

---

## **TERMS AND CONDITIONS**

---

### **INTRODUCTORY PROVISIONS**

#### **Article 1**

These Terms and Conditions (hereinafter referred to as the "**T&C**") govern the provision of games of chance, more specifically land-based and remote betting (hereafter referred to as "betting"), and they include provisions on bookmaking, requirements for participation in betting, bookmaking location, stake per combination, time of bets being accepted, potential winnings, publishing the outcome of the game, time until winnings are paid, notifying bettors on the rules of betting, procedures in case when a sporting event is cancelled or the starting time has changed, responsibilities of the Bookmaker, confidentiality, keeping order and good conduct of bettors in the bet shop, employees, as well as on other matters pertaining to bookmaking.

#### **Article 2**

Betting as referred to under Article 1 is provided by MOZZARTBET KENYA LIMITED, a limited liability company incorporated in the Republic of Kenya, having its registered seat Laxcon Plaza, 6th Floor, Swaminarayan Road, Parklands, P.O. Box 66050-00800, Nairobi (hereinafter referred to as the "**Bookmaker**").

#### **Article 3**

These T&C are general terms on which the agreement is made, allowing participation in any and all types of betting provided by the Bookmaker, and such agreement is considered executed when a player places a bet with the Bookmaker or upon completion of the registration procedure, whereby the player accepts these T&C. This agreement is executed for an indefinite period of time and either party may decide to terminate it.

These T&C are binding for the Bookmaker and the bettors and both parties shall fully comply with the T&C.

#### **Article 4**

These T&C, and the applicable laws and ordinances governing the field of games of chance, constitute a legal framework for providing and participation in the games of chance organized by the Bookmaker.

In providing games of chance, the Bookmaker shall ensure that all rules of social responsibility and responsible gaming are respected as provided by the law, with specific reference to protection of minors, problem gambling prevention, protection of players' personal information, prevention of money-laundering and funding of terrorism.

#### **Article 5**

Betting is a game of chance where the Bookmaker predetermines the offer of sporting events and odds, while the bettors choose in their own free will from the bet types that reflect the outcome of a sporting event or a group of events offered and mark them on the bet coupon

– a form that allows participation in betting (hereafter referred to as: bet slip) issued by the Bookmaker.

The potential winnings are determined by multiplying the odds in the bet and the stake.

Live betting is betting while a sporting event is in progress or during breaks in the sporting event (halftime etc.) The same rules for prematch betting also apply to live betting, unless otherwise specified. Betting during match breaks refers to betting during any breaks in a match (time between two halves, between quarters etc.).

Betting is provided continuously within time-limited rounds. The term “round” refers to a period from 8 a.m. on Tuesdays to 8 a.m. on Fridays, and from 8 a.m. on Fridays to 8 a.m. on Tuesdays.

The term “betting day” refers to a period from 8 a.m. on one day to 8 a.m. on the following day.

## DEFINITIONS

### Article 6

For the purpose of these T&C, the terms cited below shall have the following meanings assigned to them:

- **Playing via interactive communication channels** is participation in games of chance via Internet, SMS or other interactive devices and channels that allow a player to play a game independently through interaction with the Bookmaker’s system, without any direct representatives of the Bookmaker;
- **Bookmaker’s website** is the website [www.mozzartbet.co.ke](http://www.mozzartbet.co.ke) which is operated by the Bookmaker and it offers an application for games of chance, and it includes other Internet addresses and pages that have the same purpose and that the Bookmaker may subsequently publish;
- **Bookmaking information system** is the Bookmaker’s computer system used to provide the game, and it includes hardware, an operative system and application software;
- **Username** is a unique string of characters (nickname) based on which the system makes an entry into the player database, and combined with the password, it is used to access the bookmaking system.
- **Password** is a combination of alphanumeric characters known exclusively to players and it is used to verify the identity of the players when they access and use the bookmaking system.
- **User account** is a personal electronic account of each individual player who participates in games of chance via electronic devices, and it is recorded in the Bookmaker’s application when the player registration via Bookmaker’s interactive channels is complete; the access to a user account is protected by player’s username and password.
- **Gaming account** is a unique virtual player’s account assigned to the player by the Bookmaker in the central bookmaking system. The gaming account keeps track of all financial transactions and gaming transactions (e-confirmations).

- **Checking account** is a player's transactional account used for withdrawals from the gaming account.
- **Player's identification number** is a unique player's multi-digit number assigned to the player by the Bookmaker in the central bookmaking system.
- **Electronic payment confirmation (e-confirmation)** is an electronic entry of a payment confirmation that bears the player's identification number as recorded in the player's gaming account in the central bookmaking system.
- **Gaming account number (reference number)** is a multi-digit number that is unique to each player's gaming account, and it is used when depositing into the gaming account.
- **Deposit** refers to funds deposited into a player's gaming account for the purpose of participation in games of chance via electronic devices.
- **Gaming voucher** is a confirmation of deposit with an assigned value and an activation code. By entering the activation code on the Bookmaker's website, the player makes a deposit of the assigned value into the gaming account.
- **Customer service** – user support provided by the Bookmaker for the players in accordance with the instructions given in the gaming application.
- **Gaming promotional bonuses** are deposited from time to time by the Bookmaker into a player's gaming account and they may be used only to participate in games, and cannot be withdrawn from the player's gaming account.

## **PLAYER REGISTRATION**

### Registration Requirements

#### **Article 7**

Only individuals of full age who have a Personal Citizenship Number and a valid email address may register, in order to play via interactive channels.

### Registration Procedure

#### **Article 8**

Player's registration is a process of player's information uploading and storage in the Bookmaker's information system. During the registration procedure, the player is required to provide correct information as follows:

I. **PERSONAL INFORMATION:** given name, last name, date, month and year of birth, email address, username, password, confirmation of acceptance of Terms and Conditions of providing games of chance via electronic devices, under Step One.

II. **INFORMATION RELEVANT FOR PARTICIPATION IN GAMES:** Identity card number, place and country of birth, residential address (country, city, address), acceptance of the T&C, under Step Two.

Non-acceptance of the T&C precludes the player from registering. Upon entering the information listed under Step One and accepting the T&C, the player will receive an activation email from the Bookmaker, and by clicking on the link in the email, the player confirms the correct email address. Only after clicking on the link in the activation email will the player be

allowed to log into the Bookmaker's information system for the first time. If the player would like to access any of the games, they need to correctly enter the information listed under Step Two (cited at II. INFORMATION RELEVANT FOR PARTICIPATION IN GAMES). The Bookmaker subsequently verifies that the entered information is correct, i.e. checks if the player is of full age. When checks are successfully completed, the player may access the games at their convenience via electronic devices.

### **Article 9**

The player may register a single account on the Bookmaker's website, and the Bookmaker therefore reserves the right, in case of any such abuse, to close additional user accounts without delay and cancel any and all bets and transactions effected from such accounts.

By signing up on the Bookmaker's website, the player confirms that they have read these T&C and accepted in full and agreed to: any and all terms and conditions of participation in games of chance via electronic devices, as well as any steps taken by the Bookmaker to protect the player's privacy, the Bookmaker's right to cancel certain transactions or to suspend a user account, should it be determined that the player is in violation of these T&C, the Bookmaker's right to collect, process and record information in the database regarding the manner of playing, personal data and funds available in the player's gaming account, for the purpose of preventing fraud, money laundering or any other illicit activities.

## **MANAGING GAMING ACCOUNT**

### Accessing the Account

#### **Article 10**

The player is allowed to create and use a single gaming account that can be accessed only if the correct username and password are entered. The player shall keep safe and secret their username and password and they are solely responsible for any financial or other damage that may arise from the use of their gaming account and from any unauthorized use by third parties. The player agrees and acknowledges that they shall not use the interactive gaming channels in a manner that is noncompliant with the applicable Kenyan laws, or act on behalf of third parties, or deposit funds acquired through criminal or other illegal activities or withdraw funds into an account they are not authorized to use.

### Balance in Gaming Account

#### **Article 11**

Through the application, the player can review all transactions that take place in their gaming account – deposits and withdrawals with an exact time, deposit and withdrawal methods, including the amounts and status, as well as any possible transactional limitations. By means of this application, the player can make an electronic deposit and withdraw funds from the gaming account.

The player shall make sure to check the available balance in the gaming account whenever they log into the Bookmaker's application. In the event of any discrepancies between the balance in the gaming account and the player's transaction records, the player is required to notify the Bookmaker without delay for the purpose of settling the accounts and taking any protective steps as may be necessary.

## Deposit into Gaming Account

### **Article 12**

The player may deposit funds into the gaming account by using cash, any supported payment cards, by activating a gaming voucher or via standard or online bank transfer. The deposited funds will be made available to the player when registered in the player's gaming account. No fees will be charged by the Bookmaker for deposits into the gaming account. When deposits are made by means of payment cards, the Bookmaker does not collect card information and only has records of any successful or failed transactions, including the type of card used and the amount deposited.

## Using Funds from Gaming Account

### **Article 13**

Before a player may play a game, they need to have funds available in the gaming account. A double confirmation is required for the player to confirm their participation in a game. By confirming their participation, the player uses available funds that will be deducted from the balance available in their gaming account and this will be recorded as a financial transaction. Once confirmed, such transaction cannot be reverted.

## Transferring Winnings into Gaming Account

### **Article 14**

Any winnings that a player has obtained shall be recorded by the application in their gaming account after the final outcome of a betting event has been verified. The Bookmaker does not charge any fees for the deposit of winnings into the player's gaming account. The Bookmaker reserves the right to make corrections to financial transactions related to the deposit of winnings into the player's gaming account, in the event that the payment has been effected due to a technical fault or an incorrectly recorded outcome, thereby reclaiming the wrongfully paid out funds.

## Withdrawal from Gaming Account

### **Article 15**

Only the funds available for withdrawal may be cashed out from the gaming account. Winnings are recorded as the funds available for withdrawal. The withdrawal is carried out at the request of a player sent from their user account, and it can be effected in cash at one of the Bookmaker's bet shops or by deposit into the player's checking account.

In case of withdrawal through the Bookmaker's bet shop, the cash out can be completed within three workdays from the date the player has sent their withdrawal request from their user account.

If the player wishes to have the funds from the gaming account deposited into their checking account, before they make a withdrawal request, they are required to enter the exact account number in the dedicated registration field in their user account, thereby indicating the checking account to which they would like to receive payments. The players are required to enter exclusively the number of the checking accounts they own in the registration field, i.e. entering third party account numbers is not allowed.

At the request of the Bookmaker, the player is required to provide a document proving they are the holder of the registered checking account, and the Bookmaker is further authorized to run any other checks of the account as may be necessary, and to verify the player's identity.

In the event that the player does not comply with the request described in the previous Paragraph of this Article, the Bookmaker is entitled to cancel the withdrawal request.

The Bookmaker is not to be held liable for any errors committed by the player when entering the checking account number or for any faults that the bank through which the transfer is being carried out is responsible for.

The player may change the checking account throughout the time that their user account is active, however the payments will always be sent to the account specified in the registration field at the moment when the withdrawal request is made. The player may only have one checking account linked to their user account at all times.

From the moment a player sends a withdrawal request for the transfer of funds into their checking account, the withdrawn amount shall be debited from the player's gaming account and designated as pending, so that it will not be available to the player until the funds are transferred into their checking account. The transfer of funds from the gaming account into the checking account is considered completed when the bank confirms the completion of transfer.

The pending status described in the previous Paragraph, i.e. the period of fund transfers from the moment when the player sends their withdrawal request to the deposit into the player's checking account, depends exclusively on the bank through which the transfer is effected, and the Bookmaker does not assume any responsibility as to the duration of transfer.

The information on the player's checking account is used solely for the purpose of transfer of winnings. The Bookmaker cannot in any way dispose of the funds available in the player's checking account.

## User Account

### **Article 16**

Through the application, the Bookmaker will provide the player with the possibility to review and modify information and settings of the user account via the options to change the information (personal data and information relevant for betting), to set self-limitation and self-exclusion.

Whenever a change has been made to the user account, the Bookmaker shall send an email to the player, notifying them of the change and including an activation link as necessary for the change to be applied.

The player assumes responsibility for any and all transactions carried out from their user account and any access by individuals who connect to the interactive communication channels by entering the correct username and password shall be considered trustworthy, and any financial transactions carried out in that way shall be considered valid by the Bookmaker, so that under no circumstances will any requests to cancel such transactions be accepted.

## User Information

### **Article 17**

The user information includes the player's personal data and the information relevant for betting, entered during signup or subsequently modified. In case of any changes to the user information, the player is required to notify the Bookmaker without delay by using the application. The player will otherwise assume responsibility for any faults or damage incurred because the Bookmaker has not been duly notified of the changes. In the event that the player has forgotten their password and requests that it be changed, the Bookmaker shall send an email with a link that allows the creation of a new password.

## Player Self-Limitation

### **Article 18**

Through the application, the Bookmaker shall provide the player with an option to set up a self-limitation – either on the amount to be spent or on the permitted loss – over a period of time specified by the player up to a maximum of 30 days. The amount to be spent is the total amount that may be spent on any and all games within a specified timeframe. The permitted loss is the highest total the player may lose over a specified period of time. When the specified period has expired, the self-limitation settings will automatically apply to the following period of the same duration, should the player not make any changes to the settings or remove self-limitation.

## Self-Exclusion

### **Article 19**

Through the application, the Bookmaker shall provide the player with an option to set up a permanent or temporary self-exclusion. The self-exclusion (permanent self-exclusion included) shall be effective if the player confirms their decision within 3 (three) days by clicking on a link provided in the email sent by the Bookmaker. During the period of self-exclusion, the player will have limited access to their user account, i.e. they may not participate in any games. Any winnings that may be generated from the games played prior to self-exclusion that are due after self-exclusion has been set will be deposited into the player's gaming account.

## E-confirmation History

### **Article 20**

Through the application, the Bookmaker shall provide the player with a possibility to review e-confirmation history that shows the funds played and the winnings generated over the last 3 (three) months. The Bookmaker's application allows the player to filter the history entries by status or by date. The Bookmaker shall allow the player to review the details of each e-confirmation.

## Responsible Gaming

### **Article 21**

Within the scope of regulations and the Bookmaker's principles of responsible gaming, the Bookmaker shall take any steps and apply protection standards as may be necessary in order to combat problem gambling. Only individuals of full age may be granted access to online

gaming. The players have the options made available to them that they may use to limit expense or loss over a specified period of time or to exclude themselves from the game. The Bookmaker's website has a page with the addiction test and the information that may be useful in case problem gambling occurs.

#### Gaming Account Suspending

##### **Article 22**

The Bookmaker is entitled to suspend or fully disable a player's gaming account if it is determined that the requirements specified under Articles 5 and 7 of these T&C are not met, as well as in all other cases provided for in these T&C or in the rules of individual games or in the applicable laws. The suspension or the disabling of a player's gaming account will cease when reasons for the introduction of such measures are no longer existent.

#### Gaming Account Closure

##### **Article 23**

The gaming account closure represents the removal of the player from the Bookmaker's system. The player may submit a gaming account closure request in writing at any moment, without providing a specific reason for the closure. The gaming account can be closed only upon settling of the games already played. During closure of the gaming account, the payable funds as well as any funds deposited in accordance with these T&C shall be paid to the player. Once closed, a gaming account can be reopened at the sole player's request made in writing. The Bookmaker reserves the right to close a player's gaming account if it does not meet the requirements provided hereunder or in the rules of individual games or in the applicable laws.

If the funds deposited are not used for services offered by the Bookmaker, i.e. for participation in games of chance, the Bookmaker is entitled to close a player's gaming account in case of any suspected abuse.

#### Notifications to Players

##### **Article 24**

The Bookmaker shall publish notifications on any changes made to the functionalities of gaming accounts, user accounts and applications on the Bookmaker's website. The Bookmaker reserves the right to contact the player directly in cases that may be of importance for the player's use of Bookmaker's application. With a prior consent from the player, the Bookmaker shall send promotional messages via selected communication channel. In cases when a notification cannot be delivered to a player due to the player's fault, and it has been published on the Bookmaker's website or on the player's user account, the notification shall be considered duly delivered to the player.

#### Acceptance and Publishing of T&C

##### **Article 25**

The player accepts these T&C published on the Bookmaker's website during the signup process. The acceptance of these T&C by the player is recorded with the user information of every registered player. By accepting these T&C the player consents to the collection of information referred to under Article 8 of these T&C and to its processing for the purpose of participation in the games of chance via interactive communication channels. If a prospective



player does not accept these T&C, they are deemed to have abandoned their signup with the Bookmaker's system. By accepting these T&C, the player consents to any future changes and amendments hereof. The Bookmaker shall publish on the Bookmaker's website both the version of the T&C that is effective, as well as all prior versions.

## **INFORMATION PROTECTION AND SECURITY**

### Personal Data

#### **Article 26**

The Bookmaker shall collect, process and store personal data on players and their gaming accounts solely for the purpose of participation in the games of chance provided by "Mozzartbet Kenya Ltd". The Bookmaker shall keep confidential such data and handle them in accordance with the applicable laws, specifically as provided under the Personal Information Protection Act (Kenya information and communication act, chapter 411A) and these T&C. The Bookmaker shall continuously take necessary steps to protect personal data from any abuse, destruction, loss, unauthorized change or access. At the request of the Bookmaker, the player shall produce an identity document for the purpose of identification or to ensure that the player is of full age.

The Bookmaker reserves the right to reveal personal data or the information of a specific user account if required by the law, government authorities, institutions or other competent agencies, or if the Bookmaker believes or has reasons to believe that is necessary, including but not limited to court actions, court orders or investigations related to the integrity of an event offered for betting.

### Password

#### **Article 27**

The player shall keep their password secret as it is known exclusively to player, and it is unknown and unavailable to the Bookmaker, so the player fully bears the risk of its potential abuse.

## **GAME DESCRIPTION – BETTING**

#### **Article 28**

The provisions of these T&C are valid and applicable to all forms of betting offered by the Bookmaker. The events that may be offered for betting are listed in the list of sporting events or on the Bookmaker's website with specific timeframes, within which the bet may be placed, odds, betting instructions, any special requirements for betting that refer to a specific event, as well as any other information relevant for the participation in the game.

The information listed in the offer is subject to change.

#### **Article 29**

The Bookmaker does not assume responsibility for any typographical errors, human error, software faults and obvious errors related to any products or information available in the list of sporting events or on the Bookmaker's website and the Bookmaker reserves the right to cancel any bets placed and accepted under such circumstances where errors are present at their sole discretion.

A confirmation (bet slip) of accepted bet is provided for the player when the bet placement is successful.

The confirmation is a sole and exclusive proof of participation in the game.

From the moment a confirmation is issued, the player may not cancel or modify the placed bet.

### **Article 30**

The player may not place the same bet multiple times, i.e. a bet with the same individual events, and in case that they do, the Bookmaker may cancel all bets except the one placed initially.

In case the Bookmaker receives multiple bets with identical or very similar events from more players within a short period of time, the Bookmaker reserves the right to cancel all such bets, even after they have been confirmed.

Furthermore, the Bookmaker reserves the right to reject or cancel any bets or a part thereof at any time, even after the bets have been confirmed, if the Bookmaker determines at their sole discretion that players have colluded or that there is a connection among their user accounts, with the exception of the bets that have not been rejected or cancelled that shall remain valid.

The Bookmaker reserves the right to cancel any bets or a part thereof and to suspend the payout of winnings if the bets are related to an event offered the integrity of which may be compromised, i.e. if the Bookmaker determines that there is reasonable doubt that any third parties may have influenced the outcome of an event, thereby violating the official rules of such event, or if there is evidence indicative of any irregularities that have taken place during the event. In such cases, the stakes of individual bets shall be credited to the player's gaming account.

In case a bet is accepted with an inadequate stake, the Bookmaker reserves the right to cancel such bet.

The Bookmaker further reserves the right to reject transfer of funds to the player at its sole discretion, should the Bookmaker determine that the funds have been won as a result of errors referred to under Article 29 of these T&C, any dishonest activities or any other activities determined by the Bookmaker to have been undertaken with dishonest intentions.

In case a player does not have sufficient balance in their gaming account to place a bet, and such bet is accepted inadvertently, the Bookmaker reserves the right to cancel it.

### **Article 31**

The players are strictly prohibited from employing any means of artificial intelligence while using the registered user account in interactive communication channels.

### **Article 32**

The provisions of these T&C refer to any and all instances of betting that can be provided for team sports and individual sports and any other events that by nature can be offered as betting events.

A player may bet in accordance with these T&C on any of the following:

- 1) outcome of sporting events in individual or team sports;

- 2) specific events during a competition (goals total, correct score, goals total at halftime and full time, who scores first, what player or team will be the best goalscorer, higher goals total per half, goals over / under etc.);
- 3) competitor's best result in entertaining sporting events;
- 4) participant's best result in elections;
- 5) other events with unknown, i.e. random outcome.

Betting that violates applicable laws and moral norms in general is not allowed.

### **Article 33**

The following bet types are used for betting: "1", "X", "2", and types with two outcomes: "1 or X", "1 or 2" and "X or 2".

The type "1" means that the home team will win, the type "X" means that the match will end in a draw, while "2" implies that the away team will win the match. In case a match offered for betting is played in a neutral field, the type "1" will refer to the first listed team, while the type "2" will refer to the second listed team.

"Double outcome" refers to bet types with two possible outcomes: the type "1 or X" marks the win of the home team or a draw, the type "1 or 2" refers to the win of the home or of the away team, while the type "X or 2" means a draw or the win of the away team.

For specific types of bet, numerical values from "0" to "9" may be used, as can be characters "M" or "V" or a combination of those as listed by the Bookmaker in the list of sporting events.

A "Combination" consists of a series of bet types mentioned in the Paragraphs 1, 2, 3 and 4 of this Article.

The length of series of types making up a single combination may range from the minimum to the maximum number of sporting events offered by the Bookmaker selected by players from the total number of sporting events listed in the list of sporting events.

A "System" allows creating (increasing) a number of betting combinations, so that players can create groups of events, thereby increasing the total number of betting combinations.

"Banker" is used in System bets to mark the event that will be included in all combinations selected by a player.

### **Article 34**

An "Odd" is a decimal that is predefined by the Bookmaker for each sporting event that is offered for betting and it is used to calculate the winnings.

The odd may be defined for every single sporting event as part of a single combination, or for the entire combination, i.e. for all sporting events that make up such combination.

In the event that odds refer to every sporting event individually, the total ratio per combination is obtained by multiplying the odds of every single sporting event.

The Bookmaker reserves the right to modify the odds offered in the list of sporting events.

When calculating the winnings, the odds that are taken into account are those that are valid at the moment the bet is placed and they will show on the player's confirmation.

In the event of technical issues, an odd shown on the platform where odds for live events are listed may differ from the one shown on the confirmation. The valid odd in prematch betting and live betting is solely the odd shown on the confirmation of a placed bet.

### **Article 35**

A "Multiplier" is a number that players may set against an added charge, defining the number of times their combinations will participate in the game, i.e. by how many times the winnings will increase.

### **Article 36**

A "Handicap" is an advantage in goals (points, percentage or other values related to the sporting event offered) defined by the Bookmaker and shown in the list of sporting events.

The final outcome of an event with handicap is obtained by adding goals or points actually achieved by a team in a match with handicap to the number of goals or points listed as handicap.

### **Article 37**

"Double Chance" combines two bet types in predicting the final outcome, whereas the number of combinations does not increase, as a specific odd is assigned to Double Chance in the list of sporting events.

### **Article 38**

A "Mix" is a combination of two or more sporting events referred to under the Article 31 of these T&C, provided that the minimum requirements for combining types listed in the list of sporting events have been met.

### **Article 39**

The winning combination is the combination where all outcomes of sporting events selected by players are correctly guessed.

### **Article 40**

Minimum stake per combination is 2.50 KES.

Minimum stake for a multi bet is 10.00 KES.

Minimum stake for a single bet is 10.00 KES.

The maximum amount of winnings that may be paid out to a punter is 20,000,000.00 KES.

Minimum stake per combination for lotto tickets is 1.00 KES.

The minimum stake for a lotto ticket is 10.00 KES.

The maximum amount of winnings that may be paid out to a punter for lotto ticket is 10,000,000.00 KES.

The minimum advance payment per user account via M-Pesa has no limit.

The minimum advance payment per user account in a betting shop is 10.00 KES.

The maximum number of elementary games per ticket is 50.

The Bookmaker reserves the right to change the minimum stake per combination, the minimum stake per bet and the maximum winnings.

#### **Article 41**

The total winnings from betting are a sum of all players' winnings and they are not predetermined and they do not depend on the bets accepted in a specific round of betting.

The amount won equals the stake per combination multiplied by the product of odds that make up the combination.

As an exception to the rule for calculation of the winnings referred to in the Paragraph 2 of this Article, the amount won may not exceed the maximum winnings as set forth in the Article 40 of these T&C. The Bookmaker reserves the right to change the maximum winnings for every bet.

#### **Article 42**

When placing a bet, players select the bet types referred to under the Article 33 of these T&C, whereas the players are required to take the instructions specified in the list of sporting events.

The Bookmaker reserves the right to not accept a bet at any given moment, whether partially or fully, without any particular explanations.

When a bet is accepted, the Bookmaker receives the stake and returns a confirmation of participation in betting that shows a time and date, player's picks and the stake, and it is a confirmation of a player's participation in betting based on which the player shall receive potential winnings.

#### **Article 43**

Before betting is open, the Bookmaker defines the minimum requirements for betting. Players shall respect the minimum and maximum number of sporting events allowed for any given bet type as published by the Bookmaker in the list of sporting events for a specific round of betting.

#### **Article 44**

Players are required to fill in their betting slips in a readable manner and submit it to the Bookmaker up to 15 minutes before the beginning of the first scheduled sporting event selected by the players, unless otherwise specified by the Bookmaker. The Bookmaker may change the time of bet acceptance for any and all bet types and events. This does not apply to live betting and betting during match breaks. In case of live betting, bets are accepted during the course of a match. In case of betting during match breaks, bets are accepted during such breaks.

In the event that a bet is accepted for a sporting event that has already begun or has been completed, the Bookmaker reserves the right to invalidate such events, unless these T&C specify otherwise. This does not apply to live betting and betting during match breaks. In case of live

betting, any bets accepted after the results have been published will be considered void. In case of betting during match breaks, any bets accepted after a given break will be considered void.

#### **Article 45**

Within 24 hours from completion of sporting and other events that have been offered for betting, the Bookmaker shall publish reports on the outcome of such events included in the list of events. A result that applies for the purpose of betting is the one obtained in the regulation time of a match or competition, unless otherwise specified in the Bookmaker's offer. Overtime and penalty shootout (penalties taken from 11 meters, 7 meters, free throws etc.) are not included in the regulation time of a match or competition.

For the purpose of live betting on best-of-three tennis matches of doubles, the third set counts as a single game if it is played as a tie-break.

For the purpose of prematch betting and live betting, the offer of odds adjusts to the duration of matches, so that the corresponding bets will be considered valid only if a football match is played in two 45-minute periods or in two shorter 40-minute periods (friendlies, youth matches etc.). In all other cases (if a half of a football match lasted 35 minutes or a match was played in three 30-minute periods etc.), the corresponding bets will be considered void and the odd of 1 will apply.

The Bookmaker shall determine the official outcome based on official reports published by the organizers of sporting or other events (national or international league associations, cups etc.).

#### **Article 46**

Should it happen that a bet has been accepted after the beginning of a match, it shall be declared void and the odds 1.00 shall be calculated. This does not apply to live betting and betting during match breaks. In case of live betting, any bets accepted after the results have been published will be considered void, whereby odds 1.00 shall be assigned. In case of betting during match breaks, any bets accepted after a given break will be considered void, whereby 1.00 odds shall be calculated.

#### **Article 47**

In the event that the starting time of a match changes, the outcome shall be considered valid if the match has been played within 50 hours from the time specified in the list of events.

In the event that a competition does not take place within 50 hours as referred to in the Paragraph 1 of this Article, an odd of 1 (one) will apply to an event that is part of such competition.

For the purpose of live betting, in the event that a sporting event is interrupted at any point, any accepted live bets where the outcome is known up until the point of interruption will be considered valid.

For the purpose of live betting, in the event that a sporting event is interrupted and resumed within 12 hours (12 hours from the starting time of the event), all bets accepted for its duration until the interruption where the outcome is not known will be valid upon resumption.

If a match is interrupted before its official completion, and it is not resumed and completed within 50 hours, bets may or may not be considered void depending on the sport.

Sports that may be divided in two halves (football, basketball, handball, water polo, rugby etc.): if the interruption occurs in the first half, bets on all bet types will be considered void and an odd

of 1 will apply. If a match is interrupted upon completion of the first half, whether it is during halftime or at any point during the second half, the score at the moment of interruption will apply to all bet types.

Sports that have a specific duration, but are played in three thirds (hockey etc.): if the interruption occurs in any of the first two thirds, bets on all bet types will be considered void. If a match is interrupted upon completion of the second third, whether it is during the break between the second and the third period or during the third period itself, the score at the moment of interruption will apply to all bet types.

Team sports that do not have a specific duration and are played in the best-of-five format (volleyball etc.): if 3 sets have been played, the score will apply to all bet types, otherwise the bets will be considered void and an odd of 1 will apply.

Tennis: if a player retires from the match, an odd of 1 will apply to all bet types, regardless of the set when retirement occurs. In case of a walkover, an odd of 1 will apply. The rule of odd of 1 does not apply to tennis matches if they are not completed within 50 hours.

Baseball: if a match is interrupted for any reason and not resumed by the end of the betting day – an odd of 1 (one) will apply to all bet types.

For the purpose of live betting, in the event that a sporting event is interrupted and it is not resumed within 12 hours (12 hours from the starting time of the event), all bets accepted for its duration where the outcome is not known will be considered void and an odd of 1 will apply.

### **MOZZART SUPER JACKPOT**

The Mozart Super Daily Jackpot competition consists of predicting the final results of 16 football matches selected in advance by Mozzartbet.

The minimum and maximum number of pairs in the ticket is 16.

Participants in this competition are obliged to pay tickets before the start of the first match in order to qualify themselves for Mozart Super Daily Jackpot.

The stake is fixed and amounts to 20 Kshs for one combination.

It is allowed to bet on double outcome provided that each new combination costs 20 Kshs.

The amount of the Mozart Super Jackpot prize is fixed to 20 million Kshs and will be divided/shared equally between the number of winners. Players who correctly predict 10, 11, 12, 13, 14 and 15 pairs will be entitled to a cash prize which is also divided/shared equally between the number of winners. The amount of the cash prize will be determined by Mozart at its absolute discretion.

In case of postponed, interrupted, abandoned or suspended of one, two or three games on the ticket, the odds of 1.00 will be calculated for those pairs. Where four or more games are cancelled or postponed the company may at its discretion cancel the jackpot and refund the stake.

For all matches, the final results of the regular part of the match shall be taken unless otherwise stated. Eventual extensions and penalties shall not be counted.

Winners shall be required to avail themselves in Mozart office with proof of identity before any payment is made. The company reserves the right to verify, with the relevant authorities, any identification document presented, before making any payment.

In the event of announcement of odd 1 for one or more matches, for any reason, the amount shall be divided/shared equally between the number of winners:

- (i) The winning for 15 scores and one match postponed amounts to Ksh. 6,000,000
- (ii) The winning for 14 scores and two matches postponed amounts to Ksh. 2,000,000

(iii) The winning for 13 scores and three matches postponed amounts to Ksh. 500,000

In the event of at least one match missed and announcement of odds 1 for one or more matches for any reason, those matches shall not be counted on ticket as scored.

In the case of suspension or postponed of any of the matches in the group, terms and conditions approved by Betting Control and Licensing Board shall apply.

The Company reserves the right to use the names, video, audio, radio or other recordings, motion and still images of the winner, for purposes of publicity and marketing campaigns.

## **MOZZART SUPER GRAND JACKPOT**

The Mozart Super Grand Jackpot competition consists of predicting the final results of 20 football matches selected in advance by Mozzartbet.

The minimum and maximum number of pairs in the ticket is 20.

Participants in this competition are obliged to pay tickets before the start of the first match in order to qualify themselves for Mozart Super Grand Jackpot.

The stake is fixed and amounts to 50 Kshs for one combination. It is allowed to bet on double combinations provided that each new combination costs 50 Kshs.

The amount of the Mozart Super Grand Jackpot prize is fixed to 200 million Kshs and will be divided/shared equally between the number of winners. Players who correctly predict 0, 14, 15, 16, 17, 18, 19 pairs will be entitled to a cash prize which is also divided/shared equally between the number of winners. The amount of the cash prize will be determined by Mozzartbet at its absolute discretion.

In case of postponed, interrupted, abandoned or suspended of one, two or three games on the ticket, the odds of 1.00 will be calculated for those pairs. Where four or more games are cancelled or postponed the company may at its discretion cancel the jackpot and refund the stake.

For all matches, the final results of the regular part of the match shall be taken unless otherwise stated. Eventual extensions and penalties shall not be counted.

Winners shall be required to avail themselves in Mozzart office with proof of identity before any payment is made. The company reserves the right to verify, with the relevant authorities, any identification document presented, before making any payment.

In the event of announcement of odd 1 for one or more matches, for any reason, the amount shall be divided/shared equally between the number of winners:

- (i) The winning for 19 scores and one match postponed amounts to Ksh. 60,000,000
- (ii) The winning for 18 scores and two matches postponed amounts to Ksh. 20,000,000
- (iii) The winning for 17 scores and three matches postponed amounts to Ksh. 5,000,000

In the event of at least one match missed and announcement of odds 1 for one or more matches for any reason, those matches shall not be counted on ticket as scored.

In the case of suspension or postponed of any of the matches in the group, terms and conditions approved by Betting Control and Licensing Board shall apply.

The Company reserves the right to use the names, video, audio, radio or other recordings, motion and still images of the winner, for purposes of publicity and marketing campaigns.



## Rules for Betting on Numbers - Lucky G2, Lucky G3, Lucky G4 and Lucky G5

Lucky G2, Lucky G3, Lucky G4 and Lucky G5 are bets on numbers, bets placed on events consisting in extractions of numbers in Keno Greece game, based on the results registered on the official websites of draw organizer (OPAP - [www.opap.gr](http://www.opap.gr)), posted in the section of the website showing the unsorted results (in the order in which the numbers are actually drawn).

- (ii) Bets on numbers extracted in Keno game do not assume direct participation of participants in keno games from the offer proposed by the Bookmaker.
- (iii) Twenty (20) numbers shall be extracted from the total 80 numbers (from number 1 to number 80).
- (iv) The extractions are at intervals of approx. five (5) minutes, from 8 a.m. to 10.55 p.m.
- (v) In the game Lucky G2 the bettor must choose two numbers in the range from 1 to 80.
- (vi) In the game Lucky G3 the bettor must choose three numbers in the range from 1 to 80.
- (vii) In the game Lucky G4 the bettor must choose four numbers in the range from 1 to 80.
- (viii) In the game Lucky G5 the bettor must choose five numbers in the range from 1 to 80.
- (ix) A ticket will be considered winning only provided that bettor hits all the numbers he has selected, i.e. which are on the ticket.

The amount of possible winning depends on the stake multiplied with the odds considering the corresponding ordinal number of the last number hit.

The odds, pursuant to the ordinal number, are displayed as follows:

G2		G3		G4		G5	
2	1,000	3	10,000	4	50,000	5	100,000
3	100	4	1,000	5	10,000	6	50,000
4	50	5	500	6	5,000	7	25,000
5	30	6	250	7	2,500	8	20,000
6	25	7	150	8	2,000	9	15,000
7	20	8	125	9	1,500	10	10,000
8	15	9	120	10	1,000	11	8,000
9	13	10	110	11	800	12	7,000
10	12	11	100	12	700	13	5,000
11	11	12	90	13	500	14	2,500
12	10	13	80	14	400	15	1,500
13	9	14	70	15	300	16	1,250
14	8	15	60	16	250	17	1,000
15	7	16	50	17	200	18	800
16	6	17	40	18	150	19	500
17	5	18	30	19	100	20	250
18	4	19	20	20	50		
19	3	20	10				
20	2						

- (x) The minimum stake for an individual ticket is 10.00 KES.
- (xi) The maximum amount of winnings that may be paid is 10,000,000.00 KES.
- (xii) There are no system tickets in the games.
- (xiii) Bets are accepted until the 15 (fifteen) seconds before the start of each extraction.
- (xiv) All results will be validated according to the data posted by the Organizer on the website of [www.opap.gr](http://www.opap.gr), as well as by the Bookmaker on the website [www.mozzartbet.co.ke](http://www.mozzartbet.co.ke).
- (xv) Each extraction included in the Bookmaker's offer has an order number of the round assigned, as well as the date and the hour of the extraction.

If there is a technical problem arising from downloading the results from the official OPAP website and the ticket is during the round that take place during the interruption of the service for downloading results, such ticket will be in active status for up to 24 hours, after which it will be processed and transferred to an adequate status (winning / loss). If the service does not work after 24 hours, such ticket will be declared winning with quota (odds) 1.

- (xvii) If the organizer of drawing – OPAP, does not publish official results (according to the order in which the numbers are drawn) within 24 hours of the last published results pursuant to the order in which the numbers are drawn, the tickets for these rounds shall be declared winning, with the quota 1.
- (xviii) In case that OPAP published numbers exclusively in a rising row, the tickets in those drawings for the games Lucky G2, Lucky G3, Lucky G4 and Lucky G5 shall be declared winning, with the quota (odds) 1.

## Mozzart Lucky Super 6 game

1. *Mozzart Lucky Super 6 game* is a fixed odds bet on the results of events that occur without the Bookmaker's involvement, random events generated by an independent system. Events consist of number extractions that are performed by an independent server that neither the Bookmaker nor a third party can interfere in any way.

2. In case of a **standard game**, a player has to select six numbers ranging from 1 to 48. In order to win, it is necessary to GUESS ALL six numbers. The odd depends on the order in which the SIXTH ball with the selected number has been drawn. The table including the odds per game as well as per ordinal number of the last ball guessed is presented below.

Ordinal number of the ball drawn	Odd	Ordinal number of the ball drawn	Odd	Ordinal number of the ball drawn	Odd
6	25000	16	100	26	12
7	15000	17	90	27	10
8	7500	18	80	28	8
9	3000	19	70	29	7
10	1250	20	60	30	6
11	700	21	50	31	5
12	350	22	35	32	4
13	250	23	25	33	3
14	175	24	20	34	2
15	125	25	15	35	1

3. In each draw, the system randomly provides three **bonus signs**. In the case of a winning ticket where a bonus sign was additionally placed next to the selected number, the corresponding odd is increased:

- 1 bonus sign guessed – the odd is multiplied by two;
- 2 bonus signs guessed – the odd is multiplied by three;
- 3 bonus signs guessed – the odd is multiplied by four.

4. **Betting on system tickets** is also possible - by selecting 7, 8, 9 or 10 numbers. The table showing a number of combinations for various system tickets is presented below:

System betting		
Name	Number of combinations	Ticket readout
System 6/7	7	System 6 out of 7: 7

		combinations
System 6/8	28	System 6 out of 8: 28 combinations
System 6/9	84	System 6 out of 9: 84 combinations
System 6/10	210	System 6 out of 10: 210 combinations

### 5. Other standard games:

- a) Betting in advance – a bettor can pay for the same ticket for several rounds in advance. The maximum number of betting-in-advance rounds is 20;
- b) »Colour« ticket – a bettor may bet on a colour. Possible tickets are shown in the table below:

Name	Ticket readout
<b>Colour: RED</b>	<b>1, 9, 17, 25, 33, 41</b>
<b>Colour: GREEN</b>	<b>2, 10, 18, 26, 34, 42</b>
<b>Colour: BLUE</b>	<b>3, 11, 19, 27, 35, 43</b>
<b>Colour: PURPLE</b>	<b>4, 12, 20, 28, 36, 44</b>
<b>Colour: BROWN</b>	<b>5, 13, 21, 29, 37, 45</b>
<b>Colour: YELLOW</b>	<b>6, 14, 22, 30, 38, 46</b>
<b>Colour: ORANGE</b>	<b>7, 15, 23, 31, 39, 47</b>
<b>Colour: BLACK</b>	<b>8, 16, 24, 32, 40, 48</b>

### 6. Additional games

A list of additional games is shown in the table below:

Name of Additional game	Winning ticket
Ball among the first 5 drawn	The number drawn out of the 5 balls first drawn
Sum of the first 5 balls BELOW 122.5	Sum of the 5 numbers first drawn is lower than 122.5
Sum of the first 5 balls OVER 122.5	Sum of the 5 numbers first drawn is higher than 122.6
First ball ODD	The number first drawn is odd
First ball EVEN	The number first drawn is even
Colour of the first ball: RED	The number first drawn is one out of 1,9,17,25,33,41
Colour of the first ball: GREEN	The number first drawn is one out of 2,10,18,26,34,42
Colour of the first ball: BLUE	The number first drawn is one out of 3,11,19,27,35,43
Colour of the first ball: PURPLE	The number first drawn is one out of 4,12,20,28,36,44
Colour of the first ball: BROWN	The number first drawn is one out of: 5,13,21,29,37,45
Colour of the first ball: YELLOW	The number first drawn is one out of:

	6,14,22,30,38,46
Colour of the first ball: ORANGE	The number first drawn is one out of: 7,15,23,31,39,47
Colour of the first ball: BLACK	The number first drawn is one out of: 8,16,24,32,40,48
First ball BELOW 24.5	The first number drawn is lower than 24.5
First ball OVER 24.5	The first number drawn is higher than 24.5
More EVEN balls among the 5 first drawn	More even numbers have been drawn out of the 5 balls first drawn
More ODD balls among the 5 first drawn	More odd numbers have been drawn out of the 5 balls first drawn

## 6. Bonus jackpot

Bonus jackpot represents a bonus win provided by Bookmaker in order to promote the game.

All the players who have paid for a Mozart Lucky Super 6 ticket are possible bonus jackpot winners. A unique bonus jackpot code is printed on each ticket.

The information about the ticket to which the bonus jackpot has been awarded is displayed on the game animation. In addition, the operator will notify the player about the bonus awarded, when reading the ticket which has been awarded the bonus jackpot.

When paying out a jackpot bonus, the winner is required to deliver the following information:

- First and last name
- Personal ID number
- Address of residence
- Municipality of residence.

**More detailed rules and examples regarding betting on numbers - Mozart Lucky Super 6 game shall be contained in the Special Terms and Conditions regarding this game.**

### **Bets on numbers extracted at international lotteries**

The hours of the extractions are those announced by the organizers of lotteries.

Each extraction included in the Bookmaker's offer has an order number of the round assigned, as well as the date and the hour of the extraction.

Bets on numbers are accepted until the exact hour posted in the Bookmaker's offer.

In case that, out of error, it was accepted a bet for a previous or on-going extraction, it is considered null, the event being assigned 1 odds.

If there are two extractions on the same day by the same lottery, it shall be considered that the event on which the bet was placed is the main extraction or the one firstly made, in case of failure to determine which extraction is the main one.

If an extraction (or several ones) was not made at the hour initially scheduled out of any reason, the bets per numbers placed will be considered valid for the following extraction (or extractions) of the same lottery, unless, upon the Bettor's solicitation, the Bookmaker has annulled the bets before the extraction.

The results of the extractions in lotteries will be validated by the Bookmaker, based on the data registered on the official websites of draw organizers. In case of any inconsistencies between the information supplied by the Bookmaker on its website or in other documents for information purpose only (list of results or similar documents, posted) and the information published on the organizers' website or held by the Bookmaker in the central IT system, the results of the draws are validated based on them.

It shall be considered a winning combination only that combination of numbers which does not include any number incorrectly indicated.

Number bets cannot be combined with any other events from the Bookmaker's betting offer on the same bet ticket.

Number bets generating from lotteries can be registered on the same ticket, the participant being strictly forbidden to combine two or more events within two or several lotteries on the same ticket. Tickets registered by failure to comply this interdiction will be considered null, being assigned 1.00 odds.

Number bets will be considered winning only provided they contain entirely the combination of winning numbers.

For example, if a winning combination is composed of eight numbers, the winning ticket cannot contain less numbers (seven, six, five, four etc).

All situations which are not expressly provided under this article and which refer to bets on numbers extracted at international lotteries shall be governed by the Special Terms and Conditions regarding this game.

## **Article 48**

All bets accepted that refer to a team or a player that for any reason whatsoever left or retired from the competition will be considered losing, while an odd of 1 (one) will apply, unless otherwise specified in the list of sporting events.

For the purpose of the offer in the sections Basketball – Players and Player Head-to-Head, any overtime will be taken into account, and if a basketball player has not participated in an event, all bets will be considered winning, while an odd of 1 will apply (the basketball player is considered to not have participated actively in the match if they spent the entire duration of the match sitting on the bench and haven't entered the game).

Rules for "League Total Goals":

- This bet type cannot be picked at the same time with the rest of the offer in the list;
- It may be played as a single bet or multiple selections of this bet type can be picked;
- If a match is not played, it will be considered as if two goals exactly have been scored, both in the second half, of which the home team has scored exactly one goal in the second half and the away team has scored exactly one goal in the second half.
- In case more than one match in a league is not played, an odd of 1 will apply for that league;
- In case a match of a specific league is interrupted, the rules that apply to interrupted football matches will apply;
- If a match is interrupted before the finish of the first half, it will be considered as if it has been postponed and two goals exactly have been scored (regardless of the actual score at the moment of interruption), both in the second half, of which the home team has scored exactly one goal in the second half and the away team has scored exactly one goal in the second half;
- If a match is interrupted after the end of the first half, the score at the moment of interruption will count;
- The number of matches in a league and their schedule applies to matches listed;
- If the offer for League Total Goals for a specific league coincides with the offer in the list in terms of the number of matches in the league and their schedule, and subsequently any changes in the number of matches or in the schedule occur, the initial offer stands.

## **Article 49**

If a player has an invalid sporting event on the bet that meets the minimums for the number of sporting events per combination, such combination will be valid, while an odd of 1 (one) will apply to that sporting event.

If it turns out that the outcome of a bet is known ahead of the actual event taking place, the Bookmaker will declare any corresponding bets void.

The Bookmaker is entitled to declare void an event in case of an incorrectly listed starting time or venue or incorrect odds published in the list of events due to a typographical or other error.

If a sporting event on offer is played in a neutral field, the Bookmaker is not required to specify the exact venue in the list of events.

### **Article 50**

Players are entitled to file a complaint in writing to the Bookmaker within 7 (seven) days from the date the official report on the results of an event is published, if they believe the Bookmaker has failed to calculate the winnings properly.

If the Bookmaker determines that the complaint is substantiated, the Bookmaker shall cash out the winnings generated by the disputed bet within 30 days from the date the deadline referred to in the Paragraph 1 of this Article has expired.

### **Article 51**

The right to cash out of winnings generated from betting expires within 60 days from the date the official report on the results of a sporting event in a specific round is published.

### **Article 52**

This Article governs the Virtual Football bets.

The Virtual Football allows betting on results of computer-generated presentation of a football match. The results depend on a Random Number Generator (RNG) that calculates the result of a match based on ratings of individual teams assigned to them by the system.

Bets on Virtual Football are placed under the same conditions as those for the regular sports betting.

The minimum stake per bet is 10.00 KES.

The maximum stake per bet is 10,000.00

KES.

The maximum amount of winnings that may be paid out to a player is 1,000,000.00 KES.

Virtual Football matches are presented to the players and all players who bet on the same match will see the same outcome.

In the event that a match does not begin on time or it is not finished or the final score is not shown, such match will be considered void, and the stakes will be refunded.

Accepted bets on matches that are yet to be played in the future shall be valid if a player for any reason whatsoever leaves the website.

The bet types on Virtual Football are defined by these T&C.

Bets on any virtual match that has begun shall not be accepted. Any bets accepted after a match has started shall be declared void, and the stakes will be refunded.



Upon completion of virtual matches, the results of all played matches will be shown to the player.

After the scores of a completed round are shown, the upcoming round is announced.

A history of played virtual matches is shown on the website for a specific period of time.

The Bookmaker reserves the right to not accept a bet at any given moment, whether partially or fully, without any particular explanations.

### **Article 53**

This Article of the T&C governs betting on Greyhound Racing and Horseracing.

Betting on greyhound and horse races is a virtual game based on a random number generator.

The minimum stake per bet is 10.00 KES.

The maximum stake per bet is 10,000.00

KES.

The maximum amount of winnings that may be paid out to a player is 1,000,000.00 KES.

Greyhound and horse racing is a game where a player places a bet on one of 6 dogs or horses that compete on a race track. The game takes place via server (device) that employs an RNG- based software which chooses a footage of a greyhound or a horse race from the video database available on server and presents it to the players after the bets have been accepted.

The player can bet on a single dog or horse and if the dog or horse wins, the player receives the amount of money that is a product of the player's stake and the odds offered for such dog or horse. In order to bet in this manner, the player should pick one or more dogs or horses from the first line of numbers of dogs or horses.

The third option would be for the player to bet on the three best dogs (horses). If a player guesses the combination of the first three dogs (horses) right, the player wins an amount equal to the product of odds assigned to those three dogs (horses) and the stake.

If a player decides to bet in this manner, they need to pick a dog (horse) from the first line, one from the second and one from the third. If they pick more dogs (horses) from all lines, the application will create combinations of dogs (horses).

In order to place a bet, the player needs to enter their stake in the field "AMOUNT" and select the dogs (horses) that they want to bet on and confirm the bet.

In the event that a race does not begin on time or it is not finished or the final outcome is not shown, such race will be considered void, and the stakes will be refunded.

Bets on any race that has begun shall not be accepted. Any bets accepted after a race has started shall be declared void, and the stakes will be refunded.

The Bookmaker reserves the right to not accept a bet at any given moment, whether partially or fully, without any particular explanations.

## **GAME DESCRIPTION – TEXAS HOLD’EM POKER**

### **Article 54**

Texas Hold’em Poker is a virtual game based on a random number generator.

Texas Hold’em Poker is played with a standard deck of 52 cards. There is a dealer button, a marker that is moved clockwise around the table and it indicates the player who is dealing in any given hand (if no house dealer is present), and the player who is required to make a forced bet.

There are two forced bets in Texas Hold’em and they are known as blinds. The game starts when two players to the left of the player place forced bets i.e. small and big blind before the cards are dealt. The big blind is twice the amount of small blind.

When bets are placed, each player receives two cards face down, so that only the player who is dealt the cards can see them. The goal is to make the best combination possible with the two cards that a player holds with the five community cards dealt during the game. This refers to the best combination of five cards as in the regular poker, which means that out of seven cards (2 hole cards and 5 community cards) each player is supposed to make the best combination of five cards, disregarding the extra two cards that are not part of the combination. This means that at the showdown, your hand may consist of:

Player’s 2 hole cards and 3 community  
cards player’s 1 hole card and 4 community  
cards

5 community cards

The player who makes the best combination is the winner and wins the pot. The pot is the sum of all bets made during one hand.

When all players are dealt two cards each, the first betting round begins. The first to act is the player to the left of the big blind. The player, as everyone else at the table, has three options:

1. to match the highest bet (in this case the big blind) – call
2. to increase the previous high bet – raise
3. to drop out of the hand and return the cards to the dealer – fold

When the cards are returned to the dealer they are put aside and may not be used in that hand.

All players that follow have the same options, but if a player has raised the big blind, the next one can raise it more, which means they can increase the bet played by the previous player.

Similarly, if a player raises the bet, the one that follows will either have to match the bet and/or increase it.

After the first betting round is complete, the dealer burns a card that is on the top of the deck faced down, and it will not be used in that hand, upon which they deal the flop of three face-up community cards.

The second betting round, as well as any subsequent round, begins from the player to the left of the dealer button. If the player has folded before the flop is dealt, the next player is asked and so on. Now the players have the fourth option alongside the three options described above, which is to check. This means that a player stays in the hand but does not bet, which is possible only if no one before them has raised in the second round.

Once a player raises the bet, others may call (match the bet), re-raise (raise the previous high bet) or if they believe they cannot make a good combination out of hole cards and the 3 community cards (or it is not worth waiting for the additional two cards to be dealt by the dealer), they can fold (abandon the hand).

Thus at the end of each betting round, all players must put the same amount of money in the pot, with an exception of players who go all-in (betting all chips), when dealer makes a Side Pot which limits the pot that a player who does not have enough chips for the hand to continue regularly. The Main Pot remains alongside the Side Pot and the players who continue play in the same hand compete for it.

When the second betting round is complete, the dealer burns another card and adds the fourth card to the flop, so that there are 4 community cards on the table that the players may use to make their combinations.

The third betting round begins after the fourth card or the turn has been dealt. The betting in this round is the same as in the previous round.

After the third betting round, another card is burned and the fifth card is added to the turn, so that there are 5 community cards on the table that the players may use to make their best combination (including the two hole cards in their hands).

The same rules apply as those in the previous two rounds. A showdown occurs after this round and all the players who remain must show their cards, and the player with the best combination is awarded the pot.

The list of hands by rank is as follows:

1. Royal Flush – 5 high-rank cards of sequential rank, all of the same suit (from A to 10)
2. Straight Flush – 5 lower-rank cards of sequential rank, all of the same suit
3. Quads – four of a kind
4. Full House – a pair of cards of the same rank and 3 cards of the same rank
5. Flush (suit) – 5 random cards, all of the same suit
6. Straight – 5 cards of sequential rank, not all of the same suit
7. Three of a kind

8. Two pair – two pairs of 2 cards of the same rank
9. Pair – 2 cards of the same rank
10. High Card – if none of the players have any of the combinations listed above, the highest-rank card will decide the hand and the pot is awarded to the player who has it. If two players have the high card of the same rank, they split the pot.

## **GAME DESCRIPTION – FRENCH ROULETTE**

### **Article 55**

The roulette is a virtual game where the winning number is determined by a random number generator.

The player places a bet on a number that they believe will be the winning number the ball will stop on after spinning on the roulette. There are many ways to place a bet on the French Roulette. Each bet covers a different set of numbers and the probability of winning is as follows: betting on a single number sets the odds at 35:1, betting on two numbers sets the odds at 17:1, betting on three numbers sets the odds at 11:1, betting on four numbers sets the odds at 8:1, betting on six numbers sets the odds at 5:1, betting on 12 numbers sets the odds at 2:1, betting on 18 numbers sets the odds at 1:1.

**Straight bet** – The bet can be placed on any number, including zero, by placing a chip at the center of the square. The maximum stake for that bet is specified on the roulette table (marked as MAX). The minimum take applies to all bets, which means the bets on positions available for betting have to at least match the minimum value marked on the table.

**Split bet** – The bet can be placed on two adjoining numbers, by placing a chip on the line separating them. The maximum stake for that bet is double the maximum stake for a straight bet.

**Street bet** – The bet is placed on any three numbers horizontal. It is placed by putting a chip at the borderline of the roulette table, at the end of a corresponding row. The maximum stake for that bet is triple the maximum stake for a straight bet.

**Corner bet** – The bet is placed by laying a chip at the corner of four adjoining numbers. The maximum stake for that bet is four times the amount of maximum stake for a straight bet.

**Top line** – The bet is placed on numbers 0, 1, 2 and 3 by placing a chip on the borderline between 0 and the first row. The maximum stake for that bet is four times the amount of maximum stake for a straight bet.

**Six line** – A double-street bet, i.e. a bet placed on any six numbers in two rows made up of three numbers, which is placed by positioning a chip on the borderline of the roulette table where the line separating the two rows intersects it. The maximum stake for that bet is six times the maximum stake for a straight bet.

**Column bet** – At the bottom of each column there are three unmarked squares, so the bet is placed if a chip is put in one of the three squares. If any of the numbers that belong to a selected column is guessed right, the payout will be at a ratio of 2:1, while 0 is a loss. The maximum stake for that bet is ten times the maximum stake for a straight bet.

Dozen bet – A bet can be placed on a group of 12 numbers by putting a chip on one of the three squares marked as P12, M12 or D12. If one of the 12 numbers is guessed right, the payout will be at a ratio of 2:1, while 0 is a loss. The maximum stake for that bet is ten times the maximum stake for a straight bet.

Red/Black, Odd/Even, 1-18, 18-36 – A bet is placed on one of the fields located around the perimeter of the table, covering half of the numbers on the roulette table (except for 0), whereby each field covers 18 numbers. For all such bets, the payout will be at a ratio of 1:1, while 0 is a loss. The maximum stake for that bet is ten times the maximum stake for a straight bet.

## **GAME DESCRIPTION – BLACKJACK**

### **Article 56**

Blackjack is a virtual game that uses a random number generator.

Blackjack is a card game where a player can gain some statistical advantage with respect to the croupier. It can be played with one or multiple decks of cards, up to eight (without jokers).

Bets – Before dealing, each player has to place a bet in chips. Then each player is dealt two cards face up, and the croupier takes one card face up and one card face down.

The goal of the game is to reach a score of 21 or as close to 21 as possible. If a player exceeds a score of 21, they lose.

Card value – Numeric cards have the same value as the number they show, while face cards jack (J), queen (Q) and king (K) all have a value of 10. An ace (A) counts as 11 points, if a total of other cards is 10 or less, or as 1 point, if a total of other cards is 11 or more. However, if a player has two aces, one of them has to have a value of 11 points, unless the total of all other cards is 10 or more.

After dealing, on their turn each player has to choose whether to end their turn (stand) or to take a card from the dealer (hit).

HIT (take another card) – A player can take as many cards as they wish, until the sum of cards exceeds 21. When the total exceeds 21, the player loses the hand and is left without their stake.

STAND (no more cards) – A player takes cards until they decide the total they have in their hand is enough.

DOUBLE (double wager) – If a player's first two cards have a total score of 9, 10 or 11, the player may double the wager, upon which they will receive exactly one more card from the dealer.

SPLIT (splitting cards) – If a player receives two cards that are the same, they may separate them into two hands. The player has to wager the same amount they have bet initially. Upon doing that, the player can draw a card for the two hands separately. If they receive the same card on one of the already separated cards, they may choose to split them again.

**SURRENDER (giving up)** – If a player decides to retire from the game, the croupier takes away a half-bet.

**BLACKJACK** – If a player is initially dealt an ace and 10, J, Q or K, they win the hand automatically and they are paid 3/2 of the wager (this is called a blackjack).

**INSURANCE** – When the dealer gets an ace as one of the two cards (the one facing up), the player is offered an option of taking insurance. The player may then wager up to a half-bet before the dealer checks their hole card (the one facing down), betting that it will be a 10, J, Q or K. In that case, they are paid 2:1 (the insurance is multiplied by 2).

**The dealer's play** – How the dealer plays is strictly defined. The dealer draws cards, so that they are required to draw a card up to a total of 16, while they are not allowed to draw any more cards when the total exceeds 16.

When all the players end their turn, the dealer turns their card face up. Then they draw cards while the score is 16 or less. If they reach a score of 18 to 21, they stop and the other players compare their score with the dealer's. If the dealer has a score greater than 22, the dealer loses and all other players win. If the dealer has a hard 17 (no aces or an ace and 16 points in other cards), they stand. If the dealer has a soft 17 (an ace and any combination of 6), then their game depends on the predefined rules that may vary and they tell the dealer whether they will draw more cards or not.

**The end of the game (comparing scores)** – If a dealer has a higher score with respect to the player, the player loses. If it is vice-versa, the player wins and they are paid 1:1 with respect to the wager. If the player and dealer have the same total (push), the player is returned the wager without winnings, unless any of the two of them has blackjack while the other has a regular 21. In that case, the one who has blackjack wins.

## **GAME DESCRIPTION – SLOTS**

### **Article 57**

Slots are virtual games that use a random number generator.

Slots have the following basic modes: classical single-line or multi-line slots or video slot machines, where the goal is to generate a random series of symbols by a random action from the player. If the symbols line up in certain order, the outcome is a win and the player collects the winnings.

Specifically: the standard slots have three reels: a bet is placed, three reels are spun and depending on the outcome of the spin, the player either wins or loses.

Max slot machines with 2 or 3 reels: a maximum of two coins may be wagered, not three as in standard slots.

**Bonus game:** slots that have a bonus game require that a player get a special combination of symbols or to collect certain symbols, wagering the maximum amount allowed, upon which they get a bonus spin, qualifying them for special prizes.

N-line slots: bets are placed on lines that pay and the player decides what lines they wager on. In that case the wager will be the amount placed on a line multiplied by a number of lines.

Multi-spin slots: after the initial spin, the player chooses reels that they do not want to spin, while spinning the remaining reels.

## **VI MISCELLANEOUS**

### **Article 58**

The Bookmaker shall be in charge of keeping the order and of providing protection for the bettors in the bet shop. The bettors shall conduct themselves in a decent manner within the premises of the bet shop and may not disturb other bettors.

Individuals younger than 18 years of age are strictly prohibited from entering the bet shop and from partaking in betting.

The bettors who do not abide by these rules may be banned from betting with the Bookmaker and from entering the Bookmaker's betting shops.

### **Article 59**

The employees in the bet shop are not allowed to bet, to financially assist bettors or to participate in betting with them.

### **Article 60**

The Bookmaker does not assume responsibility for any damage or loss that may come as a result as a consequence of using the Bookmaker's website or its content, including but not limited any delays or interruptions, broken connections, any use or abuse of the website or its content by third parties.

In the event that there are indications of fraudulent activities, the Bookmaker reserves the right to cancel all or individual bets made by players who are suspected of group play.

### **Article 61**

Any matters regarding games of chance and betting not expressly addressed under these T&C shall be governed by the Betting, Lotteries and Gaming Act, any ordinances adopted in accordance with the Act and other applicable regulations.

Any disputes that may arise between the bettors and the Bookmakers shall be adjudicated by a court in Nairobi.

These Terms and Conditions and any amendments hereto shall be effective and applicable as of the date of their publication on the Bookmaker's website, upon receiving approval from the Betting Control and Licensing Board.

**DIRECTOR**



Mr. Musa Cherutich Sirma