

AML and CFT policy/policies

General Terms and Conditions
portobet.com

info@redlanegaming.com

1. General information

1.1 Red Lane B.V. is a company incorporated under the laws of Curaçao and having its registered office at **Johan Van Walbeeckplein 24, Willemstad, Curaçao** License Nr. 1668/JAZ. E-mail: info@redlanegaming.com
; Website: www.portobet.com.

1.2 The "PortoBet rules" are the Terms & Conditions that complete the arrangement between an account holder and PortoBet, and also governing the relationship/the contract between PortoBet and the account holder. The PortoBet rules are a merger of all agreements and relationships between an account holder and PortoBet. By registering for a PortoBet account, logging-in and using any kind of service offered by PortoBet, the account holder fully agrees to become a party to the PortoBet rules, that he/she has read, understood and agreed to the Terms and Conditions, and that he/she abide by all of the items.

1.3 An account holder is an individual having successfully registered for a PortoBet account with the aim to establish a commercial relationship with PortoBet and with the purpose to use the platform for online gambling activities.

1.4 The contractual relationship established between the account holder and PortoBet are governed and constituted under the PortoBet Terms & Conditions. Customers registering for an account are governed by the laws of Curacao.

1.5 The regulator is Curacao eGaming (CEG).

1.6 The website is the internet platform, accessible via www.PortoBet.com where all current and relevant information is published and through which the gambling services are provided to the account holders.

1.7 It is the responsibility of each customer to be compliant with their local, state or national laws, or the laws from where the gambling will be conducted, prior to using the website. In case internet gambling is illegal at the place from where the registration was made or a bet was placed, or the customer is about to place a bet, then he/she is not permitted to register or place bets on PortoBet.com. Should PortoBet find out that such an account was mistakenly permitted by PortoBet, we reserve the right to close the account and void all bets.

In addition to this, we reserve the right to prohibit registrations or placing bets from any jurisdictions if necessary.

1.8 By accepting the Terms and Conditions, a www.PortoBet.com user automatically accepts the privacy policies.

1.9 Malfunction voids all pays and play. This also applies to the displaying of incorrect odds. Should there be any malfunction, it is prohibited for player to use such malfunction for his own benefits.

2. Account rules

2.1 An individual can not use the services offered on the website unless the individual is a registered account holder. To be registered as a player on PortoBet, an individual has to submit an application for registration and provide PortoBet with at least the following information:

- Date of birth, that shows that the player is > 18 years
- First and last name as stated on an ID
- Place of residence
- A valid E-mail address
- A user name and a password

A application for a PortoBet account warrants not to be below the age of 18. Minors can not apply and register for a PortoBet account. PortoBet reserves the right to request proof of age and perform checks in order to verify the information provided by the individual. Until the time of satisfactory proof, the PortoBet account may be pending.

2.2 An individual applying and registering for a PortoBet account warrants and represents:

- to be a physical person (no legal bodies allowed)
- not to be a resident of any of the by the FATF stated high risk countries and also not to be a resident of the USA and other US territories
- not to register from a country that PortoBet has not stated as an available country as stated upon registration
- not to be acting on behalf of another party
- not to be classified as a problem gambler
- not to have more than 1 account registered at PortoBet
- not to be involved in any Money Laundering or Terrorist Financing (ML/TF)
- not to deposit money from a card that the account holder is not authorized to use

In addition to this, a PortoBet account holder has to keep all of the information stated upon registration up-to-date.

2.3 In addition, an individual applying and registering for a PortoBet account acknowledges and accepts:

- all definitions and agreements as stated in the Terms and Conditions
- the PortoBet rules as published on the website
- that the place of contract when registering is Curacao
- that PortoBet can request a proof of identity and a document for address confirmation. This can be done at any given moment, but latest after 2 weeks of registration or a deposit volume of 3000 EUR
- that the contract is governed by the PortoBet rules, the Governing authorities and the Governing Law

2.4 PortoBet reserves the rights at any time, to:

- decline to open an account and/or to close an existing account without further explanation
- decline to accept deposits without any further explanation
- request documents to verify: the identity of an account holder, the authorization of the account holder to use a specific card and also to verify any other information stated by the account holder. During this verification process, an account might be suspended.
- hold and manage funds belonging to an account holder
- forfeit and/or seize funds available on an account and/or refuse to honor a claim after the event of a direct or indirect violation of the PortoBet rules or any other unauthorized activities coming from an account (such as breaching the law, fraud, cheating)
- suspend and/or cancel the participation of an account holder from any services if PortoBet has the suspicion, that this account might be used for illegal, fraudulent or dishonest purposes
- suspend and/or close double accounts
- suspend and/or cancel the participation of an account holder from any services, and/or forfeit and/or confiscate funds available on the account, if the account holder was fund cheating, or if it is de-

terminated by PortoBet, that the account holder has employed or made use of any kind of system designed to harm the PortoBet application

- suspend and/or cancel the participation of one or more account holders, should there be the suspicion, that those account holders act together in order to maximise winnings and/or exploit a malfunction on PortoBet.com
- suspend and/or cancel the participation of one or more account holders, should be use the platform PortoBet.com from the same IP address, ZIP code, house hold and/or the same family.
- suspend and/or cancel the participation of an account holder from any services and/or seize funds from an account, should there be insults and/or threats coming from an account holder towards PortoBet
- close accounts and seize available funds and winnings from an account, should bets have been placed under a false identity or the PortoBet.com was used under false identity
- cancel bets and set its quotas to 1.0 should there be the suspicion that events in the bets be subject to manipulation and/or influenced by external forces; in case the bet requires combinations of several bets, the whole bet slip with be cancelled
- cancel bets and set its quotas to 1.0 should in case bet quotas are not displayed correctly; in case the bet requires combinations of several bets, the whole bet slip with be cancelled
- close accounts and seize remaining funds should there be a suspicion that bets were placed on manipulated events
- exclude customers from promotions or bonus offers
- exclude customers from any services offered on the platform, should the customer misuse or abuse such, with the result of damaging PortoBet and/or its reputation. This relates especially, should a customer abuse any malfunction on the platform for his own benefits. In such a case, PortoBet reserves the rights to seize all available funds on the customers account.
- apply limits such as deposit limits, withdrawal limits, stake limits, maximum winnings, min and max quota or ticket limits to an account depending on the registration status of an account. The registration status of an account is determined by if an account was registered via 1-click, has simply the status confirmed or has the status verified. 1-Click accounts are limited to a maximum winning of 1000 EUR both in betting and casino and confirmed accounts have a maximum winning of 5000 EUR. The limits can be applied automatically or manually.
- after a period of time, suspend an inactive account and seize funds still deposited on this account

- to charge a maintenance fee from an inactive account

An account will be declared inactive, if an account holder has not logged in to his/her account, has not placed a bet or has not used the platform in any way for 12 months or longer. In case of an account being declared as inactive, PortoBet reserves the right to charge a maintenance fee of EUR 5. Should there balance on your account be less than EUR 5, only the remaining amount will be charged. Prior to charging this fee, PortoBet will send an E-mail to the account holder reminding him/her that if he/she will not log in to the account, a maintenance fee will be charged. From this point of time on the fee will be charged monthly for period of another 12 months. In case the account holder will remain inactive after those additional 12 months, a last reminder will be sent to the him/her. If there will still be no reaction on this mail, PortoBet reserves the right to close the account and seize remaining funds. The account holder has the right to, at any time, contact the customer service to recover the seized funds.

2.5 PortoBet represents and warrants at all times, to:

- manage all the funds that belong to the account holders in a secure and also an appropriate manner
- to absorb the costs of and pay the Gambling/Betting duty, as applicable at the place of contract
- manage account holder's data in accordance with applicable laws and data protection acts
- not to make it possible for account holders to transfer money between accounts

2.6 PortoBet should not be treated as a financial institution by the account holders. A PortoBet account does not give any interest on funds credited to an account.

2.7 In case of PortoBet's insolvency the customer funds are falling in the bankrupt's assets. The funds are not covered. There is a risk of a total loss of funds for the client.

2.8 There can only be one registered account per person on PortoBet.com. In case this rule is breached, PortoBet reserves the rights to close any additional accounts opened after the first one and to seize the funds available on the additional accounts.

2.9 A PortoBet etten account is not transferable. This should prevent account holders to sell, transfer or acquire accounts from or to other account holders. Also: Between accounts, money can not be transferred.

2.10 An account holder should not allow any other individual, including minors, to use/access their account and use any services offered by the application.

2.11 An account holder is not allowed to use and promote any products, logos, brands and names of PortoBet without having the explicit confirmation from PortoBet. Customers wishing to

advertise PortoBet and its products, logos, brands and name have to register an affiliate account and are additionally governed by the Affiliate Terms and Conditions.

2.12 To ensure responsible gaming, PortoBet has the following triggers in place:

- An account holder has the option to set a deposit limit.
The mechanism for this can be found in the account holders personal account section within the application. Here he/she can set the deposit limits and choose a daily, weekly and a monthly deposit limit. Any changes done to the deposit limits will only be effective after a period of 24 hours. In addition to the self limitation function, an account holder can also limit its deposits by contacting the customer support.
- An account holder has the option to exclude itself from gambling for a certain period of time. The mechanism for this can be found in the account holders personal account section within the application. The account holder can choose a predefined time or a date until when he/she wishes to be excluded. The action can not be undone, so once a customer hit the button, he/she will be excluded for the chosen period of time. Withdrawing money during the time of exclusion is still possible. In addition to the self exclusion function, an account holder can also exclude itself from gambling by contacting the customer support.
- If a player shows any suspicious behavior, and if PortoBet believes that an account holder's gambling performance might cause them any difficulties (financial or personal), PortoBet reserves the right to close this account

Players should always keep in mind, that gambling can be addictive. If a player is looking for help to deal with problem gambling, the player should visit our "Responsible Gambling" section for more information regarding gambling addiction, but also regarding the above mentioned limitations and exclusions. The section can be found on the bottom of the page under "Responsibility".

2.13 An account holder has the possibility to close its account in his/her personal account section. Any funds in the account will be remitted to the account holder.

If an existing PortoBet account should be closed by PortoBet, any obligations already entered will be honored. If an account holder wants to recover funds from an already closed, locked or excluded account, he has to contact the customer support.

If an account has been closed due to fraud or problem gambling, an individual is not allowed to register for a new account. PortoBet will not be liable, if an individual succeeds in reopening a new account, not for any damages caused by this individual. PortoBet reserves the right to close an account opened in breach of this rule at any point.

2.14 An account holder has the option to change or revise personal data at any time. Whenever the account information of a verified account holder has changed, the account holder has to provide PortoBet with proof of the changes.

2.15 As long as an account holder has not been verified by providing PortoBet with the required verification documents, limits in regard to deposits and winnings are applied to the account. Should an account holder not be verified at the point when a winning is made, the account holder is eligible to receive a maximum of 5000 EUR. This applies to both bets and winnings in the casino.

2.16 In addition to the normal registration process, PortoBet offers its clients a so-called 1-Click registration. With this registration type, a customer simply needs to choose his country of residence and the account currency and confirms his registration.

2.17 Certain limits apply to accounts, which were registered via 1-Click registration. Those limits are a EUR 10 deposit limit and a max winning limit of EUR 1000. Only if a customer assigns a valid E-mail address and/or verifies the account, the limits will be lifted.

3. Payments

3.1 Any deposits or withdrawals from a PortoBet account have to be made through a financial institution or a payment solution provider. Procedures, terms and conditions for deposits/withdrawals may vary depending the financial institutions, country, or time.

3.2 PortoBet reserves the rights, to not immediately pay winnings from sports betting or casino, which exceed the amount of 15.000 EUR. Depending on the winnings amount, the payments will be made in rates over a time period of maximum 3 months. The maximum amount that PortoBet pays out per month is 50.000 EUR.

3.3 PortoBet does not guarantee refunds of deposits if certain matches did not take place or the deposits were made to bet on certain matches or outcomes. Please note that withdrawals are only possible for verified customers and if the deposited money was used at least once in its full amount and placed on a bet with a quota of at least 1.3 or 5-times in its full amount in the PortoBet.com Casino.

3.4 PortoBet does not accept deposit or allows withdrawals higher than EUR 3000 to an account holder, unless the account holder has sufficiently been identified via a copy of a legal document, stating the account holder's name, age and place of residence.

3.5 A customer has a casino balance account and a betting balance account. In the deposit and withdrawal interface the customer has the option to choose between one of the 2 accounts.

3.6 Funds can be transferred between those 2 accounts under consideration of limits and restrictions.

3.7 PortoBet might involve a payment solution provider in its performance, to support PortoBet with acting, receiving deposits, hold and manage customer funds, and withdrawals.

Payments are processed by TRUST Payments Ltd., a company incorporated under the laws of England and Wales with the registration number 11976895 and the registered address at No.1 Royal Exchange, London, EC3V 3DG, and MoneyMatrix Ltd., a company incorporated under the laws of Malta with the registration number C64593 and the registered address at Level 3, St. Julian's Business Center, Triq Elija Zammit, St. Julian's, STJ 3155, Malta.

3.8 PortoBet does not accept cash funds, which have been sent directly to PortoBet or one of the payment solution providers.

3.9 All funds received will be credited to the PortoBet account by PortoBet from or on behalf of the account holder, or owed by PortoBet to the account holder.

3.10 An account holder has to keep the following in mind regarding depositing/withdrawing funds:

- An account holder can only make deposits to his account with his personal credit card or via the personal account created with one of the financial institutions
- An account holder can only make withdrawals of funds held on his/her account to the personal credit card or to his personal account created with one of the financial institutions
- An account holder can only withdraw money from his/her account when having provided a copy of a legal document to PortoBet via the uploading function in the personal account section
- It is the account holder's responsibility to provide PortoBet with the correct information regarding his personal account or credit card for any withdrawal
- It is forbidden to allow 3rd parties to use an account holder's account for the purpose of depositing/withdrawing
- Withdrawals can only be made to a bank account or credit card if the name which the bank account or credit card belongs to, is the same as the account holders' name
- Should there be a withdrawal where the recipient of the payment cannot be determined, PortoBet reserves the rights to request proof

from the account holder that the account/card to which the withdrawal should be made, belongs to the account holder.

This concerns especially payments made via online payment services and credit cards.

- It's the account holder's responsibility to make sure that he/she complies with all the items mentioned above

3.11 PortoBet does not accept any bets from any individuals not being registered for a PortoBet account. In addition the account holder can only place bets in the amount of what is credited to his/her account. The same applies to the PortoBet.com Casino.

3.12 PortoBet does not touch an account holder's funds unless:

- The account holder placed a bet and the wager has to be substituted from the account
- There have to be bank charges payed due to a withdrawal or a deposit of funds
- There was an authorization made by the remote gambling regulations

3.13 In case of a chargeback, it might happen, that the balance of a PortoBet account turns negative.

3.14 Whenever an account holder is withdrawing money from his/her account, the funds can only be processed and paid out with the same payment method used, when depositing money or in general stated upon registration. With this, PortoBet tries to minimize the risk of fraud and/or money laundering. In any case a account holder has to be verified to make withdrawals.

3.15 There might be deposit/withdrawal limits applied, depending on the deposit/withdrawal method chosen by the account holder. In general a non-verified account holder can only deposit a maximum of EUR 3000 to his account and can not make any withdrawals.

Besides the limits which PortoBet has set, there might be limits from applied from the account holder's financial institutions on payments. It is the responsibility of the account holder to inform himself about such limits.

3.16 There might be administrative costs for account holders, resulting from withdrawals.

The account holder has the right at any time to withdraw his/her balance or a part of the balance from the account, given that all the deposits made to the account were verified and the deposited funds where used in the full amount at least once for placing a bet or playing in the casino.

If this is not the case, or it is proven that several bets were placed which independent from the outcome of the bets have an almost 100% chance to win, or all bets had a very risk of losing,

PortoBet reserves the rights to charge a fee to the customers account to cover all costs related to depositing/withdrawing. It might happen that the withdrawal amount will be charged with these costs.

Rules and terms related to bonuses have to be fulfilled. With this, PortoBet makes sure that all costs related to deposits/withdrawals are covered.

In case a deposit was made with a paysafecard and the deposited amount of money was not fully used prior to making a bet, or it is proven that several bets were placed which independent from the outcome of the bets have an almost 100% chance to win, or all bets had a very risk of losing, PortoBet reserves the right to request proof from the account holder, that he/she actually bought this card, prior to allowing a withdrawal of funds.

3.17 Since internet gambling might be illegal in the jurisdiction where the account holder is located, the account holder is not allowed to register for an account and use it for gambling purposes.

3.18 If an account holder is placing a bet from a jurisdiction that prohibits internet gambling by law, the participation of the account holder should not affect stakes or payments made to and accrued for the benefits of PortoBet.

3.19 PortoBet, the regulators or any governing authority can monitor and/or request reviews to all transactions made to prevent money laundering. Any kind of suspicious behavior detected by PortoBet will be immediately reported to authorities.

3.20 It is the responsibility of the account holder to take care of any payments necessary for diligence to taxes on prices.

4. Security

4.1 Any information regarding the relationship between PortoBet and the account holder is kept strictly confidential. Nevertheless if there is a request by the governing authority, by law or another public authority and/or there was a violation of the PortoBet rules by an account holder information or data can be revealed to any of the above mentioned parties for investigation purposes.

4.2 When registering, the account holder gets a personal account number. In addition to this, he can choose his user name and password. It is the account holder's responsibility not to give his credentials to anyone else than himself. In case there are reasons to believe, that others have become aware of the credentials, the account holder should immediately contact the customer support to set up new credentials, or at least a new password. In case the account holder loses, forgets or shares his credentials with someone else, PortoBet can not be made responsible or held liable for any claim regarding the this account. PortoBet is not required to maintain the account holder's credentials.

4.3 Any kind of communication, is it telephone or electronic, between the account holder and PortoBet are recorded or kept on record not only for training purposes, but also for compliance with accounting and finance regulations.

4.4 From time to time it might happen, that card deposits are subject to security checks issued by or in collaboration with the payment solution providers and/or the financial institutions. It might happen, that cards or deposits get declined or not being able to be processed at a particular point of time. PortoBet is not in control of the above mentioned systems and do not have any knowledge of the reasons for any declination.

4.5 PortoBet might request documents to verify the identity of the card holder and/or authorization to use a certain card and/or other information provided by the account holder before depositing or withdrawing. This process might cause delays. When PortoBet receives chargebacks, they will be processed in accordance with the rules.

4.6 Whenever there is an error or incompleteness of the website or application occurring, it is illegal to take advantage of this error. If the account holder detects such an error or incompleteness, he should:

- not take any advantage of this error or incompleteness
- keep such errors and incompletenesses strictly confidential
- contact the PortoBet support immediately

4.7 In case an account holder will not comply with the rules stated in 4.6, PortoBet:

- shall be entitled to full compensation for all costs that may be associated with the error or incompleteness, and harm resulting from the breach of this rule by the account holder
- reserves the right to, notably but not limited to, block the account holder's account, and/or freeze/subtract all or a part of the account balance without prior notice, in order to cover a part or all of the damaged caused to PortoBet by the actions of the account holder

4.8 Not only an account holder's identity, but also the account holder's risk level will be determined on the basis of all information, such as name, addresses, credit/debit card numbers and any other type of identification that may possibly be required. A customer's risk level will also be determined according to the chosen deposit/withdrawal method.

4.9 In order to prevent illegal manipulation by third parties and to identify and prevent any form of misuse, PortoBet records the IP addresses of all computers used to access the line-up on the application.

4.10 For any further information concerning data protection, please refer to our Privacy Policies.

5. Privacy policies

5.1 PortoBet may request, collect and process personal information and documents of an account holder for the following purposes:

- Legal reasons
- Regulatory reasons
- Identification and/or authentication
- Financial reasons (esp. withdrawal/deposit)
- Provision of betting services and the Casino
- Marketing reasons, if agreed

5.2 It is assured, that the account holder's data at all times and in any situation is:

- processed fairly and lawfully
- accurate and updated
- kept in a secure manner
- not kept longer than necessary
- obtained only for specific and lawful use
- processed in accordance with the account holder's rights
- adequate, relevant and not excessive to its use
- not transferred to any other party or jurisdiction not connected to the above mentioned directives

PortoBet uses the latest security technologies available to ensure the account holder's data the best possible protection. The data is protected by a so-called firewall – a computer that is fitted with complex security technologies specifically designed to shield PortoBet network from the internet and unauthorized access. In addition to this, PortoBet uses reliable internal data protection mechanisms combined with a restrictive security system.

5.3 When requested, PortoBet can grant access to an account holder's data and any other information/records, to governing authorities and/or any legal provision as a part of the governing law.

5.4 All financial institutions with which an account holder's account is maintained are instructed and authorized by PortoBet, to disclose any information regarding an account holder's account, requested by the regulators.

5.5 For fraud detection, anti money laundering and control purposes, the account holder agrees that PortoBet has the right to transfer their personal data to third parties, including but not limited to so-called address verification system providers, payment service providers and financial institutions. In addition, PortoBet reserves the rights to disclose an account holder's personal data to relevant parties, if there is reason to believe, that there is any suspicious and/or irregular behavior emanating from a PortoBet account.

5.6 As a registered user, an account holder can close their account at any time. When the account gets closed, all positive balance will be payed out to the account holder and all of personal data will get encrypted. Deleting personal data is not possible, because the information has to be available for a certain period of time, in case the governing authority or law wants to request data of a customer. With this exception, data is not subsequently used by the company. The deletion of the personal data will be proceeded, once the expiration date for saving the personal data is reached.

5.7 Calls made to PortoBet might be recorded and used for training purposes. Furthermore, the records can be disclosed when ordered to do so by the governing authority and/or law. Any kind of communication between PortoBet and the customer is stored for a certain period of time and then deleted.

5.8 PortoBet reserves the right to use an account holder's data for Customer Relationship Management. Nevertheless, only account holders that agreed to upon registration will receive advertising material.

5.9 An account holder's personal data is accessible by every employee of PortoBet. PortoBet is only allowed to disclose an account holder's data to a third party, other than regulator or government authorities, if the account holder agrees to this, or when it is required by law. An account holder has the right to require access to his own data and/or has the right to correct and/or erase incorrect and/or inappropriate data.

6. Betting

6.1 PortoBet is a platform that offers betting on sports to its account holders; not only regular sports betting, but also real-time betting.

6.2 The PortoBet Sportsbook is an online betting service that was created by PortoBet. The PortoBet Sportsbook is licensed, authorized and fully approved by Curacao eGaming (CEG).

6.3 Since PortoBet receives scores and quotas that are displayed on the website from a "feed" which is provided by a 3rd party, it can happen that the provided data might be subject to delays. Because of this it can happen, that incorrect odds are delivered to PortoBet and displayed on the website. Should such a situation occur, a customer should not take any advantage of such a situation. Should this still happen, PortoBet reserves the rights to adjust odds, even after a bet

was won and/or declare all winnings as invalid.

6.4 Any dispute or problem relating in any way to the Sportsbook should be emailed to info@PortoBet.com. In case the reply to this issue should not be satisfying, the complaint becomes a dispute. The customer then should refer the dispute to the independent third party dispute resolution, which is called IBAS. Please contact the customer support for more information regarding our dispute resolution partner or visit their website www.ibas-uk.com for further information about the process of how to file a complaint. The arbitrators' decision then shall be binding and may be entered as judgment in any court of competent jurisdiction.

In addition to any of the 2 above mentioned options, the customer has the option to file a complaint right with Curacao eGaming (CEG).

Additional information about complaints and dispute can be found in Section 8.

6.5 PortoBet reserves the right to make changes to the site, betting limits, pay-out limits and offerings.

6.6 A bet can be declared void, and also will be, in the event of required compliance with an applicable law or force majeure. Also, should there be any malfunction of any of the from PortoBet offered services and products, bets and winnings can be declared void.

6.7 Furthermore, a bet or bet slip can be declared void by setting a quota to 1.0, if an account holder does not comply with certain rules or limits or is trying to avoid those, when placing bets. Examples can be, but are no limited to, placing several identical bet slips in order to avoid stake limits and/or combining several events with low quotas and one high quota in order to avoid required amount of games in combination. Cancelling such bets or bet slips can be done, even after the bets or bet slips where already cleared.

6.8 PortoBet reserves the rights to trace double and multiple accounts and terminate them. All relevant data can but does not have to be transferred to the first registered account of the respective client. Available funds on the accounts registered after the first registered account by one customer can be seized by PortoBet. If a customer is found to have more than one account and have placed identical bets with the two accounts the client will instantly be revoked of his/her client privileges which might result in confiscation of winnings and/or cancellation of all placed bets (even decided ones). This also applies to a single account placing more then one bet on the same combination of odds.

PortoBet does not accept bets when it is likely that customers act in agreement, or as a syndicate. Placing identical bets, bets on the same events and/or counter bets from different account and/or from the same IP address might be considered a syndicate even if the personal betting limits has not been reached. Syndicate betting is considered as fraud and may lead to reduction of betting limits, closing of account, confiscation of winnings and/or cancellation of all placed bets (even decided ones). Legal action may also be considered.

Since betting on manipulated and/or fixed events is a crime, PortoBet reserves the rights, the close all accounts which are suspected to be involved in bet manipulation or trying to profit from it. Legal actions may be considered.

6.9 It might happen, that bets are rolled back, should they be placed in an interval of several seconds prior to a certain event during gameplay. As a result of this, the quota will be set to 1.0 and the initial stake will be returned to the player.

6.10 The betting rules of PortoBet remain the same throughout all the sports types offered on the website. There is nothing specific to be mentioned here. Most of the outcomes and odds are explained on the website, and in case there is no explanation, the odds are made easily understandable for the customer. In case the customer does not understand a certain odds type, he/she can and should contact the customer support to get an explanation in person. PortoBet offers the following to its customers: Single, Multi, System and Double betting on quotas, but also Head-to-Head betting. Please find an explanation for those here:

Single: Single bets are the most basic form of betting. The customer predicts the outcome, specifies the desired stake and places the bet. There is a maximum of single bets a customer can place simultaneously as a single bet. The winnings are calculated by multiplying the odds by the stake.

Example: You bet a stake of EUR 5 on a match with the odds 1.5. In case of a win, your stake gets multiplied by the odds, so your winnings would be EUR 7.50.

Multi: If a customer places bets on two or more results (for example two different football games), they are automatically displayed as a multi bet. The customer can place a multi bet for at least 2, but limited to a certain amount of bets. All the customer's picks then will be combined. To win a multi bet, all the selected picks must be correct.

Example: You bet a stake of EUR 5 on 3 matches with the odds 1.5, 1.5 and 2. In case of a win, your stake gets multiplied with the odds, so your winnings would be $1.5 \times 1.5 \times 2 \times \text{EUR } 5 = \text{EUR } 22.50$.

System: A system bet give the customer the chance to win, even if not all of the customer's picks are correct. A system bet consists of several combination and single bets. A system bet requires at least 3 or more picks. The customer also has the option to choose a system bet by clicking on the "System" button. The number of possible system bets depends on the number of predicted outcomes.

Double: A double bet is a single bet placed on at least 2 different selections. Both selections must be correct for the bet to be successful.

Head-to-Head: Head-to-Head means that there is a competition between at least 2 participants/outcomes, originating from either an officially organized event, or else, as virtually defined by PortoBet.

The following odds types are the most common ones offered by PortoBet:

"Correct Score": This means, the customer can bet on the (partial or definite) exact score of a match or event.

"Over/Under": This means, the customer can bet on the (partial or definite) amount of a predefined occurrence (such as goals, points, corners, etc.)

"Odd/Even": This means, the customer can bet on the (partial or definite) amount of a predefined occurrence (such as goals, points, corners, etc.)

"Half time/Full time": This means, the customer can bet on the result in half time and/or the final outcome of a match or event.

"Period/Set betting": This means, the customer can bet on the outcome of each separate period/set within a match or event.

"Draw, no bet": This means, the customer can bet on either "1" or "2". Should the specific match contain no winner (-> draw), or a particular occurrence will not happen, the stakes will be paid back to the customer.

"Handicap" (incl. Asian and/or 3way): This means, the customer can bet on a particular/definite outcome of a match or event where one team has been given a certain amount of points from the very start.

Since the betting rules are an integral part of the contract between account holder and PortoBet, the account holder, by accepting the Terms & Conditions, also confirms that he has read and understood the betting rules and also will abide by them. As soon as a customer places a bet, no matter what odds type it is, he/she automatically confirms, that he/she understands what exactly the odds type means.

6.11 The following rules concerning bet placement are an addition to already stated information and are valid for all time:

Preamble: By placing a bet, you as the customer enter a contractual relationship with PortoBet (Red Lane B.V.). The contract is created and valid, by you as the customer accepting one of PortoBet's betting offers.

1. For every betting contract, the following Terms & Conditions are valid at all time in addition to all other Terms & Conditions as stated on www.PortoBet.com.

By entering a contractual relationship with PortoBet, the customer acknowledges the PortoBet Limited Terms & Conditions and also the here described additional Terms of Use for betting.

2. In case of a lawsuit, the court (civil and/or governmental) which is located where PortoBet is registered are to take responsibility. PortoBet does not agree in any case to get into a lawsuit at the place of residence of the customer. By agreeing to this Terms & Conditions, the customer also agrees to this rule.

3. Should parts of the contract be invalid or inoperable when entering into the contractual relationship or after, the validity of the contract remains. The invalid or inoperable part of the

contract will be replaced by a valid or operable part, whose validity is closest to the original contract that was made. The foregoing terms are valid, should a contract be incomplete.

4. The customer has to identify himself and provide correct information especially concerning his age and place of living. With persons below the age of 18, PortoBet does not enter any contractual relationship.

5. The customer declares, that he has no knowledge about the outcome of the events that he placed a bet on, prior to entering a contractual relationship with PortoBet.

6. The customer declares, that all the funds that are used for betting on the platform, are no result from criminal activity and are his own property.

7. Without a written agreement from PortoBet a customer can not assign any claim to third party.

8. The player has no right to assign or impawn any claim that is arising from the contract.

9. No claim arising from a customer can be added to any other claim arising from another customer towards PortoBet.

10. PortoBet reserves the right at any time, to refuse a customer's wish to enter a contractual relationship with PortoBet, without giving any reason for this.

11. PortoBet reserves the right at any time, to limit the stakes for an event prior to a bet is placed and/or to apply changes to the quotas prior to a bet was placed.

12. PortoBet reserves the right at any time, to set a withdraw limit for a customer and/or to define certain quotas for a customer.

13. Only the electronical records that are stored on the PortoBet servers define the content of the contractual relationship with a customer. The customer accepts by creating a bet slip that the content of it is correct. Objections concerning a bet slip have to be made immediately, otherwise the objection becomes invalid.

14. In any case the contractual relationship that a customer entered with PortoBet is mandatory for the customer. The customer has no right to claim that there was a misunderstanding from his side when having entered a contractual relationship with PortoBet. A customer can not step back from a contract, once both parties have agreed on it. PortoBet reserves the right to correct any kind of errors in the contract even after the contract was already established. The contract for PortoBet themselves can be made invalid, should there have been a misunderstanding from the side of PortoBet. In case it turns out, after a contract was established, that the content for any reason is not defined or defineable, the bet is voided and the stake is paid back to the customer.

15. A bet slip can only be paid out if the customer is fully verified and acted in accordance to all Terms & Conditions available on www.PortoBet.com. PortoBet reserves the rights to request

additional identification documents from a customer, prior to processing a payout request.

16. PortoBet reserves the right to put the payout of a bet slip on hold for up to 45 days, should there be a suspicion that the customer has broken any of the Terms & Conditions. In any case, a payout is dependent on whether a customer is verified or not.

17. For the following reasons, a bet can be declared void or the contract between PortoBet and the account holder can be invalid and the wager will be returned back to the account holder:

17.1 The event does not take place as stated or was canceled, because

17.1.1 there was already a new date found on which the event will be held and the date will be within the next 2 days counted from the original date, or

17.1.2 the event was rescheduled due to a tournament, i.e. World Championship or European Championship, Olympics, etc.

17.2 The event was canceled definit (not just interrupted) by an official authority, without an official result is made after the event. Decisions which are not made by an authority immediately after the match, do not influence that the betting contract between PortoBet and the customer has already been declared as invalid.

17.3 The event, which a customer placed a bet on does not take place as stated (i.e.: Home and away team swap locations). In case of the home team using the sports facilities of another team, but is still the home team, the bet will not be declared void.

17.4 If the bet was placed after the event already started.

This of course does not apply to bets that are offered by PortoBet as such kinds of bets. This does especially apply to Live bets and Long-term bets.

PortoBet defines the time at which the contract was established and this time is mandatory for the customer.

17.5 If an event takes place, but a party of this event backs off or does not show up at all to this event, the betting contract for this event stays valid. If a customer placed a bet on the party that did not show up, the bet will be declared as lost. This is called "play or pay".

18. For evaluating the outcome of an event, the results published immediately after an event is over are determining. The following additional rules are in place:

18.1 For evaluating the outcome of soccer matches the results after regular time (90 minutes without over time) are determining. This also applies to Futsal and indoor soccer. Anything else, as for example penalties can not be consider except otherwise stated in the contract between the customer and PortoBet.

18.2 For all other ball sports the same rules applies, if not otherwise stated by PortoBet.

18.3 If there are two or more events of the same sports type take place at the same time, only those bets placed prior to the first event, and only for the first event are valid, unless stated differently in the contract between PortoBet and the customer.

19. In case of a „dead heat“ (a tie between 2 or more contestants in any position) the pay-outs from a won bet will be evenly split (f.e. wager EUR 100; quota 1,8; results in EUR 180; if there are 2 winners the pay-out will be EUR 90 each; if there are 3 winners the pay-out will be EUR 60 each).

In case of a "dead heat" in an event where only 2 parties are involved and no "draw quota" was offered, the whole wager will be paid back.

20. If an event takes place, but a party of this event backs off or does not show up at all to this event, the betting contract for this event stays valid. If an account holder placed a bet on the party that did not show up, the bet will be declared as lost. This is called "play or pay".

21. The following rules apply to a combination bet:

21.1 If one or more events which are part of a customer's combination bet are canceled, interrupted or do not take place out of a certain reason and any other sections mentioned in the Terms & Conditions can not be applied in this situation, this particular event will have a quota of 1,0. The same applies in Tennis, should within the combination bet a match should be terminated due to sickness or injury of one of the participants.

21.2 If all events are canceled, interrupted or do not take place out of a certain reason and any other sections mentioned in the Terms & Conditions can not be applied in this situation, the betting contract will be declared as invalid and the wager will be paid back to the customer.

21. 3 If the contract between PortoBet and the customer is settled after the event(s) have already started, this event(s) will have the quota 1,0 unless not differently stated by PortoBet prior to the event. This does not apply to events that PortoBet offers as such types, as i.e. live bets.

In case a contract is established only after all events have already started, the contract is declared as invalid and the stake will be paid back to the customer.

22. Within a bet, the same event can only be existing once. If there is the same event existing more than once in a bet, the bet will be declared void and the wager will be returned to the account holder. This rule does not apply to bets, that are offered in such a way, that there is the same event existing more than once.

7. PortoBet.com Casino

All information about the PortoBet Casino can be found in the Casino Terms & Conditions.

8. Rules for PortoBet Bonus programs

Should an account holder NOT want to take part in a PortoBet Bonus program, he can contact the customer support (info@PortoBet.com) and will be excluded from the bonus program.

It can happen that PortoBet.com excludes customers from certain promotions or bonus offers.

PortoBet reserves the rights at any time, to apply changes to bonus offers on the website.

Bonus for combination bets

8.1 The PortoBet Bonus program only considers multi bets.

8.2 System bets, combinations of live bets and combinations of pre-match bets and live bets are not considered by the bonus.

8.3 Depending on the amount of combined bets, a bonus of 5%, 10%, 20%, 40% or 100% can be added to the actual winnings. For more information concerning the necessary amount of combined bets, please visit the related section on the website.

8.4 When placing bets and reaching an amount of combined bets that generate a bonus, the bonus will be shown as a label above the "Current bets" section on the right of the screen. Once a bet with a bonus was won, the bonus is displayed separately on the bet slip and will then be added to the won amount.

Depositing bonus

For further information concerning our deposit bonuses, please refer to the separate "Terms and Conditions for Deposit bonuses".

PortoBet bonus cards and bonus points

8.5 PortoBet bonus cards can only be purchased with bonus points which were accumulated while placing bets on the platform.

8.6 Bonus points are generated for each bet that you are placing with a final quota of at least 1.7. In case of a multi bet, all bets within the ticket need to have a quota of 1.2 with a total quota of at least 1.7. This means, you need to combine at least 3 bets, each with a quota of 1.2.

Attention: Should you participate in another bonus offer, such as i.e. a deposit bonus, you will not receive any bonus points until you have successfully fulfilled the requirements of related bonus program.

8.7 Bonus points can only be exchanged into real money, once you have used them according to the bonus rules. More information you can find in the "Bonus rules" in your "Personal account".

8.8 You can not claim the value of bonus cards to be credited to your account balance as real money, as long as you have not used the card according to its rules. For withdrawals of winnings made with bonus cards, the in 7.5 stated rules apply.

9. Claims or disputes connected to the PortoBet app

9.1 Any claim regarding a transaction related to a PortoBet account has to be made to PortoBet within not more than 6 months after the transaction/payment and/or settlement took place or should have taken place. PortoBet reserves the right at its own discretion, not to consider claims outside of the time span of 6 months.

9.2 If an account holder wishes to file a complaint, it should do so by using PortoBet's customer support. Both parties then should do their best possible to reach an consensual settlement within a reasonable time.

9.3 In case the complaint will not be resolved to the account holder's satisfaction by PortoBet, the complaint becomes a dispute. The customer then should refer the dispute to the independent third party dispute resolution, which is called IBAS. Please contact the customer support for more information regarding our dispute resolution partner or visit their website www.ibas-uk.com for further information about the process of how to file a complaint. The arbitrators' decision then shall be binding and may be entered as judgment in any court of competent jurisdiction.

9.4 The complaint must contain clear and also precise information about the account holder's identity and also about the subject of complaint. PortoBet or the 3rd party dispute resolution will then look into the complaint.

9.5 Any legal claim or dispute arising under or in connection with the contract shall be settled in accordance with the governing law of the place of the contract.

9.6 The regulator will always be provided with a note about the outcome of the dispute submitted by the 3rd party.

9.7 If a dispute should occur between the account holder and PortoBet, PortoBet will make a detailed transaction record accessible to the account holder. This information will also be made available to a legitimate 3rd party such as a judge or court, if necessary.

9.8 Should there be a dispute arising from the casino, the complaint can not be filed with IBAS or the Curacao Gaming Commission but with the regulator or the dispute resolution party of the casino provider.

10. Amendments to the Terms and Conditions

Any substantial amendment to the PortoBet Terms and Conditions will be notified in before coming into effect by PortoBet to the account holder.

Terms and Conditions H2H

portobet.com

Red Lane B.V.

Franschebloenweg 4, Willemstad, Curaçao

info@portosoftware.com

The following Terms & Conditions are an addition to the "General Terms & Conditions" of www.portobet.com.

By agreeing to the "General Terms & Conditions", you automatically agree to the "Terms & Conditions for Custom betting" and vice-versa.

1. Custom bets are only available and can only be created by verified users.
2. Hornetbet only allows custom bets on sports events, which are also offered as regular bets on www.portobet.com.
3. There are only certain bet types that can be used for creating custom bets. Currently these bet types are "Winner", "Over/Under" and "Odd/Even".
4. To make the custom bet valid, it always requires one person to create the bet and one person to bet against the creator, by accepting the bet.
5. To create a bet, the creator has to specify his stake and his desired winnings. According to this, the opponent's stake and quota will be calculated by Hornetbet.
6. The opponent can only accept the bet by accepting the stake and quota as calculated by Hornetbet.

There is no option for the opponent to change his stake amount and/or the details that the creator of the bet has specified.

7. If the creator of the custom bet, wishes to bet against more than one person at a time, he can only do so, by creating several custom bets. Each bet will have a separate custom bet ticket and the stake will be subtracted from the creator's bet account according to the amount of tickets he has created.

8. Should an event for which a custom bet was created for be canceled or not take place, the stakes will be returned to the creator and the opponent. In the case the event will be postponed, the bet remains valid until the date to which the event was postponed.

9. A customer can not claim any money except the stake in case an event does not take place and Hornetbet can also not be made responsible, should an event not take place.
10. Hornetbet can not be made responsible if the "Custom betting" feature does not work out of any reason. In case of an error, the stake will be returned back to the customers. A customer can not claim any money except the stake in case of an error in the "custom betting" feature.
11. It is the responsibility of Hornetbet, to care, that the event will be settled as it is in "regular betting". As a matter of this, Hornetbet does not offer and/or allow custom betting on fictional events.
12. Hornetbet will hold the stakes of both creator and opponent, until the result of the event will be determined and will then settle the event according to its outcome.
13. There are stake and quota limits applied to the custom bets. The customer will be notified, in case his stake exceeds the maximum stake limit or does not meet the quota requirements for custom betting.
14. Hornetbet acts as an intermediary between the creator and the opponent. Hornetbet takes care of the correct settlement of the bet and that the money will be paid to the winner of the bet. As a matter of this, Hornetbet takes a 10% commission which is added to the opponent's stake.
15. The "Custom betting" Terms & Conditions are a part of the "General Terms & Conditions" of www.portobet.com. Should the creator or opponent in a custom bet be involved in any illegal activity or should violate and of the Terms & Conditions as stated on www.portobet.com, the custom bet will be voided. Further steps taken will be in accordance with the "General Terms & Conditions".
16. Should a custom bet gets voided due to violation of the Terms & Conditions, Hornetbet reserves the right to keep the commission.

Terms and Conditions Realtime Cash-out

portobet.com

Red Lane B.V.

Franschebloenweg 4, Willemstad, Curaçao

info@portosoftware.com

The following is an addition to the "Terms & Conditions" of www.portobet.com. By accepting the "Terms & Conditions" you automatically accept the Terms of the Cash-out function.

1. The cash-out function is not available for all bets, bet types or events.

2. Hornetbet does not guarantee, that the cash-out function is available for all your bets. Should you see the "Cash-out" button available for a prematch bet, but the event on which you placed a bet will not be offered live, the cash-out option will be removed.
3. Accepting a cash-out request will happen with a delay. Should, during this time, the quota change or bet types will be canceled, it might happen, that the cash-out option will be removed.
4. Should your request be processed successfully, you will see a success message and the cashed out amount will be credited to your account balance. The further game play will not affect your bet anymore.
5. The cash-out amount is displayed on the cash-out button and exactly this amount will be credited to your account balance.
6. Should there be any technical problems and the cash-out function will not be available, the Hornetbet Limited does not take any responsibility. Placed bets will be processed as regular bets and can be, depending on the outcome, won or lost.
7. Hornetbet Limited reserves the rights to accept or refuse bets or wagers, which are considered by the cash-out function.
8. Hornetbet Limited reserves the rights to deactivate, change or remove the cash-out option. Placed bets will be processed as regular bets and can be, depending on the outcome, won or lost.
9. In case a bet slip has a combination bonus applied, this bonus gets invalid, should the bet slip be cashed out, before all events were cleared.
10. Should there be an error occurring while processing a cash-out request, Hornetbet Limited reserves the right to rollback the cash-out.
11. Hornetbet reserves the rights to withhold winnings, if there was an error with the calculation of the cash-out amount. If this case happens, Hornetbet has to inform the customer about the error and has to return the initial stake to the customer. Same applies to any error with the Cash-out feature in general.

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Red Lane B.V.

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info@portosoftware.com

The following Terms & Conditions are an addition to the already existing General Terms & Conditions and are valid to them at all time:

General Casino Terms & Conditions

1. The casino games on portobet.com are provided by external game providers. Those providers are:

Playson (Malta) Ltd. - Suite 20, Floor 4, Valletta Buildings, South Street, Valletta, Malta

Habanero Systems B.V. - Landhuis Joonchi, Kaya Richard J Beaujon z/n, Willemstad, Curacao

2. It is indicated in the loading screen of each game, who is the provider of the game chosen.

3. Hornetbet is authorised by the providers to represent, promote and market their products.

4. All funds standing in a relation to an account holder on portobet.com are managed by Hornetbet.

5. Should there be a dispute related to the intellectual property of the games arising, Hornetbet can not be made responsible or reliable for such.

6. Any complaints arising from the casino games can not be filed with the Curacao eGaming (CEG) and/or the dispute resolution party of Hornetbet or with Hornetbet themselves.

7. Since the casino games are hosted on the servers of its providers, the gambling when using the casino will be conducted outside of the jurisdiction of Alderney and the gambling systems in use are not regulated and/or monitored by the Curacao eGaming (CEG), but by the regulators of each service provider.

8. To play in the portobet.com Casino, an individual has to be registered for a portobet.com account and needs to have sufficient balance on his account.

9. Depending on the registration status of the individual's account, limits, such as deposit and/or winning limits are applied to the account. Standard confirmed and not verified accounts have a winning limit of 1000 EUR. In order to lift such limits, the account holder needs to verify his account by providing the required verification documents. Since the casino and its games are provided externally, it can happen that limits are only applied, once a customer closes a session and returns to portobet.com. This can be done automatically or manually.

10. The balance available on a portobet.com account can be used in the casino.

11. In some cases, the content displayed in the casino games is not offered in the language as chosen on the website by the customer. Should a customer still use those games, Hornetbet can not be made responsible for any mistakes caused by or arising from the customer's game session in relation to an error or a misunderstanding.

12. In the event of malfunction of the gaming hardware or software, all affected game bets and payouts are rendered void and all affected bets refunded. Hornetbet and the game providers reserve the right to discontinue any game including jackpots at any time.

13. If we have reason to suspect that a customer is operating systematically – for example employing specific wagering techniques to maximize winnings or abuse bonuses, Hornetbet reserves the right to block and terminate such accounts and in such circumstances, Hornetbet shall be under no obligation to refund to the customer any funds that may be in the account.

14. The Return-to-Player (RTP) is displayed for each game in its rules.

15. Online Gambling might be forbidden in the jurisdiction, from where the gambling will be conducted. It is the duty of each individual customer to be informed if online gambling is forbidden or not in the jurisdiction from where he/she is conducting gambling. Hornetbet can not be made responsible for any claims and/or lawsuits arising from such issues, but only the individual itself.

16. Jackpots and its rules are stated in the game guides for each game offered.

17. The maximum that can be won with free spins is 25 EUR. In case of a customer winning more than this limit with free spins without having ever made a deposit to the casino account, Hornetbet reserves the rights to deduce additional funds. This can be done immediately, or the latest, when conducting further investigations into a customer's account such as verification and/or withdrawal requests.

18. If a customer wants to withdraw funds won with free spins, he first has to make a deposit of at least 15 EUR and make a total turnover of 20-times the deposit plus winnings from free spins. Turnover in table games will not be considered.

19. Should a customer continue playing in the casino or placing bets with money which was won with free spins without fulfilling the criteria mentioned in 15. and 16., Hornetbet reserves the right to seize all funds which are anyhow connected to the money won with free spins.

20. Bonus cards that can be purchased in the Bonus shop can not be used in the portobet.com Casino. The same applies for promotional bonus cards.

21. Further questions concerning the casino or arising from the casino should be addressed to info@portosoftware.com.

Terms of Use Bonus cards

portobet.com

Red Lane B.V.

Franschebloenweg 4, Willemstad, Curaçao

info@portosoftware.com

The following Terms of Use are an addition to the already existing „General Terms and Conditions“ and are valid for all bonus cards, which portobet.com is distributing for free for promotional and advertisement purposes and/or can be bought in the portobet.com bonus shop:

1. The bonus cards in general have no real monetary value and are mainly there for testing the betting platform portobet.com and its offers and products. Should a customer wish to generate real money with these cards, he needs to comply with certain rules. Those rules can be read in the following and especially under 5.
2. The bonus card and/or the bonus code can only be used once and can not be passed to another person. Should this rule be broken, portobet.com reserves the right to seize all related cards. Eventual winnings and balance on the cards will be seized.
3. It is not allowed to place bets or bet slips with identical events and/or combinations. Should this rule be broken, portobet.com reserves the right to seize all related cards. Eventual winnings and balance on the cards will be seized.
4. The maximum amount which can be won through clearing a bonus card is 10-times the initial value of a bonus card but not more than 1000 EUR. This value will then be transferred to customer's account and can be withdrawn under consideration of the „General Terms and Conditions“. Should the amount available on the bonus card at the point of clearing be greater than 1000 EUR, the rest of the balance gets invalid.
5. The following conditions define how to generate points on a card and how to win real money with the bonus card:
 - 5.1 Depending on the value of the card, a certain amount of points needs to be generated with this card in order to clear the card and have the balance transferred to the betting account.
 - 5.2 The amount of points are the value of the card multiplied with a certain factor and the value of the card has to be grossed in relation to this. How many points exactly you need to reach can be read under „Bonus system -> Bonus cards -> Clearing points“.

5.3 The minimum quota to generate points with betting is 1.7 for Single bets and in case of a combination bets the bet slip must contain at least 3 events with minimum quota of 1.2 each. Should a combination bet contain one or more games with less than quota 1.2, the bet slip will not generate any points.

5.4 Per each Euro staked, 1 point will be credited to the card. Should another currency than Euro be chosen upon registration as for example US Dollars, it will lead to, that per each USD staked, you will receive less than 1 point.

5.5 The bonus card is valid for 30 days starting from the day of registration. If this period has passed, the bonus card will automatically be removed from the player's account. Should there be points and/or balance remaining on the card and the card has not yet been cleared, the points and balance will be seized.

5.6 It can happen that for certain promotions or campaigns a verification is necessary in order to clear a card. Should there be any problems with the verification, please immediately contact the customer service via info@portosoftware.com.

6. Winnings, which were made with deposited money can be payed out as soon as they money was used in accordance with the „General Terms and Conditions“.

7. Bonus cards can not be used in the portobet.com Casino.

Terms and Conditions Freebet

portobet.com

Red Lane B.V.

Franschebloenweg 4, Willemstad, Curaçao

info@portosoftware.com

The following Terms & Conditions are an addition to the General Terms & Conditions. By agreeing to the General Terms & Conditions, you automatically agree to the Terms & Conditions for Freebets.

1. It can happen that portobet.com is giving so-called Freebets to a group of customers or individual customers.

2. With a Freebet, a customer has the option to place a bet on an event and in the event of winning the bet, the customer can keep the won amount.

3. Should a customer receive a Freebet, there will be a notification displayed above the bet slip section and in addition, there will be a „Freebet“ button displayed below the „Bet“ button.

4. The value of a Freebet is a predefined amount of money which can not be changed.

5. Should there be any limits applied to the Freebet, such as i.e. quota limits or time limits, the customer simply needs to click on the "Freebet" button. A pop-up then will open with all information about the Freebet.

6. A Freebet can not be split in several bets. Should the Freebet i.e. have a value of EUR 10, only a bet with the full amount can be made and i.e. splitting the Freebet into 2 bets with a stake of EUR 5 is not possible.

7. In most cases, a Freebet is limited in time. Should a customer not use the Freebet during the defined time period, the Freebet will disappear. Once the Freebet has disappeared, the customer can not claim the Freebet back.

8. Since a Freebet is a „present“ for the customer, no requirements such as a deposit is required to withdraw eventual winnings. The only condition which is applied to a Freebet is, that if you win with a Freebet, the initial stake will be subtracted from the won amount and only the won amount will be transferred to your account and can be withdrawn.

Example: You have a Freebet with a value of EUR 10 and win EUR 100. The initial stake will then be subtracted from the won amount and EUR 90 will be transferred to your account and can also be withdrawn.

9. A customer can not claim the value of the Freebet to also be paid out.

Terms & Conditions Prize challenges

portobet.com

Red Lane B.V.

Franschebloenweg 4, Willemstad, Curaçao

info@portosoftware.com

1. A prize challenge lasts for a specified time period and when completing the challenge, a customer has the chance to win a prize from a specified prize pool. In general the time period for such a challenge is 4 weeks.

2. A prize challenge requires a customer to perform a certain action, such as a daily deposit or placing a bet on a min quota of a certain value over the specified time period.

3. During the specified time period, the customer has the possibility to miss a specified amount of days. Those days are called „Jokers“ and are displayed to the customer in the interface for the challenge.

4. Should a customer make deposits or place bets higher than the required minimum amount over a certain period of time without using any jokers, additional jokers will be given to the customer. The amount of jokers given to the customer and the point of time when is displayed in a time line in the interface of the challenge.

5. In order to participate in a challenge, a customer has to click on the „Participate“ button in the challenge description.

6. Should a customer participate after the challenge has started already, jokers will automatically be used for the missed days. Should the amount of missed days exceed the amount of available jokers, a participation in the challenge is not possible anymore.

7. There is a prize pool with a fixed value. The amount will be displayed to the customer.

8. The customer has the chance to win a prize by completing the challenge. The amount which a customer can win depends on the amount of customers completing the challenge. Example: Should there be a prize pool of EUR 100.000 and there are 100 customers completing the challenge, each customer receives EUR 1000.

9. The amount of customers still participating in the challenge can be displayed at a certain point of time in the customer's account. With the help of this, a customer can then calculate the possible payout he might receive from the prize pool.

10. Balance, which was won with free spins can not be used to place a bet, which qualifies a player to continue participating in a prize challenge. Should a customer still place bets with such balance, he will lose his right to receive a share of the prize pool, once the challenge is over. Same applies to balance which was won with betting, using money which was won with free spins.

11. Once the challenge is over and a customer has successfully participated in the challenge, he will receive an E-mail stating the amount of money the customer has won. The winnings then will automatically be credited to the customers betting account..

12. portobet.com reserves the rights to end a prize challenge at any given moment, even if it is still active. Should this happen, a customer who is participating in the challenge will receive a compensation with the value of the minimum stake of the challenge multiplied with the amount of already passed days. Example: The challenge has a minimum stake of EUR 10 and is cancelled after 10 days. A customer then will receive a compensation of EUR 100.

13. A customer has no rights to receive a compensation, should he be disqualified from the challenge. Only customer which are participating in the challenge and are not disqualified yet have a right to receive the in 11. described compensation, in case of portobet.com cancelling the challenge prior to its actual end.

14. Should a customer already participate in a bonus offer such as i.e. a deposit bonus offer, he

can not participate in a challenge. Only if the customer fulfills the bonus requirements and clears the bonus, he can join a challenge.

15. portobet.com reserves the right to dismiss any user from a challenge without giving reasons, prior to the start of the challenge.

16. Should a customer's bet account hold funds, which were given to the customer in past prize challenges, bonus offers or promotional offers by portobet.com without having ever actively used those funds, portobet.com reserves the rights to dismiss such customer from a challenge. This can be done prior to the start of a challenge or while the challenge is already running. Used funds can not be claimed back by a customer.