 - 18.21.2 if the User confirms, the new Deposit Limit will be set immediately, and the User will be notified that the new Deposit Limit is active; or



- 18.21.3 if the User does not confirm (or respond), the Deposit Limit will remain unchanged, and the User will be notified. If the User confirms the increased limit after such 24-hour period has elapsed, the User will be prompted to confirm the change and (upon receipt of that confirmation) the new Deposit Limit will come into effect immediately.
- 18.22 The Company can set a Deposit Limit for you. You can request we change this limit as per the process described in sections 18.17 to 18.21.3).

REALITY CHECKS

18.23 Users are able to set 'reality checks' when using the CopyBet Platform. A reality check means a display of the time elapsed since the session began which is displayed on the User's screen until it is removed by the User indicating their acknowledgement of it. For more information about reality checks on the CopyBet Platform, please see here.

19. DISPUTE RESOLUTION

- 19.1 If a User has any claim or dispute arising from betting or any other activity with us, please contact us at info@copybet.com. Please specify the subject matter of your claim in the email subject line.
- 19.2 If we are unable to settle the dispute within eight weeks of receiving it, either party is entitled to refer the dispute to the Independent Betting Adjudication Service (**IBAS**). You accept and agree that the resolution of a dispute agreed by you and arrived at with the assistance of the IBAS will be binding on both you and us.
- 19.3 For further information on IBAS, click **here**.

20. PROTECTION OF USER'S FUNDS

- 20.1 We are required by our licence to inform Users about what happens to funds which we hold on account for them, and the extent to which funds are protected in the event of our insolvency. The Gambling Commission provides further information on our licence conditions detailing what we need to tell Users about their funds.
- 20.2 We hold Users' funds separate from company funds in an independent trust account. This means that steps have been taken to ensure that Users' funds are repaid to them in the event of our insolvency. This meets the Gambling Commission's requirements for the segregation of customer funds at the level: **high protection**. Please see more information here, and the Gambling Commission's customer funds insolvency ratings system for high protection here.

21. COMMUNICATION WITH COPYBET

Users' communication with the Company staff may not contain any foul, abusive or offensive language, insulting words, or threats. Users must show respect to all CopyBet employees when communicating with them. If a User breaches this section, the Company has the right to deny such User assistance and temporarily or constantly block their right to contact the Company's User Support.



22. PRIVACY NOTICE AND COOKIE POLICY

Our Privacy Notice sets out how we process Users' personal information. You can find our Privacy Notice on this page. Our Cookie Policy explains our use of cookies on the CopyBet Platform. You can find our Cookie Policy on this page.

23. COPYBET PROFILE CLOSURE

A User has the right to close or deactivate their Sportsbook Account at any time. To close or deactivate their Sportsbook Account, Users can send the Company a request to info@copybet.com or can do so directly in their CopyBet Profile settings.

24. OTHER IMPORTANT LEGAL TERMS

- 24.1 If you breach these Terms of Use and we take no action against you, we will still be entitled to use our rights and remedies in any other situation where you breach these Terms of Use.
- 24.2 If any provision (or part of a provision) of these Terms of Use is held by any competent authority to be invalid, void, voidable, unenforceable or unreasonable, the other provisions of these Terms of Use and the remainder of the provision in question will continue to apply.
- 24.3 We may assign or transfer any or all of our rights and/or obligations under these Terms of Use but we will only do so where that assignment or transfer will not negatively affect your rights under these Terms of Use. Without limiting the preceding sentence, we may transfer our rights or obligations under these Terms of Use to another company within our group of companies or any other legal entity, including if we restructure or there is a sale of our business. You agree that we may do so provided that in the case of such a transfer, after we notify you of the date on which such transfer takes place, your rights under these Terms of Use will be against the new legal entity. We may also subcontract or delegate in any manner any or all of our obligations under these Terms of Use to any third party or agent.
- 24.4 These Terms of Use are personal to you and you may not assign, sub-license or otherwise transfer in any manner any of your rights or obligations under these Terms of Use.
- 24.5 These Terms of Use are governed by English law and we both agree to submit to the jurisdiction of the English Courts provided that such choice of law and jurisdiction will not deprive you of any mandatory consumer protections or rights of your home country (if different).