

This site is owned and operated by YAO Entertainment N.V., trading as You Are On (licence number 8048/JAZ2021-178). YAO Entertainment N.V. registered address is Livestrong Building, Groot Kwartierweg 10, Curacao, established under the laws of Curacao with company number 158554.

TERMS AND CONDITIONS

These Terms are the terms on which the You Are On (UR ON) Website (which is owned by YAO Entertainment N.V) the Products and your Account is made available to you, the Customer by UR ON. The Terms are a legally binding agreement and you should read them carefully. By using the UR ON Website, the Products and/or opening an Account, you indicate your acceptance of these Terms. If you do not agree to any of the provisions of these Terms, you should immediately stop using the UR ON Website, the Products and your Account.

Please note that UR ON Rules and Terms & Conditions are both subject to change. The current set of UR ON Rules and Terms & Conditions are displayed on our web site and indicate the last date of amendment. Any proposed changes to the UR ON Rules and Terms & Conditions will also be communicated to customers in advance prior to the change coming into effect. Please note it is the account holder's responsibility to be fully aware of the current UR ON Rules and Terms & Conditions before placing a bet and once a bet has been placed it will be deemed that the UR ON Rules and Terms & Conditions have been accepted by the account holder.

LATEST CHANGE OF RULES: 1st January 2025

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Our Terms And Conditions govern all bets placed at UR ON, either electronically or via the telephone. They are periodically updated which is reflected in any change to the version number and date at the top of this document. The above table will also indicate which section of Our Terms And Conditions have been updated. Our Betting Rules and Our Privacy Policy form part of these terms and conditions and can be accessed at:

- Our Betting Rules
- Our Privacy Policy includes our Cookies Policy

A) INTRODUCTION AND ABOUT US

1. By opening an account, you will be deemed to have read and accepted Our Terms And Conditions, Our Betting Rules and Our Privacy Policy which constitute a legally binding agreement between UR ON and you.

2. UR ON is established in and operates from Curacao and is fully licensed to operate from Curacao under License # 8048/JAZ2021-178.

3. UR ON is committed to providing an excellent customer experience. As part of that commitment, we are committed to supporting responsible gambling.

4. All major changes to Our Terms And Conditions, Our Betting Rules or Our Privacy Policy will be notified to you in advance of such changes taking effect. If any change(s) is unacceptable to you, you should cease using the website and/or close your account. If, however, you continue to use the website after the date on which the changes to the relevant document comes into effect, you will be deemed to have accepted those changes.

5. UR ON is a company dedicated to bringing the best possible service. UR ON aims to deliver a first class betting service combined with excellent customer service.

6. We may need to change the Terms from time to time for a number of reasons (including to comply with applicable laws and regulations, and regulatory requirements). Any minor or insubstantial changes may be made at any time and you are advised to review the Terms on a regular basis. The most up to date Terms will be available on the Website. All major changes will be notified to you in advance of such changes taking effect. If any change is unacceptable to you, you should cease using the Website and/or close your account. If, however, you continue to use the Website after the date on which the changes to the Terms come into effect, you will be deemed to have accepted those changes.

7. As you are aware, the right to access and/or use the Website (including any or all of the products offered via the Website) may be illegal in certain countries (including, for example, the USA). It is your responsibility to ensure when placing bets with UR ON that at all times you are in compliance with the laws of any jurisdiction which applies to you. If you are spending time in a country where betting is prohibited or where internet or telephone gambling is illegal, you must not place bets with UR ON during that time. UR ON does not accept customers residing in, or physically located in, the following countries: United States of America, Netherlands, Belgium, France, United Kingdom, Singapore, Australia, Spain, and Curaçao.

8. UR ON prides itself on its commitment to providing excellent customer service. As part of that commitment, UR ON is committed to supporting responsible gambling. . Upon registration with UR ON, you will be provided with information about how to engage in responsible betting behaviour. You should retain this information throughout the time that you are a customer.

For further details, please [click here](#). Although UR ON will use its reasonable endeavours to enforce its responsible gambling policies, UR ON does not accept any responsibility or liability if you nevertheless continue gambling and/or seek to use the Website with the intention of deliberately avoiding the relevant measures in place and/or UR ON is unable to enforce its measures/policies for reasons outside of UR ON's reasonable control.

9. Our contact details are as follows:

E-mail: customer.services@youareon.com

Web: www.youareon.com

B) YOUR ACCOUNT

10. Accounts are only available to persons aged 18 years or over. Placing bets by anyone under the age of 18 is prohibited and UR ON reserves the right to void any transactions with any such person. UR ON may carry out age verification checks in accordance with Our Privacy Policy.

When you open a UR ON Account, you must provide all the necessary details required, and all the information you provide must be complete and accurate. If you fail to provide complete and accurate information UR ON reserves the right to suspend your account and

treat any deposits into the gambling account as being invalid (and any winnings arising from such deposits as void). In the event that your account is suspended you should contact us using the link at the bottom of the homepage or the customer service number found on the Website.

11. By accepting the Terms and Conditions and/or registering to use the website you agree that we shall be entitled to conduct any and all such identification, credit and other verification checks from time to time that we may require and/or are required by applicable laws and regulations and/or by the relevant regulatory authorities for use of the website and our products generally. You agree to provide all such information as we require in connection with such verification checks. We shall be entitled to suspend or restrict your account in any manner that we may deem in our absolute discretion to be appropriate, until such time as the relevant checks are completed to our satisfaction.

12. If, after completion of our KYC (Know Your Customer) verification, we are unable to verify your details or you are ultimately shown to be underage or unable and/or unwilling to provide proof of your residential address, or other information required to verify your identity, we will within a reasonable time: return any residual balance, up to the value of your initial deposits, at the time of the unsuccessful verification however; any excess winnings will not be credited.

13. As part of the registration process, we may supply your information details to authorised credit reference agencies to confirm your identity and payment card details. You agree that we may process such information in connection with your registration.

14. Customers may open only one account. Should we identify any customer with more than one account UR ON reserves the right to close any duplicate account immediately on discovery and without prior notice to the Customer and in such circumstances UR ON will void all bonuses, free bets and winnings accrued using the duplicate account, which shall be forfeited by the Customer, and will return all funds deposited by the Customer into the duplicate account using the payment method used to deposit the funds in the first instance

15. In order for us to complete account requests from customers inside or outside of Curacao we may require two forms of identification. The ID required is as follows:

(i) A copy of your current Debit/Credit Card Statement, containing the card number along with your name and address, plus a copy of the front and back of the relevant card. (Please

note that for 'virtual' credit cards we require a copy of the online statement plus a utility bill with name and address that you have registered on the website).

(ii) Either a copy of your driving licence OR a copy of your passport.

This information can be emailed to customer.services@youareon.com

16. Account holders are responsible for all bets placed on their account where the correct password or 'Touch ID' has been provided. Therefore, it is in the account holder's interest that under no circumstances should any of their account details be divulged to a third party. If an account holder has reason to believe that a third party may be in possession of their password or account details, the account holder is responsible for contacting us to change their password.

If another party has accessed your account and UR ON are not immediately informed by you by telephone, your account may be frozen and stakes and monies on the account maybe withheld and forfeited.

For bets placed by telephone, you are responsible for all transactions where your name and account number are correctly stated.

17. It is also the responsibility of the account holder to ensure that the credit card issuer does allow the card to be used for gambling purposes. UR ON cannot accept responsibility for any action taken by a card issuer against an account holder.

18. Customers must keep their registration and account details up to date. This, and your account information, may be amended in the My Account section of the website. If you require any assistance, please Contact Us.

19. We will comply with applicable data protection laws in respect of the personal information you supply to us. Your personal information is processed in accordance with our Privacy Policy

20. If you want to close your account, please Contact Us and we will assist in your request.

21. We will comply with applicable data protection laws (the Data Protection Act) in respect of the personal information you supply to us. Your personal information is processed in accordance with Our Privacy Policy

22. UR ON reserves the right to close or suspend your account at any time and for any reason. This may include:

(a) you become bankrupt.

(b) UR ON considers that you have used the website in a fraudulent manner or for illegal and/or unlawful or improper purposes.

(c) UR ON considers that you have used the website in an unfair manner, have deliberately cheated or taken unfair advantage of UR ON or any of its customers or if your account is being used for the benefit of a third party.

(d) UR ON is requested to do so by the police, any regulatory authority or court.

C) YOUR FINANCES

23. You may only bet/wager with the amount of cleared funds held in your account. Accordingly, if you want to place bets or participate in gaming, you must deposit monies into your account. Further details of how to deposit, withdraw and transfer funds can be found at the My Account section of the website.

Our “Payment Solution Provider” is an intermediary acting as a payment agent for customer payments using SKRILL and various other providers. UR ON uses Globocharge Ltd registered at 77

Camden Street, Dublin, Ireland, D02 XE80, with company number 690741 as the processing company for these payments.

Which payment methods do you accept:

Open Banking, Debit Card, Bank Transfer, E-Wallet and Crypto.

How long do withdrawals take?

Cash Withdrawals Under 1,000:

Withdrawals will be processed by 10:30am Mon - Fri.

Any request received after 10:30am will be processed on next processing day.

All withdrawal requests will be removed from your available balance and appear as a pending withdrawal until processed.

The processing time for these withdrawals will be 1 to 3 working days.

Cash Withdrawals Over 1,000:

Withdrawals will be processed by 10:30am Mon – Fri.

Any request received after 10:30am will be processed on next processing day.

All withdrawal requests will be removed from your available balance and appear as a pending withdrawal until processed.

The processing time for these withdrawals are expected to be same day. Sometimes there are delays due to banking compliance.

Crypto Withdrawals

Withdrawals under 2,500 are processed instantly.

Withdrawals over 2,500 will be processed by 10:30am every day. Any request received after 10:30am will be processed on next processing day.

All withdrawal requests will be removed from your available balance and appear as a pending withdrawal until processed.

The processing time for these withdrawals is normally instant but can be longer when the network is busy.

E-Wallet Withdrawals (MuchBetter, Skrill, Neteller)

Withdrawals under 2,500 are processed instantly.

Withdrawals over 2,500 will be processed by 10:30am Mon - Fri. Any request received after 10:30am will be processed on next processing day.

All withdrawal requests will be removed from your available balance and appear as a pending withdrawal until processed.

The processing time for these withdrawals is normally instant but can be longer when the network is busy.

24. By depositing funds into your UR ON account, you direct us and we agree to hold them, along with any winnings, for the sole and specific purpose of using them (i) to place your sporting stakes; and (ii) settling any fees or charges that you might incur in connection with the use of our services. We shall be entitled to suspend or close your account if we reasonably consider or have reason to believe that you are depositing funds without any intention to place sporting and/or gaming stakes. In such circumstances we may also report this to relevant authorities.

25. UR ON will take no additional charges from your payments card for using our services, however some credit card providers may treat your deposit transaction with UR ON as a cash withdrawal and charge you accordingly within their terms and conditions. UR ON accept no liability for any payment card charges you may incur.

26. To ensure absolute security of all customers financial details and to assist us combat fraud efficiently, it may be necessary for us to request customers to provide personal identification for a withdrawal request when funds have been deposited by a payment card.

27. If you have not placed a bet using your account for a period of 365 days your account shall be deemed to be dormant. Similarly, if we have frozen your account for such a period it shall also be considered dormant. If your account is categorised as dormant and there is a credit balance on the account, then we will use all reasonable endeavours to contact you to determine your wishes in respect of those unutilised funds. If you have not placed a bet or withdrawn the funds 14 days after this contact is made, then any funds will be removed.

28. We are required by our licence to inform customers about what happens to funds which we hold on account for you, and the extent to which funds are protected in the event of our insolvency

We hold customer funds separate from company funds in [a mixture of bank accounts/investment accounts/in reserve funds which we hold with our payment processors]. These funds are not protected in the event of insolvency..

29. Where possible, all withdrawals will be processed to the payment account from which the deposits were made. Withdrawal payments can only be made in the name of and to the registered account holder.

30. For most payment types, withdrawals can be processed by clicking 'Withdraw' on the My Account part of the website, subject to there being sufficient funds in your betting account. There is no set maximum withdrawal amount per day but withdrawal requests for amounts greater than €20,000 or currency equivalent may require additional arrangements.

31. If we incur any charge-backs, reversals or other charges in respect of your account, we reserve the right to charge you for the relevant amounts incurred.

32. You are responsible for reporting your winnings and losses to the tax and/or other authorities in your jurisdiction.

33. Once a currency is selected, funds are deposited, wagered and winnings paid in that currency. If you wish to change the currency used, please Contact Us

34. If the value of a deposit is not played through in full before a withdrawal is requested, UR ON reserves the right to make a charge to the customer's account to cover all reasonable costs relating to both the deposit and withdrawal. If necessary, the value of the withdrawal requested may be reduced accordingly.

D) YOUR BETS

35. All bets placed with UR ON will be settled in accordance with Our Betting Rules.

36. UR ON reserves the right to decline all, or part, of any bet/wager requested at its sole and absolute discretion. All bets/wagers are placed at your own risk and discretion.

37. We only accept bets/wagers made online (including via mobile device or downloadable applications on a mobile device) or by telephone or text / email message. All messages must be received before the event starts and you must have received an acknowledgement confirming the bet has been placed for it to be valid. Bets/wagers are not accepted in any other form (post, fax, etc.) and where received will be invalid and void - win or lose.

For telephone bets made by a phone call bets will be deemed to have been accepted only after an operator has completed a full read back of the bet details and confirmed to the customer that the bet has been successfully processed and accepted.

For telephone bets made by SMS message bets will be deemed to have been accepted once confirmation that the bet has been accepted has been sent back to you by an operator in the form of a 'bet receipt'. The bet will be deemed to be on regardless of whether the bet receipt has been received by you. If you have tried to place a bet via SMS message and not received a response you are advised to contact us immediately to ascertain whether your bet was received and placed by UR ON. Any bets received late will be void regardless of the time the original SMS message was sent by you.

In the event of a dispute arising over the validity of a bet, you and UR ON agree that the UR ON transaction log database will be the ultimate authority in such matters.

38. Bets/wagers will not be valid if there are insufficient funds in your account.

39. A bet/wager that you request will only be valid once accepted by the UR ON servers. Each valid bet/wager will receive a unique transaction code. We shall not be liable for the settlement of any bets/wagers which are not issued with a unique transaction code. If you are unsure about the validity of a bet/wager, please check your account history, or Contact Us.

40. UR ON reserves the right to adjust customer accounts to reflect any incorrectly transferred monies relating to incorrect settlement of bets, account promotions or administrative errors.

41. Bets placed in accordance with the rules of UR ON may only be amended or cancelled by mutual agreement. However, should a bet be accepted in error after the result of the race / event is known or after UR ON has ceased to accept bets on the race / event concerned, the selection(s) involved will be void.

42. UR ON reserves the right to refuse the whole or part of any bet. The right is also reserved to close an account without explanation, however in such case any bets already accepted and awaiting fruition will stand, unless made in contravention of our rules or otherwise fraudulently.

43. Access to, or betting with UR ON may be illegal for persons in certain countries and UR ON does not intend that their service is used for betting by such persons. It is the responsibility of each account holder to ensure that they comply with any laws applicable to betting in the location from where a bet is placed. UR ON cannot be held responsible for any action resulting from the use of their service in jurisdictions where betting may be illegal.

44. It is a condition of our acceptance of bets from you that, and by offering to place a bet with us you represent that:

(a) you are not prohibited from entering into the bet by any term of your contract of employment or any rule of a Sport Governing Body which applies to you.

(b) you are not aware of any circumstances which would make the placing of the bet a breach of a rule on betting applied by a Sport Governing Body.

(c) where the bet is placed on the outcome of a race, competition or other event or process or on the likelihood of anything occurring or not occurring ("the event") you do not know the outcome of the event.

(d) In the event of such representation by you proving to be false your stake will be forfeited and we shall not be obliged to pay any winnings which might otherwise have been payable in respect of the bet.

45. Related contingency betting is not permitted. This is typically multiple bets which combine different selections within the same event are not accepted where the outcome of one affects or is affected by the other. For example, in a horse racing where you back a horse to win two separate races (ie. The King George and The Gold Cup:

If such a bet is taken in error it will be settled as two single bets with the stake equally divided.

Should the same or similar selections (ie Match Winner then Asian Handicap) be included in numerous bets (ie a Yankee then individual doubles, trebles) to circumvent system limits URON, at our discretion, reserve the right to void the subsequent bets and settle on the original bet only.

46. Where selections dead-heat, the stake money is proportioned according to the number of selections which dead-heat and paid at full-odds.

47. Outright markets (defined as after the draw/official field is confirmed for a specific event), may be subject to a deduction equivalent to the Rule 4 (Deductions). The Rule 4 will be applied, according to the table of deductions (a table of deductions, and further Rule 4 rules related to Horse Racing can be found within the Horse Racing section of Our Betting Rules [CLICK HERE](#)); with the exception that a Rule 4 of 5 pence will not be enforced. Effectively the Rule 4 will be applied, in the case of participant withdrawals, with odds of 9/1 or smaller. Deductions may apply for any runners scratched from the Final Field prior to race commencement. Any such deductions will apply to the total payout value on all bets placed prior to the scratching and the reframing of a new market by UR ON.

48. UR ON will not be liable for obvious/palpable errors or late bets. This includes bets where an obvious error is subsequently identified in the odds/handicap/totals/Cash Out amounts displayed or where UR ON continue to accept bets or wagers on a closed or suspended markets. This extends to settlement errors on bets or cash outs. In the event of an incorrect price being taken prior to the start of an event any bets will stand and be settled at the UR ON revised price. If the revised price is deemed less than 1/1000 then bets will be void. Where there is sufficient time before the start of an event, UR ON will endeavour to contact the customer and may in our absolute discretion allow the option of cancelling the bet. When an incorrect horse is quoted within a race all bets will be void at the discretion of UR ON. If, for any reason, a pre-event bet is inadvertently accepted after a race or event has commenced, bets will be settled as follows:

If the event and market is covered In-Play then late bets will be voided, or at UR ON discretion stand at the revised price at the time the bet was placed (where a revised price is deemed less than 1/1000 then bets will be void), unless the outcome is already known in which case such bets will be void. ii) If the event or market is not covered In-Play then the bet will stand as long as the selected participant or team has not gained a material advantage (e.g. a score, sending off for the other team etc).

Where a material advantage has been gained UR ON reserve the right to void the bet, win or lose. Any bet placed where the outcome is already known, including In-Play, will be made void.

If at any time UR ON has a reasonable basis to suspect that any activity taking place in relation to your account including without limitation the placing of bets or the transfer of money to or from your account is potentially fraudulent, collusive or otherwise suspicious, you may be requested to provide us with additional information and evidence of source of funds, information provided in relation to the betting, the overall circumstances of the

gambling and further evidence of identity and address. Failure to provide such information in a timely fashion may lead to the suspension or closing of your account without further notice. UR ON reserves the right to make bets void or withhold payment of returns pending the outcome of any subsequent investigation.

E) USE OF WEBSITE

49. Please read the Our Terms and Conditions, Our Betting Rules and Our Privacy Policy carefully and if you do not accept any part of them, do not use the website.

50. Where you play any game, or place a bet or wager, using the website, you accept and agree to be bound by, the Rules which apply to the applicable products available on the website from time to time. The Rules can be found under the info tab of the applicable section of the website.

51. The current balance and transaction history of your account can be viewed at any time once you have logged into your account.

52. UR ON actively monitors traffic to and from the website. We reserve the right in our sole discretion to block access where evidence indicative of automated or robotic activity is found.

53. UR ON reserves the right to restrict access to all or certain parts of the website in respect of certain jurisdictions.

54. UR ON may alter or amend the products offered via the website at any time and for any reason.

55. From time to time, all or part of the website may be unavailable for use by you because of our maintenance of the website and/or alteration or amendment of any of the website products.

56. Where our Website contains links to other websites and resources provided by third parties, these links are provided for your information only. We have no control over the contents of these sites or resources, and accept no responsibility for them or for any loss or damage that may arise from your use of them or their use of any information they may acquire about you (including personal data).

57. A link from our Website does not constitute an endorsement by us of the use of that link, the company or organisation behind that link or the contents of the website reached using that link.

F) USE OF TELEPHONE BETTING

58. For bets placed by telephone, you are responsible for all transactions where your name and account number or name and username are correctly quoted (whether or not authorised by you). If you nominate another person as an authorised user of your account, you shall be responsible for all transactions such person makes using the relevant account details. Should you lose your account details or feel that someone else may have your account details, please Contact Us.

59. For telephone bets/wagers 'acceptance confirmed' will be deemed only after an operator has completed a full read back of the bet/wager details and confirmed to the customer that the bet/wager has been successfully processed and accepted.

G) OUR LIABILITY

60. You shall indemnify and hold harmless UR ON, its subsidiaries, employees and agents and partners from any claims, liabilities, costs and expenses that may arise as a result of your breach of these terms and conditions or a breach of any laws of any jurisdiction applicable to you. In the event of such breach your winnings may be forfeited and UR ON may retain any positive balance then existing on your account pending investigation and/or the conclusion of any legal proceedings.

61. Despite every effort to ensure complete accuracy, UR ON cannot be held responsible for any errors in the information provided over the phone or online. In the event of incorrect odds being quoted, bets will be settled at the correct price. In such cases UR ON will endeavour to contact the account holder, by writing to their registered e-mail address, prior to the race / event, to offer the option of the bet being declared void. Should a response not be forthcoming, the bet will stand at the correct odds.

62. UR ON shall not be held responsible for the accuracy of betting statistics, in-play data and editorial content whether supplied directly by us or via a third party.

Force Majeure; UR ON will not be liable for delay in performing, or failure to perform, any of its obligations under this agreement if such delay or failure result from events,

circumstances or causes beyond its reasonable control, including force majeure events such as natural disasters, failure of IT, telecommunication or internet equipment, electrical failures, or acts of government or any other competent authority.

H) OUR INTELLECTUAL PROPERTY RIGHTS

63. Ownership of any intellectual property rights in the website including, without limitation, the software, images and text (the “IPR Rights”) remain with either UR ON or its licensors. You are permitted to use this material only as expressly authorised by us or our licensors. You shall not copy, redistribute, publish, reproduce, transmit, display, commercially exploit, tamper with or create derivative works of any of the IPR Rights in whole or in part and you shall not interfere with, modify, or reverse engineer any software provided on the website.

I) PROMOTIONS

64. When promotional offers are made, additional, specific rules may apply which we will clearly display. Free Bet Stakes will not be returned as part of any winnings. The maximum real cash benefit that any customer will receive from any free bets on concessions is €1,000 per day

65. We reserve the right to withdraw any promotional offer at our discretion and without prior warning.

66. All customer offers are limited to one per person, family, household address, email address, telephone number, same payment account number (e.g. debit or credit card), linked NETeller or Skrill accounts, mobile device (e.g. mobile or tablet), application download or shared computer (e.g. public library or workplace).

67. Where any term of the offer or promotion is breached or there is any evidence of a series of bets/wagers placed by a customer or group of customers (e.g. where common betting patterns across the same fixture/markets have been identified across accounts), which due to a deposit bonus, enhanced payments, free and risk free bets/wagers, or any other promotional offer results in guaranteed customer profits irrespective of the outcome, whether individually or as part of a group, UR ON reserves the right to reclaim the bonus element of such offers and in UR ON’s absolute discretion settle bets/wagers at the correct odds, void the free and risk free bets/wagers or void any bet/wager funded by the deposit bonus.

UR ON further reserves the right to ask any customer to provide sufficient documentation for UR ON to be satisfied in its absolute discretion as to the customer's identity prior to UR ON crediting any bonus, Bet Credits, free and risk free bet/wager or offer to the customer's account.

J) COMPLAINTS, DISPUTES, GOVERNING LAW and JURISDICTIONS

68. Enquiries relating to any aspect of UR ON should be directed to customer.services@youareon.com

69. In the event of a dispute not being resolved following contact with our customer service team, the account holder may refer the matter to the UR ON Senior Supervisor. Should the dispute continue to remain unresolved, the matter may then be referred to a mutually agreed and recognised body for arbitration, where providing each party has been given the opportunity of submitting their case, any decision shall be binding on both parties.

70. If any part of these terms and conditions is deemed unlawful, void or for any reason unenforceable, then that part shall be deemed to be severable from the rest of these terms and conditions and shall not affect the validity and enforceability of the remaining provisions of these terms and conditions.

71. You acknowledge and agree that the material and content contained within the UR ON website and provided as part of the UR ON.com betting service is made available for your personal non-commercial use only. Any other use of such material and content is strictly prohibited. You may download one copy of the material on this website for such use onto a single computer. Your use of the service is at your sole risk.

72. Should a dispute arise, you and UR ON agree that the UR ON transaction log database will be the ultimate authority in such matters.

73. These Terms are governed and construed in accordance with the laws of Curacao. Any dispute or difference of any kind arising between us in connection with, or arising out of, these Terms shall be subject to the exclusive jurisdiction of the courts of Curacao.

K) IT Failures

74. We cannot be held responsible for a bet not being placed or an offer not being matched for any reason or you being disconnected from the Website, including but not limited to

computer malfunctions and failure of telecommunications services or internet connections. The balance of your account will at all times be as is recorded on our server.

75. The balance on the server when logging on to our Website, after you have been disconnected, will reflect the balance after completion of the last bet prior to the disconnection.

76. We regret the imposition of the above, however it is necessary to avoid further complications. By placing any further bets or offers on our Website, you accept the results of any previous bet. As such (at our discretion) the results of the previous bet are no longer in dispute and no refund or other adjustments will be granted. If you feel the result of any of the games is unfair or incorrect, you should contact us immediately and report the incident.

L) Downloads

77) For certain of our betting products and services offered through our Website you may need to download software in order to use them and we will licence the software to you (or sub-license to you, to the extent the software is owned by a third party). The terms upon which you may download and use any such software will be made available to you at the time of download and must be accepted by you prior to your use of that software.

78) Downloads may involve placing files and installation software on the hard drive of your computer. Convenient locations for storing the software may be suggested during the download and installation procedure but it is your responsibility to store the software in accordance with the exact nature and set-up of your individual computer. We shall not be responsible for incorrect storage of the software in files/folders where it may interfere with the start up, running and third party software procedures of your computer.

79) You shall not:

i) interfere with, modify or reverse engineer any software provided to you by us and/or any third party, except as permitted by law; or

ii) copy or use any software, without our or the third party software providers written consent.

80) Any material downloaded or otherwise obtained through the use of our Website is done at your own discretion and risk.

81) You will be solely responsible for any damage to your computer system or for any loss of data that results from the download of any such material.

M) MAXIMUM PAYOUTS

Customers should note that multiple bets can be placed that exceed the limits stated, UR ON accept no liability for accepting bets that breach the limits below and will not void them, it is the Customers' responsibility to ensure that they are aware of the maximum pay-out applicable to the Sports product they bet on.

Where a multiple bet has been placed which involves events with different pay-out limits then the lowest limit will apply.

Where bets have been placed on different days, the maximum amount that can be won in one day's betting is determined by the day on which the final event on each bet is resolved, rather than the day on which each individual bet is placed. A day is defined as 00:00-23:59 UTC (Universal Time Coordinated).

The maximum any customer can win across all Sports per day is €100,000. This applies even if the combined maximum pay-outs for the individual sports are in excess of €100,000.

The maximum payouts to one customer on any one day per sport are as follow

HORSE RACING UK and ROW

UK/Ireland & Breeders Cup :

- €100,000 - Singles and multiples inc. Ante Post.
- €50,000 - Forecast and tricast.
- €25,000 - All other derivative markets.

France & Dubai :

- €50,000 - Singles and multiples inc. Ante Post.
- €25,000 - Forecast and tricast.
- €10,000 - All other derivative markets.

Other US, South Africa, Australia and all other Group 1 races not previously covered :

- €25,000 - Singles and multiples inc. Ante Post.
- €5,000 - Forecast and tricast.

- €2,000 - All other derivative markets.
- €20,000 - Tote bets.

GREYHOUNDS

BAGS and BEGS meetings, Sky Sports & RPGTV coverage :

- €25,000 - Singles and multiples inc. Ante Post.
- €10,000 - Forecast and tricast.
- €5,000 - All other derivative markets.

All other UK greyhound meetings and International meetings :

- €5,000 - Singles and multiples inc. Ante Post.
- €2,000 - Forecast and tricast.

FOOTBALL:

€100,000: All Men's full International matches including World Cup Finals and qualifiers & UEFA European Championship and qualifiers. English Premiership, Championship, League 1, League 2, FA Cup (3rd rnd onwards), Spanish La Liga, Italian Serie A, German Bundesliga I, French Le Championnat, UEFA Champions League (Group stages onwards) and UEFA Europa League (Group stages onwards).

€100,000: Australian A-League, Scottish Premier League, Conference Premier, Norwegian Tippeligaen, Swedish Allsvenskan and Capital One Cup, Austrian Bundesliga, Belgian Pro League, Danish Division 1, Dutch Eredivisie, Scottish 1st, 2nd and 3rd Divisions, Swiss Super League, Danish Superliga, Finnish Veikkausliiga, Norwegian Adeccoligaen, Portuguese Primeira Liga and Swedish Superettan.

€50,000: All other Leagues & Competitions excluding Youth, Reserve or Women's Football

€10,000: Scottish Non League Football

€5,000: Club Friendly, All Youth, Reserve & Women's Football>

FOOTBALL ANTE POST:

€100,000: Outrights (To win League/Competition) on the following leagues and cup competitions:

- FIFA World Cup Finals, UEFA European Championships, UEFA Champions League, English Premiership, Championship, Leagues 1 & 2, English FA Cup.

€100,000 Outrights for all other Leagues/Competitions (To win League/Competition)

€50,000: Other outright such as Top Goalscorer, Season Handicaps, Promotion, Relegation, To Qualify, Finishing Positions.

€5,000: Club Friendly, All Non-League, Youth, Reserve & Women's Football

FOOTBALL SPECIALS:

- The maximum Pay-out on the following markets is €2,000
- Man of the Match
- Manager markets
- Transfer Markets
- Player Specials, Ballon D' Or, PFA Player Awards

OTHER SPORTS:

All other Sports €100,000 with the exception of the sports listed below which are subject to a €25,000 limit or currency equivalent.

- Athletics
- Australian Rules Football
- Badminton
- Beach Volleyball
- Bowls
- Cycling
- Floor Ball
- Futsal
- Gaelic Football
- Handball
- Hockey
- Hurling
- Indian Premier League Tennis
- ITF and Challenger level tennis
- Motorcycling

- Nine Ball Pool
- MMA / UFC
- NASCAR
- Netball
- Olympic/Commonwealth Games (All Events)
- Rugby 7's
- Speedway
- Squash
- Swimming
- Table Tennis
- Volleyball
- Water Polo
- Winter Sports
- All Non-Sporting Events (except WWE Wrestling): €5,000
- Any WWE Wrestling: €500

NUMBERS BETTING

€50,000 - All markets.

Our operators are not authorised to accept ante-post bets that exceed this limit. Any bet taken in error, the limit will stand.

TOTE BETS

TOTE BETS The maximum TOTE return will be no greater than twice and not less than half of the SP equivalent return. The maximum Exacta dividend will be no greater than twice and no less than half of the computer straight forecast.

Non Sport and Specialty Bets €25,000 Includes bets on media and television events such as Eurovision Song Contest, Big Brother etc.

For multiple bets including selections from markets where different limits apply, the maximum payout on the bet will default to the lowest applicable limit. Where bets are placed on different days, the maximum payout limit will apply to the day that the final selection in the bets were completed and not to the day that the bets were placed.

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

CASINO

'Casino' betting through the Website is €100,000.

'Live Casino' betting through the Website is €100,000.

'Games' betting through the Website is €100,000.

'Slots' betting through the Website is €100,000.

The above figures include any potential Progressive Jackpot winnings.

N) CASINO

Games played directly from our Sportsbook are also subject to our Casino Rules.

Bets will not be confirmed if there are insufficient funds in your account.

Malfunction will void all pays and play.

Technical Malfunctions:

1) Circumstances may arise where a Transaction is accepted, or a payment is made by us, in errors or malfunctions in any of our games or software. We reserve the right, at our discretion, to correct any Error (this may include removing any payment made to your Account as the result of an Error).

2) If you have wagered on a game, but have not started the game before the game is disconnected as a result of any technical malfunction, the game will not take place (and any sums you have wagered will be returned to you). If you have wagered, and the game has started, when any technical malfunction on our servers or systems causes the game to be disconnected, that game will be recorded on our game servers. The wager will stand and the outcome will be reflected in your Account status. If you win, the amount will be credited to your Account. You understand that in the event of disconnection, the records stored on our

game servers will be the final authority in determining the terms of any wagers placed and the circumstances in which such wagers were made.

3) We reserve the right, at any time and without prior warning, to cease to offer an announced game and to withdraw a scheduled gaming activity. In such event all commenced, but not completed games, will be annulled and any wagers deposited will be repaid to you.

4) Any monies which you receive in connection with an Error are held by you on trust for us and you must immediately repay them to us when we ask you to do so. Neither we (including our employees or agents) nor our partners or suppliers shall be liable for any loss, including loss of winnings, that results from an Error.

5) You must contact Customer Services and tell us as soon as reasonably practicable, if you become aware of any Error relating to our services or any Transaction

CASINO FREE SPINS – GENERAL TERMS

Free spins may be awarded to individual players as part of a promotional offer or on an ad hoc basis.

The free spins will be awarded upon launching any qualifying game and must be accepted to play.

Free spins must be used in one session only.

The free spins have no cash value.

Any winnings resulting from the free spins will be awarded as cash in the real money wallet of the player.

Winnings from free spins will be capped to €100

Free spins will be available only on the customer's choice from games nominated in specific promotional terms and no other games.

There are no wagering requirements associated with the free spins and any winnings up to £100 resulting from the free spins can be withdrawn.

Free spins will normally have an expiration period stated specific promotional terms. After this time any free spins that are not used will become inactive.

All free spins will be invalid 7 days after they are awarded.

It is not possible to accumulate free spins or transfer or roll over free spins in any way.

Eligible players will need to meet the terms of the specific promotional offer to fully to benefit from the free spins.

Swiftly reserves the right to amend or withdraw this offer at any point and without notification.

Swiftly's decision in all matters relating to this offer is final and binding.

The promotion is available only once per household. The identity of a customer will be determined by the basis of all or any combination of the following: name, mailing address, e-mail address, IP address, payment method details, computer, and any other forms of identification which may be require.

The purpose of this promotion is to reward loyal customers for choosing to bet with Swiftly. Patterns of betting that indicate an attempt to abuse the promotions will result in customer having offers removed.

Any account suspended or blocked or awaiting AML approval during the time of the promotion (up to and including the free spins period) will not be eligible for free spins.

Swiftly's general terms and conditions apply.

CASINO - NETENT GAMES

1. Absolute Restriction

NetEnt will not permit NetEnt Casino Games to be supplied to any entity that operates in any of the below jurisdictions (irrespective of whether or not NetEnt Casino Games are being supplied by the entity in that jurisdiction) without the appropriate licenses.

Belgium, Bulgaria, Colombia, Croatia, Czech Republic, Denmark, Estonia, France, Italy, Latvia, Lithuania, Mexico, Portugal, Romania, Spain, Sweden, Switzerland, United Kingdom, United States of America.

2. Blacklisted Territories

All NetEnt Casino Games may not be offered in the following territories:

- Afghanistan, Albania, Algeria, Angola, Australia, Bahamas, Botswana, Belgium, Bulgaria, Colombia, Croatia, Czech Republic, Denmark, Estonia, Ecuador, Ethiopia, France, Ghana, Guyana, Hong Kong, Italy, Iran, Iraq, Israel, Kuwait, Latvia, Lithuania, Mexico, Namibia, Nicaragua, North Korea, Pakistan, Panama, Philippines, Portugal, Romania, Singapore, Spain, Sweden, Switzerland, Sudan, Syria, Taiwan, Trinidad and Tobago, Tunisia, Uganda, United Kingdom, United States of America, Yemen, Zimbabwe.

3. Blacklisted Branded Games Territories

The followed NetEnt Braded Games have some further restrictions in addition to the Blacklisted Territories set out above:

3.1 In addition to the jurisdictions set out in paragraph 2, Planet of the Apes Video Slot must not be offered in the following territories:

- Azerbaijan, China, India, Malaysia, Qatar, Russia, Thailand, Turkey, Ukraine.

3.2 In addition to the jurisdictions set out in paragraph 2, Vikings Video Slot must not be offered in the following jurisdictions:

- Azerbaijan, Cambodia, Canada, China, France, India, Indonesia, Laos, Malaysia, Myanmar, Papua New Guinea, Qatar, Russia, South Korea, Thailand, Turkey, Ukraine, United States of America.

3.3 In addition to the jurisdictions set out in paragraph 2, Narcos Video Slot must not be offered in the following territories:

- Indonesia, South Korea.

3.4 In addition to the jurisdictions set out in paragraph 2, Street Fighter Video Slot must not be offered in the following territories:

- Anguilla, Antigua & Barbuda, Argentina, Aruba, Barbados, Bahamas, Belize, Bermuda, Bolivia, Bonaire, Brazil, British Virgin Islands, Canada, Cayman Islands,

China, Chile, Clipperton Island, Columbia, Costa Rica, Cuba, Curacao, Dominica, Dominican Republic, El Salvador, Greenland, Grenada, Guadeloupe, Guatemala, Guyana, Haiti, Honduras, Jamaica, Japan, Martinique, Mexico, Montserrat, Navassa Island, Paraguay, Peru, Puerto Rico, Saba, Saint Barthelemy, Saint Eustatius, Saint Kitts and Nevis, Saint Lucia, Saint Maarten, Saint Martin, Saint Pierre and Miquelon, Saint Vincent and the Grenadines, South Korea, Suriname, Turks and Caicos Islands, United States of America, Uruguay, US Virgin Islands, Venezuela.

3.5 In addition to the jurisdictions set out in paragraph 2, Fashion TV Video Slot must not be offered in the following territories:

- Cuba, Jordan, Turkey, Saudi Arabia.

4. Universal Monsters (Dracula, Creature from the Black Lagoon, Phantoms Curse and The Invisible Man) may only be played in the following territories:

- Andorra, Austria, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Cyprus, Finland, Georgia, Germany, Greece, Hungary, Iceland, Ireland, Liechtenstein, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Russia, San Marino, Serbia, Slovakia, Slovenia, Turkey and Ukraine

O) SELF EXCLUSION

If you wish to stop gambling for longer than 30 days, you can do this through Self-Exclusion.

You can choose to block your account from all of our products:

- You are able to set the Self-Exclusion for 6 months, 1 year, 2 years, 3 years, 4 years or 5 years. You can extend the Self-Exclusion at any time.

Remember - Once you enter into a Self-Exclusion this cannot be removed from your account.

You can no longer bet with the products you have chosen to exclude from. We will do all we can to prevent you from opening another account with us but also ask that you avoid trying to open another account. If we identify that you have opened a duplicate account with UR ON, all placed bets will be voided and any deposits that have been made on the account will be forfeited and sent to a registered gambling charity organization. We will refund any money left in your account upon applying the Self-Exclusion. If your remaining balance is under €1 we will donate the equivalent to a Gambling Charity. We will stop all marketing communications within 48 hours of your Self-Exclusion being applied.