

TechSolutions Group N.V.

Operational Manual

Version 1.0

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Introduction

This Operational Manual has been prepared and maintained in accordance with Article 5.9, paragraph 1, of the LOK and forms an integral part of the License Holder's governance and compliance framework. The purpose of this Manual is to document the operational policies, procedures, controls, and practices through which the License Holder demonstrates ongoing compliance with the requirements established under this National Ordinance and with all applicable conditions, rules, and restrictions attached to the Gaming License.

This Manual sets out the manner and extent to which the License Holder conducts its operations in a compliant, transparent, and controlled manner and serves as a reference document for the implementation, monitoring, and continuous maintenance of regulatory obligations. The information contained herein addresses, at a minimum, the matters prescribed under Article 5.9, paragraph 1, items (a) through (j) of the LOK.

1 Games of Chance offered as part of TechSolutions Group N.V.'s operations, payment possibilities, bet amounts, payouts, software, and outcome- determining elements

TechSolutions Group N.V. offers a portfolio of regulated Games of Chance through its licensed gaming operation. The Games of Chance offered by the Licensee include:

- **Remote Random Number Generator (RRNG) Games** - games in which outcomes are generated through certified Random Number Generator mechanisms and may include slot-style games and other RNG-based products;
- **Betting Services** - including pre-event betting and live (in-play) betting where wagers are placed on sporting events or other approved betting markets;
- **Live Dealer Games** - games conducted through real-time streaming technology with live dealers operating under defined game procedures and integrated gaming controls;
- **Pooled-Prize Games** - games where prizes are accumulated through contributions from multiple participating players and distributed in accordance with predetermined game rules;

TechSolutions Group N.V. provides players with multiple payment possibilities to support deposits and withdrawals, subject to applicable legal, customer due diligence, anti-money laundering, and operational requirements. Supported payment channels may include:

- Cashterminal services;
- Bank transfers;
- Credit and debit cards;
- Electronic wallet (e-wallet) solutions;
- Mobile payment platforms, including solutions such as Apple Pay and similar technologies;

Betting amounts available to players vary depending on game type, player profile, account status, and applicable responsible gaming and customer due diligence measures. The maximum permitted wager amount is **EUR 50,000 per bet**, which may be accepted in slot games only and may become available to a customer following successful completion of applicable Customer Due Diligence procedures and any enhanced controls required by TechSolutions Group N.V.

Player payouts and withdrawals are administered in accordance with TechSolutions Group N.V.'s Terms and Conditions and operational procedures. The maximum withdrawal amount is limited to **EUR 4,000** per day and such withdrawal limit applies uniformly and cannot be increased for any customer.

Gaming services are delivered through gaming software supplied by multiple licensed gaming providers under applicable gaming software agreements.

Game outcomes are determined through approved technical mechanisms appropriate to each game type. For RNG-based gaming products, outcomes are generated through Random Number Generator (RNG) performance designed to ensure randomness, unpredictability, fairness, and independence of game results.

2 Test methods for quality monitoring

TechSolutions Group N.V. has implemented a quality monitoring and testing framework designed to ensure the continued reliability, security, fairness, availability, and regulatory compliance of its gaming operations, platforms, and supporting systems. Quality monitoring activities are conducted on a continuous and periodic basis using automated and manual controls applying functional testing method, i.e. verification that gaming functionality, player account management, registration, authentication, deposits, withdrawals, promotional features, responsible gambling controls, and reporting mechanisms operate as intended.

3 Storing players' personal data

TechSolutions Group N.V. has implemented and maintains procedures, and technical and organizational measures governing the collection, processing, storage, retention, and disposal of player personal data in accordance with all applicable data protection regulatory requirements depending on local data protection laws of the jurisdiction where it operates

Player personal data is collected and processed solely for legitimate and defined purposes, including customer account administration, regulatory compliance, customer due diligence and anti-money laundering obligations, fraud prevention, responsible gaming measures, payment processing, dispute resolution, and the operation of licensed gaming activities. TechSolutions Group N.V. applies data minimization principles and limits processing activities to information that is necessary and proportionate for the intended purpose.

TechSolutions Group N.V. has implemented security controls to preserve the confidentiality, integrity, availability, and resilience of player data throughout its lifecycle. These measures include secure data storage environments, role-based access controls, encryption where appropriate, backup and recovery procedures, and controls designed to prevent unauthorized access, disclosure, alteration, loss, misuse, or destruction of personal information.

Access to player personal data is restricted to authorized personnel based on operational need and granted in accordance with the principle of least privilege. Where personal data is processed by third-party service providers or external processors, TechSolutions Group N.V. ensures that appropriate contractual safeguards, confidentiality obligations, security standards, and regulatory requirements are implemented and maintained.

TechSolutions Group N.V. has established data retention and disposal procedures to ensure that player personal data is retained only for periods required under applicable data protection laws, licensing conditions, anti-money laundering requirements, responsible gambling obligations, legal requirements, and legitimate business purposes. Upon expiry of the applicable retention periods, personal data is securely deleted, anonymized, or otherwise disposed of in a controlled and secure manner.

TechSolutions Group N.V. periodically reviews and updates its data protection framework to maintain continued compliance with applicable legal and regulatory requirements and to ensure that player personal data remains adequately protected against evolving operational and security risks.

4 Visual elements shown to players

TechSolutions Group N.V. has implemented a consistent digital interface and player presentation framework across its gaming websites and associated software applications to ensure a clear, user-friendly, transparent, and responsible gaming environment.

Players accessing the gaming operation are presented with a structured graphical user interface designed to provide intuitive navigation and access to gaming services. The visual environment incorporates branded themes, modern digital design elements, interactive content areas, and responsive layouts adapted for desktop and mobile devices. The interface includes a combination of static and dynamic visual components intended to support player engagement while maintaining usability and regulatory transparency.

Visual elements available to players may include:

- Landing pages displaying branding, promotional banners, featured games, and current offers;
- Registration and account access interfaces including login, account creation, verification, and password recovery functionality;
- Player account dashboards displaying account balances, transaction summaries,

- account status, responsible gaming controls, and profile management tools;
- Game lobby interfaces presenting categorized collections of Games of Chance, search and filtering capabilities, provider selections, and featured content;
- Individual game windows displaying game controls, wagering information, session status, outcomes, animations, and informational notices;
- Cashier and payment interfaces supporting deposits, withdrawals, transaction history, and payment method selection;
- Promotional and loyalty sections displaying bonus information, campaign participation, and reward status;
- Responsible gambling interfaces providing information about account limits, cooling-off periods, self-exclusion functionality, player information notices, and links to support resources;
- Customer support interfaces including live chat, help centre access, notifications, and player communications.

The websites and applications apply visual design principles intended to maintain readability, accessibility, and clear separation between gameplay, promotional content, account management, and responsible gambling features. Information required by licensing conditions and player protection requirements is presented in a visible and accessible manner throughout the player journey.

TechSolutions Group N.V. periodically reviews visual presentation standards and interface controls to ensure continued compliance with applicable regulatory requirements.

5 Technical measures put in place to prevent the admission of natural persons who are banned under the National Ordinance from playing the Games of Chance

TechSolutions Group N.V. has established and maintains technical and operational controls designed to prevent the admission and participation of natural persons who are prohibited from playing Games of Chance under the applicable provisions of the National Ordinance and any associated regulatory requirements.

As part of the customer onboarding and ongoing monitoring framework, all players are subject to identity and eligibility verification procedures prior to, and where necessary during, participation in gaming activities. Verification measures include age-verification checks to confirm that only persons meeting the minimum legal age requirements are permitted to access and use the platform.

TechSolutions Group N.V. further applies database cross-referencing and screening procedures using independent verification and risk assessment tools, including but not limited to Seon and LexisNexis, to validate customer identity information, identify restricted or

prohibited individuals, detect potential fraud indicators, and support compliance with applicable player protection requirements.

Where automated verification processes generate alerts, inconsistencies, elevated risk indicators, incomplete verification outcomes, or where enhanced review is otherwise required, additional manual verification may be conducted. Such reviews may be performed by the AML Department and/or the Customer Support Department, which are authorised to request supplementary information and documentation, perform additional due diligence measures, and determine whether account access should be restricted, suspended, rejected, or otherwise prevented in accordance with applicable legal, regulatory, and internal policy requirements.

These technical and manual controls operate as part of TechSolutions Group N.V.'s broader responsible gaming, customer due diligence, and player protection framework to prevent access by prohibited persons and ensure ongoing compliance with the National Ordinance.

6 How the principles of responsible gaming have been implemented in the operation

TechSolutions Group N.V. has adopted and implemented a Responsible Gambling Policy designed to prevent Vulnerable Persons from participating in Games of Chance and to support the safe, responsible, transparent, and reliable offering of gaming services. The policy establishes preventive, monitoring, intervention, and exclusion measures intended to minimize gambling-related harm and promote responsible player behaviour.

As part of its responsible gambling framework, TechSolutions Group N.V. makes general information regarding gambling addiction and responsible gaming available to players. Players are informed that gambling is intended solely as entertainment and should not be considered a source of income or a method of debt recovery. Educational information, self-assessment tools, responsible gaming guidance, and references to external support organisations are made available to assist players in identifying and managing problematic gambling behaviour.

TechSolutions Group N.V. maintains procedures to identify Vulnerable Persons and detect indicators of excessive or problematic gaming. These procedures include customer verification measures, behavioural monitoring, player profiling, staff training, and structured intervention processes. Indicators monitored include excessive deposit or wagering activity, prolonged gaming sessions, repeated failed transactions, withdrawal reversals, unusual requests for bonuses, repeated changes to responsible gaming settings, and attempts to circumvent player protection controls. Where elevated risk is identified, TechSolutions Group N.V. may apply interventions including direct player contact, responsible gaming guidance, mandatory account restrictions, suspension, or exclusion from gaming activities.

To prevent excessive gaming or the threat of excessive gaming, TechSolutions Group N.V. provides players with a range of responsible gaming tools and account controls, including

deposit limits, loss limits, wagering limits, cooling-off periods, and self-exclusion options. These controls are available directly through the player account environment and are supported by operational procedures and customer support processes.

Players are also provided with mechanisms to voluntarily exclude themselves from participation in Games of Chance. Where a player self-identifies as experiencing problematic gambling behaviour and submits a written request for exclusion, TechSolutions Group N.V. will apply exclusion measures in accordance with applicable legal requirements. TechSolutions Group N.V. maintains records of self-excluded players and applies account blocking and promotional restrictions during the exclusion period.

TechSolutions Group N.V. further ensures that all marketing, advertising, promotional activities, and bonus offerings are conducted responsibly and in accordance with applicable regulatory requirements. Marketing communications are designed not to encourage excessive gaming, not to mislead players, and not to target Vulnerable Persons. Advertising practices are governed to support responsible gaming objectives and may be further regulated with respect to content, target groups, frequency, timing, channels, and methods of communication in accordance with applicable regulatory measures.

Further details regarding responsible gambling controls, player protection measures, behavioural monitoring, intervention procedures, exclusion mechanisms, and responsible marketing practices are set out in the Responsible Gambling Policy adopted by TechSolutions Group N.V.

7 Text of the general terms and conditions

1. DEFINITIONS AND INTERPRETATION:

The following Betting Rules pertaining to the 20Bet bookmaker (hereinafter referred to as the Rules) stipulate the manner of accepting bets, paying winnings and resolving disputes, as well as the specific features of certain bets on certain sports.

These Rules shall govern any other relations between the 20Bet bookmaker and the customer.

These Rules shall apply to betting on the website and at 20Bet betting facilities.

- **A bet** is a risk-driven agreement for potential winnings entered into between the customer and the bookmaker under the established Rules, where the fulfillment of such agreement is conditioned by an event whose outcome is yet to be determined. Bets are accepted on the conditions offered by the bookmaker.
- **An outcome** is the result of the event (events) on which the bet was placed.
- **A customer** is an individual placing a bet with the bookmaker on an outcome.
- **Bet Cancellation** is an outcome on which the bet is not settled and winnings are not paid. As per the Rules, in the event of “bet cancellation”, an arrangement between the bookmaker and the customer shall be deemed unconcluded and the stake shall be refunded.

- **Regular Time** is the duration of the match subject to the regulations of the relevant sport, including time added by the referee. Regular time does not include extra time, overtime(s), penalty shootouts, etc.

*In case there are other language versions of the Terms & Conditions available, the English version will always prevail.

Changes to Terms And Conditions:

Current Terms and Conditions may be changed by the Company when such need occurs. The Company will notify the players of any significant changes, whenever possible. However, please visit the Terms and Conditions page regularly to check for possible changes.

2. GENERAL TERMS:

1. Bets may only be placed by individuals who are 18 years of age or the age of majority in their state (if the age of majority is over 18) and agree to the Betting Rules offered by the bookmaker. The customer shall be held liable for the violation of this regulation.
2. If the website mistakenly credits your Player Account with a bonus or winnings that do not belong to you, whether due to a technical issue, an error in the paytables, a human error, or otherwise, the amount of the bonus and/or the winnings from such bonus will remain website property and will be deducted from your Player Account
3. The following individuals are not allowed to place bets:
 - individuals who are under 18 years of age at the time of bet placement;
 - individuals who directly participate in the events being bet on (e.g. sportspeople, coaches, referees, club owners or club management, or other individuals who can influence the outcome of the event), as well as any individuals acting on their behalf;
 - individuals representing other bookmakers;
 - individuals who are prohibited from entering into a contract with a bookmaker subject to effective legislation.
4. The bettor shall be held liable for the violation of paragraphs 4, 5 hereof. Should these Rules be violated, the bookmaker reserves the right to refuse to pay any winnings or to refund stakes, as well as to cancel any bets. The bookmaker shall not be liable in relation to the moment when they become aware that the customer falls within any of the aforementioned categories. This means that the bookmaker shall be entitled to take the above measures at any time once they have become aware that the customer is an individual who can be designated as above.
5. The right to access and/or use the Website (including any or all of the products offered through the Website) may be considered illegal in certain countries (including, for example, the United Kingdom etc.). The fact that our Website is available in such a country and/or jurisdiction or that it can be displayed in the official language of any of those countries cannot be considered official authorization or legal grounds for using our Website and depositing funds into your account or withdrawing your winnings. The availability of the Website does not mean that it contains any proposals, incitement or

- invitation to use or subscribe to betting, gambling or any of the other services in any jurisdiction where such activity is illegal.
6. You are responsible for determining whether your accessing and/or use of the Website is compliant with applicable laws in your jurisdiction and you warrant to us that gambling is legal in the territory where you reside. When opening an account and/or using our Website you must make sure that your actions are legal in the territory in which you reside. You also guarantee and agree that you have received legal advice before registering on our Website.
 7. If we become aware that you are a resident in a country where the use of our Website is considered illegal, we will have the right to close your account and refund any remaining balance on your account at the moment of its closure (after the deduction of any winnings credited after your most recent deposit was made). Before using the website, the Customer must make sure that they do not breach laws and regulations related to the gambling industry in their territory of residence. Gambling on the Internet is prohibited in some countries, and consequently gambling-related payments and money transfers may also be forbidden. We recommend that you consult lawyers before registering on our website. Users from the following countries will not be allowed to register on our website: Belarus, Ukraine, Curacao, Cyprus, Estonia, France, French Guiana, French Polynesia, Gaza Strip, Gibraltar, Guadeloupe, Israel, Jersey, Latvia, Lithuania, Malta, Netherlands, Russia, United Kingdom, United Arab Emirates, Belgium, USA, Angola, Albania, Iraq, Jamaica, Uganda, Montserrat, Islamic Republic of Iran, Lebanon, Zimbabwe, Mauritius, Nicaragua, Yemen, Central African Republic, Côte d'Ivoire, Sudan, Liberia, Syrian Arab Republic, Cayman Islands, Somalia, Congo, Democratic People's Republic of Korea, Eritrea, Haiti, Sierra Leone, Ethiopia, Myanmar, South Sudan, Burkina Faso, Libya, Mali, Barbados, Rwanda, Australia, Cuba, North Korea. As national laws are subject to change, customers are responsible for keeping up to date with any changes made to legislation.
 8. The bookmaker shall be entitled to refuse bets from customers who fail to abide by these Rules.
 9. The bookmaker reserves the right to refuse to accept a bet from any individual without giving a reason.
 10. All bets shall be settled based on the data provided by the processing centre.
 11. Winnings shall be paid to the bettor within 30 (thirty) calendar days from the date of the official publication of the results of the latest event on the bet slip.
 12. Winning bet slips can be paid out within 30 (thirty) calendar days from the date of the event specified on the bet slip.
 13. After receiving returns, the bettor shall check if the winnings are correct. Should the bettor disagree with the winnings, they shall give notice to the bookmaker thereof with their account number, date, time, event, stake, selection, odds, and reasons of disagreement being stated. Any claims regarding winnings may be filed within 10 (ten) days. All bet calculation claims for Cyber-Live games are accepted within 72 hours from the moment of the game ending.
 14. A bet placed by the Customer shall be deemed won if all outcomes specified in such bet have been predicted correctly.

15. Betting terms (odds, handicaps, totals, maximum stake limits, etc.) may be subject to variation after a bet has been made, but this does not affect the terms at the time the bet was placed. Before entering into an arrangement, the customer shall check all changes in the current pre-match markets.
16. Bets placed on events the outcome of which was known at the time of placement shall be settled at odds of 1.
17. Subject hereto, in the event of any disagreement between the customer (contract party) and the bookmaker on any matter pertaining to the observance and fulfillment of a betting arrangement between the customer (contract party) and the bookmaker, including payouts, outcomes, odds and other material terms of the arrangement, as well as declaring such arrangement unconcluded or void, the parties agree that any disputes shall be settled by serving a complaint to the opposite party (pre-trial procedure).
18. Under the pre-trial procedure, a party claiming the violation of their rights shall serve a written complaint to the opposite party. Whenever a complaint is served to the bookmaker, it shall be delivered to the bookmaker's registered office stated in the bookmaker's constituent documents and supported by the respective statement from the public register of companies. Whenever a complaint is served to the customer (contract party), it shall be delivered to their place of residence (or place of stay).
19. A complaint shall be served within 10 (ten) days of the day when the party became aware or should have become aware of the violation of their rights. Documents supporting and substantiating such complaint shall be enclosed. In default of sufficient grounds for the complaint, the same shall be returned without examination. All bet calculation claims for Cyber-Live games are accepted within 72 hours from the moment of game ending.
20. In the case of technical failures and unfinished streams, etc. bets on eSports Live will be refunded only if the event in question does not occur or bets on the event are not settled by the bookmaker.
21. If an employee makes an error while accepting a bet (obvious misprints on the list of events, inconsistency of odds between offered betting markets and the bet, etc), or a bet is accepted in violation of these Rules, or if there are any other indications that the bet is wrong, the bookmaker reserves the right to declare such bets void. Returns on such bets shall be paid at odds of 1.
22. In the event of obviously erroneous odds, such bet shall be settled based on the final result at the effective odds applicable to the certain market.
23. In the event of suspicions in the unsportsmanlike format of matches the company reserves the right to block bets on sport event before final conclusion of an international organization and declare bets as invalid if the fact of an unsportsmanlike game is determined. Payment of these bets is made with odds "1". The administration is not obliged to present evidence and conclusions to the customers.
24. Should the receiving party fail to consider a complaint within the established timeframe, a party claiming the violation of their rights shall be entitled to bring action to court, and the proper venue shall be a court in the country of the bookmaker's registered office.

25. Should these Rules be amended, customers shall be notified accordingly. Bets accepted after the specified date shall be subject to the amended Rules. Earlier bets shall remain unchanged.
26. The Customer shall be responsible for keeping their password and account number received at registration confidential. All bets registered with the bookmaker shall be valid. Bet cancellation shall be subject to these Rules. Should the Customer's login details come into the possession of a third party, the bookmaker should be informed, the Customer should change their username and password and their email password to stronger ones. You must not disclose any cash withdrawal codes or codes for changing your phone number to any third party.
27. In no event shall the bookmaker 20bet be held liable to the Customer for any indirect, collateral, or incidental losses or damages (including loss of profit), even though they may have been notified that such losses or damages are likely to occur.
28. No connection failure while receiving confirmation of a bet shall entail the cancellation of such bet.
29. Placing a bet acts as proof that the Customer agrees to and accepts these Betting Rules.
30. Bets shall be settled and winnings shall be determined based only on the results declared by the bookmaker. Any complaints about the results, date, and actual starting time of the event shall be considered together with official documents from the relevant sports federations.
31. No complaint in connection with or arising from transliteration (or translation) of a team name, player's surname, or sports venue will be considered by the bookmaker. A tournament title is given for convenience only. No mistake in a tournament title shall result in a stake refund.
32. Each registered customer may have only one account. Customers may register only one account per family, address, e-mail address, IP address, credit/debit card, e-wallet or electronic payment method. Persons otherwise associated with a customer will not be allowed to register on the website.
33. In the event of
 - duplicate registration (including registering under a new name), the submission of someone else's, invalid, or forged documents (including those that have been edited by using any kind of software or graphic editor)
 - multiple breaches of the Betting Company's T&C
 - doubts about the identity of the customer or the information they have provided (i.e. address, credit/debit card details, other data)
 - any types of fraud committed either by you or by another person acting in your interests or in collusion with you, including but not limited to:
 - a) refund or rake fraud
 - b) your use of a stolen or unverified bank card as a source of funds
 - c) any actions you have carried out or attempted to carry out which may reasonably be considered illegal in any applicable jurisdiction, which were committed deliberately or with the intention to deceive and/or circumvent constraints set in law regardless of

whether this action or attempt ultimately causes loss or damage to your account

- the customer having information about the result of the event on which the bet was placed prior to placing it
- the customer able to influence the outcome of an event due to their direct participation in the match (sportspeople, coaches, referees, etc.) or due to acting on behalf of the participants
- bets placed by a group of bettors acting in concert (as a syndicate) in order to exceed the limits set by the bookmaker, as well as colluding with others in order to obtain an unfair advantage through bonus schemes or any other promotions offered by us
- suspected use of special software or hardware facilitating automated betting, including but not limited to the use of glitches, faults, or errors in our software in connection with the Services we offer (including betting); your use of rogue equipment and programs or analytical systems, including but not limited to software that allows you to place bets without human intervention (for example, bots), etc.
- using unfair means of any kind to obtain information or circumvent restrictions imposed by the company.

The company's management is entitled to request, at their discretion, any documents from the bettor substantiating their identity or other data they have provided (for example, passport details, residential address), as well as to cancel any payments until all such details have been verified.

The company's management reserves the right to conduct a video conference as a part of the identity verification process, or request for the documents to be sent by post. The ruling shall be provided to the customer within 5 working days after such a video conference. If it is proven that the data that was provided is not valid, the company is entitled to take any reasonable measures including but not limited to canceling all bets and suspending all transactions for the duration of their investigation, and to proceed with a full verification of the account once any documents required for the verification procedure have been requested.

- if the customer refuses to undergo verification, the company reserves the right to void their bets (including bets placed from duplicate accounts). Furthermore, the management reserves the right to take any reasonable measures, including but not limited to blocking the account and freezing the available funds until the account holder is established and their deposit methods have been confirmed.
- Upon completion of the investigation, the company can make any decision that it deems to be fair and reasonable:
 - to block (close) the account (including any duplicate accounts), which may entail:

- all bonuses, free bets and winnings received from those bonuses and free bets when using this duplicate account becoming void and lost to you;
 - canceling, at our sole discretion, all winnings and refunding the balance of your account at the start of the investigation (minus any canceled winnings) made from your main and duplicate accounts. We also have the right to refund any amounts that are owed to us in connection with this duplicate account, directly from any of your accounts (including any other duplicate account).
 - At our sole discretion (in exceptional cases), to allow the continued use of the main account and recognize it as valid, while all bets placed by you from the duplicate account will be void, the duplicate account(s) will be blocked and/or canceled by decision of the company (the decision is made for each particular case individually, according to the extent of the violation).
34. An account is blocked after staying inactive for 12 months. To unblock the account please contact Customer Support Service at support@20bet.com
35. The account holder confirms that any activities on the account are performed by themselves. If the account is managed by a third party, the account holder shall take exclusive responsibility for access to the account.
36. The bookmaker reserves the right to update these Rules and add new provisions at any time. Such new rules or amendments shall take effect immediately after publication on the website.
37. **What is a gambling addiction?** Gambling problems are associated with mental health issues such as depression, anxiety and suicide. They can affect family relationships, professional and academic progress, and can even lead to bankruptcy and crime. Gambling is an entertaining activity rather than a source of income. Gambling is a thrilling and amusing pastime. Unfortunately, in some cases, involvement in such activities may cause problems. We take care of our customers and do our best to ensure responsible use of our website without any negative consequences. We advertise our products and services in a responsible manner and will not target young or susceptible people.
38. **Underage gambling.** Our company does not allow minors (individuals under 18 years of age) to be involved in betting. We take every possible precaution to prevent violation of this rule. We guarantee that our advertisements, sponsorship and marketing campaigns do not contain information targeted to minors.
39. **Gambling addiction prevention.** No advertising campaign or promotion misleads users, nor do they distort the nature of the services for potentially susceptible bettors. Customers are informed about the chances of winning as well as the potential risks. Services are provided based on the amount paid and excessive spending is not encouraged.

Please answer the questions below. If you say 'yes' to all questions, you are likely to have a gambling problem:

- Do you have uncontrolled spending?
- Are you borrowing money or stealing in order to gamble?
- Have you noticed that you spend less time with your family?
- Do you react badly to other people's opinion about your online gambling?
- Have you lost interest in hobbies or usual leisure pursuits?
- Do you feel depressed or even suicidal because of your gambling failures?
- Have you ever lied to cover up the amount of money or time you have spent gambling?

40. It is never too late to admit that you have an addiction and to fight against it. We value our customers and in no event will we facilitate the progression of this illness.

Please read the following information which can help you lower the risk of developing gambling addiction:

- Do not regard gambling as your main source of income;
- Set limits on the time and money to be spent. Do not break these limits;
- Please do not gamble if:
 - You are under the influence of alcohol or any other substance;
 - You are depressed;
 - Only gamble with money that you can afford to lose.
- Avoid chasing your losses.

41. 20bet customers are informed about the odds of winning and of the potential consequences and risks of losing.

You can request your full bet history. Your withdrawals and deposits can be accessed through the "My Account" section.

Our customers have a self-excluding option.

Please write to customer support for help and also use the Self-restriction option if necessary.

We provide assistance to players with potential gambling problems which is readily available, systematically provided and logged. We monitor all requests.

42. 20bet offers a self-restricting option that allows you to close your account for a certain period of time: a week, a month, 6 months, a year. Your account will be blocked only after the specific period of time has been clarified in your message.

We will do our best to prevent you from creating new accounts and block new ones. Your account will be automatically unblocked after the selected time period ends. To have this option enabled please contact us via support@20bet.com.

43. During the self-exclusion period, the Customer must not attempt to open a new Account and you must accept that the Company shall have no financial liability and shall not be held otherwise accountable if you continue gambling or using a new Account with the Service under a different name or address

3. WHO CAN PLAY:

The website accepts players only from those countries and geographic regions where online gambling is allowed by law.

If your country is not listed on the registration form, it means that it is not currently available for registration, and selecting another country to bypass the restriction is strictly prohibited. This may lead to winnings being confiscated and permanent account closure.

You are solely responsible for determining whether your accessing and/or use of the website is compliant with applicable laws in your jurisdiction and you warrant to us that gambling is not illegal in the territory where you reside.

Any claim against the Company brought by you for any reason whatsoever in regard to the above mentioned will be considered void and shall not be accepted.

Players from Albania, Angola, Australia, Barbados, Belarus, Belgium, Burkina Faso, Cayman Islands, Central African Republic, Congo, Côte d'Ivoire, Curacao, Dutch West Indies, Eritrea, Estonia, Ethiopia, French Guiana, French Polynesia, Gibraltar, Guadeloupe, Haiti, Iran, Iraq, Islamic Republic of Iran, Israel, Jamaica, Jersey, Latvia, Lebanon, Liberia, Libya, Lithuania, Mali, Malta, Martinique, Mauritius, Mayotte, Montserrat, Myanmar, Netherlands, New Caledonia), Nicaragua, North Korea, Democratic People's Republic of Korea, Portugal, Réunion, Rwanda, Sierra Leone, Somalia, South Sudan, St. Martin, Sudan, Syrian Arab Republic, Uganda, Ukraine, United Arab Emirates, United Kingdom, United States of America, Wallis and Futuna, Yemen, Zimbabwe, Luxembourg, Liechtenstein, Turkey, Iceland are prohibited from playing real money wagering games at 20bet. The Casino cannot guarantee successful processing of withdrawals or refunds if the player breaches this Restricted Countries policy. Also please note that players from Canada are not allowed to play NYX (NextGen) games.

The website only accepts adult players (the minimum age is 18) and players who have reached the age specified by the jurisdiction of the player's place of residence as eligible for online gaming. The Company will not assume any liability whatsoever in this regard and will not reimburse any deposits, winnings or any losses as a consequence of the violation of any legal provision that may be applicable to the player. It is the player's sole responsibility to comply at all times with his/her own local, national or state laws that relate to online gambling.

The Company reserves the right to ask for proof of age from the player, limiting access to the website or suspending the accounts of players who fail to meet this requirement.

4. ACCEPTED CURRENCIES:

The website allows playing with the following currencies: EUR, USD, CAD, CHF, PLN, NOK, NZD, HUF, BGN, CZK, ARS, BRL, CLP, KRW, PEN, JPY, PKR, BDT, RUB, INR, CNY, MYR, UAH, THB, MXN, VND, IDR, GEL, HKD, HRK, KZT, MDL, MKD, MVR, PHP, RON, SGD, KHR, EGP, HNL, UYU, ZAR, COP.

5. FEES AND TAXES:

The casino doesn't take any commission on any of the transactions, please note that the player is fully responsible for paying all fees and taxes according to their payment providers rules and regulations as well as the laws of the jurisdiction of the player's residence. If a user made a deposit and did not place any wagers, we reserve the right to cover our fees in case the user requests a withdrawal.

The deposit amount must be wagered at least 3 (three) times for Casino/Live Casino bets and/or 1 (one) time for Sports bets prior to requesting a withdrawal.

6. GAME RULES:

The player confirms that he/ she knows and understands the rules of games offered by the website. It is the user's responsibility to know the payout percentage of each game.

7. GENERAL BETTING RULES:

1. 20bet reserves the right to cancel any bet made on obviously "bad" odds, reversed odds or a bet made after an event has started.
2. The minimum stake on any single selection is 0.10 EUR.
3. The maximum winnings per customer are limited to 100,000 EUR per bet, 250,000 EUR per day & 500,000 EUR per week.
4. The bookmaker reserves the right to limit the maximum stake or odds on certain selections.
5. A bet is considered to be accepted after its registration on the server and its online confirmation. Registered bets may not be altered or revoked.
6. All bets accepted by 20bet are subject to these rules, as well as to applicable license conditions.
7. If due to any reasons the Event is considered abandoned or has not finished, the stakes for this Event are paid out with the odds of 1.00 until it's finished in 48 hours, except for bets on markets where outcome have been already determined.
8. 20bet reserves the right to refuse, restrict, cancel, or limit any bet.
9. In case of account closure, any unsettled bets will be voided. Only the bet amount will be refunded.
10. 20bet reserves the right to settle bets after the contest is concluded or following the official results.
11. If the odds contain more than 2 digits after the decimal point, the payout will be rounded up to the second digit after the decimal point.
12. The winner of an event will be determined on the date of the event's conclusion. 20bet does not recognize protested or overturned decisions for betting purposes. The settlement of an event suspended after the start of the competition will be decided on according to the betting rules specified for that sport by 20bet.

13. All rules contained herein are subject to changes and revisions by 20bet without prior written notice. All changes and revisions to our rules will be posted on the 20bet website.
14. Maximum bet amounts on all sporting events will be determined by the Sportsbook platform and are subject to change without prior written notice. 20bet also reserves the right to adjust limits on individual accounts as well.
15. Bets are accepted before the start of the event; the relevant date, start time, and commentary shown in the Sports section are indicative. Any bet placed after the event has started for any reason will be deemed void, except for in-play (live) bets, which are bets made while an event is taking place. Such bets shall be deemed valid until the end of the match.
16. If a single bet is cancelled, the relevant stake is refunded. In accumulators bets, when any leg or legs are cancelled, such legs shall be excluded from the bet settlement.
17. The Customer is solely responsible for their own account transactions. Please be sure to review and confirm your bets for any mistakes before sending them in. Once the transaction is complete, it cannot be changed. 20bet does not take responsibility for missing or duplicate bets made by the Customer and will not entertain requests for alterations because a bet is missing or duplicated. The Customer may review their transactions in the "My Bets" of the site after each session to ensure all requested bets were accepted.
18. Disputes must be lodged within seven (7) days from the date the bet in question has been determined. No claims will be honoured after this period. The Customer is solely responsible for their account transactions.
19. In the event of there being a discrepancy between the English language version of these rules and any other language version, the English language version will prevail.
20. Live Score Update is for guidance only. 20bet is not responsible for any errors. 20bet reserves the right to cancel any bets if the outcome is already known or if the odds have not been updated correctly due to technical issues.
21. 20bet reserves the right to void or cancel any bets where the outcome has been altered by the imposition of penalty points, enforced relegations or any other measure enforced as a result of anything other than the normal results of the games/competitions in question.
22. All bets are settled using the information provided by the official body running the competition at the time of the result. In the case of any events outside of official competitions the bets are settled using the information provided.
23. If one of the competitors didn't start, 20bet will cancel the head-to-head market.
24. If both competitors didn't finish, the winner will be the competitor who has more laps. If both competitors are out in the same lap, 20bet cancels the head-to-head market.
25. If the competitors are in the same position, 20bet cancels bets on the head-to-head market.
26. 20bet is not responsible for the damage incurred by the Customer as a result of a system malfunction, defects, delays, manipulations or errors in data transfer.
27. All claims are reviewed within thirty days from the moment they are submitted to 20bet by the Customer. After making a decision, 20bet notifies the Customer by means of the e-mail linked to the game account.

28. In case of suspicion of unfair betting, 20bet reserves the right to refuse any bet in general or any part of it, thus making the questionable bet invalid (in these cases, the payment is made with a factor equal to "1") or completion of proceedings or up to 31 calendar days
29. Customers are allowed to bet only as individuals; group bets are not allowed. Even after the official result of the competition / athletes is already known, the Sportsbook platform may consider the indicated bets invalid if it considers that the Customers act in collusion or as a syndicate, or the bets considered were made by one or more Customers within a short period of time. The betting company also has the right to refuse to accept bets or to count already made bets as invalid if they are made from different game accounts from the same IP address.
30. If the Event is postponed by more than 48 hours after the original time, all the bets are paid back with the odds of 1.
31. A bet shall be cancelled if it has been placed on a known outcome (an event has finished, but the results have not been updated).
32. Statistics or editorial text published at the 20bet site are to be considered as additional information but 20bet does not acknowledge or accept any liability whatsoever if the information is not correct.
33. The time display shown within live betting serves as an indicator. The company takes no responsibility for the correctness and currentness of the displayed information like score or time.
34. In case of a translation error of certain markets, the English version will always prevail.

7.1 DEAD HEAT RULE

In the event of at least two competitors being declared the winner (a Dead Heat), the number of paying places remaining after clear winners are settled is divided by the number of players sharing those places. The odds for the selection are then multiplied by this number.

e.g. For a competition with 5 paying places the top two players are settled while four players share the third place. Since there are only three remaining paying places for these four players, the place odds for each player are multiplied by 0.75.

7.2 BET TYPES

SINGLE BET

A single bet is a bet where you have to predict an outcome of only one event. Single bets are accepted on any event. The odds multiplied by your stake are winnings.

MULTI BET

A multi-bet, also known as an accumulator bet, is a bet where you have to predict more than one outcome simultaneously. If at least one outcome of a combined bet is predicted wrong then all the combined bets are lost.

By multiplying all the odds from events included in a combined bet you get the total odds for the combined bet.

The total odds multiplied by your stake are winnings.

7.3 MARKETS

1. **"Match"** (1X2) is where it is possible to bet on the (partial or definite) outcome of a match or event. The options are: "1" = Home team, or team listed to the left side of the offer; "X" = Draw, or the selection in the middle; "2" = Away team, or team listed to the right side of the offer.
2. **"Correct Score"** is where it is possible to bet on the (partial or definite) exact score of a match or event.
3. **"Over/Under"** (Totals) is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). Should the total amount of the listed occurrences be exactly equal to the betting line, then all bets on this offer will be declared void. Example: an offer where the betting line is 128.0 points and the match ends with the result 64-64 will be declared void.
4. **"Odd/Even"** is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). "Odd" is 1,3,5 etc.; "Even" is 0,2,4 etc.
5. **"Head-to-Head"** and/or **"Triple-Head"** is a competition between two or three participants/outcomes, originating from an officially organized event.
6. **"Half time/Full time"** is where it is possible to bet on the result in half time and the final outcome of the match. E.g. if at Half time the score is 1-0 and the match ends 1-1, the winning outcome is 1/X. The bet is void if the regular time of the match is played in a different time format than those listed in the bet (i.e. other than two halves).
7. **"Period betting"** is where it is possible to bet on the outcome of each separate period within a match/event.
8. **"Draw No Bet"** is where it is possible to bet on either "1" or "2". It is also common practice to refer to "Draw No Bet" in cases where no draw odds are offered. Should the specific match contain no winner (E.g. match ends as a draw), or the particular occurrence not happen (E.g. Draw No Bet and match ends 0-0) the stakes will be refunded.
9. **"Handicap"** is where it is possible to bet on whether the chosen outcome wins once the listed handicap is added/subtracted (as applicable) to the match/period/total score to which the bet refers to. In the event where the result after the adjustment of the handicap line is exactly equal to the betting line, then all bets on this offer will be declared void. Example: a bet on -3.0 goals will be declared void if the team chosen wins the match with exactly a 3 goal difference (3-0,4-1, 5-2, etc).
10. **"Asian Handicap"**: Home team (-1.75) vs Away team (+1.75). This means that the stake is divided into 2 equal bets and placed on the outcomes -1.5 and -2.0. For the bet to be fully paid out at the listed odds, Team A must win the match with a bigger margin than both of their listed handicaps (i.e. 3 goals or more margin). In the eventuality that Team A wins with only with a 2 goal margin, the bet will be considered as partially won with a full payout on the -1.5 part of the bet and a refund on the -2.0 side since the outcome on that part of the bet would be considered a "tie". Should the match produce any other outcome, including a Team A victory with only 1 goal of

margin, the whole stake would be lost. The away team is given a +1.75 goal advantage in the match. This means that the stake is divided into 2 equal bets and placed on the outcomes +1.5 and +2.0.

11. **"Asian total"**: It is a 2-way bet that provides the option of wagering on whether the total number of goals/points scored is over or under a predefined threshold. Asian total goal bets with quarter increments are split into two. An Asian over 2.75 goals means that half the stake is bet on over 2.5 goals and the other half on over 3 goals (2.75 is the average of 2.5 and 3). A special feature of Asian bets is that the stake is paid back if exactly the total number of goals/points that was bet on is reached. If in this example 3 goals were to be scored, half of the bet is won (over 2.5 goals) and for the other bet half (over 3 goals), 1.00 is set, i.e. half the stake is paid back.
12. **"Double Chance"** allows betting simultaneously on two (partial or definite) outcomes of a match or event. There are 3 types of double chance: 1X – the bet is won, if the first team wins or the game is a draw, X2 – the bet is won if the second team wins or the game is a draw, 12 – the bet is won, if the game is not a draw.

7.4. EXTRA MARKETS

1. **To Score First Goal.** The Customer must predict which team will be the first to score a goal. If there are no goals in regular time, bets are settled as lost. An own goal shall be treated as a goal of the team whose score it was added to.
2. **Goal Time.** The Customer must predict the timeframe in which a goal will be scored by either team (from X to Y minute, inclusive). If there are no goals, the bets will lose.
3. **"Both Teams To Score – Yes"** will be settled as won if each team scores at least one goal. The bet "Both Teams To Score – No" bet will be settled as won if at least one team fails to score.
4. **Score Match-ups by halves, periods, quarters, innings.** The Customer must predict whether the halves (or periods, quarters, innings) will end with the same score (number of goals/points/runs) or which half (period, quarter, inning) will end with the highest score.
5. **Penalty Awarded – Yes/No.** The Customer must predict whether a penalty kick will be awarded in the match.
6. **Sending Off – Yes/No.** The Customer must predict whether any player will be sent off during the match. Only dismissals of outfield players and goalkeepers will count.
7. **First Booking.** The Customer must predict which team will be the first to receive a booking (yellow card). Should players from both teams receive bookings at the same time (according to the match records), the bets are settled at odds of 1.
8. **Last Booking.** The Customer must predict which team will be the last to receive a booking (yellow card). A second booking resulting in the player being dismissed will not count. Should players from both teams receive bookings at the same time (according to the match records), bets are settled at odds of 1.
9. **Home-Away.** The Customer must predict whether the home or away teams will score more goals in the tournament round, taking into account handicaps and totals. Should at least one match in the round be canceled, rescheduled, abandoned, or declared void, bets on the "Home- Away" market will be settled at odds of 1 (except for the outcomes which have already been determined).

10. **Teams, Match-Ups.** The Customer must predict which of the named teams will score more goals or earn more points.
11. **Player Total (Individual Total) (basketball, volleyball).** The Customer must predict a player's individual total according to certain statistics, such as points, rebounds, assists etc. All bets on player totals include overtime or golden set. Should a member of the team fail to take part in a match, bets on them will be settled at odds of 1.
12. **Player Total (Individual Total) (handball, futsal, field hockey).** The Customer must predict a player's individual total by the number of goals scored. All bets on player totals are accepted on regular time. Should a member of the team fail to take part in a match, bets on them will be settled at odds of 1.
13. **Clean Sheet (Shutout)** – a match in which at least one team does not concede a single goal.
14. **“Team 2 To Win To Nil – Yes”.** The bet wins if the score is 0:1, 0:2, etc. The bet “Team 2 To Win To Nil – No” wins if a match ends with any score other than 0:1, 0:2, etc.
15. **To Score Penalty – Yes/No.** The Customer must predict whether a team will score a penalty kick. If no penalty kick is awarded during a match, the bets on “To Score Penalty – Yes” and “To Score Penalty – No” will lose. Example: “Team 2 To Score Penalty – No” The bet will win if a penalty kick is awarded to Team 2 but they do not score the penalty. The bet will lose if no penalty kick is awarded, or Team 2 scores the penalty (scores a goal from the penalty).
16. **Time Frame Betting.** Time frames are defined as follows:
 - 1-10 minutes is 0:00-9:59, 11-20 minutes is 10:00-19:59, etc.
 - 1-15 minutes is 00:00-14:59, 16-30 minutes is 15:00-29:59, etc.
 - 31-45 and 76-90 time period include any added time
 - 1st/2nd Half Markets apply to the statutory 45 minutes play, including injury time and added time
 - In case of unusual time periods (e.g. 3 periods of 30 minutes each), 1st half markets will be settled on the basis of goals scored between the start of the game and 44:59 min, and 2nd half markets - between 45:00 min and the end of the game (including added time and injury time, excluding extra-time and/or penalties)
17. **“Which team wins the rest of the match”** – for the bet to win, the selected side must win in the remaining part of the match. From the moment the bet is placed, the current score of the game is not taken into account; only goals / points scored in the remaining time of the match are taken into account, with the bet being settled based on that result alone.

7.5 OUTRIGHT MARKETS

1. Outright markets are considered All In Run Or Not and therefore will be settled as a loss if the selection does not take part in the event. Dead Heat rules apply.
2. Unless stated otherwise, whenever the organizing association deems it fit to include any necessary rounds, matches, or series of matches (e.g. Play-offs, Play-outs,

Postseason) following the end of the so-called Regular Season in order to determine the classification, league winners, promotion/relegation, etc., 20bet will take into account the results and outcomes deriving from these matches for settlement purposes of tickets referring to the final league classification, promotion, relegation, etc. For example, seasonal bets on the team winning the NHL will refer to the Stanley Cup Winners.

3. All tickets are settled on the basis of the award ceremony or the competition's official score-sheet, without taking into consideration the results of any subsequent investigations or disqualifications.
4. Bets on "**Quarter / Half / Period X**" refer to the result/score achieved in the relevant timeframe and does not include any other points/goals/events tallied from other parts of the event/match. Bets will be voided if the match is played in any other format but the one stipulated in the offer.
5. Bets on "**Result at end of Quarter / Half / Period X**" refer to the result of the match/event after termination of the stipulated timeframe and will take into account all other points/goals/events tallied from previous parts of the event/match.
6. Bets on "**Race to X Points / Race to X Goals...**" and similar offers refer to the team/participant reaching the earliest the particular tally of points/goals/events. If the offer lists a timeframe (or any other period restriction) it will not include any other points/goals/events tallied from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached within the stipulated timeframe (if any), all bets will be declared void, unless otherwise stated.
7. Bets on "**Winner of Point X / Scorer of Goal X**" and similar offers refer to the team/participant scoring/winning the listed occurrence. For the settlement of these offers, no reference to events happening prior to the listed occurrence will be taken into consideration. Should the listed event not be scored/won within the stipulated time frame (if any), all bets will be declared void, unless otherwise stated.
8. "**Team to score first and win**" refers to the listed team scoring the first goal in the match and going on to win the match. Should there be no goals in the match all bets will be settled as void.
9. Any reference to "clean sheet" indicates that the listed team must not concede any goal during the match.
10. Any reference for a team to win all halves/periods (e.g. Team to win both halves) means that the listed team must score more goals than its opponent during all the stipulated halves/periods of the match.
11. Any reference to "**Injury Time**" refers to the amount displayed by the designated official and not to the actual amount played.
12. Settlement of bets on offers such as "**Man of the Match**", "**Most Valuable Player**" etc. will be based on the competition's organizers' decision, unless otherwise stated.

8. LIVE BETTING:

1. Live bets are accepted on main markets (win, total, handicap) and additional markets (HT-FT etc). You may place single live bets or combine them in accumulators.

2. The bet shall be deemed accepted once it has been registered on the server and online confirmation has been received. You may not alter the bet once it has been accepted.
3. The bookmaker takes no responsibility for any inaccuracy regarding the current scores of matches on which live bets are being accepted. Customers should refer to other independent sources of information.
4. No live bets may be edited or deleted.

9. DEPOSITING:

20bet offers a variety of payment methods. They include VISA and MasterCard credit and debit cards, as well as different web wallets. Please contact our support team at support@20bet.com to inquire about the most suitable payment methods for your country of residence.

Please note that the minimum deposit amount is 10 EUR/10 USD/15 CAD/15 NZD/10 CHF/5 BRL/40 PLN/900 INR/3500 HUF/1200 JPY/9000 CLP/40 PEN (or equivalent in another currency). The maximum deposit amount depends on the payment method you decide to use.

20bet does not accept third-party payments. You must make deposits only from a bank account, or using VISA/MasterCard bank cards, payment systems Skrill/NETELLER, or other payment methods registered **in your own name**. If we determine during the security checks that you have violated this condition, then your winnings will be confiscated, and the casino will consider the possibility of returning the deposit made from third-party payment method. However, please keep in mind that the casino is not responsible for subtraction or loss of the deposits made using third-party payment methods.

Kindly note that due to the nature of vouchers (such as Flexepin and Kinguin) and cryptocurrencies, deposit limits cannot be applied to the deposits made through the vouchers and CoinsPaid payment system. If you want to limit your gambling in the casino, please, use any other available option.

10. MATCH RESULTS, DATES AND STARTING TIMES, DISPUTE RESOLUTION:

Bet settlement may be revised when the bookmaker presents incorrect results.

1. Bets are settled based on the actual start time of the event, which is determined roughly in accordance with the official documents of the bodies who organize the said event. In the absence of such documents, the information shall be taken from the official websites of sports federations, the websites of sports clubs, and other sources of sports information.
2. The bookmaker bears no responsibility for a discrepancy between the stated date and time and the actual date and time of an event. The date and start time of the event as shown in the "Sports" section are indicative. Bets are settled subject to the actual start time of an event as specified in the official documents of the organizer of such event.

3. The bookmaker bears no responsibility for inaccurate references to the name of a championship or duration of a match (sports event). Details shown in the “Sports” or “Live” sections are indicative. Customers should use other independent sources of information to find out the details of the relevant sports event.
4. The weather information in the SPORT and LIVE sections is indicative. Inconsistencies of the weather conditions in the SPORT and LIVE sections cannot be the cause for the cancellation of the placed bets.
5. Complaints about results should be submitted within 10 calendar days from the end of the event if there are official documents pertaining to the results of the event issued by the organizer of that event.
6. Bets placed after the start time of the event shall be settled at odds of 1 (except for live bets); in an accumulator, the odds of such legs shall be taken as 1.
7. If the Customer places a bet on an event of which the result is known to them, such a bet shall be cancelled. In this event, the bookmaker shall make a decision only after a special private investigation. Any activities related to such a bet shall be temporarily suspended.
8. PRE-MATCH betting. If a match or competition is postponed (rescheduled) for more than 48 hours for whatever reason all bets on this event shall be declared void (this is an approximate time, the bookmaker shall be entitled to keep such bets standing at its absolute discretion for the avoidance of disputes which may arise if the match is postponed for more than 48 hours from the official scheduled start time). The event shall be deemed postponed or rescheduled if the official scheduled start time of the event is altered.
9. If a match does not end and is abandoned, the outcomes determined before such abandonment (for example, first half markets, first goal and its time market, etc.) shall be accounted for at the bet settlement. All remaining bets shall be settled at odds of 1.
10. If a participant withdraws before the start of an event, then all bets on such a participant shall be declared void.
11. If a participant drops out during the contest for any reason (injury, withdrawal, etc.), all bets placed before the start of the last round of the contest in which he/she took part shall stand. All other bets shall be declared void.
12. If a member of a team (football, hockey, basketball player, etc.) has not participated in the game, the winning odds in their respect shall be deemed equal to 1 unless otherwise stipulated.
13. If withdrawal or disqualification takes place before the start of a tennis match, the winning odds shall amount to 1, except for bets on the **outright** win of the participant in question (such bets will be deemed lost). If a tennis match is interrupted, does not end on the same day and is postponed, all bets shall stand until the end of the tournament within which the match was scheduled, until the match is played or any participant withdraws.
14. When two specifically named opponents (teams, sportspeople) are expected to participate in an event (match, competition or fight), but later one or both of these opponents change, all bets on the event shall be cancelled.
15. In team competitions when one or several players are substituted in any team for whatever reason, all bets on the result of the match shall stand.

16. In doubles matches when the names of the pairs are specified and at least one participant is substituted, the winning odds shall be 1. When the names of the pairs are not specified, all bets shall stand.
17. In competitions where the terms “home” and “away” are used, should the event take place at a different venue, the following applies:
 - for a neutral venue, bets shall stand;
 - for the opposing team’s venue, bets shall stand.
18. When the terms “home” and “away” do not apply to an event (for example in dual or individual sports), should the event take place at a venue different from that originally specified, all bets shall stand. NBA, NHL, AHL, CHL, OHL, WHL and East Coast Hockey League teams may be shown in a direct order (home - away) and in a reversed order. If the latter is the case, no stakes are refunded.
19. In friendlies, including club friendlies, when the event takes place at a different venue, all bets shall stand.
20. If more than one participant or team is declared the winner, the winning odds of the bets on such participants or teams shall be divided by the number of winners. For example, if two participants are declared winners, the winning odds of the relevant selections shall be divided by two.
21. If there is no description of bet settlement for a particular sport or situation, the same shall be governed by the General Terms.
22. When a dispute of a particular type takes place for the first time, the bookmaker shall make the final decision.
23. In the event of discrepancies in data from different sources of information (date, time, result, team title), the bookmaker shall suspend payouts until the authenticity of such data is established through investigation. Should the result of a finished event published on an official website differ from that shown in a TV broadcast, the bookmaker reserves the right to settle bets based on the TV broadcast.
24. If there is an error in the odds output application and the bookmaker admits such error, all bets on such selections shall be deemed **void** and payouts shall be made at odds of 1.
25. If the initial result of a finished event is revised later for any reason and one party forfeits the game (abandonment shall be disregarded), all bets shall be paid subject to the initial (actual) result. The actual result is the result declared based on the official minutes and other official sources of information immediately after the end of the event.

11. AVAILABILITY OF GAMES:

Please bear in mind some games may be unavailable in certain jurisdictions, as required by policies of game providers that may change from time to time.

Using VPN is not restricted, however, it may lead to malfunction of games or connection issues.

In addition to the above, Street Fighter Video Slot is not available for the following countries: 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.

Fashion TV Video Slot is not available in the following countries:
Cuba, Jordan, Turkey, Saudi Arabia.

Planet of the Apes Video Slot is not available in the following territories:
Azerbaijan, China, India, Malaysia, Qatar, Russia, Thailand, Turkey, Ukraine.

Vikings Video Slot is not available in the additional 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.

Narcos Video Slot is not available in the following territories:
Indonesia, South Korea.

Additionally, Universal Monsters (Dracula, Creature from the Black Lagoon, Phantoms Curse and The Invisible Man), are only available in the following territories:
Andorra, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Georgia, Iceland, Liechtenstein, Moldova, Monaco, Montenegro, Norway, Russia, San Marino, Serbia, Ukraine, North Macedonia, Turkey, Austria, Cyprus, Finland, Germany, Greece, Hungary, Ireland, Luxembourg, Malta, Netherlands, Poland, Slovakia and Slovenia.

Players from the following countries are not eligible to win any jackpots from jackpot games offered by NetEnt (such as but not limited to Arabian Nights):
Australia, Azerbaijan, China, Denmark, India, Israel, Italy, Japan, Malaysia, Qatar, Russia, Spain, Thailand, Tunisia, Turkey, United Arab Emirates, Ukraine. The Casino will make reasonable efforts to prevent players from these countries to reach the games, but if players from any of the stated countries would win the jackpot, the jackpot win will be annulled. Players from Canada are not eligible to play the games from NYX.

12. DISCLAIMER OF LIABILITIES:

The player is aware of the fact that gambling on the website may lead to losing money. The Company is not liable for any possible financial damage arising from the use of the website.

The Company is taking effective measures to protect the player's private data from any unauthorized use and is only making it available to parties involved in providing gambling

services through the website. Notwithstanding this, the Company is not responsible for how the information is further treated by third parties, for example, third-party software providers or affiliates. Treatment of player's private data by such parties subject to the terms and conditions of these parties if any.

The Company is not liable for any hardware or software defects, unstable or lost Internet connections, or any other technical errors that may limit the player's access to the website or prevent the player from an uninterrupted play.

In the unlikely case where a wager is confirmed or a payment is performed by us in error, the Company reserves the right to cancel all wagers accepted containing such an error, or to correct the mistake by resettling all the wagers at the correct terms that should have been available at the time that the wager was placed in the absence of the error.

If the Casino mistakenly credits your Player Account with a bonus or winnings that do not belong to you, whether due to a technical issue, error in the paytables, human error, or otherwise, the amount and/or the winnings from such bonus will remain the Casino property and will be deducted from your Player Account. If you have withdrawn funds that do not belong to you prior to us becoming aware of the error, the mistakenly paid amount will (without prejudice to other remedies and actions that may be available at law) constitute a debt owed by you to us. In the event of incorrect crediting, you are obliged to notify us immediately by email.

The Casino, its directors, employees, partners, service providers:

- do not warrant that the software or the Website is/are fit for their purpose;
- do not warrant that the software and Website are free from errors;
- do not warrant that the Website and/or games will be accessible without interruptions;
- shall not be liable for any loss, costs, expenses, or damages, whether direct, indirect, special, consequential, incidental, or otherwise, arising in relation to your use of the Website or your participation in the games.

You hereby agree to fully indemnify and hold harmless the Casino, its directors, employees, partners, and service providers for any cost, expense, loss, damages, claims, and liabilities howsoever caused that may arise in relation to your use of the Website or participation in the Games.

You acknowledge that the Casino shall be the final decision-maker of whether you have violated the Casino's Terms and Conditions in a manner that results in your suspension or permanent barring from participation in the Website.

The casino is not a financial institution and thus should not be treated as such. Your account will not bear any interest and no conversion or exchange services (including fiat-crypto exchange) will be offered at any time.

Internet gambling may be illegal in the jurisdiction in which you are located; if so, you are not authorized to use your payment card to complete this transaction.

Cardholder's responsibility to know the laws concerning online gambling in his or her country of domicile.

Participation of minors in offered on this website activities is prohibited.

13. USE OF PLAYER'S ACCOUNT:

Each player can create only one personal user account. Creating multiple user accounts by a player can lead to termination of the accounts and suspension of all payouts. Please have in mind that the casino reserves the right to reject a deposit refund in case a duplicate account is detected. The player shall not provide access to his user account or allow using the website to any third party including but not limited to minors. The website can only be used for personal purposes and shall not be used for any type of commercial profit.

Any offensive or obscene language, as well as any commercial or promotional information, are not allowed in the "Nickname" field in the player's profile. If any violations are detected, support service members or other Company's staff may replace the contents of the "Nickname" field with something neutral. In case of a repeated violation, the player's account may be blocked and all funds confiscated.

Any returns, winnings, or bonuses which the player has gained or accrued during such time as the Duplicate Account was active may be reclaimed by us, and players undertake to return to us on demand any such funds which have been withdrawn from the Duplicate Account.

14. ANTI-FRAUD POLICY:

The Company has a strict anti-fraud policy. If the player is suspected of fraudulent actions including but not limited to:

- participating in any type of collusion with other players;
- development of strategies aimed at unfaithful winnings;
- fraudulent actions against other online casinos or payment providers;
- chargeback procedures with a credit card or denial of some payments made;
- going bankrupt in the country of his residence;
- providing incorrect personal data during registration;
- low-risk roulette play where the player betting equal stakes for both black/red or even/odd covering 25 or more out of 37 numbers on the table. (Placing bets on black/red only covers 36 of 37 possible numbers).
- opposite betting.
sports betting: actions aimed at placing bets on opposing outcomes of the same event.

casino: placing wagers on conflicting outcomes within the same casino game; live game; table game.

- other types of cheating

The Company reserves the right to terminate the user account and suspend all payouts to the player. This decision is at the sole discretion of the Company and the player will not be notified or informed about the reasons for such actions. The Company also reserves the right to inform the regulatory bodies of such fraudulent actions performed by the player.

The administration of the casino reserves the right to call its players if regarded as a necessary part of verification. The account will not be verified and the winnings will not be processed until a conversation with the manager takes place (the call is realised via the phone number provided for the player's account). In case the phone number is invalid or missing, giving grounds to suspect fraud, the casino reserves the right to terminate the account and confiscate the winnings. If the player does not pass the procedure within two weeks, the account will be permanently closed and the winnings confiscated. Such actions may help to reduce fraudulent actions and avoid negative practice in the future. In case the player has a duplicate account with bonuses, or same ID, or used a few accounts from the same browser, or same playing scheme at both accounts, the casino reserves the right to terminate such accounts and withhold the winnings. If a customer avails of registration free spins while his/her country differs from the IP address, the administration of the casino reserves the right to terminate such an account and withhold the winnings in order to avoid negative practices in the future. If a customer or group of customers is suspected of abusing a promotion, 20bet reserves the right to void the bonus and any winnings.

Abusing a promotion means:

- Making maximum allowed bets on high variance games in order to increase balance;
- Decreasing stake after a big hit and switching to low variance game;
- Making deposits with only bonus promotions without free cash deposits;
- The Customer bonus ratio (bonuses : wager) is more than 40%;
- Delaying game rounds in any game, including free spins and bonus features, to a later time when you have no wagering requirements;
- Leaving large bets on the table, for example in blackjack, and returning to the game after bonus wagering has been completed;
- Playing games with bonus money to build up in-game value, lose the bonus funds, and then cash out on the built-up value during real-money play;
- Using strategies that take advantage of any software bug or failure.

The Casino has zero tolerance to advantage play. Any player who will try to gain advantage of casino welcome offers or other promotions agrees that Company reserves the right to void bonuses and any winnings from such bonuses, for the reasons of:

- use of stolen cards;
- chargebacks;
- creating more than one account in order to get an advantage from casino promotions;
- providing incorrect registration data;
- any other actions which may damage the Casino.

The Casino reserves the right to close your Player Account and to refund to you the amount on your account balance, subject to deduction of relevant withdrawal charges, at Casino's absolute discretion and without any obligation to state a reason or give prior notice. The Casino reserves the right to retain payments if suspicion or evidence exists of manipulating the casino system. Criminal charges will be brought against any user or any other person(s) who has/have manipulated the casino system or attempted to do so. The Casino reserves the right to terminate and/or change any games or events being offered on the Website.

In order to verify the player's account, casino management may request documents (ID, payment systems, utility bills etc) in Latin or Cyrillic script. Documents must be presented in a form of photo. We don't accept PDF files or scanned documents (if other is not stated). In case the player doesn't have an opportunity to provide documents in either of the above-mentioned scripts, the casino reserves the right to demand video verification where the player shows his/her documents. Documents will be checked in 48 hours time. You can consider contacting support if you want your request to be processed faster.

Should you become aware of any possible errors or incompleteness in the software, you agree to refrain from taking advantage of them. Moreover, you agree to report to the Casino any error or incompleteness immediately. Should you fail to fulfil such obligations, the Casino has a right to full compensation for all costs related to the error or incompleteness, including any costs incurred in association with the respective error/incompleteness and the failed notification. Please note that if you requested a withdrawal, but the total amount of bets made since the last deposit is less than three (3) times the size of that deposit, the Casino reserves the right to charge you the costs of transaction processing for deposit and withdrawals. This decision is at the sole discretion of the Casino.

15. KYC AND VERIFICATION:

Provide your KYC procedures.

1. All Players should be over the legal age (18+).
2. List of required documents in order for players to pass verification process:
 - Photo of an identity document;
 - Photo or screenshot of the payment system;

- Photo or screenshot of a document confirming the current address of residence (not older than 3 months).
3. In some cases we require additional proof - proof of funds (to make sure player uses his/her own money when gamble at our site).
 4. The documents quoted hereinabove can be requested when player reaches certain sum of deposit/withdrawal and when we suspect player in fraudulent activity.
 5. We also check player bets for to check on possible violations. In case we are not sure about the legality of the winning credited we contact provider and check those bets with them.
 6. To prevent the possible fake/untrustful usage of the ID verification process.
 7. We check documents for any signs of editing, if necessary request selfie with ID to make sure the document belongs to the exact person who registered on the website. In case we have strong suspicions and unsure whether the document is valid or not we contact anti-fraud department via email.
 8. The player should upload documents to the “Document verification” tab in his/her account.
 9. Document verification criteria:
 - Photo of an identity document: all data (name, date of birth, citizenship) completely coincide with the data in Player’s details, the document is valid, with a photograph;
 - As a rule, a passport, ID, driver’s license is suitable for identification;
 - Photo or screenshot of the payment system: all data completely coincides with the data in Payment systems debts. Scanned copies are not accepted as confirmation.
 10. Additional documents:
 - Selfies with an identity document;
 - Proof of wealth;
 - Proof of funds.
 11. A photo or a screenshot of a document confirming the current address of residence: the data (name, address of residence + date of issue of the document) coincides with the data in Player’s details. To confirm the address, a utility bill / bank statement / payment for mobile services is acceptable / photo of registration from the passport is acceptable for players from the CIS. The document must be no older than 90 days (3 months).
 12. Selfies with an identity document: it is desirable that the player’s hands are visible, a thorough check for editing / photoshop. Optionally, a selfie can be requested with an identity

document + a sheet of paper on which the name of the casino and the current date are written. In this case, it's preferable for the inscription to be on a sheet of squared paper rather than plain.

- Proof of wealth: a document confirming the welfare of the player.
- Proof of funds: a document confirming the receipt of funds to the payment system.

13. If the player fails to complete the required verification procedure within a period of two weeks, the account will be permanently closed and the winnings confiscated.

16. WITHDRAWAL POLICY:

The minimal amount for withdrawal is 10 EUR/USD. The maximum amount for withdrawal depends on the payment method you decide to use. If the requested amount of withdrawal exceeds the limit of a particular payment system, the amount will be withdrawn in instalments. Your withdrawals will be processed as soon as possible. Please note that our processing time may take up to 24 hours. However, the Company reserves the right to extend the processing time if additional verification or checks are required.

Our team processes user withdrawals every day, including weekends, ensuring that your requests are handled promptly without any delay.

If you have deposited via credit or debit card and the amount of withdrawal is equal to or lower than the one deposited, we reserve the right to pay the withdrawal amount back to the credit or debit card. If the amount exceeds the one deposited, the amount in excess will be paid via one of the alternative payment methods. The Casino will check the identity of the player and hold any winnings or withdrawals during that time. In case you provide false Personal Data, the withdrawal can be refused and the Player Account terminated, of which you will be informed by email.

In certain circumstances and with respect to certain customers 20bet casino may decide not to reimburse service charges imposed by payment systems on deposits or withdrawals, which 20bet casino usually reimburses.

For Visa, the following countries are not supported: USA, Australia, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, Singapore.

For Mastercard, the following countries are supported: Andorra, Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Luxembourg, Malta, Monaco, Netherlands, Norway, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, and United Kingdom.

Please note that even for supported countries the Company is not able to guarantee successful credit card payment processing in all cases, since banks issuing credit cards may block or reject such transactions at their own discretion.

Please note that the internal operating currency of the website is Euro. If you transact in other currencies, the amount deducted from your credit card may be insignificantly higher than displayed at the time of transaction due to currency conversions on the side of your bank and/or the Company's payment processing system.

You acknowledge that withdrawals via bank transfers can in exceptional cases be subject to additional charges by the intermediary banks. These charges remain beyond the influence of The Casino and are limited to the equivalent of 16 EUR.

The Company reserves the right to check the player's identity prior to processing payouts, holding any pending withdrawals during that time or cancel them. In some cases, the Website can request a selfie with an ID, a selfie with an ID and a special sign, or a phone call. Failure to pass verification will lead to the account closed and any winnings confiscated. In case, of false personal data provided by the player, the withdrawal can be refused and the user account can be terminated. The player will be informed thereof by email. In some cases The Company may require verification via a live video call (Skype). Due to the restrictions of the payment processor, the minimum withdrawal amount processed via Wire Transfer is 500 EUR/USD.

The 20Bet Security Service is entitled to:

- decline cash withdrawal requests if deposits were made through e-payment systems.
- refuse any withdrawal should the deposit or withdrawal amounts be inconsistent with bets placed (the Customer must place bets adding up to the total amount minimum odds of 1.1). Permitted withdrawal amounts shall be calculated based on the amount of the bets placed from any given deposit.
- refuse any withdrawal if the betting account is misused. In this case your account must be verified before a withdrawal can take place.

The maximum withdrawal amount processed to a player is 4,000 EUR (or equivalent in another currency) per day, 10,000 EUR (or equivalent in another currency) per week and 40,000 EUR (or equivalent in another currency) per month, unless otherwise specified in the promotional Terms & Conditions, where exceptions can be made for players with a higher VIP status. All progressive jackpot winnings will be paid out in full.

Finally, please keep in mind the Casino is not a financial institution. Your account will thus not bear any interest and no conversion or exchange services will be offered at any time.

In case of account closure, if there are still funds in your account, a transaction fee of 12.5 EUR (or equivalent in another currency) will be added for a manual bank transfer made by our team.

17. DORMANT ACCOUNTS:

An inactive (dormant) account is a Player Account which a player has not logged into or logged out of for twelve (12) consecutive months. If your Player Account is deemed to be inactive, the Casino reserves the right to charge a monthly administrative fee of 10 EUR or the equivalent in another currency (or the current balance of your account, if less) as long as the balance of your account remains positive.

You authorise the Casino to debit this fee from your Player Account at the beginning of the month following the day on which your account is deemed inactive, and at the beginning of every subsequent month that your account remains inactive. The Casino will stop deducting the fee if the account balance is zero or if the account is re-activated.

18. COMPLAINTS:

You are free to contact our customer service team according to the instructions found on the Website to make any complaints regarding our services. The complaints are handled in the support department and escalated in the organisation of the Casino in case the support personnel did not solve the case immediately. You will be informed about the state of the complaint to a reasonable level. If the dispute is not resolved at the casino management level, you can contact any independent body, gaming authority or the licensing regulator listed on the Website. In the event of any dispute, you agree that the server logs and records shall act as the final authority in determining the outcome of any claim. You agree that in the unlikely event of a disagreement between the result that appears on your screen and the game server, the result that was logged on the game server will prevail, and you acknowledge and agree that our records will be the final authority in determining the terms and circumstances of your participation in the relevant online gaming activity and the results of this participation. When we wish to contact you regarding such a dispute, we will do so by using any of the contact details provided in your Player Account.

8 How TechSolutions Group N.V. settles disputes with players

The Company ensures a player support function with sufficient resources to efficiently, competently and effectively interact with players, by providing the designated staff with continuous training for the player interaction and relevant legislative knowledge in order to offer to its player the highest level of support.

The Company aims to communicate the resolution to its player within 5 working days since the complaint has been logged in cases related to Responsible Gaming Complaints and within 4 weeks since the complaint has been logged in cases related to other types of complaints.

The company obliges to communicate the player and confirm receipt of the complaint, provide an explanation of how the complaint will be processed and provide notice of the average timeline for resolution of a complaint within 2 days since the complaint has been logged in cases related to

Responsible Gaming Complaints and within 1 week since the complaint has been logged in cases related to other types of complaints.

In special circumstances the complaint might have to be escalated and analyzed at a more complex level, which may result in a prolonged response time. In such case player shall be informed of the delay, which cannot exceed two weeks. If a delay is due to a lack of or a slow response from the player, the resolution period may be extended by no more than a further two weeks. Should the player not provide the necessary information within that time period, the Company may reject the complaint

A player will always receive a final determination of their complaint in writing. The response will be either:

1. A reasoned final assessment of the outcome/resolution of the complaint with supporting evidence if necessary or applicable.
2. Detailed reasons for not handling the complaint.
3. If the player is unsatisfied with the resolution and makes a further complaint to that effect, the player will be informed that they may escalate the matter to an independent ADR entity.

If a player does not agree with the determination of their complaint, they have a right to refer the matter to an Alternative Dispute Resolution free of charge.

In the event that the player drops out of the ADR process (but it has already begun) they won't have the right to resurface the dispute in the future.

More detailed process of how TechSolutions Group N.V. is handling player complaints can be found in the Player Complaints Policy approved and adopted by TechSolutions Group N.V.

9 Digital records kept of specific critical information about players

TechSolutions Group N.V. has implemented and maintains procedures, and technical controls to create, retain, and manage digital records containing critical information relating to players as part of its operational, regulatory, compliance, and player protection framework.

Digital records are maintained in secure electronic systems and include, where applicable, player identification and account information, age and identity verification records, customer due diligence and Know Your Customer (KYC) documentation, transaction and payment records, gaming activity and wagering history, responsible gambling interactions, account limitations and exclusions, customer communications, complaints, fraud indicators, account access logs, and records required for anti-money laundering and regulatory reporting purposes.

TechSolutions Group N.V. ensures that all critical player information is recorded accurately, stored securely, and maintained in a manner that supports traceability, auditability, regulatory

oversight, operational monitoring, and the reconstruction of player activity where required. Digital records are protected through appropriate access controls, authentication mechanisms, logging, monitoring, backup procedures, and other technical safeguards designed to preserve confidentiality, integrity, availability, and protection against unauthorized access, alteration, deletion, or loss

TechSolutions Group N.V. confirms that such digital records and critical player information are maintained and made available to the Curaçao Gaming Authority (CGA) at all times in accordance with applicable regulatory requirements.



(SMES) Solutions for Managment Employment Support N.V.

Managing Director

01.07.2026