

CopyBet UK LTD

# **Terms of Use**

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## **TERMS AND DEFINITIONS**

## 1. PLATFORM TERMS

- 1.1 The "Company" CopyBet UK Ltd (3rd Floor, 120 Baker Street, London W1U 6TU), licensed by the UK Gambling Commission, operating license No. 000-053774-N-330744-002.
- 1.2 A "Client" is an individual aged 18 or older with a CopyBet Profile opened on their behalf.
- 1.3 "CopyBet" is a copy-betting platform provided by the Company.
- 1.4 A "CopyBet Profile" is a Client's private virtual workspace in the copy-betting platform.
- 1.5 "CopyBet Sportsbook" is a platform within CopyBet services for placing bets on sports events.
- 1.6 A "Tipster" is the owner of a CopyBet Profile, who offers bets for Followers to copy.
- 1.7 A "Follower" is an owner of a CopyBet Profile, who subscribes to a Tipster(s) and copies their bets.
- 1.8 An "Affiliate" is a Client, who earns commission by attracting new Clients to the Company.
- 1.9 A "Commission" is a remuneration, which the Company, a Tipster, and an Affiliate receive for their activity in the CopyBet platform.
- 1.10 A "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 platform provides each Client with only one Wallet in the system.
- 1.11 A "CopyBet Account" is an account for copying bets, which opens automatically for every Client upon their registration.
- 1.12 A "Betfair Exchange Account" or a "Betfair Account" is a Client's account opened on the Betfair Exchange and linked to their CopyBet Profile.
- 1.13 A "CopyBet Sportsbook Account" or a "Sportsbook Account" is a Client's account for placing bets, which is automatically opened at CopyBet Sportsbook for every Client upon their registration.
- 1.14 A "Nickname" is a username displayed in the Platform instead of a Client's real name.



#### 2. BETFAIR EXCHANGE TERMS

- 2.1 "Betfair Exchange" is the service of the Betfair company, which allows Clients to bet against each other. Link: https://betting.betfair.com/what-is-a-betting-exchange.html
- 2.2 A "Bet" is an agreement to risk money on the unknown result of an Event in order to receive profit.
- 2.3 An "Event" is an event with an equivocal outcome (for example, a football match), which one can bet on. Includes one or several Markets.
- 2.4 A "Market" is a set of possible results of an Event, which can be bet on. For instance, a Market of "Match odds" in a football match includes three possible results: the win of the first team, the win of the second team, and the tie.
- 2.5 A Bet type: "Limit". When copying bets, only Limit type bets are taken into account. When the bet is placed, a particular odd limit is specified. Such a bet can be executed by Betfair only with the odd that is better or equal to the specified one.
- 2.6 A Bet Side: "Back/Lay". Each possible result of a market can be bet on two sides back or lay.
- Back wins if a Market outcome is exactly the same as specified;
- Lay wins if an outcome of a Market is different from the specified one.

Link: <a href="https://betting.betfair.com/what-is-lay-betting.html">https://betting.betfair.com/what-is-lay-betting.html</a>

- 2.7 A "Bet Size" is an amount of money, which defines the risk level and the size of the possible Bet Profit. The Bet Side and Price are taken into account.
- 2.8 A "Bet Price" is a ratio between a Bet Size and the size of the possible Bet Profit (loss). Decimal odds are used. Link: <a href="https://betting.betfair.com/decimal-odds-converter-fraction-odds-betfair-explained.html">https://betting.betfair.com/decimal-odds-converter-fraction-odds-betfair-explained.html</a>
- 2.9 A "Bet Liability" is an amount of money that is used for maintaining a bet and will be lost in case of a loss. It defines the bet risk level.
- For "Back" Bets: Liability = Bet Size;
- For "Lay" Bets: Liability = (Bet Size) \* ((Bet Price) -1).



- 2.10 Betfair Exchange "Account Exposure" is a part of the Betfair Exchange Account balance reflecting the result of placing bets. It shows how much money will be transferred from a CopyBet Profile in case of the worst outcome for all open bets.
- 2.11 Betfair "Market Exposure" is a part of total Account Exposure calculated for this particular Market.
- 2.12 "Cash Out" is a feature that allows you to settle your bet(s) or a portion of it/them before the end of the Event.
- 2.13 "Open Bet" is an order sent from the CopyBet system to the Betfair Exchange service with parameters of a new bet on behalf of a CopyBet's Client (Follower).
- 2.14 The bet is "Matched" when it's equated fully or partially with an opposing position. A Matched bet will have a particular outcome as soon as the Market is closed. A Matched bet cannot be canceled by a Client.
- 2.15 The bet is "Closed" when a Market is closed with a particular outcome, all matched bets of this Market are closed as well. A Closed bet can be profitable or unprofitable.
- 2.16 "Bet Profit" is an amount of money transferred to a Client's Betfair Exchange Account in case a bet wins (a chosen outcome of an Event matches the real outcome) or an amount of money transferred from a Client's Betfair Exchange Account in case a bet loses.

For the total Bet Profit, CopyBet is taking into account the Betfair commission for a Market (a corresponding part of the bet).

- 2.17 "Market Profit" is the total profit for all bets of this Market. The Market profit is charged with the commission from Betfair.
- 2.18 "Event profit" is the total profit for all Markets of this Event.

## 3. COPYBET SPORTSBOOK TERMS

- 3.1. In order to use and deposit to the Sportsbook Account, as well as to place bets, the Client shall verify their Profile by confirming the following information:
  - Date of birth and a 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 residential address;



Valid email address.

A Client shall be responsible for duly updating the data they provided during the registration and notifying the company about any changes to the above-mentioned information. Notifications about changes should be emailed to the Customer Support Service and contain the full information on the updates.

## 3.1.1 A Client is also obliged:

- To be a natural person;
- Not to be a professional player in any sport, competition, or league where the Company provides the Clients with the opportunity to place bets;
- 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;
- Not to place bets on behalf of participants of events;
- Not to be restricted by limited legal capacity;
- Not to act on behalf of any other party;
- 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;
- Not to deposit money originating from criminal and/or other illegal activities;
- Not to deposit money via bank card, which a Client is not authorized to use and/or use a bank card in a jurisdiction, in which betting and gaming are prohibited;
- Not to be discharged bankrupt or have concluded any amicable agreements with loaners;
- Not be self-excluded or excluded by any company from the player list;
- Not to conduct any criminal activities whereby a Company's Sportsbook account is directly or indirectly involved:
- Not to use the Company's services if it is illegal in their country of residence. A Client has to make sure
  that they follow the 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 depending on some particular jurisdictions or
  territories;
- Not to find the Company's official website or services offensive, objectionable, unfair, or indecent;
- To maintain their Profile details at the Company up-to-date in terms of the following: full name, country of residence and valid email address.

## 3.1.2 A bettor applying to open a Profile at the Company acknowledges and accepts:

- All definitions and stipulations as stated under the Company's Terms of Use;
- The Company's Terms of Use as currently published on its official website, as well as any possible future changes to them;
- That their cooperation with the Company is governed by:



- (i) the Company's Terms of Use as published in English;
- (ii) any regulatory provisions or other decisions made by the Company;
- (iii) the governing law of the place where the Terms of Use are applied.
- 3.2 "Event Participant" is an athlete or a team on which bets are placed.
- 3.3 "Single" is a bet placed on a single Event.
- 3.4 "Multiple" is a bet placed on the outcome of several different Events simultaneously. To win a Multiple bet, there should be no losses among outcomes of each Event.
- 3.5 "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.
- 3.6 "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.
- 3.7 "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.
- 3.8 "Total" is a bet on a game result, expressed in the number of goals, pucks, points, or games, scored (thrown, gained, or played) by the Event Participant(s).
- 3.9 Decimal odds are used by default. 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 according to the decimal coefficient.

## 3.10 BETTING RULES

3.10.1 The Company accepts bets on the outcome of sporting and other events with a previously unknown result, by using telecommunication networks for this procedure.



- 3.10.2 When a Client downloads the application (via the Internet or mobile services), opens a CopyBet Sportsbook account and/or uses an existing account, places a bet or participates in any games, takes any prize, a Client confirms their consent with the current the Terms of Use and undertakes the obligation to act in accordance with their regulations.
- 3.10.3 The Company reserves the right to refuse to open a CopyBet Sportsbook account to any Client.
- 3.10.4 The Company has the right to block the profile that perform activity contrary to the internal rules of the Company. This 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 this Client, they will be cancelled.
- 3.10.5 The Company has the right to suspend transactions and/or the payment of funds on the account in case there are suspicions of activity contrary to the internal rules of the Company (multiple accounts, software for using arbitrage situations, capitalizing on arbitrage situations, using accounts for operations not provided by a bookmaker, abuse of Loyalty programs, unusual activity on a Client's account, 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 a quick funds withdrawal immediately afterwards, etc.). In such cases, the Company has the right to perform a verification of the Client's activity for up to 14 working days, until the end of which all transactions on the account will be suspended.

The Company has the right to extend the investigation period, if considered necessary.

- 3.10.6 The Company has the right to extend the investigation period, if considered necessary.
- 3.10.7 If there are any suspicions of the honesty of the bets placed, the Company has the right to contact the customer and request additional information or ask leading questions about these bets, such as the explanations of the betting principle, why the event aroused the bettor's interest, as well as any other questions related to the bet, may be requested, which will help the Company to understand the honesty of betting. In case that the Company still has doubts about the honesty of bets placed, the Company reserves the right to block the Client's account, cancel all bets and allow the withdrawal of funds deposited.
- 3.10.8 In case of violations of the existing Rules the Company has the right to block the Client's Profile by giving the opportunity to withdraw only the amount of funds deposited.
- 3.11 POLICY OF USE OF THE COMPANY'S OFFICIAL WEBSITE
- 3.11.1 The Company bears no responsibility for any losses or damages incurred by a Client as resulting from the use of its official website or its content. This provision equally applies to the use of the website by any person, inability to access the website, delays in functioning or transmission of data, failures in communication lines, as well as any errors, misprints, or omissions in the content of the website.
- 3.11.2 Loading photos and videos from the Company's official website or its sub-sites is permitted only for private use. Publication, transmission, or reproduction of this data for any other purpose is strictly prohibited.



## 3.12 POLICY OF BETS

- 3.12.1 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 remain the same, except in cases of technical and obvious mistakes in the line.
- 3.12.2 Only the amount confirmed and registered by the Company is accepted as an amount of Bet.
- 3.12.3 A Client is the only person who is responsible for Bets. Once a Bet is made and its acceptance is confirmed by the Company, it cannot be changed or canceled by a Client. The Company bears no responsibility for the "lost" or "double" Bets made by Clients. Please, be very careful when checking the parameters of all the Bets you have placed on every stage.
- 3.12.4 A Client's loss of their password cannot be a reason for the cancellation of a Bet or the cancellation of the request for payment of winnings.
- 3.12.5 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 did 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.
- 3.12.6 Failures of communication or other technical issues in the Client's communications are not a reason for the cancellation of a Bet if this Bet has been registered on the Company's server.

## 3.13 DATA DISPLAY

- 3.13.1 The Company is not responsible for the accuracy, completeness, and timeliness of the proposed information services, including data on "Live" events and mailing services.
- 3.13.2 The Company makes every effort to make the information on events (such as results, the time and duration of a game, and the statistics of teams /players, etc.) be correct. However, this information is displayed only for informational purposes and the Company is not responsible for any errors or delays in this data.
- 3.13.3 The Company is not responsible and does not accept any claims regarding the accuracy of the translation of team names and the names of the players from foreign languages.
- 3.13.4 If in the indicated event/match there is more than one member with the same surname and during the Bet acceptance the full name of the athlete or other features identifying them uniquely have not been indicated, all Bets on positions with this athlete are refundable.
- 3.13.5 If in the name of the match or position one or more entrants are indicated in the line incorrectly (except for errors in translation when the other team/entrant of the represented tournament is indicated instead of the necessary one), all the Bets on that event are recognized as invalid and a return is made. Only the Company has the right to determine the events belonging to different categories.



- 3.13.6 In the cases when the specific details of the team, such as a particular age group (for example U18 years/U21 years/youth teams), gender (women), 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, when there are incomplete names or possible grammar errors in the line, all Bets remain in force. If the gender of participants is not indicated in the line, it is considered that the gender of teams is male. In the case when women's teams are participating in a match, it is necessary to have a detailed indication about it in the line, otherwise, Bets on this match are subject to return.
- 3.13.7 The date and time indicated in the line 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 competition, as well as the Company's data.
- 3.13.8 If the place of conducting a meeting is not indicated in the line, the host of the field is indicated first (except for competitions 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.
- 3.13.9 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.
- 3.13.10 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.
- 3.13.11 Incorrectly indicated date of the conducted match is not a ground for the cancellation of a Bet.
- 3.13.12 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.

## 3.14 INTERLOCKING EVENTS AND OUTCOMES

- 3.14.1 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, these Bets are refundable, even if the computer program accepting the Bets did not block them when accepting. The Company reserves the exclusive right to determine whether the events are connected in case any disputes arise.
- 3.14.2 In the game on "Qualify/Not qualify from the group" in "Multiple" and "System" Bets, it is allowed only to bet on one team from the given group. If this condition is violated in such bets on "Qualify/Not qualify from the group", the given Bets are refundable, even if the computer program accepting the Bets did not block bet when



accepting. 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.

## 3.15 OBVIOUS AND TECHNICAL ERRORS

- 3.15.1 The Company is not responsible for errors in typing, transfer, or 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 incorrectly, incorrectly indicated events, etc.), or declare invalid the corresponding Bets even after completion of the event. In the cases of correcting obvious errors, Bets are returned. The most common types of technical errors are the following:
- 3.15.2 Errors of 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.

3.15.3 "Mirror Errors" – when the odds for players are displayed in a diametrically opposite manner. In this case, the favorite of the game (including the current favorite of the "Live" event) is displayed with the odds exceeding the odds of the outsider of the given event.

Example: Basketball. Barcelona-Unicaja. The winner of the match. Instead of [1.2 and 4], [4 and 1.2] is displayed.

3.15.4 Writing errors – if all the odds are indicated correctly but the teams are written in an 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 are a very large 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. The right to determine the nature of errors belongs exclusively to the Company.

- 3.15.5 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 immediately.
- 3.15.6 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.



- 3.15.7 In the cases when 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.
- 3.15.8 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.
- 3.15.9 The Company reserves the right to bring a Client to responsibility 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.

## 3.16 BETS ON CREDIT

3.16.1 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.

## 3.17 RESTRICTIONS ON BETS

- 3.17.1 The Company has the right to deny a Client in placing Bets without giving any reason and reserves the right to close or temporarily block Sportsbook accounts of individual Clients without prior notice.
- 3.17.2 The minimum and maximum size of Bets for all sporting events is defined by the Company and is subject to changes without prior written notice to Clients. In addition, the Company reserves the right to impose special restrictions on Sportsbook accounts of individual Clients.
- 3.17.3 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, ask them to provide documents and other data (including photos) verifying their registered identity or even block their accounts.
- 3.17.4 Winnings on Bets are paid only within the limits set with maximum limits of the Company. If a Client has made a Bet and the winning exceeds the maximum, the Company is not obliged to pay any amount of money exceeding the maximum limit.

## 3.18 LATE BETS

3.18.1 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.



- 3.18.2 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 organizers 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.
- 3.18.3 In the case of any disputes regarding the time of the start of the event, if the organizers of the above-mentioned event cannot provide official information on the matter, the Company's information about the start time of the event is considered the only correct one.

#### **3.19 REFUND**

- 3.19.1 If a refund is declared about the Bet, such Bet is 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).
- 3.19.2 A Bet is 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 "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 parameter of the total are equal.

## 3.20 FIXED MATCHES

- 3.20.1 In the case of possible interference in the 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 this event or cancel the Bets on this match, as well as hand over the information to the appropriate authorities for further investigation and prevention of similar incidents.
- 3.20.2 The Company reserves the right to suspend the payment of the Bets and make a refund on them if there are solid reasons to believe this 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 governing bodies of relevant federations and regulatory bodies are also 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 in the future.

#### 3.21 NEUTRAL FIELD

3.21.1 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 the case when 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 refund of Bets is made only when the match is transferred to the field of an opponent country.

#### 3.22 INTERRUPTED EVENTS

3.22.1 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.

3.22.2 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.

3.22.3 For interrupted events recognized as canceled (if not otherwise stipulated in the Rules of the sport), all Bets are refundable, except for ones for which the result is exactly defined at the time of the stop of the event. For interrupted events, Bets on the relative performance time (periods, etc.) are subject to unconditional return.

## 3.23 EVENTS TRANSFER

3.23.1 If the start time of the event has been changed and otherwise is not stipulated in the Rules of sports, all Bets on the event are refundable.

3.23.2 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 remain valid. If the "Passing" of the team, which goes to the next round, is later canceled because of any reason, the event is disregarded and the payment is made according to the results of played matches. If the second match did not take place or was interrupted, then all Bets on it, including the "Passing", are refundable.



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

## 3.24 CALCULATION OF BETS

3.24.1 The Company validates the results based on official reports and alternative sources of information (including videos of the event) after the event is finished. Calculation of Bets is based on the results published on the Company's website at www.copybet.com in the "Results" section. In the case of discrepancy of results from different sources of information, as well as in the case of their obvious mistakes, the final decision to determine the results belongs to the Company.

3.24.2 All claims of the Clients regarding the correctness 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.

3.24.3 Valid (factual) results are considered to be the results, which are announced based on official protocols or other legit sources of information right after the end of the event.

The Company uses 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 can use other official sources if necessary. In exceptional cases, the Company reserves the right to use video reviews to adjudge the true result.

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3.24.4 "Live" events Bet results are calculated based on what is known immediately after the end of the event/competition. All following changes (for example, changes by decision of a jury after the game) are not



taken into account while deciding the Bets. The Company itself calculates these Bets based on its statistical data about the actual course of the game. If otherwise is not indicated, all "Live" Bets on non-participating athletes in the competition will be invalid.

- 3.24.5 In cases when the Company's statistics based on TV coverage are different from the official statistics, the Bets are calculated according to the Company's statistics.
- 3.24.6 If more than one participant or team is declared as a winner of the competition, the odd of winnings is divided by the number of winners. In this case, the odd can't be less than 1 (One).
- 3.24.7 All operations on Sportsbook accounts are made in the currency chosen by a Client during account registration.
- 3.24.8 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.
- 3.24.9 If a match is not completed and is considered incomplete, then all Bets on it are refundable (except what is mentioned in article 3.22.1), even if the result, at which the event was interrupted, is later confirmed as final.
- 3.24.10 The result announced on the day of the match is taken for 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, conditioned by the revision of the results of the event by governing bodies and disciplinary penalties of teams are not taken into account and the initial results of the calculation of Bets remain in force.

## 3.25 NON-PARTICIPATION IN THE EVENT

3.25.1 If it does not contradict the special rules of individual sports, when an event participant, who a Bet was made on, for whatever reason cannot take part in the event, a Bet is considered valid and lost by a Client. The exceptions are the following cases:

The event (tournament) is canceled;

The event (tournament) is considered invalid;

The location of the event was changed;

The event (tournament) is interrupted or postponed.

3.25.2 In the case of "Who is taller" Bets with two outcomes, if one of the participants refuses to take part before the event/tournament, a Bet is refundable.

#### 3.26 RULES OF SPORTS BETS

3.26.1 Sports Bets rules take precedence over the General Rules.



- 3.26.2 Some Types of Bets:
- 3.26.3 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 are calculated as "Even number".
- 3.26.4 All Bets on the number of medals are calculated according to the official medal table at the end of the event. Any changes undertaken by the governing bodies later are not taken into account.
- 3.26.5 Any medals won by the country team in any competitions shall be considered as one regardless of the number of participants in this team.
- 3.26.6 In the case when some market has the potential outcome "Any other", this outcome includes all participants of the event not listed in the options of that market separately.
- 3.26.7 In the case of 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.

#### 3.27 FINANCIAL LIMITATIONS

- 3.27.1 The minimum Bet on any event in any category is £0.10.
- 3.27.2 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.
- 3.27.3 The maximum Payout in any category is £10 000.
- 3.27.4 The maximum amount of a Bet on the event depends on the sport and the event. It is defined by the Company specifically for each event and each type of a Bet. This 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 explanation of reasons.
- 3.27.5 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 of these Terms of Use does not exempt from the liability and/or risks.
- 4.3 A Follower accepts the risk of possible losses or lost profit resulting from non-execution or partial execution of copied bets due to low liquidity on the market, insufficient funds of Follower's CopyBet Profile, or other factors.
- 4.4 A Tipster accepts the fact that using CopyBet services is associated with risks. A Tipster performs operations solely on their own behalf, at their own expense and risk.
- 4.5 A Follower, a Tipster, and an Affiliate accept the risk of possible losses or lost profit due to the rounding of exchange rates during the balance operations within their Wallets.
- 4.6 If necessary, a Client shall pay their taxes and file a tax return on their own 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 Priority of copying: in the case when a Tipster has several Followers, bets are copied on the "first come, first served" basis.
- 5.3 While being copied, Follower's bet parameters (price, size, and others) are defined by the CopyBet platform based on many 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 the bets should be copied.
- 6.2 There are two types of Subscriptions: "Per period" (1, 2, or 4 weeks) and "Per event".
- 6.3 Subscription parameters available for a Tipster:
  - Subscription type;
  - Subscription price.
- 6.4 Subscription parameters available for a Follower:
  - Copy Ratio (default value is 1);
  - Limit Loss (disabled by default);
  - Automatic subscription renewal (enabled by default).

## 7. COPYING FROM BETFAIR EXCHANGE AND COPYBET SPORTSBOOK

- 7.1 The Copying of a Tipster's bet to Followers' accounts: when the system receives the signal that a Tipster opened a bet, it defines its parameters and sends orders to open corresponding bets on Followers' accounts.
- 7.2 The parameters of the copied bets:
  - 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 CopyBet 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 even 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 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 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 No matter which type of an odd is specified by the Tipster in Sportsbook account, odds on Copybet will always be displayed in a decimal format for both 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 is sure to be closed with profit).
- 8.2.3 In case there are open Follower's bets, which haven't been matched yet or 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 this bet, the profit of this Market will not be less than it was calculated.
- 8.2.4 The following parameters are required for calculations:
  - Limit Limit loss specified by a Follower;
  - Profit\_current the amount of the profit for all bets copied from this Tipster;
  - 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;



- Exposure the total value of the minimum Exposure values for each of the Markets copied from this 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 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 can't 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 OF THE COPYING PROCESS

- 9.1 In case a bet can not be copied, a Follower can find the information explaining the reason behind the error in their Profile.
- 9.2 Examples of errors while copy-betting at Betfair:
  - "There is not enough money on your Betfair Exchange account";
  - "The bet is prohibited by bookmaker rules";
  - "The Market is suspended".
- 9.3 Examples of errors while copy-betting at CopyBet:
  - "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 verified Clients, who are UK residents, are entitled to receive a Free Bet.

10.2 In order to be qualified for Free Bets (4 x £10), a Client **must at least log in through the mobile application** and has to place 1 Single bet (only) which:

- Must be worth of at least £10;
- Must have coefficient 1.5 or more;
- Must be placed in an event that no other bet was placed before;

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

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

10.5 After a qualifying bet is settled, a Client will get 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 profile, but they can only be used one by one.

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.

10.6 Every Free Bet is valid for 7 calendar days. If a Free Bet is not used during this period, it will be expired.

10.7 A Free Bet can be used as a Single bet on any Pre-Match or In-Play markets on any sport.

10.8 Any bet placed after the reception 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 of the account.

10.9 The Free Bet amount is not available for withdrawal.

10.10 The Free Bet amount won't be included in returns; if a Free Bet wins, Client receives only their winnings that will be transferred to their Sportsbook account.

For example, if a placed £10 Free Bet with a 3.0 odd is successful (wins), a Client will receive £20 (i.e £30 - £10 Free Bet).



- 10.11 The maximum payout from one Free Bet is £500.
- 10.11.1 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.
- 10.12 Using Cash Out is forbidden for Free Bets.
- 10.13 A Client can participate in the Free Bet promotion only once.
- 10.14 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.
- 10.15 Accepting and receiving a Free Bet imply a Client's acceptance and consent with all terms and conditions of the Free Bet promotion and the General Terms of Use of CopyBet.
- 10.16 The Company has the right to request additional verification from the client, i.e. additional documents and/or selfie, if considered necessary.
- 10.17 The company has the right to deny the reception of Free Bets to a Client or limit them without giving any reasons.
- 10.18 The Free Bet promotion is available only to one Profile per person, family, apartment, computer, or IP address. In case of any suspicion of fraud 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 the winnings payable to a Client. If the second profile is registered, any Free Bets received within the frameworks of the promotion will be recalled and the winnings will be cancelled.
- 10.18.1 The use of VPN is prohibited by the Company.
- 10.19 Bet Limits still apply to individual members when using Free Bet.
- 10.20 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.
- 10.21 The company reserves the right to change the rules of the Free Bet promotion or even terminate it unilaterally.
- 10.22 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 UK 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.

## COPYBET PLATFORM ACCOUNT TYPES

## 12. COPYBET ACCOUNT

- 12.1 A CopyBet account is opened for every Client when they register a Profile.
- 12.2 A CopyBet account can be used only for copying bets.
- 12.3 A CopyBet account can't be used for placing bets independently or act as a Tipster.
- 12.4 A CopyBet account can be used to copy bets from Betfair Exchange and CopyBet Sportsbook accounts.

## 13. BETFAIR EXCHANGE ACCOUNT

- 13.1 A Betfair Exchange account is connected by a Client to their Profile after registration.
- 13.1.1 By connecting a Betfair account, a Client agrees to provide Betfair Exchange with accurate information for registration, including their real birth date and country of residence, as well as to inform Betfair Exchange about any changes in this information.
- 13.2 A Betfair Exchange account can be used as a Tipster and for copying bets.



- 13.3 Bets from a Betfair Exchange account can be copied to CopyBet and other Betfair Exchange accounts.
- 13.4 A Client has the right to link only one Betfair account.
- 13.5 A Betfair Exchange account connected to a Profile must belong to a CopyBet Profile owner. In case the data doesn't match, the Company reserves the right to exclude the account from the Rating and/or disconnect it from CopyBet and/or block a Client's Profile and cancel all commissions received for subscriptions.
- 13.6 A Client shall, following a request from Betfair Exchange (made at any time before or after you register an account at Betfair Exchange), quickly provide any documents or information requested by Betfair Exchange for evidence of their identity, age, residential address, country of origin, right of use of a particular credit/debit card, and agree to Betfair Exchange's right to check any information or document.

#### 14. COPYBET SPORTSBOOK ACCOUNT

- 14.1 A CopyBet Sportsbook account is automatically opened for every Client upon their registration. A Sportsbook account can be accessed via a CopyBet profile or at <a href="https://sportsbook.copybet.com">https://sportsbook.copybet.com</a>
  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 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 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 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 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 selfie verification.
- 16.2 The company reserves the right to deny a client in passing verification with no reason given.
- 16.3 A Client submitting a registration application guarantees that any information in it is true and corresponds to the legislation. Otherwise, CopyBet has the right to deny them in creating a profile or block an already existing profile if facts of information falsification are revealed after the registration procedure and forward this information to an appropriate authority.
- 16.4 The Company reserves the right to ask a Client for additional documents and/or selfie for identification at any moment.
- 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 this Client including winnings, and block their Profile.



## **DEPOSIT AND WITHDRAWAL OF FUNDS**

## 17. FUNDS DEPOSIT

- 17.1 Prior to depositing funds, a Client shall verify their Profile.
- 17.2 The minimum deposit amount is £10 (or equivalent in other currency) for all payment systems available in the CopyBet Profile. This value can be changed from time to time. The latest information can always be found 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 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 UK banks can be used for account funding.
- 17.3.2 When using Card, withdrawals are accepted only 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 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 unauthorized transfer. The Company reserves the right to freeze the account until the situation is clarified.
- In case the Client 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 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's payments system's side.
- 17.7 The Company is not responsible to CopyBet Clients for lost profit or losses directly or indirectly incurred due to any delays in the funds depositing procedure. A Client is 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 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 case there are 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 should not be a product of any illegal activity or criminal action.
- 17.11 The Company reserves the right to examine the provenance of funds on Client's account. A Client shall agree to disclose information related to payments systems used for depositing funds. In case there is not sufficient information about the Client on these checks, further information may be requested (including 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 sure that the source of funds is legitimate or if a Client didn't 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 doesn't have the obligation to inform a Client before such report and may be legally required not to.
- 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 that funds to place bets, the Company reserves the right to suspend or close that account and may be required to report this 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 discretion, that the deposit was made with the sole intention to place bets using the deposit which the Client then cancelled.



17.17 The Company doesn't take any responsibility or 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 responsibility to inform the Company which will aim to resolve it.

17.18 In case any sum is incorrectly credited to a Client's Account, the Company must be notified as soon as possible to correct the error. Bets placed and matches played subsequently using such funds may be cancelled by the Company which shall make appropriate adjustments to a Client's Account. In case there is an incorrect credit to a Client's Account which was withdrawn without informing the Company of the error, a Client will be responsible for repayment of such amount on demand from the Company.

#### 18. FUNDS WITHDRAWAL

- 18.1 In order to withdraw funds, a Client has to verify their 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 on the Bank Card. In order to withdraw funds to the Bank Card directly, a Client must make a minimum deposit with the Bank Card and then they can withdraw the entire amount to that Bank Card.
- 18.3 The Company shall process a withdrawal request within two business days.
- 18.4 The minimum withdrawal amount is £1 (or equivalent in other currency). The maximum withdrawal amount is £1 000 (or equivalent in other currency) per day. These values can be changed from time to time. The latest information can always be found in the "Balance operations" section.
- 18.4.1 If a Client wants to withdraw the amount that differs from the above-mentioned limits, they have to contact the CopyBet Customer support service at <a href="mailto:info@copybet.com">info@copybet.com</a>
- 18.5 In case there are suspicions of activity contrary to the internal rules of the Company (multiple accounts, software for using arbitrage situations, capitalizing on arbitrage situations, using accounts for operations not provided by a bookmaker, improper use of Loyalty programs, unusual activity on a Client's account, 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 a quick funds withdrawal immediately afterwards, etc.), the Company has the right to suspend all operations and/or funds withdrawal for the entire period of investigation of a Client's activity.



- 18.6 The Company has the right to charge a Client with additional commissions if they use different payment systems for deposits and withdrawals of funds. The commission amount is calculated based on the Company's costs incurred by the Company while processing the Client's request for funds transfer.
- 18.7 The Company reserves the right to ask for additional documents, which 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 in funds withdrawal 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 with repeated deposits and withdrawals without placing bets, the Company reserves the right to deduct from the Client's account the total of expenses incurred by the Company while processing their request for funds transfer, without prior notice. Furthermore, the Company reserves the right to deny the Client further deposits and deny access to their account.
- 18.10 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 withdrawals.
- 18.11 In certain limited situations, Company's Risk Department may need to cancel withdrawals in order to carry out additional investigation. These funds will be returned to a Client's account under investigation, however, if the Company discovers any irregularities during the investigation, the Company reserves the right to withhold funds.

The Company may withhold funds at any time pending the determination of any internal or external investigation, including any internal or external investigation into a breach or potential breach of these terms or as required by law or to comply with any advice, request or instruction from any governmental, regulatory or enforcement authority. 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 is at least 7 days, during which the minimum number of 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 it happens, the system sends a Client a notification email.
- 19.3.3 The Company reserves the right to bar the Client from being added to the Rating without giving any reasons.
- 19.4 The Rating displays only the accounts of those Tipsters, who have successfully verified their Profiles.
- 19.5 In order to reveal and timely prevent any types of activity contrary to the internal rules of the Company, the Rating is moderated on a regular basis.
- 19.5.1 Among other things, activity contrary to the internal rules of the Company means multiple accounts, software for using arbitrage situations, capitalizing on arbitrage situations, using accounts for operations not provided by a bookmaker, improper use of Loyalty programs, unusual activity on a Client's account, 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 a quick funds withdrawal immediately afterwards, etc.
- 19.5.2 If the Rating moderator reveals activity contrary to the internal rules of the Company, a Client's account will be moved to the Sandbox.
- 19.6 A Client, who believes they were undeservedly removed from the Rating, has the right to send the Company a complaint to <a href="mailto:info@copybet.com">info@copybet.com</a>.

## 20. THE "STATISTICS RESET" SERVICE

- 20.1 A Client with a BetFair or Sportsbook account can use the "Statistics reset" service, which allows to reset the account statistics in the Rating, at any time.
- 20.2 To reset the statistics, you have to:
  - Go to the "My accounts" section;
  - Choose the required account from the list;
  - Click "Reset statistics" and follow further instructions.

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



- 20.4 This service is fee-based. If less than 24 hours have passed since the previous statistics reset, the statistics reset will be free.
- 20.5 After the Statistics are reset, the history of previous bets can't be restored.

# SETTLEMENT PROCEDURE AND COMMISSION (SUBSCRIPTION PAYMENT)

## 21. COMMISSION

- 21.1 Commission is paid only to a Tipster of a bet (not an original Tipster), an Affiliate, and the CopyBet platform.
- 21.2 Ratio of commission amounts: 70% to a Tipster, 30% to CopyBet.
- 21.3 Commission is paid according to two different schemes depending on the subscription type specified by a Tipster.
- 21.4 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 web platform.
- 21.5 Commission for "Per period" and "Per event" subscription types is reserved and deducted from the Follower's Wallet.

## 22. COMMISSION OF THE "PER PERIOD" SUBSCRIPTION SCHEME

- 22.1 Commission is calculated for the periods of 1, 2, or 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 haven't started yet or for the current period without a single bet copied is released from hold in a Follower's Wallet.
- 22.4 A subscription starts when the service receives the command to start a subscription and lasts for 1 whole 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 case a Client has any claims to the calculations and payments, they have the right to submit an official request to the Company, which will be processed by the Payment department within 72 hours from the moment the funds were transferred.
- 24.3 Nuances of calculations according to 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 can always change settings in the "My Tipsters" section of the web platform. If the subscription can't be renewed due to some reasons (for instance, insufficient funds in a Follower's Wallet), the subscription is paused.
- 24.3.2 Resuming the subscription doesn't change the calculation period (it still starts with the subscription starting time).

## 24.3.3 Exceptions:

- If a subscription with an automatic renewal was paused due to lack of funds a Client has to unsubscribe and then subscribe to a Tipster again (a period starts all over again);
- If a Tipster changes subscription conditions, a subscription will not be renewed automatically, so a Follower has to enable this option manually;
- If not a single bet was copied during the subscription period, all subscription payments are returned to a Follower:
- 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 case a Tipster changes subscription conditions for the worse (increases the price), Followers are notified by email and an option of automatic renewal of a subscription is disabled.

## **AFFILIATE PROGRAM**

#### 26. COPYBET AFFILIATE PROGRAM

- 26.1 Each Client automatically becomes an Affiliate. They receive a unique affiliate code, which is added to all marketing materials offered by CopyBet.
- 26.2 Persons under 18 years of age are not allowed to participate in the affiliate program.
- 26.3 Each Affiliate is allowed to have just one affiliate profile. CopyBet reserves the right to block any associated profiles and cancel any commissions payable to these profiles.
- 26.4 The Affiliate commission is paid to the CopyBet Clients, who are specified as an "Affiliate" in their Profile, for the Clients they attracted. In case an "Affiliate" is not specified in the Profile of an attracted Client, the Affiliate commission is not paid.
- 26.5 The Affiliate attracts a Follower and receives:
- 26.5.1 30% of the CopyBet's revenue share each time an attracted Follower subscribes to a Tipster. The CopyBet's revenue share is 30% of a Tipster's subscription price.
- 26.5.2 30% of the "Statistics reset" service fee if the attracted Client used the service for their Betfair or Sportsbook account.
- 26.6 If the Affiliate's Wallet currency differs from Client's Wallet currency, the conversion is made according to the CopyBet platform exchange rates.
- 26.7 The Affiliate's potential profit is displayed in the Affiliate profile right after a Follower subscribes to a Tipster.
- 26.8 The commission is not paid to the Affiliate if no bets were copied during the subscription period and the money was refunded to the Follower.



- 26.9 CopyBet provides the Affiliate with reports in their "Affiliate Program" section, which contain detailed descriptions of recently attracted clients and the amount of the received commission.
- 26.10 The Affiliate commission for the current calendar month is paid to the Affiliate's Wallet on the first day of the next month. After the commission is transferred to the Wallet, it can be withdrawn without any restrictions.
- 26.11 The Affiliate themselves, as well as any affiliated persons, cannot be a client of the Affiliate. If any coincidence of the Affiliate's data and a client's data (such as passport data, address, telephone, e-mail, IP-address, payment details, etc.) arise, such client's accounts shall be considered as affiliated and are subject to the exclusion from the Affiliate's group and the cancellation of the paid affiliate commission.
- 26.12 CopyBet reserves the right to immediately cancel any paid commissions, as well as suspend or terminate any profile, which, according to the company's opinion, has something to do with money laundering, and/or any other activity contrary to the internal rules of the Company, and report on such activity to applicable authorities. (Activities contrary to the Company's rules implies unethical practices and activities intended to deceive the Company.)
- 26.13 CopyBet reserves the right to immediately cancel any paid commissions, as well as suspend or terminate any profile, in case the Company has reasons to believe that the traffic generated by the Affiliate is illegal or breaks any regulations stipulated in these Terms of Use.
- 26.14 The Affiliate has no right to attract clients using inappropriate means and methods. Such methods and means include deception, fraudulent misrepresentation, provision of incorrect risk disclosure information, promises of profit, and other wrongdoings.
- 26.15 The Affiliate shall guarantee that all marketing and promotional campaigns targeting prospect clients are in compliance with Advertising/marketing rules and regulations by the Gambling Commission.
- 26.16 The Affiliate has no right to place on their website or any other sources they use for attracting clients any links intended for persons under 18 years of age, or encourage such persons, whether directly or indirectly, to use the gambling-related services.

The Affiliate shall promote CopyBet in a socially conscious way and pay particular attention to the needs for the protection of children, young people, and other vulnerable persons from the harm done by the gambling-related services.

- 26.17 The Affiliate shall, if requested by CopyBet, immediately remove any marketing activities promoted by CopyBet on its website or any other advertising medium controlled by the Company.
- 26.18 The Affiliate is solely responsible for content and operation of their website or any other source they use for attracting clients and shall guarantee that the website doesn't contain any materials that are detractive, sexually explicit, illegal, harmful, menacing, offensive, racist, ethnic, discriminative, abusive, politically sensitive,



or otherwise contentious and infringing. Under no circumstances CopyBet bears any responsibility for any claims or disputes between the Affiliate and any user of their website or any other related products/services, and the Affiliate shall pay for all losses incurred (directly or indirectly) by CopyBet or any employee of the Company because of such claims and disputes.

26.19 In any messages intended for prospect clients, the Affiliate shall make it absolutely clear that these messages are sent independently and without the knowledge of CopyBet, and that any complaint that may possibly be filed by the recipient should be addressed to the Affiliate but not CopyBet.

26.20 CopyBet exerts every effort to avoid any mistakes when calculating payouts due to Affiliates. However, if there is a mistake in the affiliate commission calculation, CopyBet reserves the right to correct any obvious mistakes and charge the Affiliate for any excess payouts (including, among other things, a decrease of future payouts due to the Affiliate from CopyBet) or cancel any payouts that were made.

26.21 If the Affiliate believes that their commission was calculated incorrectly, they have the right to file a complaint to <a href="mailto:info@copybet.com">info@copybet.com</a>.

## **RESPONSIBILITIES OF PARTIES**

## 27. RESPONSIBILITIES OF A FOLLOWER

- 27.1 Participation in CopyBet as a Follower implies the absolute acceptance of CopyBet Terms of Use.
- 27.2 A Follower accepts the fact that profitability over the past periods does not guarantee the same results in the future.
- 27.3 A Follower agrees that a Tipster can use any system or strategy while placing their bets.
- 27.4 A Follower assumes responsibilities for having enough funds on their Profile for executing bets, regardless of whether they are copied, opened manually, or automatically.

### 28. RESPONSIBILITIES OF A TIPSTER

28.1 Participation in CopyBet as a Tipster implies the absolute acceptance of CopyBet Terms of Use.



- 28.2 A Tipster accepts that ignorance or misreading of these Terms of Use doesn't release them from responsibility for financial results of their activity and/or risks.
- 28.3 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.
- 28.4 A Tipster acknowledges the fact that in case CopyBet suspects them of any activity contrary to the internal rules of the Company, the Company reserves the right to exclude them from the Rating until the clarification of all attending circumstances and place restrictions on a Tipster's deposit/withdrawal operations on a unilateral basis, as well as block their Profile, cancel any profits, and provide them with the opportunity to withdraw their deposited funds.

## 29. RESPONSIBILITIES OF THE COMPANY

- 29.1 The Company shall provide Clients of CopyBet with a complete package of services according to these Terms of Use. The Company is liable for the proper performance of technological solutions according to these Terms of Use.
- 29.2 The Company bears no liability to Clients of CopyBet for lost profit or losses, which may directly or indirectly occur or not occur as a result of operations performed on Followers' or Tipsters' CopyBet Profiles.
- 29.3 The Company bears no liability to Clients of CopyBet for lost profit or losses, which may directly or indirectly occur as a result of their ignorance of regulatory documents and/or cooperation schemes.
- 29.4 The Company doesn't evaluate Tipsters' professional skills and suitability at any stage of their activity and bears no responsibility to Followers for any losses or lost profit they may incur.
- 29.5 The Company is not liable for:
- 29.5.1 Risks of intentional or unintentional non-observance of Followers' interests by a Tipster. In this case, all possible risks fall on Followers.
- 29.5.2 Fraud with Followers' funds on behalf of a Tipster. In this case, all possible risks fall on Followers.
- 29.5.3 A Tipster losing access to their CopyBet Profile, as well as the third parties gaining access to a Betfair Exchange account. In this case, all possible risks fall on a Tipster.
- 29.5.4 A Follower losing access to their CopyBet Profile, as well as the third parties gaining access to a Betfair Exchange account. In this case, all possible risks fall on a Follower.



- 29.5.5 Unforeseen delays when withdrawing funds from or depositing to the Wallet.
- 29.5.6 Technical malfunction, if it occurs through no fault of the Company, but of the Company's partner or other parties, who are not the Company's employees.
- 29.5.7 Tipsters' or Followers' losses, if they occur during the maintenance operations on the Company's servers.
- 29.6 The company bears no responsibility for any potential loss of revenue related to non-existence of a match/event.

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

29.7 The company reserves the right to deny a client in registering a Profile, passing verification, and providing them with services with no reason given. As well as to suspend or close a Client's account unilaterally.

## SAFER GAMBLING

## **30. DEPOSIT LIMITS**

30.1 When configuring their 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 after a 7-day period.

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

#### 31. TIME OUT

31.1 Time Out is required to give a Client the opportunity to take a break from Gambling and to reassess their choices.



31.2 During a Time Out, a Client can withdraw their funds and has access to the Profile. However, they cannot make a deposit and place bets.

## 31.3 Available Time Out periods:

- 24 hours;
- 1 week;
- 1 month;
- 6 weeks.
- 31.4 The Time Out cannot be changed or cancelled if already set.

## 32. SELF-EXCLUSION

- 32.1 Self-exclusion is a tool used to address the issue of problem gambling. The process of self-exclusion results in voluntary lockout from specific gambling sites.
- 32.2 After a Client is self-excluded, they will not be able to access the platform's services during that time.

## 32.3 Available Self-exclusion periods:

- 6 months;
- 1 year;
- 3 years;
- 5 years.
- 32.4 After a Client applies for self-exclusion, a pop-up will appear confirming the application. It can take up to 48 hours for the self-exclusion to become effective.

A client can contact support on <a href="mailto:info@copybet.com">info@copybet.com</a> for any advice.

- 32.5 Profile activation takes place only after a written request from the Client to customer support. The client can be activated only 24 hours after the end of the self-exclusion period.
- 32.6 If the client has not requested activation of the Profile within 30 days after the end of the self-exclusion period, then their account is blocked for another 7 years, without the possibility of its activation during this period.
- 32.7 We strongly recommend that if your devices are used by underage young people, any information on your account is kept confidential and secure.



## 33. SELF-EXCLUSION THROUGH THE "GAMSTOP" ONLINE SERVICE

- 33.1 In addition to the internal self-exclusion described above, CopyBet is registered with a self-exclusion service, provided by The National Online Self Exclusion Scheme Limited ("GAMSTOP"). After successfully registering with GAMSTOP, a Client won't be able to access the websites and applications of companies, that are participating in GAMSTOP and involved in online gaming and gambling. More detailed information about GAMSTOP can be viewed at <a href="https://www.gamstop.co.uk">www.gamstop.co.uk</a>.
- 33.2 As soon as a Client successfully registers with GAMSTOP, the Company undertakes all reasonable measures to prevent a Client from getting access to their account and opening a new account at CopyBet Sportsbook as long as the self-exclusion is active.
- 33.3 The Company accepts the self-exclusion of a Client through GAMSTOP, solely based on information provided by them to GAMSTOP during their registration. CopyBet bears no responsibility for any mistakes made by a Client or GAMSTOP when transferring this information.
- 33.4 A Client must act in good faith when providing GAMSTOP with information that was used for creating a CopyBet account, as this is in their best interest. A Client shall update the information provided to GAMSTOP. The Company bears no responsibility for updating such information.
- 33.5 The GAMSTOP service prevents a Client from accessing only those accounts, which correspond to the information provided to GAMSTOP in a self-exclusion request. GAMSTOP won't allow a Client to open new accounts if the personal information provided by a Client to the Company matches the information provided by a Client to GAMSTOP in their self-exclusion request.

The Company bears no responsibility for not being able to block access to existing accounts or ban a Client from opening new ones if CopyBet and/or GAMSTOP were provided with inaccurate, inconsistent, and/or incomplete information.

- 33.6 According to the Terms of Use of GAMSTOP, a Client shall agree that the self-exclusion will be activated as soon as possible after their request is processed. Once the self-exclusion is successfully activated by GAMSTOP, it will come into effect in the CopyBet system as well.
- 33.7 As soon as the self-exclusion is activated by GAMSTOP, a Client will be automatically taken off the email marketing lists of CopyBet.
- 33.8 When the exclusion period that was agreed between a Client and GAMSTOP is completed, a Client needs to contact GAMSTOP to deactivate the self-exclusion. Once the self-exclusion is successfully deactivated, a Client will get access to their accounts at the Company or will have the opportunity to open new ones.



If a Client fails to contact GAMSTOP to deactivate the self-exclusion when the period specified by a Client is over, the self-exclusion will be extended for 7 more years and will be deactivated afterwards.

## **DISPUTE RESOLUTION**

#### 34. DISPUTE RESOLUTION

- 34.1 In case a CopyBet Client has any complaints or suggestions or is not satisfied with any of its aspects, they have the right to send them to the Company via email address: info@copybet.com.
- 34.2 When filing a complaint, a Client has to specify exactly (in their opinion) what article of these Terms of Use has been violated by the Company.
- 34.3 The decision on the complaint will be made based on these Terms of Use within 7 business days.

## APPLICATION OF COPYBET TERMS OF USE

## 35. APPLICATION OF COPYBET TERMS OF USE

- 35.1 These Terms of Use come into effect at the moment a Client registers a CopyBet Profile while confirming, in advance, that he agrees with the current Terms of Use.
- 35.2 In case of any conflicts between the Articles of these Terms of Use and any other information provided on the Platform, on marketing materials, on advertisements etc., the Articles of these Terms of Use are considered prevailing over that information.
- 35.3 CopyBet is the Company's self-design project. The terms and the ways of calculations may differ from the terms of other similar services in the field.
- 35.4 The Company reserves the right to introduce changes to these Terms of Use at any time. In the case of any material amendments to these Terms of Use, the Company will provide a Client with a notice of such amendments. A notice can be sent via a pop-up message on the Company's website and/or mobile application when a Client logs into their Profile and/or gets an email. Upon being informed of the changes, if a Client wants to continue using the Company's services, they will be asked to 'Agree' to the changes. A Client's continued use of the services after receiving a notice will be deemed to be their acceptance of the changes. In case a Client



disagrees with the material changes, they will not be allowed to use the Company's services but shall always have the opportunity to withdraw their funds from their Profile.

## **PROTECTION OF FUNDS**

## **36. PROTECTION OF FUNDS**

36.1 Clients' funds are kept in segregated accounts, separate from the Company's funds, to guarantee that they are safe.

36.2 In case of any financial woes at the Company, Clients' funds will not be used to the benefit of the Company. Funds withdrawal will be available as usual.

# COMMUNICATION WITH THE COPYBET SUPPORT DEPARTMENT AND OTHER EMPLOYEES OF THE COMPANY

## 37. COMMUNICATION WITH THE COPYBET CLIENT SUPPORT AND OTHER EMPLOYEES OF THE COMPANY

37.1 Client's communication with the Company staff shouldn't contain any foul or offensive language, insulting words, or threats. A Client should show respect to all CopyBet employees when communicating with them.

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

- Deny a Client in assistance and temporarily or constantly block their right to contact the Company's Client Support;
- Stop this Client's account servicing and refund their money.



## **PRIVACY POLICY**

## 38. PRIVACY POLICY

- 38.1 The Company reserves the right to keep the following information confidential:
- 38.1.1 Information about technologies, algorithms, or any other internal operating procedures of the Company, including information about its Clients and employees.
- 38.1.2 Information that may cause violations of the privacy policy concerning its employees, owners, affiliates, clients, and other related parties.
- 38.1.3 Information that may cause violations of the privacy policy on the part of its employees, owners, affiliates, clients, and other related parties.
- 38.1.4 Exceptions are the cases when the information is demanded by an authoritative regulatory body upon official request.

## LEGAL RESTRICTIONS

## 39. LEGAL RESTRICTIONS

- 39.1 According to the current legislation, a Client can't create a profile and use the CopyBet platform unless they are 18 years of age or older. Minors are not allowed to register as gamblers and open a Profile at CopyBet. A Client should be advised that in case this rule is violated, their profile will be blocked until the clarification of all necessary information.
- 39.1.1 CopyBet recommends to prevent minors from getting access to the platform, which is related to gaming/gambling websites.
- 39.1.2 Thanks to filtering software, parents have an opportunity to customize Internet access parameters for their children. Software settings allow blocking some particular Internet resources, including gaming/gambling websites. Filtering software identifies gaming/gambling websites according to the specified criteria and prevents them from being displayed and visited. If a Client shares their computer with friends or family members and some of them are under 18 years of age, a Client should check out the following filtering software:

Net Nanny — www.netnanny.com

CyberPatrol — www.cyberpatrol.com



## CYBERsitter — www.cybersitter.com

39.2 A profile owner shouldn't allow any third parties to use it for their own benefit or provide any outsiders with access to the Company's services as well as any materials or information from its website.

39.3 In case CopyBet acquires information that a client's participation in gambling resulted in their financial or personal issues, the Company reserves the right to close this client's profile at CopyBet and deny them in providing services later on.

39.3.3 Please be informed that participating in gambling may result in addiction. After a CopyBet Profile is closed due to its owner's gambling addiction or fraud detection, this client won't be allowed to register new profiles at CopyBet. In case this restriction is ignored, CopyBet reserves the right to block all newly-registered profiles of a violator and assumes no responsibility for any direct or indirect losses arising from the above-mentioned violation.

More information on responsible gambling

## **PROFILE CLOSURE**

## **40. PROFILE CLOSURE**

40.1 A Client has the right to disconnect their Betfair account from their CopyBet profile at any moment.

To disconnect their Betfair account, a Client has to:

- Go to the "My accounts" section;
- Choose a Betfair account and click "Disconnect".

40.2 A Client has the right to close their CopyBet profile at any moment. To close their CopyBet profile, a Client has to send the Company a request to <a href="mailto:info@copybet.com">info@copybet.com</a>.

40.3 Some of your data shall be kept in accordance with AML legislation, which prevails over Data Protection Law.