

TERMS AND CONDITIONS – VERSION 1.7.2

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Terms & Conditions V1.7.2 [11 April 2016]

Foreword

These Terms and Conditions (“**T&Cs**”) constitute and govern the contractual relationship between the parties; **Bet4theBest** (a company duly registered under the laws of Malta on the 13th March 2014 bearing registration number C64214, and having its registered address at 527, St. Paul's Street, St. Paul's Bay, Malta) hereinafter referred to as “**Bet4theBest**” or “**Company**”; and you, as the user, hereinafter referred to as “**You**” or “**Player**”.

These T&Cs are composed of the following main sections:

- GENERAL T&CS
- RESPONSIBLE GAMING POLICY
- PRIVACY POLICY
- ANTI-MONEY LAUNDERING POLICY
- RULES OF THE GAMES
- SECURITY POLICY
- PROCESSING FEES

Use of the Bet4theBest Internet Site, www.bet4thebest.com and the information, materials and links in it, is solely upon the T&Cs set out below (Version no 1.6, last updated on 21st of November 2015), which constitute the entire agreement between the Player and Bet4theBest for the use of the Internet Site and the Software.

The rules herein are effective as of the 21st of November 2015. These T&Cs shall immediately become effective as from the date when the Player registers his Account with Bet4theBest and clicks “**Sign Up**”. These T&Cs shall be the official source of reference for any complication/dispute related to the use of the Internet Site, our services or Software. All Games played on the Internet Site are duly subject to the rules as specified in these T&Cs.

Should there be any discrepancy between the T&Cs in the English language version and the version in any other language, the English version will prevail.

Definitions

The following words and terms should be interpreted as follows, unless, the context clearly implies otherwise.

“**Account**” and “**Player’s Account**” shall mean a personal account opened by a Player and maintained by Bet4theBest so as to allow a Player to play the Games.

“**Application Form**” shall mean the form to be filled in by an individual to open an Account.

“**Bet/s**” shall refer to the amount of money wagered by a Player on a Game at Bet4theBest’s betting platform.

“**Bet4theBest**” or “**Company**” shall include Bet4theBest’s online gaming exchange platform, as well as all services and game offer activities related to it and listed on www.bet4thebest.com including but not limited to the Games.

“**Game(s)**” refers to any gaming activity presented by Bet4theBest on the Internet Site for the benefit of the Players and as approved by the Regulatory Authority.

“**Internet Site**” shall mean the website www.bet4thebest.com and all other websites connected to it and accessible through links or other access paths and the services available through such sites.

“**Login and Password**” shall mean the login and password details that are chosen by the Player upon registering with Bet4theBest.

“**Player**” or “**You**” shall mean the individual who has registered with Bet4theBest and in whose name an Account has been opened.

“**Regulatory Authority**” means:

(a) in relation to Players residing in any jurisdiction other than the United Kingdom, the Malta Gaming Authority (MGA) (Suite 1, Level 3 TG Complex Brewery Street, Mriehel, Birkirkara, BKR 3000 Malta, <http://www.mga.org.mt/>), which is the main regulator of remote gaming operations in Malta.

(b) in relation to Players residing in the United Kingdom, the Gambling Commission of the United Kingdom, Victoria Square House, Victoria Square, Birmingham, B2 4BP, UK), which is the main regulator of remote gaming operations in the United Kingdom.

“**Software**” shall mean the software owned by Bet4theBest including all programs and databases and any other derived content, requiring download, whether accessible or otherwise used by the Player through the Internet Site and allowing the Player to participate in the Bets.

“**Us**”, “**Our**” and “**We**” shall mean Bet4theBest.

General

1. Bet4theBest acts as a facilitator of various betting transactions between the Players in relation to the Games offered on Bet4theBest’s Internet Site.
2. Bet4theBest is licensed to provide services under Licence No. MGA/CL3/974/2014 issued on the 19th day of August 2014 by the Malta Gaming Authority.
3. Bet4theBest is further licensed to provide gaming services under Continuation Remote Operating Licence No. 000-039595-R-319320-002, issued on the 19th day of August 2015 by the Gambling Commission of the United Kingdom.
4. The use of the Internet Site and the betting activity of Players residing in the United Kingdom is regulated by the UK Gambling Commission in accordance with the Gambling Act 2005 and the Gambling (Licensing and Advertising) Act 2014 and is subject to regular policies and procedures issued by that Regulatory Authority.
5. The use of the Internet Site and the betting activity of Players residing in any jurisdiction other than the United Kingdom is regulated by the Malta Gaming Authority in accordance with the Lotteries and Other Games Act, 2001 (Act. No. XXIV of 2001) and the Remote Gaming Regulations, 2004a and is subject to regular policies and procedures issued by that Regulatory Authority.
6. The Player understands and accepts that Bet4theBest is unable to provide the Player with any legal advice or assurances and that it is the Player’s sole responsibility to ensure that at all times he complies with the laws that govern him and that the Player has the complete legal right to open an Account with Bet4theBest and to play the Games. Any participation in the Games is at the Player’s sole option, discretion and risk. By playing the Games, the Player acknowledges that he does not find the Games or services to be offensive, objectionable, unfair, or indecent in any way.
7. Bet4theBest hereby reserves the right to suspend, add, end, amend and/or supplement these T&Cs from time to time as it may deem appropriate.
8. Bet4theBest reserves the right to make changes to these Terms and Conditions at any time. It is therefore the Player’s responsibility to check these Terms and Conditions from time to time to ensure that he agrees with them, and the continued use of the site will be deemed to be the acceptance of any changes the Company may make. In relation to certain changes, Bet4theBest may be required by one or more of the Regulatory Authorities to give the Player prior notice and/or to obtain his prior consent before making such changes. Where this is the case, Bet4theBest will use reasonable endeavours to contact the Player prior to making such changes to give such notice and to obtain his consent.

9. Bet4theBest is under no obligation to verify if all the Players use the Internet Site and/or the Software according to the updated rules of these T&Cs. The version posted on Bet4theBest's Internet Site(s) is the effective version, and that which Players should use as reference. It is the Player's responsibility to inform himself regarding the T&Cs, as well as being familiarized with the modifications that affect or will affect the Player.
10. The Internet Site shall not be used by minors and any such use shall be reported to the police.
11. The Internet Site may only be used for lawful purposes. Use of the Internet Site for transmission, distribution, publication or storage of any material on or via the Internet Site which is in violation of any applicable law or regulation or any third party's rights is strictly prohibited. This includes (without limitation) the use of the Internet Site or the transmission, distribution, publication or storage of any material on or via the Internet Site in a matter or for a purpose which infringes copyright, trademark, trade secret or other intellectual property rights, is obscene or harmful to minors or constitutes an illegal act or harassment, is libelous or defamatory, violates any privacy or data protection laws, is fraudulent or breaches any exchange control or gambling law. It is solely for the Player to establish whether his registration with Bet4theBest and use of the Internet Site is lawful.
12. In the event of misuse and/or the abuse of the Internet Site, Bet4theBest reserves the right to close or block the Player from the Internet Site and close any Account registered in the Player's name.

Rules & Procedures governing the Games

Player Registration and Deregistration process

Eligibility and Age

13. The processing and opening of an Account is only granted to full-aged individuals of at least 18 years of age or the respective minimum age according to the corresponding national legislation and is prohibited to residents of the USA as well as residents of any other country wherein laws prohibit said Accounts.
14. Players are warned that, without prejudice to any other restrictions or prohibitions imposed by Bet4theBest and applicable law, underage gambling is a criminal offence.

Law Applicable to Players

15. It is the Player's responsibility to know whether the processing and opening of an Account is allowed within the Player's jurisdiction. Any funds deposited or any money won by persons not playing regularly and lawfully according to their own law shall be forfeited to the Regulatory Authority. If the non-compliance of a Player's betting activity is a result of underage gambling any funds deposited with us are to be returned but any and all winnings are forfeited.
16. The Player understands and accepts that Bet4theBest is unable to provide the Player with any legal advice or assurances and that it is the Player's sole responsibility to ensure that at all times s/he complies with the laws that govern him/her and that s/he has the complete legal right to open an Account with Bet4theBest and to play the Games. Any participation in the Games is at the Player's sole option, discretion and risk. By playing the Games, the Player acknowledges that s/he do not find the Games or services to be offensive, objectionable, unfair, or indecent in any way.
17. Bet4theBest reserves the right to limit/refuse bets from any person, for any reason and without prior explanation as well as the right to refuse registration on its website. In cases of apparent violation of any rule(s) by the Player or any other wrongdoing, Bet4theBest reserves the right to close an existing account and a refund on any existing bets will be paid.

Player Registration

18. To be able to play on Bet4theBest's Internet Site, an Account must necessarily be opened. Upon opening an Account, the Player will be sent an email confirmation with a verification link to the email address provided by the Player via the registration process and through which the Player's Account may be activated. The Player is responsible for ensuring that said passwords are kept secret.
19. Bet4theBest shall not permit a person to participate as a Player in a Game unless that person is registered as a Player and holds an Account.
20. To open an Account and become a Player, an individual must fill in the Application Form which shall at least include the following details:
 - (i) Confirmation that the person is at least 18 years of age;
 - (ii) Name and Surname;
 - (iii) Address;
 - (iv) Valid email address;
 - (v) Secret question (predefined);
 - (vi) Secret answer;
 - (vii) Promo materials subscription; and
 - (viii) Acceptance of these T&Cs and ancillary policies.
 - (ix) In the course of registration, a user will also be required to provide a username and password through which the Player Account may be eventually accessed.
21. The Player confirms that all information contained in the Application Form submitted to the Company is true, accurate, and complete, and corresponds to the name(s) appearing on the credit cards used for the deposits and payments of gains.
22. Bet4theBest has the right to take any measures and adopt any procedures to obtain the identity of a Player and to verify such. If such identification and verification is not obtained, or where Bet4theBest knows or suspects that the transaction may be related to money laundering or the funding of terrorism, Bet4theBest shall not proceed with such transaction and shall have the right to close such Player's Account and shall have the right to disclose details of such transaction to the Financial Intelligence Analysis Unit in Malta (see ANTI-MONEY LAUNDERING POLICY).
23. Bet4theBest reserves the right to refuse registration on its Internet Site of any person for any reason and without prior explanation.

Player's Insolvency

24. Bet4theBest reserves the right to verify the financial solvency of any of the Players, through the information furnished during registration and through third parties. In the event that such a Player's insolvency is verified, then Bet4theBest shall have the right to terminate/close down the Account and prohibit the Player from opening another Account.

Opening of a Player Account

25. Players must register personally.
26. It is the Players' responsibility to ensure that their records with Bet4theBest are kept up to date, especially address, telephone number and payment/bank details. It is the Player's responsibility to inform Bet4theBest immediately of any changes to the Player's personal information.
27. Bet4theBest strictly prohibits Players from selling, transferring and/or acquiring Accounts to or from other Players.
28. It is prohibited for Players to transfer funds amongst Player Accounts.

29. Bet4theBest reserves the right not to register or to cancel Your registration and Player Account in the event that the information provided to Bet4theBest were found to be false, inaccurate, deceitful or incomplete. Bet4theBest will honour any contractual obligations already made up to the exercise of its right of refusal.
30. By opening an Account with Bet4theBest, the Player implicitly gives his authorisation to the processing of any personal data in compliance with the privacy laws in force in Malta, the United Kingdom and any other applicable jurisdiction. The processing of personal data is exclusively managed to the end of account maintenance, facilitating the use of the services as offered by Bet4theBest and other lawful purposes.
31. Bet4theBest assures Players that their personal data is processed fairly, lawfully and in accordance with good practise and is only collected for specific purposes which are known and accepted by the Player when such Player chooses to make use of the Bet4theBest Internet Site and Software systems (see PRIVACY POLICY).

Username

32. Bet4theBest reserves the right to deny or retract, for whatever reason deemed necessary by the Company, any or all Player screen names and/or usernames, whether before, during and after these names have been issued or validated.
33. In the event that the Player's Account is otherwise in accordance to these T&Cs, Bet4theBest will give Player(s) the opportunity to create a new screen and/or username.

Password Security

34. The Player is advised to choose a strong and non-predictable password for security [ex: x amount of characters and x amount of alphanumeric characters]. It is advisable not to use obvious dictionary words (e.g. "password"), or consecutive numbers or letters or obvious personal information, for instance children's names. The password should not be the same as the username, name or email address and should not be reused when choosing a new password.
35. It is the Player's responsibility to ensure they keep their Login and Password and security details confidential. In the event that there is concern that the secrecy of such details is no longer the case, the Player should notify Bet4theBest immediately whereupon new details may be forwarded to the email address provided during initial registration or as updated thereafter by the Player and any future transactions under the previous details would be considered void.
36. Bet4theBest is in no way responsible for the eventual access to a Player's Account by a third person and shall not be held responsible for any eventual loss suffered due to the illicit use of a Player's Login and Password by a third person, of unauthorized access, and/or for any transaction in which the Login and Password of a Player was registered correctly.
37. Bet4theBest is in no way responsible if the Player forgets, misplaces, or loses his password, except as a result of an error on the part of Bet4theBest. Bet4theBest shall not at any time during its relationship with the Player be responsible to store the Player's Login and Password.

Multiple Accounts

38. Each Player is allowed to open only one Account in his own name. Use of more than one Account per physical Player is known as "multi-accounting" and as such is strictly forbidden. Bet4theBest retains the right to close an Account at any time and to cancel all the transactions pertaining to any Player who has registered more than one Account in his own name or under different names, in the event that Bet4theBest has reason to suspect that the registration of multiple accounts has been undertaken with the intent of defrauding or cheating. Bet4theBest reserves the right to block regular or tournament play and/or prize distribution should any evidence of multi-accounting arise.

Misuse of Accounts

39. Funds deposited must be utilised for the playing of the Games and any suspicious activity on an Account could lead Bet4theBest to report the Player to the Regulatory Authority and any other relevant authorities, freeze the funds and even close the Account.
40. In the event of misuse and/or the abuse of the Internet Site and/or the Software, Bet4theBest reserves the right to close or block the Accounts of the Player in question until the matter between Bet4theBest and the Player is resolved.

Inactive Accounts

41. If the Player does not access the Account by “logging in” using his Login and Password for any period of twelve (12) consecutive calendar months, his Account shall be deemed to be “Inactive”.
42. At least thirty (30) days prior to any fees being incurred by an Inactive Account, the Player shall be notified that an Inactive Account fee, amounting to five (5) GBP , is to be charged to his Account for every month of inactivity. The Player shall be given the option to withdraw the deposited funds in order not to incur such fees.
43. In the case of dormant, closed, blocked and excluded Accounts, funds may be recovered by sending an email to the Company on support@bet4thebest.com.
44. Notwithstanding the preceding clauses contained in this section, if no transaction has been recorded on a Player’s Account for thirty (30) months, the balance on the Account shall be remitted to the Player, or if the Player cannot be satisfactorily located, to the Regulatory Authority. Provided that no claim shall lie against the Company after it has remitted the balance in a Player’s Account to the Regulatory Authority.

Closing of Accounts

45. Any Player is entitled to close his Account and terminate this Agreement at any time by choosing the option to close the Account directly from the Bet4theBest Internet Site. After such request is made, Bet4theBest will then respond within a reasonable time. The closure of the Account and termination of this Agreement becomes effective only after notification in writing from Bet4theBest confirming closure of account and termination would have been sent to the Player at the email address that was provided to Bet4theBest, provided that the Player shall be responsible for activity on his Account until such closure has been effected by Bet4theBest and notified to the Player.
46. Bet4theBest is entitled to terminate this Agreement immediately on notice (or attempted notice) to the Player at the email address that was provided to Bet4theBest. Where Bet4theBest has terminated an Account as a result of a failed security review, any Account balances are non-refundable and deemed to have been forfeited.
47. In the event of cancellation of the Player’s Account, a Player shall be permitted to withdraw any balances exceeding withdrawal fees.

List of Accounts

48. Bet4theBest shall, at all times, keep a secure list of all registered players and shall ensure the security of all Accounts (see SECURITY POLICY).

Fraudulent Activity and Misuse of Accounts

49. Bet4theBest has a zero tolerance policy towards inappropriate play and fraudulent activity. It prohibits all player collusion. If, in Bet4theBest's sole determination, the Player is found to have cheated or attempted to defraud Bet4theBest or any other Player of any of the Games in any way including, but not limited to, game manipulation or payment fraud, player collusion or if Bet4theBest suspects the Player of fraudulent payment, including use of stolen credit cards, or any other fraudulent activity (including any chargeback or other reversal of a payment) or prohibited transaction (including money laundering), Bet4theBest reserves the right to suspend and/or close the Account and to share this information (together with the Player's identity) to other online gaming Internet Site, banks, credit card companies, and appropriate agencies.

Financial Issues and Payments

Currency

50. All payments to and from the Account must be paid in the currencies available on the Internet Site from time to time and all payments into the Account must be from a payment source on which Player is the named holder of the Account.

Bet4theBest Commission

51. In consideration of the provision of the gaming services described herein, the Company shall take a commission on every Bet as outlined in the Bet4theBest commission section and as updated from time-to-time by the Company.

Deposits by Players

52. The Player certifies that the money used by the Player to play the Games through the use of the Internet Site are not from any illegal source. By playing the Game the Player is declaring that he shall in no way use the Internet Site or the Software with the purpose of transferring such funds from illegal sources. The player will not use the Internet Site and or the Software for any illicit or fraudulent activity, or for any unlawful or fraudulent transaction (including money laundering), in accordance to the laws of all the jurisdictions having authority over the Player. Bet4theBest reserves the right to discontinue or block the Account(s) of the Player, at any time, and until the matter has been resolved, if Bet4theBest has the slightest doubt as to the legality of the source of funds used by the Player to play bet on the Internet Site;

53. Bet4theBest shall not accept cash from a Player and funds may be received from the Player only by any of the following methods-

- (i) credit and debit cards;
- (ii) e-wallets; and
- (iii) bank transfers

54. Players may only use their own credit / debit card in their own account. Any deposits made using another individual's credit / debit card will be refunded and any Games played with funds from such card will be deemed void.

55. The Player acknowledges and confirms that, on the Player making a deposit Bet4theBest has internal checks which it undertakes for the purpose of Know Your client procedures.

56. Bet4theBest hereby ensures the security of all financial information on the Player and financial documents whether relating in/directly to the transactions affected between the Player and Bet4theBest or between Bet4theBest and the relevant tax authorities.

57. Money deposited in the Player Account shall be available for use in the Player's Account within twenty four (24) hours from receipt of money (or earlier where possible). The twenty four (24) hour time frame specifically excludes the time that the bank or the payment solutions offered by Bet4theBest undertake to process the transfer.

58. The minimum deposit (per deposit) is of £10. The Company reserves the right to vary the minimum and maximum amount of funds that can be deposited with the Company per transaction.

Interest

59. Players should not treat Bet4theBest as a financial institution and shall not expect interest on their deposits.

60. Notwithstanding the above, Bet4theBest declares and affirms that, should any interest be payable to the Account, it shall be credited only to that Account.

Withdrawal Requests

61. Bet4theBest requires that any deposits to an account be wagered at least once prior to authorizing their withdrawal from the Account. The Player may at any time thereafter request a payout of the wagered deposits and associated winnings from the existing balance of his Account in whole or in part provided all payments have been confirmed and all amounts deposited. Any expense related to withdrawal requests shall be charged to the receiver.

62. Withdrawal requests shall be processed immediately. Bet4theBest maintains a target of twenty four (24) hours for the processing of payouts but does not hold itself liable for a specific period of time in this regard. The twenty four (24) hour time frame specifically excludes the time that the bank or the payment solutions offered by Bet4theBest undertake to process the transfer.

63. Bet4theBest reserves the right to suspend a cash-out request pending verification of Player's identity, age and location.

64. In any case, Bet4theBest shall not make a payment out of an Account to a Player until the Player's identity, age and place of residence have been verified.

65. Withdrawals from an Account can only be addressed to the person registered on the Player's Account and as per the conditions specified on the Bet4theBest Internet Site. Payouts shall be made through the same route from which the funds originated with the exception of those cases where the payment solutions used by the Player do not offer redirection of payouts to the same route.

66. Administrative charges and processing fees are applied to deposits and withdrawal requests. All relative administrative charges and processing fees can be found in the administrative charges section below.

Errors

67. Should funds be added to a Player's Account in error, it is the Player's responsibility to notify Bet4theBest of the error without delay. Any winnings subsequent to the error and prior to the notification of Bet4theBest provided they are linked to such error, shall be deemed invalid and returned to Bet4theBest.

Changes to Account Balance by Third Parties

68. Bet4theBest cannot be held liable for changes to a Player's Account balance due to someone else playing using that Player's Login and Password.

Proof of Payments

69. The Player acknowledges that the Company reserves the right to request proof of payments to Accounts for all alternative payments. The Company reserves the right to request a Player's bank account numbers at any time.

Transactions Descriptor

70. Transactions with Bet4theBest Ltd. will show on your bank statement with the description www.bet4thebest.com

Protection of Player Funds

71. Bet4theBest offers basic protection to the funds deposited in a Players' Account. All Player funds are kept in client accounts segregated from Bet4theBest's own funds which are kept in separate business accounts. The client and business accounts of Bet4theBest are held with a first class banking institution approved by the Regulatory Authorities. In the event of insolvency, the Players' Account would form part of the assets of the business.

72. The banking institution with which the client accounts of Bet4theBest are held has affirmed in writing that:

- (i) it will not attempt to enforce or execute, any charge, write-off, set-off or other claim against a client's account; and
- (ii) it will not combine a client's account with any other account in respect of any debt owed to it by the licensee,

in accordance with paragraph 40(3) of the *Remote Gaming Regulations, 2004a* issued by the Malta Gaming Authority.

73. Player's funds held by Bet4theBest are protected against precautionary or executive garnishee orders against Bet4theBest in accordance with paragraph 40(5) of the *Remote Gaming Regulations, 2004a* issued by the Malta Gaming Authority. However, Bet4theBest cannot guarantee that, in case of insolvency, funds held by Bet4theBest will not form part of the assets of its business under other applicable laws.

74. For additional guidance on the issue of protection of Player's funds and relevant considerations to be made by Players please review:

- (i) the guidance of the UK Gambling Commission on "Protection of Customer Funds" by clicking [here](#); and
- (ii) the Frequently Asked Questions of the Malta Gaming Commission on "How are player funds protected" by clicking [here](#).

Player Self Protection Mechanisms

75. The Player may by written notice or electronic notice to Bet4theBest's customer support or through the relevant section of Bet4theBest's website:

- (i) set a limit on the amount the Player may Wager within a specified period of time;
- (ii) set a limit on the losses the Player may incur within a specified period of time;
- (iii) set a limit on the amount of time the Player may play in any one session;
- (iv) exclude the Player from playing for a definite or indefinite period of time.

During the self-exclusion period a Player may withdraw funds from his/her Account but may not (i) deposit additional funds to his/her Account or (ii) place Bets using existing funds or otherwise use Bet4theBest's betting facilities.

76. The minimum initial self-exclusion period offered is of a duration of not less than 6 months and up to 5 years. Any self-exclusion may, on request, be extended for one or more further periods of 6 months.

77. A notice increasing a limit or increasing the exclusion has effect immediately after it is received by Bet4theBest.

78. For more information on self-protection and available software that would prevent you from accessing internet gambling sites see our RESPONSIBLE GAMING POLICY.

Betting

Exchange

79. Bet4theBest solely acts as a facilitator of various betting transactions in relation to the Games against other Players and Players do not place Bets against Bet4theBest.

Settling of Bets - Rules of the Games

80. The outcome of the Bets is determined by the points earned by the athletes of real life official teams in real life official football or other matches and/or events of officially recognized leagues and championships and formal tournaments (the "Athletes"), which are selected by each Player in every Bet.

81. The points earned by an Athlete are determined in accordance with the rules of the Game depending on the real life performance of the selected Athletes.

82. In order to determine the points earned by each Athlete in relation to every Bet, Bet4theBest utilizes official statistics provided by Opta, one of the world's leading sports data companies, a member of the digital sports media group PERFORM.

83. The determination of the points earned by an Athlete will be made upon the receipt by Bet4theBest of the final statistics feed by Opta of the relevant day, regardless of any subsequent disqualification or amendment to the statistics.

Conflict in Results

84. In case of conflict between the result posted on the Internet Site and the result recorded in the Company's server, the result posted in Bet4theBest's server shall take precedence. The holder of the Account understands and agrees that Bet4theBest and the Company's records shall be the final authority in determining the terms of his participation in the Games, the activity resulting from there and the circumstances in which they occurred. Hence, the Player understands and accepts that the settlement of any conflict between the Player and Bet4theBest will be determined based on the records kept by the Company.

Game Cancellation

85. Cancellation of the Games is foreseen in two circumstances:

- (i) in the event of system failure; and
- (ii) in the event of non-occurrence or cancellation of an external event affecting a Bet.

86. In case of systems failure in the course of the placing of a Bet, the Bet shall be deemed as accepted and concluded if it is recorded in the system of the Company. A Bet is valid only once the Company has confirmed acceptance by returning the relative bet confirmation code.

87. In those cases where an external event to which a Bet refers is cancelled and/or an Athlete participating in an external event to which a Bet refers does not participate in the relevant external event, the Bet/s in question may or may not be considered cancelled in accordance with the Rules of the Game. In those case where a Bet shall be deemed cancelled, the money placed on such Bet shall be refunded to the Players in their Account without any commission for the Company being deducted.

Winnings

88. Winnings will only be remitted by Bet4theBest to the name and address of the bearer of the Account as it exists in the Company's records. Winnings will be credited to the Account following confirmation of the final result.

89. The printout of a Game that has been played is not considered to be a receipt of the winnings. A Game shall be considered as having been won if it is listed on the Player's Games list/on the Game server(s).

90. In the event that a Player wins an amount equal to € 10.000,00 GBP /a prize by playing on the Internet Site, the Player agrees to give the company the exclusive permanent and irrevocable right and authorization to use the Player's name, photograph, and portrait in all media as part of the company's marketing and promotional needs, and for its Internet Site(s), on a worldwide level, and to be fully cooperative with company representatives including support staff.

Competitions and Promotions

91. Parts of the Internet Site may from time to time contain competitions, promotions or similar and related activities offered by Bet4theBest or by third parties. Any specific additional terms and conditions for participation in any such competitions, promotions or similar and related activities will be specified on the relevant part of the Internet Site from time to time ("Terms of Participation"). By entering or participating in the relevant competitions, promotions or similar and related activities, a Player agrees to be bound by those Terms of Participation in addition to these T&Cs and in the event of any conflict or inconsistency, the Terms of Participation will prevail. Bet4theBest specifically retains the rights, at any time and without notice, to remove, alter or add to competitions, promotions or similar and related activities on the Internet Site without liability to the Player.

Abuse of Promotions

92. The Player binds himself not to abuse the ability of opening Accounts in order to benefit from bonus credits and other promotional offers that the Company may offer. The Company reserves the right, in case of abusive behaviour on the Player's part as related to bonus credits and/or to promotional offers, in its sole discretion, to rescind or block Accounts created to that end, as well as their transactions

Software

End-User License

93. By playing on the Internet Site You are being granted a personal non-exclusive, non-transferable licence to use the Software, according to these T&Cs and including the clauses in this section.

94. The Player shall not commit any act or adopt any kind of behaviour that could damage the Company's reputation, and the Player acknowledges that the use of the service and/or the Games and/or the Software is at his sole discretion and risk

95. Bet4theBest is committed to detecting and preventing the use of software programs which are designed to enable artificial intelligence ("AI Software") on the Internet Site such as, but not limited to opponent-profiling, cheating software or anything else that we deem enables the Player to have an unfair advantage over other Players. The Player acknowledges that the Company may take measures to detect and prevent the use of such programs and AI Software using methods (including but not limited to reading the list of currently running programs on a Player's computer) and the Player agrees not to use any AI Software and/or any such programs.

Random Number Generator

96. The Game is a player to player game that brings together Players that can play against each other. Matching of Players in particular Games is determined by random number generator ("RNG") operated by the Company. The RNG is solely used for the matching of Players/bets and does not affect the outcome of the Game and the determination of winners which are based on the outcome of external events.

97. For particular Games, Players are allowed to exclude the application/use of the RNG by the system and choose their own opponents at their own risk.

98. The Software used to power the RNG for Bet4theBest is SHA1PRNG random generator provided by Oracle JDK 1.7's SecureRandom implementation developed and supplied by Oracle Corporation of the USA, having its registered office at 500 Oracle Parkway, Redwood Shores, CA 94065, USA .

Software Interruption

99. In the event of any kind of Software interruption due to any type of problem, Bet4theBest reserves the exclusive right of requesting a screenshot.

Aborted and Miscarried Games

100. If the hardware that is used by the Player to play the Game malfunctions or the internet connection is lost during the bet placement by the Player, the validity of the Bet shall be determined as follows:

- (i) in cases where the Bet is recorded on Bet4theBest's system such Bet shall be accepted and the Player will be deemed as participating in the Game;
- (ii) in cases where the Bet is not recorded on the Bet4theBest's system, then the Bet is considered not to have been placed and no monies shall be deducted from the Player's Account;

101. The Player shall be able to confirm the placement or otherwise of the Bet once connection is regained or once the hardware re-functions.

Warranties, Representations and Disclaimers

Warranties and Representations

102. It is hereby being specified that Bet4theBest makes no representation, pledge or warranty (either explicit or implicit, including but not limited to warranties for accuracy, fitness of purposes or non-infringement) that the content of these T&Cs is accurate and/or suitable for any particular purpose other than in so far as those warranties which cannot be expressly excluded under the governing law of these T&Cs.

103. Use of this Internet Site is entirely at the Player's risk. The Internet Site, its content and the system therein are provided on an 'as is' basis with no warranties, assurances, engagements, or any declaration, explicit or implied, legal or other. Bet4theBest hereby excludes all terms, conditions, and warranties explicit or implied, including but not limited to implied warranties, commercial conditions, and or matters of satisfactory quality, ability and adaptability to a specific end, completion or precision of services and of the Internet Site in respect to the failure to respect governing rules and laws.

104. Bet4theBest does not guarantee that the services or the Internet Site are authorized, and that the operation will fully satisfy the Player, that it is entirely secure and exempt from error, that it is updated regularly, that any software defect is regularly corrected, that it is uninterrupted, that the services or the Internet Site are virus or bug free, or that they are continually operational, that they are adequate, that the material is reliable, or that all other information obtained by way of the service or that all results are adequate and reliable.

105. The Internet Site may contain links and references to third party websites/adverts/content. These are provided for the convenience and interest of the Player and on the part of Bet4theBest this implies neither responsibility for, nor approval of, information contained in these websites adverts/content. Bet4theBest gives no warranty, either express or implied, as to the accuracy, availability or content of information, text or graphics which are not under its domain. Bet4theBest has not tested any software located on other websites and does not make any representation as to the quality, safety, reliability or suitability of such software.

Loss or Damage

106. Bet4theBest is in no way responsible for any loss or damage, direct or indirect, that the Player or a third party might have suffered as a result of the Player's use or the third party's use of the Internet Site, including but not limited to damages caused by a commercial loss, a loss of benefits, a loss on anticipated profit, interruption of business, loss of commercial information, or any other pecuniary and or consecutive loss.
107. Without limitation to the generality of the preceding clause, no responsibility is being acknowledged or accepted hereunder for, inter alia, the following matters:
- (i) mistake(s), misprint(s), misinterpretation(s), mishearing(s), misreading(s), mistranslation(s), spelling mistake(s), fault(s) in reading, transaction error(s), technical hazard(s), registration error(s), manifest error(s), Force(s) Majeure and/or any other similar mistake(s)/error(s);
 - (ii) violation of the Bet4theBest rules;
 - (iii) criminal Actions;
 - (iv) advice, in whichever form this is provided, provided by Bet4theBest ;
 - (v) financial risk and loss, including, but not limited to variances in exchange rates; and/or
 - (vi) legal actions and/or other remedies;
 - (vii) loss or damage that You or a third party might have suffered as a result of Your use or their use of the Internet Site, its content or that of any link suggested by Bet4theBest ;
 - (viii) loss or damage that You or a third party might have suffered as a result of any modification, suspension or interruption of the Site;
 - (ix) loss or damage, including but not limited to a loss of profit, as a result of improper functioning of the Internet Site, any delay, interruption, transmission, loss or corruption of data, improper functioning of the means of communication. In the event that the malfunction of the Internet Site results in profit, whether it be collected or credited to an Account, Bet4theBest reserves the right to claim all gains that You may have benefited from as a result of one of those malfunctions, and You would be obliged to immediately reimburse Bet4theBest the amount collected and to inform Bet4theBest of the malfunction. Bet4theBest reserves the right, at its sole discretion, of directly deducting from Your Account an amount equal to that which You may have received in error.
 - (x) criminal use of the Internet Site or of its content by any person, of a defect, or omission or of any other factor beyond our control;
 - (xi) any use made of the Internet Site due to someone else accessing the private areas requiring login and password using a Player/ Client nickname, Login and Password;
 - (xii) in case of discrepancies in the systems or in the means of communication, due to viruses or bugs as it relates to the account regulations or all other parameters that make up the Internet Site, any damage, costs, expenses, losses, or claims brought about by said discrepancies;
 - (xiii) any act or omission by an internet provider or of any other third party with whom You may have contracted in order to have access to Bet4theBest service and or Internet Site. In case of litigation between the internet provider and Yourself, Bet4theBest cannot be a party to the suit, and such suit shall in no way affect the Player's obligations under this Agreement; and
 - (xiv) any claim arising as a result of damages incurred by a Player due to the content of any material posted by another Player on the Bet4theBest Internet Site.

Internet Site Interruption

108. Bet4theBest reserves the right to suspend the services and the operation of the Internet Site for any reason including failure of the Internet Site due to viruses or bugs or other malfunction, installation of updates to the Internet Site and maintenance. Provided that Bet4theBest is not responsible to provide an emergency network, system, or similar emergency services.

Advertisements

109. Advertisements may be available on the Internet Site. Such advertisement may be advertising products of third parties. You acknowledge that should You contract with any third parties advertising of the Site, such contract is not with Bet4theBest and the Company is not responsible for the delivery and / or quality of any goods and services provided by third parties or any loss or damage incurred by You as a result of Your contract with same third parties. Any claim or dispute between You and an advertiser shall in no way involve Bet4theBest.
110. Advertisers do not have access to the Player's personal information and any data that the Player may have provided to us upon registration.

Problem Gaming

111. Bet4theBest is committed to endorsing responsible wagering among its Players as well as promoting the awareness of problem gambling and improving prevention, intervention and treatment.
112. Bet4theBest's Responsible Gambling Policy sets out its commitment to minimizing the negative effects of problem gambling and to promoting responsible gambling practices (see RESPONSIBLE GAMING POLICY).

Prohibition for Employees

113. No employees, executives, managers, directors, consultants, or agents in our branches or affiliated companies, or any of its providers or sellers, can participate in any Games during their term of employment and/or engagement. Bet4theBest employees, or anyone else having access to inside information (for example: complete hand histories and similar information) are not allowed to use the services of the Internet Site. This is to prevent any potential abuse of inside information. To this end no officers, directors, employees, consultants or any other persons conducting business or engaged with Bet4theBest shall be allowed to open an Account with Bet4theBest during their term of engagement. Proof of such attempts shall result in steps being taken by Bet4theBest that shall have repercussions upon the contract existing between the employee or other officer and Bet4theBest.
114. No spouse, partner, parents, children and/or siblings (the "Relatives") of employees, executives, managers, directors, consultants, or agents in our branches or affiliated companies, or any of our providers or sellers, are allowed to play on the Internet Site or are authorised to use the Software directly or indirectly. Nevertheless, this shall not apply where Relatives are expressly allowed to play on the Bet4theBest Internet Site by means of written authorisation by Bet4theBest.
115. If clauses 103 and 104 are breached, Bet4theBest reserves the right to close the said Account immediately and to cancel payment on any gain. This shall take place without any prejudice to the rights that Bet4theBest has against the breaching person in terms of the employment or any other contract between the parties.

Intellectual Property

116. The Internet Site is intended solely for personal and non-commercial use by Players. In any event, no one is authorised to copy, modify, tamper with, distribute, transmit, display, reproduce, transfer, upload, download or otherwise alter the content of our Internet Site.
117. The display of any trademarks, including the Bet4theBest trademark within our Internet Site does not grant any user of the Internet Site a license of any kind to use it.
118. Any unauthorised downloading or copying of any material contained in Our Internet Site as well as the design of the Internet Site itself may be considered as a violation of applicable intellectual property rights.

119. The Internet Site may only be used for lawful purposes. Use of the Internet Site for transmission, distribution, publication or storage of any material on or via the Internet Site which is in violation of any applicable law or regulation or any third party's rights is strictly prohibited. This includes (without limitation) the use of the Internet Site or the transmission, distribution, publication or storage of any material on or via the Internet Site in a matter or for a purpose which infringes copyright, trademark, trade secret or other intellectual property rights, is obscene or harmful to minors or constitutes an illegal act or harassment, is libellous or defamatory, violates any privacy or data protection laws, is fraudulent or breaches any exchange control or gambling law.

Limitation of Liability before a Court of Law

120. In the event that Bet4theBest is found liable in any way, by a Court of Law and/or a similar authority, with legal competence and/or jurisdiction over Bet4theBest, then Bet4theBest's liability is limited to the amount of the Bet placed or the net winnings, relating to the particular Player in that calendar year, whichever is the lesser. Alternatively, and secondarily, in cases when not Bets have been made when relevant and applicable, the amount transferred into or out of the Bet4theBest Account in the last calendar month, whichever is the lesser.

Term and Termination

121. This Agreement is effective immediately after clicking on "Sign Up" and remains valid until it is terminated in accordance to the conditions stated herein.

122. The cancellation of this Agreement becomes effective only after the Player has received a notification in writing from the Company confirming the cancellation. From the moment when this Agreement becomes invalid, the Player will no longer be authorized to use the service and to play the Games.

123. Immediately following the termination of this Agreement, by either party, Bet4theBest is bound to reimburse the integral amount indicated in the Account, only after the deduction of any amount owed to Bet4theBest, if any.

124. The termination of this Agreement shall not be cause of prejudice to any other right or engagement of either party in regards to any violation stated herein or any other violation.

125. All existing obligations between the parties to this Agreement will terminate, except if provided otherwise, under the reserved rights and obligations accepted prior to the termination, and except in relation to those Player's obligations that out of their nature survive the termination of this Agreement.

126. From the moment this Agreement is terminated, the Player will no longer be authorised to use the service and the Software to play the Games. The Player is under obligation to destroy all documentation related to the service or Software in his possession, power and control.

Miscellaneous Provisions

Complaints – Dispute Resolution

127. Players may address their complaints via email on support@bet4thebest.com . Bet4theBest will do its utmost to resolve a reported complaint at the earliest. In order to optimize the quality of our services, Your calls to our customer services can be recorded.

128. The Player is hereby acknowledging and accepting that any complaint or contest made by the Player more than 5 days after the date of finalisation of the transaction which is the subject of the complaint in question will not be taken into consideration, and shall have no value.

129. Bet4theBest will not consider any claims or disputes on Games to be valid unless the said Games are directly registered in the Company's database files or records.

130. Bet4theBest is in no way responsible for the investigation or the initiation of a complaint made by a Player against another Player for any reason, including but not limited to, the conditions in this Agreement.
131. Bet4theBest in its sole discretion can decide to act against any person suspected of illicit actions or of wanting to violate the conditions of this Agreement.
132. Should the Player not be satisfied with the resolution of complaints by Bet4theBest, a further complaint may be addressed to:
- (i) in relation to Players residing in the United Kingdom, the Independent Betting Adjudication Service (IBAS); or
 - (ii) in relation to Players residing outside the United Kingdom, the Malta Gaming Authority at support.mga@mga.org.mt and/or complaints.mga@mga.org.mt.
133. Bet4theBest is registered with the Independent Betting Adjudication Service (IBAS), a completely independent adjudication service who will consider any case regarding betting or gaming transactions. If you are a Player residing in the United Kingdom, in the event that a complaint has not been resolved to your satisfaction by contacting support@bet4thebest.com, you may approach IBAS, which will adjudicate the dispute and issue a binding decision for both parties. For more information on the IBAS adjudication procedure you may visit www.ibas-uk.com.
134. It shall be a condition of your agreement with us that any complaints and disputes are and remain confidential both whilst we seek a resolution and afterwards. You agree that you shall not disclose the existence, nature or detail of any complaints and disputes to any third party (which shall include the discussion of any such any complaints and disputes in any chat room or forum offered by ourselves or any third party).

Contracts

135. The Game is a player to player game that brings together Players that can play against each other. In playing with others, the Player enters into a gaming contract with another one or more Player(s) on the Internet Site on such terms and conditions as they agree through the Internet Site and so long as the Player has sufficient funds in his Account.
136. Each time the Player enters into a gaming contract, the terms thereof will be recorded on the Internet Site. Once a gaming contract is entered into neither Player will be able to change any of its terms and each one of them agrees that such information as is recorded by Bet4theBest shall constitute the terms of each gaming contract.
137. Each offer made by a Player to enter into a gaming contract will be open for acceptance by another Player(s) on the Internet Site up to the earlier of :-
- (i) the commencement of the real life event;
 - (ii) Player's withdrawal of the offer prior to its acceptance by at least another Player;
138. When a Player places or accepts a Bet on the Internet Site, the Player exhibits his willingness to enter into a gaming contract and irrevocably authorizes Bet4theBest to effect each such gaming contract.

Chat Rooms

139. The forum and/or community services offered by Bet4theBest are intended to offer a fun and pleasant experience. Therefore, any abusive and obscene language is not tolerated, and Players who insist on using offensive language will have their chat privileges revoked/registration cancelled.
140. Chat rooms are moderated and Bet4theBest reserves the right to delete, move or edit, at its sole discretion, content that it deems to amount to offensive behaviour or to be in violation of any laws or regulations. Players shall remain solely responsible for the content posted on the Internet Site. Failure by Bet4theBest to remove particular material shall in no circumstance be constituted as an endorsement or acceptance of it by Bet4theBest.

141. All conversations are logged and recorded. Content stored on Bet4theBest's servers is not meant for permanent or temporary archival purposes. Therefore Bet4theBest may but is not obliged to maintain back-up copies of any material posted on the Internet Site. Bet4theBest reserves the right to impose a limit on the maximum storage capacity for each Player.
142. Collusion through the use of the chat rooms or separate chat is prohibited.
143. Bet4theBest reserves the right to remove the chat rooms if abused.
144. Bet4theBest reserves the right to report to authorities any suspicious chats.
145. Bet4theBest will not consider any claims or disputes on the interactions within the forum and/or community to be valid unless said interactions are directly registered in the Bet4theBest's database files or records.

Sharing of Information & Content

146. The Player is aware that when posting or uploading any personal information onto the Internet Site, such content will become public and accessible by other Players. Bet4theBest does not endorse in anyway such content and shall not be responsible for any damages arising from the publicizing of such information. Players should be aware that information which they post on the Internet Site may also affect their life offline.
147. By posting material and content on the Internet Site You grant to Bet4theBest a non-exclusive, transferable, sub-licensable, royalty-free, worldwide licence to use any content that You post on or in connection with the Internet Site. This right/license of Bet4theBest shall remain valid after deletion of the content by the Player from the Internet Site and/or after closure of the Account.

Type of Relationship

148. These T&Cs are not intended to create any partnership, agency or joint venture between Bet4theBest and the Player.

Breach of Agreement

149. In accepting the terms of this Agreement, the Player is bound to integrally indemnify the Company, to defend the Company and to exonerate it, on demand of any complaint, responsibility, damage, loss, cost or expense, including, but not limited to, all legal or other fees that Bet4theBest shall bear as a result of breach of this Agreement, a violation of Bet4theBest's laws, rules and or rights or of those of a third party, to any use of the service and/or Software with the Player's Login and Password , whether it be with the Player's knowledge or without it, as well as any acceptance of profit on the Player's part.
150. If the Player fails to adhere to any of the conditions of this Agreement or if the Company reasonably suspects that the Player is failing to comply with any of the conditions of this Agreement, Bet4theBest reserves the right, and all remedies at its disposition, and at its sole discretion, to block the Player's Account and will have the right of bring suit against the Player and at its sole discretion.

Legal Compliance

151. Players are advised to comply with applicable legislation in the jurisdiction in which they are domiciled and/or resident. Bet4theBest accepts no responsibility for any action taken by any authority against any Player.

Law & Forum

152. These T&Cs shall be governed by and construed in accordance with the laws of the country of Malta without giving effect to conflicts of law principles. The parties submit to the exclusive jurisdiction of the country of Malta for the settlement of any disputes arising out of concerning these T&Cs.
153. Any dispute arising from or in relation to these T&Cs shall be subject to the exclusive jurisdiction of the Courts of Malta, unless otherwise provided in this Agreement.

Severability

154. If any provision contained in these T&Cs shall be held by any Court of Law or other competent authority to be void or unenforceable in whole or in part, these T&Cs shall continue to be valid as to the other provisions thereof and the remainder of the affected provision.

Headings

155. Headings are intended for convenience only and to facilitate reading of these T&Cs. They are not intended as a means of interpretation for the content of the paragraph that follows each heading. Headings are not intended to bind Bet4theBest in any manner whatsoever.

156. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa.

Waiver

157. Any waiver by Bet4theBest of any breach by any Player of any provision of these T&Cs shall not be considered as a waiver of any subsequent breach of the same or any other provision of these T&Cs.

Contact Information

158. Bet4theBest can be contacted by sending an email to support@bet4thebest.com.

This Agreement is considered signed and approved

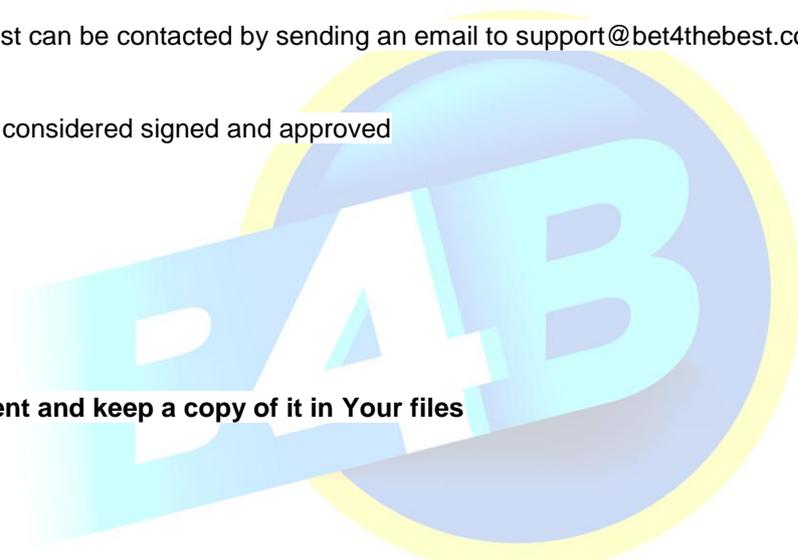
By

Bet4theBest

And

The Player

Print this document and keep a copy of it in Your files



Responsible Gaming Policy

Objectives

159. Bet4theBest Ltd aims to put in place procedures to prevent the abuse of gambling and the proliferation of compulsive gamblers.
160. Gaming is a form of entertainment enjoyed by millions of people and many gamblers play without experiencing any problems. However, some people can become addicted to this type of entertainment.

Symptoms

161. Just as with alcohol or drugs, people can get addicted to gambling. Having a one-time losing streak will not change your life style but losing sufficient amounts of money on regular basis indicates signs of compulsive gambling. Problem gambling causes disruptions in any major area of life: psychological, physical, social or vocational. It usually begins in adolescence in men and later in women.
162. This behaviour usually progresses from occasional gambling to habitual gambling. The urge to gamble becomes so great that the tension can only be relieved by more gambling. Higher stakes and personal risks become involved, as well as neglect of other interests, family, and work.

Prevention

163. Prevention of the urge to develop addictive behaviour is challenging and may not always be possible. Counseling may benefit people who are prone to compulsive gambling or other addictive behaviour. People with close relatives who are compulsive gamblers might be at higher risk and should be especially careful.
164. Take a look at these questions and see whether they apply to you.
- (i) Did you ever lose time from work or school due to gambling?
 - (ii) Has gambling ever made your home life unhappy?
 - (iii) Did gambling affect your reputation?
 - (iv) Have you ever felt remorse after gambling?
 - (v) Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties?
 - (vi) Did gambling cause a decrease in your ambition or efficiency?
 - (vii) After losing did you feel you must return as soon as possible and win back your losses?
 - (viii) After a win did you have a strong urge to return and win more?
 - (ix) Did you often gamble until your last dollar was gone?
 - (x) Did you ever borrow to finance your gambling?
 - (xi) Have you ever sold anything to finance gambling?
 - (xii) Were you reluctant to use "gambling money" for normal expenditures?
 - (xiii) Did gambling make you careless of the welfare of yourself or your family?
 - (xiv) Did you ever gamble longer than you had planned?
 - (xv) Have you ever gambled to escape worry or trouble?
 - (xvi) Have you ever committed, or considered committing, an illegal act to finance gambling?
 - (xvii) Did gambling cause you to have difficulty in sleeping?
 - (xviii) Do arguments, disappointments or frustrations create within you an urge to gamble?

- (xix) Did you ever have an urge to celebrate any good fortune by a few hours of gambling?
- (xx) Have you ever considered self destruction or suicide as a result of your gambling?

165. If your reply to any or some of these questions is in the affirmative, you are urged to ask for help or contact one of the following:

- Global Gambling Guidance Group – www.gx4.com
- Gambling Therapy – www.gamblingtherapy.org
- GamCare - www.gamcare.org.uk

Bet4theBest Ltd Internal Procedures and Regulations

166. Bet4theBest Ltd endorses a policy of responsible gaming and seeks to address this problem in a number of ways:

- (i) employees are trained to recognize problem gamblers and take appropriate actions when they identify compulsive or underage gambling;
- (ii) a membership can be cancelled and a Player prevented from using Bet4theBest Ltd's services, if such Player asks Bet4theBest Ltd to do so;
- (iii) procedures profiling Players and identifying a Player's age are in place in order to prevent and preclude underage gaming; and
- (iv) upon request the Player's e-mail address can be removed from the Bet4theBest Ltd email list.

167. In accordance with its Responsible Gaming Policy, Bet4theBest Ltd also gives the opportunity to the Player to limit the amount that the Player may wager. A Player may by written notice or electronic notice to Bet4theBest Ltd:

- (i) set a limit on the amount the Player may wager within a specified period of time;
- (ii) set a limit on the losses the Player may incur within a specified period of time;
- (iii) set a limit on the amount of time the Player may play in any one session;
- (iv) exclude the Player from playing for a definite or indefinite period of time.

168. During the self-exclusion period a Player may withdraw funds from his/her Account but may not (i) deposit additional funds to his/her Account or (ii) place Bets using existing funds or otherwise use Bet4theBest's betting facilities.

169. The minimum initial self-exclusion period offered is of a duration of not less than 6 months and up to 5 years. Any self-exclusion may, on request, be extended for one or more further periods of 6 months.

170. Bet4theBest Ltd shall not accept a wager from a Player contrary to a limit or exclusion set by the Player himself.

171. Bet4theBest Ltd is also precluded, through its internal policies and controls as well as the legislation of the state of Malta, from giving any form of credit to Players or any form of loan.

Underage Gambling and Gambling Prevention Assistance

172. Underage gambling is prohibited by Bet4theBest and constitutes a criminal offence.

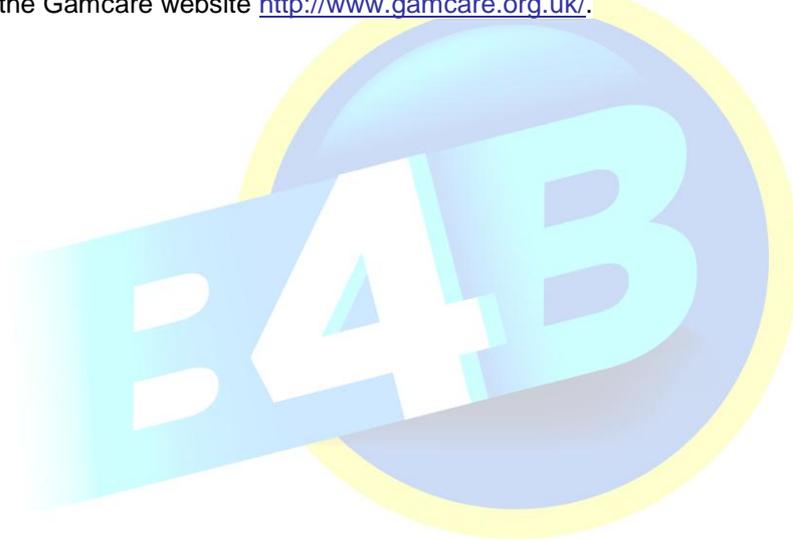
173. While Bet4theBest has adopted appropriate age verification procedures, in order to protect young persons and children from accessing our on line betting features, we recommend that responsible adults install internet filtering software on their computers. This provides the ability to control content displayed, block websites and set up passwords to prevent betting sites being available to underage persons. There are also a number of internet filtering software choices available. The following are links to recognised solution providers as recommended by internet Filter Review:

- <http://www.contentwatch.com>
ContentProtect Product
- www.cybersitter.com
Cybersitter 9.0 Product
- www.regnow.com
Net Nanny 5.1 Product

174. If you believe that your child or youngster has been gambling (by whatever means or outlet) you should contact the operator concerned, as it is more than likely that they were misled about their age when creating the account or allowing them entry.

175. If you believe that your child or youngster is not only gambling but is experiencing problems as a result, it is advisable to contact Gamcare who can offer guidance to parents, friends or relatives on this issue. They can be contacted on +44 **(0) 808 8020 133**.

176. Gamcare also provides a dedicated website called "Big Deal" which contains useful information and videos designed specifically at helping 14-18 year olds understand the risks of gambling. This site can be accessed from the following link <http://www.bigdeal.org.uk/> or otherwise from the Gamcare website <http://www.gamcare.org.uk/>.



Privacy Policy

1. Bet4theBest Ltd is committed to respecting Players' privacy and to complying with applicable data protection laws.
2. Bet4theBest Ltd assures Players that their personal data is processed fairly, lawfully and in accordance with good practice and is only collected for specific purposes which are known and accepted by the Player when such Player chooses to make use of the Bet4theBest Ltd Internet Site and Software systems.
3. Bet4theBest Ltd is registered with the Data Protection Commissioner in Malta and adheres to the Data Protection Act, other relevant regulations, legal notices and/or similar rules in Malta and in Europe, taking account of the Data Protection Directive (EC Directive 95/46/EC) and the Electronic Communications Privacy Directive (EC Directive/2002/58/EC).
4. By registering with Bet4theBest Ltd, the Player is accepting that Bet4theBest Ltd stores and processes the information entered in addition to the general system information and that activities are logged (*see General T&Cs for more detail*). Bet4theBest Ltd takes the security and confidentiality of Players' personal data seriously and shall endeavour to ensure that such data is not disclosed at any time to any third party without the Player's prior explicit consent.
5. Personal data of Players' given to Bet4theBest Ltd can only be accessed by Bet4theBest Ltd's employees in possession of the required clearance.
6. Bet4theBest Ltd has adopted best practice when it comes to the principles of e-mail communication with its Players.
7. All the aforementioned are in place in order to assure Bet4theBest Ltd's Players that at all times personal data is:
 - (i) processed in accordance with the rights of the Player concerned;
 - (ii) processed fairly and lawfully;
 - (iii) obtained only for a specific and lawful purpose;
 - (iv) adequate, relevant and not excessive to its purpose;
 - (v) accurate and updated;
 - (vi) kept in a secure manner;
 - (vii) not kept longer than is necessary for its purpose;
 - (viii) not transferred to jurisdictions not adhering to the aforementioned Directives; and
 - (ix) is utilised for marketing purposes based on the so called opt-in principle.
8. The only time that Bet4theBest Ltd may disclose personal data is when ordered to do so by a decision deriving from the Governing Law and/or when ordered to do so by order of the Regulatory Authority and/or when ordered to do so by order of the Data Protection Commissioner and/or in the event of an Player being directly and/or indirectly involved in a crime that involves a Bet4theBest Ltd Account.
9. By opening an Account with Bet4theBest Ltd, the Player consents that Bet4theBest Ltd uses his personal data for the following purposes:
 - (i) performance of these T&Cs by Us, our suppliers and any third party acting on our behalf;
 - (ii) own internal marketing and promotion of activities;
 - (iii) storage and processing in terms of the laws & regulations covering anti-money laundering.
10. All Bet4theBest Ltd employees are required to comply with the terms of this Privacy Policy. This Privacy Policy provides that employees are obliged to keep Player information strictly confidential. This obligation continues once an employee has left Bet4theBest Ltd.
11. The Player can write to us at any time to obtain a copy of his information and to have any inaccuracies corrected. Where appropriate, the Player may have his personal information erased, rectified, amended or completed. In order to contact us regarding his information the Player should e-mail support@bet4thebest.com. Bet4theBest Ltd may levy a small charge to cover the cost of administration regarding any request made by the Player in this regard.

As indicated above, Bet4theBest Ltd would, on occasion, market directly to Player products and services which Bet4theBest Ltd considers may be of interest to the Player. Should Player not wish to receive such information, or in case of any other data protection queries, Player is urged to contact Bet4theBest Ltd for such information / changes.



Anti-Money Laundering Policy

1. As soon as the Player opens an account with Bet4theBest Ltd, then the Player is agreeing to abide by all the rules and regulations relating to anti-money laundering that are in place in Malta, the United Kingdom (including the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007) and throughout the EU. In short, the Player binds himself not to use funds that are, in any way whatsoever, the proceeds of crime and/or ill-gotten means.
2. Players may not use the Bet4theBest Ltd's services in any way directly or indirectly associated with money laundering.
3. If the Player does not respect these rules and regulations then Bet4theBest Ltd may suspend the Player's Account pending investigation.

Registration of Players

4. The process for the registration of players is provided for under the Terms & Conditions. This provides for the due diligence process that must be carried out before the opening of Accounts. The due diligence procedure is carried out for the purposes of the prevention of money laundering.
5. Before any opening of an Account there must be registration by the Players which involves the provision of accurate details and documentation to Bet4theBest Ltd. It is the Player's responsibility to immediately provide Bet4theBest Ltd with updated information to any information / documentation provided at the initial Account opening stage. When opening an Account, the Player must give proof of identity. Bet4theBest Ltd has the discretion to verify creditworthiness of a Player with third parties who previously provided any information on the Player.
6. If Bet4theBest Ltd becomes aware that a person has provided false information when providing due diligence documents, then Bet4theBest Ltd shall not register such person, and where that person has already been registered as a Player, Bet4theBest Ltd shall immediately cancel that person's registration as a Player with Bet4theBest Ltd and close his Account.
7. No person under eighteen years of age (or the applicable majority age in that person's jurisdiction) may be registered as a Player and any funds deposited or any money won by any such persons shall be forfeited to the Regulatory Authority.
8. Bet4theBest Ltd shall, at all times, keep a secure online list of all registered Players. Any one individual can only register a single Account with Bet4theBest Ltd and multi-account practices are strictly prohibited.

Anonymous Accounts

9. Bet4theBest Ltd shall not open and/or activate anonymous Accounts or Accounts in fictitious names such that the true beneficial owner is not known.

Examination of transactions

10. Bet4theBest Ltd reserves the right to examine with special attention, and to the extent possible, the background and purpose of any complex or large transactions and any transactions which are particularly likely, by their nature, to be related to money laundering or the funding of terrorism. In this context, Bet4theBest will particularly need to obtain an understanding of where the customer's funds and wealth have come from.

Payments of winnings

11. Payments of winnings or refunds shall be transferred back through the same channel from which Player had made the original transfer in the first place. Where this is not possible, the Player shall be requested to provide an alternative channel together with sufficient proof that such channel relates back to the Player. It shall be within Bet4theBest Ltd's sole discretion to determine whether proof provided by the Player is sufficient or not.

Acceptance of wager

12. Bet4theBest Ltd shall not accept a wager from a Player unless–

- (i) an Account has been established in the name of the Player and there are adequate funds in the Account to cover the amount of the wager; and
- (ii) the funds necessary to cover the amount of the wager are provided in an approved way.

Maximum limit of payment out of Player's account

13. Bet4theBest Ltd shall not make a payment out of a Player's Account to a Player until the Player's identity, age and place of residence have been verified.

Cash

14. Bet4theBest Ltd cannot accept cash from players and funds may be received from players only by any of the following methods-

- (iv) credit and debit cards;
- (v) e-wallets; and
- (vi) bank transfers.

Reporting to authorities

15. Bet4theBest Ltd reserves the right to, and shall, report suspicious transaction to the relevant authorities.

Record Keeping

16. All customer gambling activity, KYC documentation and communications of the customer with Bet4theBest shall be kept in Bet4theBest's records for a period of five years in accordance with applicable laws and regulations.

Rules of the Game

Definitions

1. The following words and terms, should be interpreted as follows, unless, the context clearly implies otherwise.

“in-Game Point System” shall mean the points system as used and as may be updated from time to time by the Company and as found under Annex A to these rules. Through the in-Game Point System Players are awarded points according to the performance of the chosen Athletes in Matches. The in-Game Point System is exclusively based on how such Athletes fare during the relative Matches;

“FF Rules” shall refer to the fantasy football rules attached herewith as Annex A;

“Athlete(s)” shall mean players of real life official teams who may take part in Matches. Players shall be provided with the possibility of choosing a combination of real life athletes and bet on their performance;

“GameWeek” shall refer to the duration of any particular Session, being any given calendar week, to be taken into consideration for Matches being played in that particular Session;

“Match(es)” shall mean real life official football or other matches and/or events of officially recognized leagues and championships and formal tournaments, external to the Bet itself;

“Session(s)” shall mean the particular grouping of Matches as provided on the Internet Site on which Bets can be placed.

Reference should be made to the main Terms and Conditions for other defined words used herein.

Overview

Bet4theBest's Games are named and designated as follows:

- (i) Pool Based Tournament Bets (Tournaments);
- (ii) Pool Based Week Game Bets (Week Games);
- (iii) Pool Based Fantasy Derbies Bets (Fantasy Derbies);
- (iv) Pool Based MVP Bets (MVP); and
- (v) Player vs Player Challenge Bets (One-on-One Challenge);

The Games provided can principally be divided into two categories:

- (i) a player-to-player situation where a pool of Players (more than two Players) play against each other (covering Games (i) to (iv) above); and
- (ii) a player-to-player situation where one Player plays against another (covering Game (v) above).

Where Players play against each other in Games (i) to (iv), Player's Bets having the same options/variants are grouped together through an automatic system, thereby having a player-to-player situation wherein the Players pool in their Bets. In the case of player-vs-player Bets in Game (v), Players play against another Player as chosen by them.

Payouts for winners are determined by the Company according to the size of the pool of Bets, which is usually equal to a percentage of the value of the Bets making up the pool (in case of more than two Players) or the total amount betted (in cases of a one-to-one transaction), less the commission for the Company. In view of this, amounts of winnings change over time base on the Bets placed.

Bets shall only be accepted in relation to teams and/or Athletes that are playing during the particular GameWeek.

Players shall only be able to place Bets before the first Match involving any team and/or Athlete to be selected for the suggested Bet.

The FF Rules shall be applied to every Athlete (whether as part of the starting line-up or a substituted) who plays at least a minute in the relative Match.

The minimum size of a Bet is £1.00. Bet4theBest reserves the right to alter the size of the minimum Bet for any or all of the Games and/or set a maximum size of a Bet.

Pool Based Tournament Bets

Players create a custom made fantasy team per Session out of any Athletes which have not yet started their Match in that particular Session during a particular GameWeek.

The custom made fantasy team shall consist of eleven (11) Athletes;

Multiple Tournament Betting Pools (TPBs) exist with varying buy-in amounts as follows:

The buy-in amounts available are those of 5, 10 or 20 GBP. Such amounts may vary among the TBP's sizes. The Company reserves the right to vary such amounts during a league season.

A single team can be placed in multiple TBPs. Multiple different teams can be placed in a single TBP.

The team formation rules are detailed in Appendix A (Squad Formation Rules).

Once a team is submitted to a TBP, the specific team line-up and captain selection shall be locked and cannot be changed by the Player.

Points are awarded to teams in accordance with the FF Rules and winners are determined upon the finalization of the GameWeek's TBP's standings. The Players whose teams have achieved the highest number of in-Game Points win the winnings from the pool. The winnings of the pool are distributed per the table below:

Pos.	3-19 players	20-29 players	30-39 players	40-49 players	50-69 players	70-99 players	100-119 players	120-149 players	150-189 players	190-249 players	250-329 players	330-419 players	420-519 players	520-649 players	650-819 players	820-999 players	1000-1189 players	1190-1409 players	1410-1649 players	1650+ Players
1	50,00%	45,00%	40,00%	35,00%	30,00%	26,00%	24,00%	22,00%	21,75%	21,20%	21,00%	20,75%	20,65%	20,40%	20,35%	20,20%	20,03%	19,80%	19,63%	19,35%
2	30,00%	25,00%	24,00%	22,00%	20,00%	17,00%	16,50%	15,75%	15,55%	15,20%	14,85%	14,65%	14,55%	14,40%	14,35%	14,24%	14,10%	13,90%	13,75%	13,30%
3	20,00%	17,50%	16,00%	14,50%	13,50%	13,25%	12,00%	11,25%	11,05%	10,55%	10,00%	9,90%	9,80%	9,70%	9,65%	9,57%	9,46%	9,28%	9,15%	8,90%
4		12,50%	12,00%	10,75%	9,90%	9,25%	9,00%	8,50%	8,35%	7,75%	7,50%	7,40%	7,32%	7,20%	7,18%	7,12%	7,02%	6,86%	6,75%	6,50%
5			8,00%	7,50%	7,00%	6,85%	6,00%	5,75%	5,60%	5,45%	5,30%	5,20%	5,12%	4,95%	4,90%	4,84%	4,76%	4,64%	4,55%	4,48%
6				5,75%	5,50%	5,15%	4,90%	4,70%	4,60%	4,35%	4,10%	3,95%	3,89%	3,75%	3,72%	3,68%	3,61%	3,51%	3,43%	3,40%
7				4,50%	4,40%	3,75%	3,70%	3,50%	3,40%	3,25%	3,00%	2,95%	2,90%	2,80%	2,75%	2,71%	2,65%	2,57%	2,51%	2,49%
8					3,75%	3,40%	3,00%	2,90%	2,80%	2,55%	2,40%	2,30%	2,25%	2,13%	2,08%	2,04%	1,99%	1,92%	1,87%	1,85%
9					3,20%	2,90%	2,60%	2,50%	2,45%	2,10%	2,05%	1,95%	1,90%	1,80%	1,76%	1,72%	1,68%	1,62%	1,59%	1,57%
10					2,75%	2,45%	2,30%	2,15%	2,10%	1,90%	1,75%	1,65%	1,62%	1,52%	1,46%	1,43%	1,40%	1,35%	1,32%	1,31%
11-15						2,00%			1,52%	1,35%	1,25%	1,20%	1,17%	1,12%	1,09%	1,06%	1,03%	0,99%	0,97%	0,97%
16-20							1,45%	1,40%	1,20%	1,08%	0,98%	0,90%	0,86%	0,75%	0,73%	0,69%	0,67%	0,64%	0,62%	0,62%
21-25								1,20%	1,00%	0,85%	0,70%	0,65%	0,61%	0,55%	0,52%	0,48%	0,45%	0,42%	0,41%	0,41%
26-30									0,75%	0,70%	0,70%	0,65%	0,61%	0,49%	0,46%	0,42%	0,39%	0,36%	0,35%	0,35%
31-40										0,58%	0,55%	0,49%	0,44%	0,39%	0,36%	0,32%	0,30%	0,28%	0,27%	0,27%
41-50											0,44%	0,40%	0,36%	0,32%	0,28%	0,25%	0,24%	0,22%	0,21%	0,21%
51-60												0,34%	0,31%	0,28%	0,24%	0,21%	0,19%	0,18%	0,17%	0,17%
61-70													0,27%	0,25%	0,20%	0,18%	0,17%	0,16%	0,15%	0,15%
71-90														0,22%	0,18%	0,17%	0,16%	0,15%	0,14%	0,13%
91-110															0,17%	0,16%	0,15%	0,14%	0,13%	0,12%
111-130																0,15%	0,14%	0,13%	0,12%	0,11%
131-150																	0,13%	0,12%	0,11%	0,10%
151-180																		0,11%	0,10%	0,09%
181-210																			0,09%	0,08%
211-250																				0,07%

In the event where there are two or more Players that have tied in a position as per the FF Rules, the amount of the pool available for distribution for those places as winnings for the particular Bet shall be divided between/amongst the winning Players.

The Players shall be able to create their teams and place their Bets in each one of the TBPs from the beginning of each GameWeek till the end of it. For the time period between the first match start date of the GameWeek and the start date of the last one, Players can use teams with Athletes that have not yet started playing the Matches at the time of the Bet placement. Players shall not be able to include in their fantasy teams Athletes whose real life team is not included in the fixtures of the current GameWeek.

Pool Based Week Game Bets

For every GameWeek, the Internet Site shall list a number of events which Players can bet on, principally entire teams of the selected league necessarily competing against each other in real life based on the FF Rules.

At the end of the GameWeek, the FF Rules are applied to determine the points earned by each of the Players.

At the end of the GameWeek, the FF rules are applied on every part of the Week Game Bets and the winning Players are identified accordingly. The payout amount is distributed to the winning Players who placed Bets in accordance to the following example:

Team A: total amount wagered = X

Team B: total amount wagered = Y

Commission = C

(i) Individual user: Bet placed on team A

Individual amount wagered = Z

Individual Payout =

a) if $(Y/X) > C$ then $[(1-C)*(X+Y)]*(Z/X)$

b) if $(Y/X) \leq C$ then $(X+Y)*(Z/X)$

(ii) Individual user: Bet placed on team B

Individual amount wagered = W

Individual Payout =

a) if $(X/Y) > C$ then $[(1-C)*(X+Y)]*(W/Y)$

b) if $(X/Y) \leq C$ then $(X+Y)*(W/Y)$

In case of a tie situation as per the FF Rules, all Players shall have their Bet amounts refunded in full.

Pool Based Fantasy Derbies Bets

For every GameWeek, the Internet Site shall list a number of events which Players can bet on, principally entire teams of the selected league though not necessarily competing against each other in real life based on the FF Rules.

At the end of the GameWeek, the FF Rules are applied on every part of the Fantasy Derbies Bets and the winning Players are identified accordingly. The payout amount is distributed to the winning Players who placed Bets in accordance to the following example:

Team A: total amount wagered = X

Team B: total amount wagered = Y

Commission = C

(i) Individual user: Bet placed on: Team A

Individual amount wagered = Z

Individual Payout =

a) if $(Y/X) > C$ then $[(1-C)*(X+Y)]*(Z/X)$

b) if $(Y/X) \leq C$ then $(X+Y)*(Z/X)$

(ii) Individual user: Bet placed on: Team B

Individual amount wagered = W

Individual Payout =

a) if $(X/Y) > C$ then $[(1-C)*(X+Y)]*(W/Y)$

b) if $(X/Y) \leq C$ then $(X+Y)*(W/Y)$

In case of a tie situation as per the FF Rules, all Players shall have their Bet amounts refunded in full.

Pool Based MVP Bets (MVP)

Players may bet on any particular Athlete who they believe shall be the most valuable player/Athlete (MVP) through a particular GameWeek/Match.

Points are awarded to Players in accordance with the FF Rules reflecting the performance of their chosen Athletes in real life. Winners are determined upon the finalization of the Athletes' standings in the GameWeek. The Player/s whose Athlete/s has/ve achieved the highest number of in-Game Points win/s the winnings from the pool. The payout amount of each MVP pool shall be distributed to the Players who placed Bets on the winning MVP according to the following example.

Total amount placed on MVP = X with $X = x_1 + x_2 + x_3 + x_4 + x_5$

Total amount placed on all other players = Y

Payout for x_1 : $(X + Y) * (1 - C) * x_1 / X$, where C is the commission held.

In the event where there are two or more Players that have tied in a position at the end of the GameWeek as per the FF, the amount of the pool available for distribution as winnings shall be divided between/amongst the winning Players.

Player vs Player Challenge Bets

A Player versus Player Challenge Bet may be placed by (i) a Player creating a custom made fantasy team per Session out of any Athletes which have not yet started their Match in that particular Session during a particular GameWeek and (ii) challenging another Player, as set out below.

The custom made fantasy team shall consist of eleven (11) Athletes.

The team formation rules are detailed in Appendix A (Squad Formation Rules).

For the time period between the first match start date of the GameWeek and the start date of the last one, Players can use teams with Athletes that have not yet started playing the Matches at the time of the Bet placement. Players shall not be able to include in their fantasy teams Athletes whose real life team is not included in the fixtures of the current GameWeek. Once the Player sends a Bet challenge as set out below the specific team line-up and captain selection shall be locked and cannot be changed by the Player.

Points are awarded to teams in accordance with to FF Rules and the winning Player is determined upon the finalization of the GameWeek's fantasy teams' standings. Players are matched together one to one through direct matching as described below. Matched players compete only with each other. The Player whose team has achieved the highest number of in-Game Points wins the winnings from the direct matching.

In the event where two Players have tied the amount wagered is returned to the Players without any commission being applied.

For a Player to specifically choose the opponent, the following steps must be followed:

- (i) the Player creates a valid fantasy team of eleven (11) Athletes as provided herein;

- (ii) the Player defines the amount to be betted on the particular chosen fantasy team (the “Proposed Bet”);
- (iii) the Player searches via the Company’s search bar for other Players or invites another Player to sign up and compete with him by accepting the Proposed Bet/challenge. The Player may send multiple Bet challenges.
- (iv) The invited Player that accepts a Proposed Bet/challenge shall be able to place a Bet against the original Proposed Bet. The Proposed Bet shall be in a pending state until the invited Player accepts the Proposed Bet;
- (v) the invited Player reviews the Proposed Bet and may accept the challenge by submitting a valid fantasy team and validating the amount/Bet that he wants to compete for. The betted amount can be equal to the Proposed Bet amount or smaller.

Until a Proposed Bet is accepted by an opponent Player, it can be cancelled and any amount betted shall be fully refunded.

On the invited Player accepting the Proposed Bet as provided herein, the Bet is considered final and cannot be cancelled.

If a Proposed Bet is not accepted until the start of the last Match of the Gameweek, the Bet will be cancelled and any amount betted shall be fully refunded.

In Player vs Player Challenge Bets, the choice of the opponent is in the discretion and/or risk of the Player and the Company undertakes no risks and provides no guarantees in relation to the quality, status worth or value of either of the Players in the transaction.

ANNEX A – FF RULES

Player Scoring

177. The following rules shall be used for determining the in-Game Points achieved by a Player on a particular Bet in a particular Session in a GameWeek:

	Goalkeepers	Defenders	Midfielders	Forwards
For playing up to 60 minutes	1	1	1	1
For playing 60 minutes or more	2	2	2	2
For each goal scored	8	8	5	5
For each goal assist	5	5	2	1
For a clean sheet	3	3	1	0
For every 3 shot saves	2	2	1	1
For each penalty save	5	0	0	0
For each penalty miss	0	-2	-2	-2
For every 3 goals conceded	-1	-1	0	0
For a yellow card	-1	-1	-1	-1

For a red card	-3	-3	-3	-3
For each own goal	-2	-2	-2	-2
For every 3 corners won	2	2	1	1
For every 3 shots off target	0	0	-2	-2
For every 3 fouls won	0	0	1	2
For every 3 fouls committed	-1	-1	-1	0
For every 2 offsides provoked	0	1	0	0

Fantasy Football Match Duration

178. In-Game Points are awarded for the normal duration of a football match, including stoppage / injury time as well as for extra time. Penalty shoot-out is not part of a football match for FF scoring purposes.

Fantasy Teams Scoring

179. For each fantasy team created in the Game a total score at the end of the GameWeek is calculated, as the sum of the scores that each Athlete making up the fantasy team achieved during a particular GameWeek.

180. For every fantasy team, a captain and a vice-captain may be set by a Player. If the captain plays more than zero (0) minutes, his score shall be doubled. If the captain does not play at all in a GameWeek, the Vice Captain's score shall be doubled.

Fantasy Team Tie-Break Rules

181. In those cases where Players achieve the same points through the in-Game Points systems, the following tie-break rules shall apply, in the following order of priority:

- (i) most points earned from goals scored in the particular GameWeek;
- (ii) fewest points lost goals conceded in the particular GameWeek
- (iii) fewest points lost due to yellow and red cards in the particular GameWeek;
- (iv) most overall minutes played by the fantasy team in the particular GameWeek;

Tie-Break points are calculated on a 'team-level' and no double points are awarded to the captain or vice-captain of a team.

182. Should after the tie-break rules application, the comparison is again tied, then the result is tie and the provisions provided in these Rules of the Game shall apply.

Squad Formation Rules

183. A fantasy team consisting of eleven (11) Athletes shall meet the following rules:

- (i) 1 goalkeeper
- (ii) 3 – 6 defenders

(iii) 2 – 6 midfielders

(iv) 1 – 3 forwards

184. A maximum of four (4) Athletes from the same real life team can be selected.

Cancellation Rules

Match Postponements/ Cancellations

185. If a Match is postponed (before it was started) by the relevant Football Association for the next day and it is able to remain in the current GameWeek, it is rescheduled in the Bet4theBest system without a problem.

186. If the Match is postponed (before it was started) for a date after the end of the current GameWeek, it is considered CANCELLED for the current GameWeek and the cancellation rules are applied on the fantasy teams scoring and Bets. Such cancelled Match, if available, will be rescheduled in a future GameWeek in the Bet4theBest system and be available for new Bets.

187. If the Match is postponed, cancelled or interrupted after the 60th minute, the scoring rules will be applied normally according to the stats till the interruption and it is considered COMPLETED.

188. If the postponed, cancelled or interrupted Match is played less than 60 minutes it is considered CANCELLED and the cancellation rules are applied on the fantasy teams scoring and Bets.

Cancellation Rules For Fantasy Teams Scoring and Bets

189. If a Fantasy Football Team consists of Athletes whose Match is considered CANCELLED and the number of these Athletes is less than 6 for an 11 Athletes Fantasy Football Team, then each of these Athletes receives the average score of the rest of the Fantasy Football Team's Athletes whose Match is considered COMPLETED. The Fantasy Football Team and all Bet entries made with this team are considered VALID.

190. In case that a Fantasy Football Team consists of Athletes whose Match is considered CANCELLED and the number of these Athletes is more than 6 for an 11 Athletes Fantasy Football Team, then the Fantasy Football Team is considered INVALID and the following apply for each Bet type:

- (i) Pool Based Tournaments: Bet entries relating to Fantasy Football Teams that are INVALID are cancelled and the money placed on these entries is refunded to the Players without any commission applied. The pool size of the Tournament Bets is reduced accordingly.
- (ii) Pool Based Fantasy Derbies: If either Fantasy Football Team in a Fantasy Derby Match is considered INVALID, all related Bet entries are cancelled and the money placed on these Bets is refunded to the Players without any commission applied.
- (iii) Pool Based Week Games: If either Fantasy Football Team in a Week Game Match is considered INVALID, all related Bet entries are cancelled and the money placed on these Bets is refunded to the Players without any commission applied.
- (iv) Player vs Player Challenge Bets: If either Fantasy Football Team in a Player vs Player Challenge Bet is considered INVALID, the Bet is cancelled and the money placed on this Bet is refunded to the Players without any commission applied.

Other Cancellation Rules

191. In all cases except Player vs Player Challenge Bet, a pool shall be deemed to be created if, until the start of the first Match affecting the Bet, at least two (2) Bets having the same variants have been matched by the Company's system. Should Bets of particular variants be less than two (2) to the extent that they cannot be matched in a pool, such Bets shall be deemed cancelled and any money betted on such Bets shall be refunded in full to the Player/s

192. In a Player vs Player Challenge Bet, if a Proposed Bet is not accepted until the start of first Match involving one of the Athletes making up the fantasy team, the Bet will be cancelled and any amount betted shall be fully refunded to the Player.



Security Rules

Introduction

1. The management of our online gaming system complies with high ethical and professional standards in order to provide the Player with a secure service. Bet4theBest Ltd is the company dealing with all the systems and back office operations. Its registered office is situated at 527 St Paul's Street, St. Paul's Bay, Malta.
2. Bet4theBest Ltd grants the Player security from three different aspects involved in its systems:
 - Financial Security
 - IT Security
 - Legal Security
3. Bet4theBest Ltd is licensed to provide remote gaming by the State of Malta, a European Member State. Bet4theBest Ltd operates with a regular license issued according to the specific regulations on online gaming of the Republic of Malta – L.N. 176 of 2004 Lotteries and Other Games Act, 2001 (Act. No. XXIV of 2001) Remote Gaming Regulations, 2004 and Bet4theBest Ltd is subject to regular policies and procedures issued by the Lotteries and Gaming Authority, the regulatory administrative branch with powers to oversee all forms of gaming in and from Malta. Malta is the first member country of the European Union with a regulation on online gaming, providing Bet4theBest Ltd and the Players with a complex legal infrastructure that cannot be matched by any similar offshore solution.
4. Bet4theBest Ltd is also licensed to provide remote gaming by the United Kingdom. Bet4theBest Ltd operates in the United Kingdom with a combined continuation remote operating license in accordance with the Gambling Act 2005 and the Gambling (Licensing and Advertising) Act 2014 and in relation to its operation in the the United Kingdom it is subject to regular policies and procedures issued by the Gambling Commission, the regulatory administrative branch with powers to oversee all forms of gaming in and from the United Kingdom.
5. Bet4theBest Ltd will hold in strict confidentiality all information on Players. A breach of such a policy may only take place if Bet4theBest Ltd is compelled to do so by the Governing Authority and/or in the event of a Player violating Bet4theBest Ltd's rules.
6. A player is given a personal account number. The Player chooses a Login and Password. It is a Player's own responsibility not to share this information. If the Player has reason to believe that others have become party to this information, the Player should immediately contact Bet4theBest Ltd's customer service and a new password will be issued.
7. All telephone conversations between a Player and Bet4theBest Ltd's call centre agents may be recorded.
8. All Internet communications are kept on record.

Financial Security

9. Bet4theBest Ltd provides Players with different payment and transfer methods.
10. Credit card deposits may, from time to time, be partially and/or fully declined subject to certain security systems managed in collaboration with a payment solution provider and/or a financial institution. Such security measures may decline legitimate credit cards, which nevertheless, at a particular time, it is not possible to process. Bet4theBest Ltd's personnel do not control the said systems, nor have they any knowledge, of the reasons for any deposits being declined.

11. The Application Form will be protected by SSL encryption (HTTPS). This will protect the personal details while in transit over the internet. The password shall be stored using a non-reversible hash key to ensure that the password is stored securely and cannot be stolen. Strong passwords will be enforced. Authenticity checks are carried out on the Player detect to ensure their validity; after which the Account is activated. The Player will receive an email confirming his registration and details upon login, but without the password; the password is never communicated via email.
12. Bet4theBest Ltd will request documents to verify identity and/or authorisation to use a specific credit card and/or other facts provided by the Player, before expediting deposits and/or withdrawals. Bet4theBest Ltd is also bound by and falls under strict anti-money laundering laws and regulations (see Anti-Money Laundering Policy).
13. Maximum privacy is provided for all banking transactions between the Player's bank and the relevant credit institution offering its services to Bet4theBest Ltd.
14. Bet4theBest Ltd ensures that the Player's credit card number will never be communicated to any other parties except to the financial institutions dealing with transactions and in special cases where divulgence of information is required by a court of law or by relevant administrative authorities.

IT Security

15. Bet4theBest Ltd's Games comply with applicable legislation and are set so that online gaming can give entertainment opportunities. The necessary precautions are taken not to encourage Players to play large amounts of money and high payouts to Players.
16. Bet4theBest Ltd's system is tested and is subject to a regular monitoring. The software is monitored 24 hours a day, according to the laws of Malta and applicable laws and regulations governing the remote gaming licences.

Legal Security

17. Bet4theBest Ltd has to comply with all the legal restrictions envisaged to safeguard the Player. The licence is issued by the Regulatory Authority only after checking the existence of some assumptions, including:
 - (i) the proper use of interactive games;
 - (ii) player protection;
 - (iii) the prevention of money laundering; and
 - (iv) public needs.
18. The Regulatory Authority shall revoke the authorisation given should one of the above-mentioned legal assumptions not be respected. This is the guarantee that the Player is being given. Therefore, it is Bet4theBest Ltd's precise duty to ensure compliance with procedures related to security and transparency while the Players play.
19. To maintain a high level of security and integrity in the system, Bet4theBest Ltd reserves the right to conduct a security review at any time to validate the Player's identity, age, the registration data provided by the Player, to verify the Player's playing of the Games and the Player's financial transactions for potential breach of these T&Cs and of the Governing Law. As such the Player authorizes Bet4theBest Ltd and its employees to make any inquiries of the Player and for Bet4theBest Ltd to use and disclose to any third party We consider necessary to validate the information the Player provides to Us or should provide to Us in accordance with these T&Cs, including but not limited to, ordering a credit report and/or otherwise verifying the information against third party databases. In addition, to facilitate these security reviews, the Player agrees to provide such information or documentation as Bet4theBest Ltd, in its unfettered discretion, may request.

PROCESSING FEES AND OTHER COSTS

Bet4thBest Commission

1. In consideration of the gaming services provided, Bet4theBest shall take a commission calculated as follows:
 - (i) ten (10) percent of the total amounts wagered in case of all pool type bets, i.e. "Tournaments", "Fantasy Derbies", "Week Games" and "MVP" bets; and
 - (ii) seven point five (7.5) percent of the total amounts wagered in case of "One-on-One Challenge" and "Custom Tournament" type of bets.

Administrative Charges

2. An administrative charge of three GBP and twenty five pence (£3.25) shall be applied for every payout request to accommodate payment solutions processing fees. In the event of a payout request to be processed by way of bank transfer the Player shall be responsible for all associated bank charges.

