



Terms & Conditions

Introduction

These terms and conditions and the documents referred and linked to below including:

Our Privacy Policy;

Part A - General Terms;

Part B – Schedule 1 - Fixed Odds Betting;

Part C – Schedule 2 - Casino Games;

Part D – Schedule 3 - Pool Betting;

(**“the Terms”**, **“the Agreement”**),

set out the basis upon which we provide fixed-odds betting services, football pools and casino games via remote communication including text message, mobile telephone, our websites (www.pariaz.co.uk (**“the Websites”**)) or via our software which is downloadable to electronic devices including but not limited to your computer or mobile phone (**“the Software”**) (collectively, **“the Service”**) will be provided to you.

Please read these Terms very carefully as they form a binding legal agreement between you - our member – (**“you”**, **“your”**, **“customer”**) and us. By opening an account with us and using the Service you agree unequivocally with the Terms. If you do not accept any of the Terms you should immediately cease using the Service and remove the Software from your computer or where the Software is stored. If anything is not clear to you please contact us using the contact details below.

The Service is provided by Pariaz Limited, a limited liability company registered in England and Wales, with company number. Our registered address and contact address is: 37a Chippenham Mews, London, W9 2AN. If you would prefer to contact us by telephone, the number is: 08449940299 and our general email address is: info@pariaz.co.uk. We are regulated by the Gambling Commission and our licence number is: 000-031665-R-312804-001 In accordance with these Terms. Within these Terms references to **we**, **us** and **our** mean Pariaz Limited.

PART A - GENERAL TERMS

1. Changes

- 1.1 If we make any changes to these Terms (including to any documents referred and linked to below), we will endeavour to bring such changes to your attention before they take effect e.g. by placing a notice of such change on the Website and/or emailing a notice to you where possible at least 30 days before any such change is due to come into force. If you object to any such changes, you must immediately stop using the Service and the termination provisions below will apply. Continued use of the Service indicates your agreement to be bound by such changes. Any bets matched made prior to the changed Terms taking effect will be subject to the pre-existing Terms.
- 1.2 If at any time you are in any doubt about how to place bets or otherwise use the Service you should refer back to these Terms or contact our Customer Service Department on the contact details set out at the head of these Terms.

2. Interpretation

- 2.1 In these Terms, unless the context otherwise requires:
 - 2.1.1 The Terms headings are for convenient reference only and have no effect in limiting or extending the language of the provisions to which they refer;
 - 2.1.2 The singular includes the plural and vice versa;

- 2.1.3 References to a gender include but are not limited to references to any other gender as the context requires;
- 2.1.4 References to days, weeks, months or years are to calendar days, weeks, months or years;
- 2.1.5 "in writing" means any communication in any written form or any electronic means, including but not limited email, facsimile transmission, letters and memoranda; and
- 2.1.6 Where a word or phrase is given a particular meaning, other parts of speech and grammatical forms of that word or phrase have corresponding meanings.

3. **Your Obligations**

You promise that at all times when using the Service:

- 3.1 You are 18 years of age or over and can otherwise enter into a binding legal agreement with us;
- 3.2 You will not register a mobile phone number which is within the reach of a minor;
- 3.3 You are in a country where it is lawful to access and use the Service. You hereby warrant that you are not a resident of a country where it is unlawful to access and use Service. Please note that Pariaz Limited is not able to verify the legality of the Service in each jurisdiction and it is the user's responsibility to ensure that their use of the Service is lawful. (if in doubt, you should check with the local gambling regulator in the relevant country);
- 3.4 When you send money to us you are authorised to do so e.g. you are the authorised user of the debit card or credit card you use;
- 3.5 You will not, by participating in the Services and/or placing bets be placed in a position of actual, potential or perceived conflict of interest in any manner.
- 3.6 You have never failed to pay, or attempted to fail to pay a liability on a bet; and

- 3.7 You are acting solely on your own behalf as a private individual in a personal capacity and not on behalf of another party or for any commercial purposes.
- 3.8 By placing bets you may lose some or all of your money lodged with us in accordance with these Terms and you will be fully responsible for that loss.
- 3.9 You must not attempt to use this Service to deliberately transfer money from one Pariaz.com account to another.
- 3.10 You must use the Service for legitimate betting purposes only and must not nor attempt to manipulate any market or element within the Service in bad faith or in a manner that adversely affects the integrity of the Service or of us.
- 3.11 When placing bets on the Service you must not use any information obtained in breach of any legislation in force in the UK or the country in which you were when the bet was placed. You may wish to consider seeking appropriate advice about this (for example the Gambling Commission website www.gamblingcommission.gov.uk).
- 3.12 You must make all payments to us in good faith and not attempt to reverse a payment made or take any action which will cause such payment to be reversed by a third party in order to avoid a liability legitimately incurred.
- 3.13 You must otherwise generally act in good faith in relation to us of the Service at all times and for all bets made through the Service.

4. **Registration**

- 4.1 In order to protect the integrity of the Service and for other operational reasons we reserve the right to refuse to accept a registration application from any applicant at our sole discretion. For legal and operational reasons we may not be able to provide details of our reasons.
- 4.2 Before using the Service, you must complete the registration form and read and agree to these Terms. In order to start betting on the Service, we will require you to become a verified member which includes passing certain checks. This procedure is a statutory requirement and is in accordance with UK anti-money laundering legal requirements. Additionally, you will need to fund your Pariaz.com account

using the payment methods set out in Clause 7 below.

- 4.3 You must provide complete and accurate information about yourself, and update such information in the future to keep it complete and accurate. It is your responsibility to keep your contact details up to date on your account. Failure to do so may result in you failing to receive important account related notifications and information from us, including changes we make to these Terms. **We will immediately suspend your account if you intentionally provide false or inaccurate personal information. We may also take legal action against you for doing so in certain circumstances and/or contact the relevant authorities who may also take action against you.**
- 4.4 you are only allowed to register one account with the Service. We will close your accounts if it is found that you have multiple accounts registered with us. This includes the use of representatives and or third parties operating on your behalf.
- 4.5 In order to ensure your credit worthiness and to confirm your identity, we may use any third party information providers we consider necessary.
- 4.6 You must keep your password for the Service confidential. Provided that the account information requested has been correctly supplied, we are entitled to assume that orders and payments have been made by you. We advise you to change your password on a regular basis and never disclose it to any third party. Passwords must contain at least 1 letter and 1 number, are case sensitive and must be at least six characters long. It is your responsibility to protect your password and any failure to do so shall be at your sole risk and expense. you must exit out of the Service at the end of each session. If you believe any of your account information is being misused by a third party, or your password has been discovered by a third party, you must notify us immediately by telephone on the contact details set out at the head of these Terms. We will immediately suspend your account once we are aware of such an incident. In the meantime you are responsible for all activity on your account including third party access, regardless of whether or not their access was authorised by you.
- 4.7 You must not access or use the Service using a user name that is, contains or is substantially similar to, a trade mark or service mark, or that incorporates words that are defamatory, vulgar, obscene, hateful, or racially or ethnically or otherwise

objectionable. You may not use a misspelling or an alternative spelling to circumvent these restrictions.

4.8 You must not at any time transmit any content or other information on the Service to another member or any other party by way of a screen capture (or other similar method), nor display any such information or content in a frame or in any other manner that is different from how it would appear if such member or third party had typed the URL for the Service into the browser line.

4.9 When registering, you will be required to choose the currency in which you will operate your account. This will be the currency of your deposits, withdrawals and bets placed and matched into the Service as set out in Clause 7 below.

5. **Restricted Use**

5.1 you must not use the Service:

5.1.1 in any way which, in our reasonable opinion, could be considered as an attempt to:

5.1.1.1 cheat the Service or another member using the Service; or

5.1.1.2 collude with any other member using the Service in order to obtain a dishonest advantage; or

5.1.2 for any unlawful activity whatsoever or Prohibited Behaviour.

5.2 **We may immediately terminate your account upon written notice to you to this effect if you intentionally use the Service for unauthorised purposes. We may also take legal action against you for doing so in certain circumstances.**

6. **Privacy**

6.1 Any information provided to us by you will be processed in accordance with these Terms and our Privacy Policy (<http://pariaz.co.uk/fob/privacypolicy.pdf>) under applicable UK law. For more information please see the website for the Information Commissioner www.ico.gov.uk .

6.2 We will not reveal the identity of any person who places bets using the Service unless the information is requested by applicable government, regulatory or enforcement agencies or as otherwise required to do so or permitted above.

6.3 On registration your information is stored in our database. This means that your personal information may be transferred outside the European Economic Area (EEA) to jurisdictions that may not provide the same level of protection and security procedures as the UK. By agreeing to these Terms you agree to such a transfer of your personal information.

7. **Your Account**

7.1 We accept accounts in Pounds Sterling, Euros and US Dollars.

7.2 We do not give credit for use of the Service.

7.3 We may close or suspend an account and refund any monies held if you are not or we reasonably believe that you are not complying with these Terms, or to ensure the integrity or fairness of the Service or we have other reasonable grounds to do so. We may not always be able to give prior notice for legal and operational reasons.

7.4 If we close or suspend your account in accordance with these Terms, we may cancel any bets.

7.5 If any amount is mistakenly credited to your account it remains our property and when we become aware of any such mistake, we shall notify you and the amount will be withdrawn from your account.

7.6 You will inform us as soon as you become aware of any errors with respect to your account.

8. **Opening an Account**

8.1 To open an account, fill in the tear portion of the leaflet and make your deposit (minimum 10 units of any currency) with any of our offices presenting your ID card or any other identifying document; or

- 8.2 Visit our website and register online but you will need to complete our Know your Customer requirements and accept our Terms; or
- 8.3 Fill in the registration form and fax it together with your ID card or copies of first two pages of your passport to one of our offices; or
- 8.4 Cut the application form in our advertisements and fill it then fax together with your ID card or first two pages of your passport; or
- 8.5 SMS us, telephone us or make a request on our website and an agent will revert back to you to get you registered.

9. Customer funds protection system

- 9.1 In order to protect customer funds, Pariaz Ltd implements a Basic Segregation of customer funds (<http://www.gamblingcommission.gov.uk/Consumers/Protection-of-customer-funds.aspx>). Customer funds are kept in accounts separate from business accounts but they would form part of the assets of the business in the event of insolvency. Customer funds represent the total of all clients' balances held with the company at any one point in time. In the quarterly report filed with the Gambling Commission UK and in particular Section "Financial Information" where client balances as at the end of the quarter is stated, the regulatory compliance officer of the company attaches the bank statement holding ONLY client funds and confirming that money held in that client account held with the bank always exceeds the figure at section on "Financial Information" of the report.

Customer funds are held by the company are kept in a specific account with the MAURITIUS POST AND Cfrom OOPERATIVE BANK (Account number - MPCB 0110006352622004). This account is used exclusively to keep customer funds. Our regulatory compliance officer, on a weekly basis verifies and ascertains that total assets of the company excluding client money held in the above account always exceeds the total liabilities excluding equity's fund of the company.

10. Inactive Accounts

10.1 We will charge you a fee of £2.50 (or currency equivalent) per calendar month ("**Inactive Account Fee**") if:

- a. there has been no log in or log out recorded on your account for thirteen consecutive months or more ("**Account Activity**"); and
- b. your account is in credit.

10.2 The Inactive Account Fee will be withdrawn from your account on a monthly basis to the extent that your account remains in credit and only for the period during which there remains no Account Activity after the initial thirteen month period has passed. If the Inactive Account Fee is due to be withdrawn from your account and the balance of your account is less than £2.50 (or equivalent currency), the Inactive Account Fee shall comprise the remaining funds in your account.

10.3 If at any time you engage in Account Activity after you have been subject to one or more Inactive Account Fee, and at our discretion, we will reimburse you on request the amount charged, up to a maximum of 24 months' Inactive Account Fee.

11. Self Exclusion and closing of account

11.1 If you think that you have a problem with gambling or just want to have an enforced break, you can temporarily exclude yourself from gambling for a period of at least 6 months to a period of up to 7 years. This can be done by informing our customer support. Self-exclusion is subject to the following conditions:

- All funds in your account will be refunded to you.
- If you have unsettled bets, these will be settled at the close of the event. If the bets are winning ones, you will be paid the full winning amount.
- You will not be able to request your account to be reactivated during the self-exclusion period.

- You are not allowed to open a new account with Pariaz Ltd during the period of self-exclusion.
- After the self-exclusion period, unless you inform the company you wish to re-activate your account, your account will remain inactive until you ask for a reactivation (see following section).

11.2 After the self-exclusion period is over the self-exclusion will remain in place indefinitely unless you take positive action to gamble again. If you wish to reactivate your account, you will have to make a request by phone. Upon receiving your request, there will be a 24 hours cool off period after which our support will contact you by phone and confirm you want to keep reactivate your account.

12. Deposit of Funds

12.1 you may deposit funds into your account by debit or credit card, direct bank transfer, money order, bank draft, cheque, Ukash or via alternative payments (“**Alternative Payments**”). All deposits should be made in the same currency as your Service account and any deposits made in any other currency will be converted at our own bank's prevailing rate of exchange following which your account will be deposited accordingly.

12.2 Some forms of payment may attract certain banks and other charges.

12.3 you are responsible for your own bank charges that you may incur due to depositing funds with us.

12.4 If you deposit funds by either a credit card or a debit card, your account will only be credited if we receive an approval and authorisation code. If your card's issuer gives no such authorisation, your account will not be credited with those funds.

12.5 your funds are deposited and held in the respective you account based on the currency of your account.

12.6 you will not be entitled to any interest on any outstanding account balances and any interest accrued on you accounts will be paid to us.

13. **Withdrawal of funds**

13.1 You may withdraw any or all of your Account Balance as shown on the Website.

13.2 We reserve the right to request documentation for the purpose of identity verification prior to granting any withdrawals from your account.

13.3 All withdrawals must be made in the currency of your account.

13.4 If you win a sizeable amount deemed to be worthy of publicity by us, you agree to make yourself available for any event arranged by us in relation to that win.

13.5 There is no charge for withdrawals by UK debit card, cheque or three day direct bank transfer. There is a charge for withdrawals by credit card, non UK debit cards and alternative payments.

13.6 All withdrawals must be made to the original debit, credit card, bank account, or Alternative Payments account used to make the payment to your Pariaz.com account. We may, and always at our own discretion, allow you to withdraw to a payment method from which your original deposit did not originate. This will always be subject to additional security checks. Cheques will only be made out to the name of you registered with us.

14. **Payment Transactions and Processors**

14.1 You are fully responsible for paying all monies owed to us. You must make all payments to us in good faith and not attempt to reverse a payment made or take any action which will cause such payment to be reversed by a third party in order to avoid a liability legitimately incurred. You will reimburse us for any charge-backs, denial or reversal of payment you make and any loss suffered by us as a consequence thereof. We reserve the right to also impose an administration fee

of £60 per charge-back, denial or reversal of payment you make.

- 14.2 We reserve the right to use third party electronic payment processors and or merchant banks to process payments made by you and you agree to be bound by their terms and conditions providing they do not conflict with the terms of this Agreement.

15. **Errors**

- 15.1 **General.** In the event of an error or malfunction of our system or processes, all bets are rendered void. You are under an obligation to inform us immediately as soon as you become aware of any error with the Service. In the event of communication or system errors or bugs or viruses occurring in connection with the Service and/or payments made to you as a result of a defect or effort in the Service, we will not be liable to you or to any third party for any costs, expenses, losses or claims arising or resulting from such errors, and we reserve the right to void all games/bets in question and take any other action to correct such errors.

- 15.2 **RNG.** The Company's Random Number Generator (RNG) will determine all randomly generated events. Should there be a conflict between the result shown on the Software after having been installed by you on your computer and the result on our server, the result on our server will prevail. All disputes should be immediately brought to the attention of our Customer Support team by email at info@pariaz.co.uk.

- 15.3 **Casino.** In the event of a casino system malfunction, all bets are rendered void. In the event of such error or any system failure or game error that results in an error in any odds calculation, charges, fees, rake, bonuses or payout, or any currency conversion as applicable, or other casino system malfunction ("**Casino Error**"), we reserve the right to declare null and void any wagers or bets that were the subject of such Casino Error and to take any money from your account relating to the relevant bets or wagers.

- 15.4 **Fixed odds.** We make every effort to ensure that we do not make errors in accepting bets. However, if as a result of human error or system problems a bet is accepted at an odd that is: materially different from those available in the general market at the time the bet was made; or clearly incorrect given the chance of the event occurring at the time the bet was made then we will pay winnings at the correct price.

15.5 To establish the correct price Pariaz Ltd will consider prices available in the general market at the time the bet was made, including the prices offered by other bookmakers on average. Example of circumstance where this would apply is when the price is recorded as 100-1 while the price on offer in the general market is 10-1.

16. **Account Corrections**

16.1 We have the right to recover from you any amount overpaid and to adjust your account to reflect the true outcome and rectify any mistake. An example of such a mistake might be where a price is incorrect or where we enter a result of an event incorrectly. If there are insufficient funds in your account, we may demand that you pay us the relevant outstanding amount relating to any erroneous bets or wagers.

17. **Warranty**

17.1 The Service is provided on an 'as is' basis. We shall make reasonable efforts to ensure the accuracy of all information and statements published or made available by it. However, we shall not be liable or responsible for any errors or omissions in respect of such information or statements. We may, in its sole and absolute discretion and at any time, correct errors in such information or statements. We make no representation of any kind whatsoever about our computer systems and servers under in the conduct of the Service.

28.2 We exclude and disclaim any and all implied terms, conditions and warranties or representations and we in no way warrant that the Service will not infringe any third party's IP rights, or that the Service will be uninterrupted, timely, secure or error-free, or that the Service is of satisfactory quality or fit for any purpose or that use by you of the Service will not cause any disturbance to your software, to your hardware or to such other software.

28.3 We strongly recommend that you take care to verify the suitability and compatibility of the Services with your own computer equipment prior to use; and take reasonable precautions or protect yourself against harmful programs

or devices including through installation of anti-virus software.

18. **Liability**

18.1 **WE SHALL NOT IN ANY CIRCUMSTANCES HAVE ANY LIABILITY FOR ANY LOSSES OR DAMAGES WHICH MAY BE SUFFERED BY YOU THROUGH YOUR, OR ANY THIRD PARTY'S, USE OF THE SERVICES, WHETHER THE SAME ARE SUFFERED DIRECTLY OR INDIRECTLY OR ARE IMMEDIATE OR CONSEQUENTIAL AND WHETHER THE SAME ARISES IN CONTRACT, TORT, OR OTHERWISE HOWSOEVER. AS THIS SERVICE IS FOR CONSUMER USE ONLY WE WILL NOT BE LIABLE FOR ANY BUSINESS LOSSES OF ANY KIND.**

18.2 **IN THE EVENT THAT WE ARE HELD LIABLE FOR ANY EVENT UNDER THESE TERMS, OUR TOTAL AGGREGATE LIABILITY TO YOU UNDER OR IN CONNECTION WITH THESE TERMS SHALL NOT EXCEED THE VALUE OF THE BETS AND OR WAGERS YOU PLACED VIA YOUR ACCOUNT IN RESPECT OF THE RELEVANT BET/WAGE OR PRODUCT THAT GAVE RISE TO THE RELEVANT LIABILITY BUT NOT MORE THAN \$5,000 UNLESS THAT FAILURE IS ATTRIBUTED TO: (I) YOUR OWN FAULT; (II) A THIRD PARTY UNCONNECTED WITH OUR PERFORMANCE OF THIS AGREEMENT (FOR INSTANCE PROBLEMS DUE TO COMMUNICATIONS NETWORK PERFORMANCE, CONGESTION, AND CONNECTIVITY OR THE PERFORMANCE OF YOUR COMPUTER EQUIPMENT); OR (III) ANY OTHER EVENTS WHICH NEITHER WE NOR OUR SUPPLIERS COULD HAVE FORESEEN OR FORESTALLED EVEN IF WE OR THEY HAD TAKEN REASONABLE CARE.**

18.3 **NOTHING IN THIS AGREEMENT WILL OPERATE SO AS TO EXCLUDE ANY LIABILITY OF THE COMPANY FOR FRAUD, DEATH OR PERSONAL INJURY THAT IS CAUSED BY OUR NEGLIGENCE.**

19. **Gambling By Those Under Age**

19.1 **If we suspect that you are or receive notification that you are currently under 18 or were under 18 when you placed any offers for bets through the Service your account**

will be suspended to prevent you placing any further bets or making any withdrawals from your account. We will then investigate the matter, including whether you have been betting as an agent for, or otherwise on behalf, of a person under 18. If having found that you: (a) are currently; (b) were under 18 at the relevant time; or (c) have been betting as an agent for or at the behest of a person under 18:

19.1.1 all winnings currently or due to be credited to your account will be retained;

19.1.2 all winnings gained from betting through the Service whilst under age must be paid to us on demand (if you fail to comply with this provision we will seek to recover all costs associated with recovery of such sums); and/or

19.1.3 any monies deposited in your Pariaz.com account which are not winnings will be returned to you.

19.2 This condition also applies to you if you are over the age of 18 but you are placing your bets within a jurisdiction which specifies a higher age than 18 for legal betting and you are below that legal minimum age in that jurisdiction.

19.3 In the event we suspect you are in breach of the provisions of this Clause 19 or are attempting to rely on them for a fraudulent purpose, we reserve the right to take any action necessary in order to investigate the matter, including informing the relevant law enforcement agencies.

20. **Fraud**

20.1 We will seek criminal and contractual sanctions against any customer involved in fraud, dishonesty or criminal acts. We will withhold payment to any customer where any of these are suspected. The customer shall indemnify and shall be liable to pay to us on demand, all costs, charges or losses sustained or incurred by us (including any direct, indirect or consequential losses, loss of profit and loss of reputation) arising directly or indirectly from the customer's fraud, dishonesty or criminal act.

21. **Intellectual Property**

- 21.1 We trade as Pariaz and the PARIAZ name and logo are our registered trade marks. Any unauthorised use of PARIAZ and the associated logo may result in legal action being taken against you.
- 21.2 The www.pariaz.com uniform resource locator (URL) is owned by us and no unauthorised use of the URL is permitted on another website or digital platform without our prior written consent.
- 21.3 As between us and you, we are the sole owners of the rights in and to the Service and our technology, software and business systems (the **Systems**).
- 21.4 You may not use our URL, trade marks, trade names and/or trade dress (the **Marks**) in connection with any product or service that is not ours, that in any manner is likely to cause confusion among members or in the public or that in any manner disparages us.
- 21.5 Except as expressly provided in these Terms, we and our licensors do not grant you any express or implied rights, licence, title or interest in or to the Systems or the Marks and all such rights, license, title and interest specifically retained by us and our licensors. You agree not to use any automatic or manual device to monitor or copy web pages or content within the Service. Any unauthorised use or reproduction may result in legal action being taken against you.
- 21.6 UK horseracing data is licensed from the British Horseracing Board Limited (BHB) and such data is provided for use on the Service only and may not be used for any commercial purposes without the consent of the BHB.

22. **Service Licence**

- 22.1 Subject to these Terms and your compliance with them, we grant to you a non-exclusive, limited, non-transferable and non sub-licensable licence to access and use the Service for your personal non-commercial purposes only. Our licence to you terminates if our agreement with you under these Terms ends.
- 22.2 You may not under any circumstances modify, publish, transmit, transfer, sell,

reproduce, upload, post, distribute, perform, display, create derivative works from, or in any other manner exploit, the Service and/or any of the content thereon or the software contained therein, except as we expressly permit in these Terms or otherwise on the Website. No information or content on the Service or made available to you in connection with the Service may be modified or altered, merged with other data or published in any form including for example screen or database scraping and any other activity intended to collect, store, reorganise or manipulate such information or content.

22.3 Any non-compliance by you with this Clause may also be a violation of our or third parties' intellectual property and other proprietary rights which may subject you to civil liability and/or criminal prosecution.

23. **Your Conduct and Safety**

23.1 We would like you to enjoy the Service. However, for your protection and that of all members, the posting of any content on the Service, as well as conduct in connection with the Service, which is in any way unlawful, inappropriate or undesirable is strictly prohibited - it is Prohibited Behaviour. If you engage in Prohibited Behaviour, or we determine in our sole discretion that you are engaging in Prohibited Behaviour, your account and/or your access to or use of the Service may be terminated immediately without notice to you.

23.2 Legal action may be taken against you by another member, other third party, enforcement authorities and/or us with respect to your having engaged in Prohibited Behaviour.

23.3 Prohibited Behaviour includes, but is not limited to, accessing or using the Service to:

23.3.1 promote or share information that you know is false, misleading or unlawful;

23.3.2 conduct any unlawful or illegal activity, such as, but not limited to, any activity that furthers or promotes any criminal activity or enterprise, provides instructional information about making or buying weapons,

- violates another member's or any other third party's privacy or other rights or that creates or spreads computer viruses;
- 23.3.3 harm minors in any way;
 - 23.3.4 transmit or make available any content that is unlawful, harmful, threatening, abusive, tortuous, defamatory, vulgar, obscene, lewd, violent, hateful, or racially or ethnically or otherwise objectionable;
 - 23.3.5 transmit or make available any content that harasses, or that advocates the harassment of, another member or other third party;
 - 23.3.6 transmit or make available any content that exploits another member or any other third party in a sexual or violent manner;
 - 23.3.7 transmit or make available any content that contains nudity, violence, or offensive subject matter or contains a link to an adult website;
 - 23.3.8 solicit personal information from another user or any other third party;
 - 23.3.9 provide any telephone numbers, street addresses, last names, URLs or e-mail addresses;
 - 23.3.10 transmit or make available any content that contains any restricted or password only access pages or hidden pages or images;
 - 23.3.11 solicit passwords or personal identifying information for commercial or unlawful purposes from another user or any other third party;
 - 23.3.12 make, solicit or promote any sales or commercial activity, such as, but not limited to, contests, sweepstakes, barter or advertising without our express prior written endorsement or authorisation;
 - 23.3.13 transmit or make available any content that contains includes a photograph of another user or any other third party without that person's consent;
 - 23.3.14 transmit or make available any content that the user does not have a right to

make available under any law or contractual or fiduciary relationship, including without limitation, any content that infringes a third party's copyright, trademark or other intellectual property and proprietary rights;

- 23.3.15 transmit or make available any content or material that contains any software virus or other computer or programming code (including HTML) designed to interrupt, destroy or alter the functionality of the Service, its presentation or any other website, computer software or hardware;
- 23.3.16 interfere with, disrupt or reverse engineer the Service in any manner, including, without limitation, intercepting, emulating or redirecting the communication protocols used by us, creating or using cheats, mods or hacks or any other software designed to modify the Service, or using any software that intercepts or collects information from or through the Service;
- 23.3.17 retrieve or index any information from the Service using any robot, spider or other automated mechanism;
- 23.3.18 participate in any activity or action that, in the sole and entire unfettered discretion of us results or may result in another member being defrauded or scammed;
- 23.3.19 transmit or make available any unsolicited or unauthorised advertising or mass mailing such as, but not limited to, junk mail, instant messaging,

“spim”, “spam”, chain letters, pyramid schemes or other forms of solicitations;

- 23.3.20 create Pariaz.com accounts by automated means or under false or fraudulent pretences; or

23.3.21 impersonate another member or any other third party.

- 23.4 The above list of Prohibited Behaviour is not exhaustive and may be modified by us at any time or from time to time. If you become aware of the misuse of the Service by another member or any other person, please contact us *through the “Contact Us”*

section of the Website. We reserve the right to investigate and to take all such actions as we, in our sole discretion deems appropriate or necessary under the circumstances, including without limitation, terminating the membership of such member, against any member or third party who directly or indirectly in, or knowingly permits any third party to directly or indirectly engage in, Prohibited Behaviour, the whole without or without notice to such member or third party.

24. **Links to Other Websites**

24.1 The Service may contain links to third party websites that are not maintained by, or related to, us, and over which we have no control. Links to such websites are provided solely as a convenience to members, and are in no way investigated, monitored or checked for accuracy or completeness by us. Links to such websites do not imply any endorsement by us of, and/or any affiliation with, the linked websites or their content or their owner(s). We have no control over or responsibility for the availability nor their accuracy, completeness, accessibility and usefulness. Accordingly when accessing such websites we recommend that you should take the usual precautions when visiting a new website including reviewing their privacy policy and terms of use.

25. **Complaints and Alternative Dispute Resolution**

25.1 If you have any concerns or questions regarding these Terms you should contact our Customer Service Department via email at info@Pariaz.com or via telephone on the number set out at the head of these Terms.

25.2 If you are not satisfied with how a bet has been settled then you should provide details of their grievance to our Customer Service Department via email at info@Pariaz.com or via telephone on the number set out at the head of these Terms. We shall use our reasonable endeavours to respond to queries of this nature within a few days (and in any event we intend to respond to all such queries within 14 days of receipt).

25.3 In the event of a dispute arising between you and us our Customer Service Department will attempt to reach an agreed solution. Should our Customer Service Department be unable to reach an agreed solution with you, please

contact our Compliance Officer at the address set out at the head of these Terms who will intervene to resolve any outstanding grievance.

25.4 You agree to follow our grievance/dispute policy and any subsequent policy we may put in place from time to time. Only after this process has been exhausted without a satisfactory outcome, an aggrieved customer may then submit their betting dispute to IBAS, with whom we are registered.

25.5 In order to file a dispute with IBAS you need to fill IBAS adjudication form:

- Online by visiting <http://www.ibas-uk.com/> (the adjudication form is provided on the Home page).
- By phone - A form can be requested verbally by phone on 0207 347 5883.
- By mail by contacting adjudication@IBAS-uk.co.uk
- By post, sending a request to:

IBAS
P O Box 62639
London
EC3P 3AS

26. **Transfer and Joint Accounts**

26.1 By the nature of the Service our agreement under these Terms is personal to you so you cannot transfer it to anyone else. We will transfer this agreement to third parties if they are able to provide the Service to substantially the same quality as us. We will provide notice of such a change in accordance with these Terms.

26.2 We will not recognise any interest you may have in respect of any joint account. Joint accounts are prohibited and accounts may only be opened by individuals and not entities.

27. **Termination**

27.1 The Terms come in force immediately upon you completing the registration process with us.

- 27.2 You may terminate the Agreement at any time by sending an email to us at info@pariaz.co.uk. You will continue to assume responsibility for all activity on your account until such closure has been effected by us.
- 27.3 We take responsible gambling seriously. If you would like us to close your account for responsible gaming reasons please email info@pariaz.co.uk and we will endeavour to close your account as soon as reasonably possible.
- 27.4 We are, at any time entitled to close your account and terminate this Agreement. This may be for example should we decide to withdraw the Service in general or for any other reason we see fit.
- 27.5 We may terminate this Agreement should we believe you to be in breach of any of the terms of the Agreement or the spirit of this Agreement. The right to terminate this Agreement given by this clause shall not prejudice any other right or remedy of either party in respect of the breach concerned (if any) or any other breach. In the event of our termination of this Agreement on account of your breach of this Agreement we will be under no obligation to refund to you any funds that may be in your account and you shall have no claims against us in such regard; the balance of your account will be deemed to be forfeited. For the avoidance of doubt, we will not credit any bonuses into your account, nor will you be entitled to any contingent winnings, at any time after the date on which it has been closed.
- 27.6 On termination of this Agreement you shall:
- 27.6.1 Discontinue the use of the Service and any software provided by us for you to use the Service;
 - 27.6.2 Pay all amounts due and owing to us;
 - 27.6.3 Remove and permanently delete our software from your computer equipment and destroy all related documentation in your possession, custody, power or control.
- 27.7 Upon the termination of this Agreement for any reason, except as otherwise

provided in this Agreement and subject to any rights or obligations which have accrued prior to termination, neither party shall have any further obligation to the other under this Agreement.

28. **Communications and Notices**

28.1 All communications and notices to be given under these Terms by you to us shall be sent to us using the contact details set out at the head of these Terms.

28.2 All communications and notices to be given under these Terms by us to you shall, unless otherwise specified in these Terms, be either posted on the Website and/or sent to the last email address we hold on our system for the relevant member. The method of such communication shall be in our sole and exclusive discretion.

28.3 All communications and notices to be given under these Terms by either you or us shall be in writing in the English language and may be given personally, by telecopy or by registered or certified mail and, if mailed, shall be deemed given ten (10) business days after the letter is deposited in the mail, during normal postal conditions throughout such period.

29. **Matters beyond our control**

29.1 We cannot be held liable for any failure or delay in providing the Service because of factors which could reasonably be considered to be outside our control despite our execution of reasonable preventative measures such as any: act of God; trade or labour dispute; power cut; act, failure or omission of any government or authority; obstruction or failure of telecommunication services; or any other delay or failure caused by a third party, and we will not be liable for any resulting loss or damage that you may suffer. In such an event, we reserve the right to cancel or suspend the Service without incurring any liability.

30. **Governing Law**

30.1 These terms will be governed by and construed in accordance with the laws

of England and Wales. Any action to enforce any rights or obligations under these terms must be brought in England and you agree to submit to the exclusive jurisdiction of the English courts.

31. General Provisions

- 31.1 **Waiver.** No waiver by us, whether by conduct or otherwise, of a breach or threatened breach by you of any term or condition of this Agreement shall be effective against, or binding upon, us unless made in writing and duly signed by us, and, unless otherwise provided in the written waiver, shall be limited to the specific breach waived. The failure of us to enforce at any time any term or condition of this Agreement shall not be construed to be a waiver of such provision or of the right of us to enforce such provision at any other time
- 31.2 **Assignment.** The Company may assign, transfer, charge, sub-license or deal in any other manner with this Agreement or sub-contract any of its rights and obligations under this Agreement, to any party including any company within the Company's group.
- 31.3 **Entire Agreement.** This Agreement constitutes the entire Agreement between the parties and supersedes and extinguishes all previous agreements, statements, representations, arrangements and understandings between them, whether written or oral, relating to its subject matter.
- 31.4 **Severance.** If any court or competent authority finds that any provision of this Agreement (or part of any provision) is invalid, illegal or unenforceable, that provision or part-provision shall, to the extent required, be deemed to be deleted, and the validity and enforceability of the other provisions of this Agreement shall not be affected. If any invalid, unenforceable or illegal provision of this Agreement would be valid, enforceable and legal if some part of it were deleted, the provision shall apply with the minimum modification necessary to make it legal, valid and enforceable. Each clause contained in these terms and conditions shall be separate and severable from each of the others. If any clause is found to be void, invalid, or unenforceable for any reason, the remaining terms and conditions shall remain of full force and effect.

31.5 **Third Party Rights.** Any of the Company's subsidiaries may enforce any provision of these terms and conditions against you as a third party contract beneficiary whether in the name of the Company or in its own name. The Contracts (Rights of Third Parties) Act 1999 shall apply to this Agreement.

SCHEDULE 1: RULES - FIXED ODDS BETTING

1. Interpretation

In these Rules, unless the context otherwise requires:

- 1.1 "Accepted Bet" means a Bet placed with and accepted by us through the remote means of communication network;
- 1.2 "Administrative Facility Centre Office" means any office operated by us, referred as FCO at which your registration is made, deposit and withdrawals are effected, rules are explained, where demonstrations are given how to play, where you can seek assistance to place your bet, where accounts are clarified and where odds are displayed electronically on line and real time;
- 1.3 "Account Betting System" means the system of placing a bet through the remote communication network (and always confirmed by the same remote communication means through which you place a Bet with us via a remote communication network);
- 1.4 "Bets" means any type of bet (or any part thereof) made through the remote communication network by you that your Selection under his chosen Bet Type for your stipulated Bet Market and Bet Event will correspond to the Result in respect of the relevant Bet Event and Bet Market. In particular, "Bet" also means the stake, the amount of money bet by you for which there is sufficient funds in your account and received and accepted by us in respect of your Bet;
- 1.5 "Bet Event" means the particular Event as identified by the relevant Event Number (as the case may be and where applicable) for a specific Bet Market;
- 1.6 "Bet Type" means the type of bet in the Bet Market offered by us to you under these Rules, as described in greater detail in the present Rules hereto;
- 1.7 "Close of Betting" means the time at and date on which we cease to accept any Bets in respect of a particular Bet Market//Bet Event, as may be determined, extended and/or brought forward by us in its sole and absolute discretion under the approval of

the Gambling Commission;

32. "CSP" means COMMUNICATION SERVICE PROVIDER that transports the data to our betting server.
 33. "Event" means sports event organized by the sports organiser or any event for which we are licensed to organize bets;
 34. "Event Close" means a period of time between the Start of Betting and the Close of Betting of a particular Bet Event where no Bets under the Bet Event will be accepted by us;
 35. "Event Number" means the number assigned by the licensed sports organiser to an event number, to identify that Event for purposes of the Game;
 36. "Event Number" means the number assigned by the sports organiser as approved by the Gambling Commission to a particular event listed in the fixtures of a meeting / meeting number to identify that event for purposes of the Game;
 37. "Event Result" in relation to each applicable Bet Type means the official result as declared by the licensed sports organiser for that sport event;
 38. "Final Result" means the official result of an event/s as declared by the licensed sports organiser;
 39. "Market " means the sports betting scheme operated by us to allow persons to bet on the results of various Events played on the relevant outcomes related to or arising out of such Events;
 40. "Market Result" in relation to each applicable Market means the result of a Bet Event as declared by the licensed sports organiser or by us based on the latter's result;
 41. "Market Suspended" means a temporary close of betting on a specific market where no bet will be accepted by us.
- 1.18 The "REMOTE BETTING code" is a code devised by us in order to allow you to send your betting instructions for the placing of their bets through "remote

communications”.

- 1.19 “Nominated Bank Account” means your Nominated Bank Account in accordance with the Terms.
- 1.20 "Odds" means the amount set, and varied from time to time, by us in our sole and absolute discretion, as the Payout payable for each one unit of the Bet in the market, the Selection by you corresponds with the Result;
- 1.21 "Payout" means the amount payable by us to you in the event the Selection by you corresponds with the Result including the amount of the bet. For example: if the Payout is 1000 for a bet of 100, then a bet of 100/- will yield a payout of 1,000/-;
- 1.22 "Refund" means the return by us to you of a Bet placed by you in case of a withdrawal announced by the licensed sports organiser under the rules approved by the GAMBLING COMMISSION;
- 1.23 "Result" means an outcome under a Market derived from an Event Result or a event Result, as the case may be, that is declared by the licensed sports organiser;
- 1.24 "Schedule of Events" means where the applicable Bet Event relates to a particular event, the schedule, list or table setting out the events in respect of which we accept Bets under the applicable Bet Market and Bet Types as made available by us;
- 1.25 "Selection" means any one of the possible outcomes under a Game;
- 1.26 "Start of Betting" means the time at and date on which we begin to accept Bets in respect of a particular Bet Market, as determined by the conditions attached to our licence;
- 1.27 “Time of Announcement” means the date and time at which the licensed sport racing organiser declares or announces its decision on how to treat Bets placed on a event or event;
- 1.28 "Winning Selection" means a selection that bears on it a Bet in which the Selection corresponds with the Result.

2. **Objective**

- 2.1 In the Game we offer a Bet Market on a Bet Event based on the fixtures of the Licensed sports organiser as approved by the official sport organizer.
- 2.2 You place a Bet through your data telecommunication network and you will always receive a confirmation of your bet/s from us on one or more of the Selections under a Bet Type in respect of the Bet Event/s and Bet Market.
- 2.3 In the event that the Selection/s made by you in respect of that Bet Event corresponds to the relevant Result, then you will be eligible to claim your Payout as provided in these Terms and as approved by the Gambling Commission.

3. **Betting**

- 3.1 Subject to these Rules, including but not limited to Rules 3.1 and 3.2, we may in our sole and absolute discretion, limit a bet to a Payout of not less than a predefined amount which may change from time to time;
- 3.2 We may at the request of the GAMBLING COMMISSION declare an Event Close in respect of a Bet Event and no Bets under the Bet Event will be accepted by us during the Event Close.
- 3.3 We may, at any time, subject to its Rules with the approval of the Relevant Licensing Authority:
 - 3.3.1 Discontinue the acceptance of particular Bets or Bet Types;
 - 3.3.2 Decline to accept a particular Bet or Bet Type;
 - 3.3.3 Accept only part of a Bet placed by you;
 - 3.3.4 Vary or decline to accept any Selection; or
 - 3.3.5 Offer a Bet Type/Bet Market only in relation to certain Bet Events and not others, in respect of any Bet Event, without offering any explanation.
- 3.4 To place a Bet through the network by any remote means of communication:

- 3.4.1 You shall compose your bets as per the “REMOTE BETTING Bet Code” format detailed later in these Rules and send the offer to bet to us;
 - 3.4.2 You could also by your mobile phone bet directly by following the instructions given by the Automatic Voice Response system;
 - 3.4.3 You can use a telephone and instruct help desk to place your REMOTE BETTING bet directly;
 - 3.4.4 You can place your bet from our website;
 - 3.4.5 Under all conditions; 3.3.1, 3.3.2, 3.3.3 or 3.3.4 we shall confirm acceptance of a bet by an REMOTE MEANS to you.
 - 3.4.6 The time that your network operator delivers the reply REMOTE BETTING the time of which is immaterial but you are strongly advised to phone help desk in case you have not received a reply REMOTE BETTING within reasonable delay; and
 - 3.4.7 The help desk tele-agent will confirm whether the bet has been accepted or rejected or if the bet has not already reached us the tele-agent can at your request input the bet and cause a reply confirming same to be sent to you. In such circumstance when the late arrival REMOTE BET reaches us it will automatically be rejected. The conversation between the help desk tele-agent and you is always recorded.
- 3.5 The help desk tele-agents make recordings of any oral instructions received from you or any other verbal communication. Subject to Rule 3.6, such verbal recordings shall be conclusive and binding on you, regardless of whether or not you were aware that your oral instructions were being recorded by us. For the avoidance of doubt, that last recorded instruction or conversation shall be taken to be your final oral instructions which shall be deemed to supersede all other previous oral or REMOTE BETTING instructions. You agree to be bound by any updates or revisions made by us to the information or data as recorded in our computer systems in order to accurately reflect your oral instructions (whether or not done in response to your notification pursuant to Rule 3.7).

- 3.6 In the absence of the above mentioned verbal recordings, or in the event where the verbal recordings were incomplete or ambiguous as regards the instruction(s) given by you, we shall be entitled to rely on the information or data as recorded in our computer systems of Accepted Bets as also confirmed by the GAMBLING COMMISSION central server, which records shall be conclusive and binding on you (unless otherwise disputed by you in accordance with Rule 3.7 and rectified by us pursuant to Rule 3.5).
- 3.7 We shall make available to you, via the Internet website of we and/or any other electronic media, the details of his/her transactions under the Account as recorded in our computer systems ("**Transaction Records**"). You shall be responsible for checking the Transaction Records for any errors or omissions therein upon the Transaction Records being made available to you on the Internet and/or any other electronic media, regardless of whether or not you have any actual access to the Internet or other electronic media. A customer who does not or is unlikely to have access to the Internet and/or other electronic media needs to check the Transaction Records at his FCO. It is assumed and is the responsibility of you to verify your transaction records to be in order for the previous event meeting when you proceeded to place Bets with us for the following meeting. You shall bear all risk and responsibilities arising from any errors or omissions in the Transaction Records of the previous week should you fail to verify the previous week's transactions. It is expressly forbidden to place a bet for a current meeting when there is a dispute for the prior meeting. You are required to notify us of any errors in, omissions from or disagreement with the Transaction Records.
- 3.8 You will have a unique secret detail to access your account on our website. For each of your transactions on the website, there will be set out but not limited to:
- 3.8.1 The Bet Type;
 - 3.8.2 The particular Bet Event/Bet Market in respect of which the Bet is placed;
 - 3.8.3 Where the Bet Event relates to a particular event, the date of that event shall as per our fixtures.
 - 3.8.4 The Selection under that Bet Type;

- 3.8.5 The Odds at which the Bet has been placed;
 - 3.8.6 The Bet in respect of the chosen selection;
 - 3.8.7 The Payout in the event the Selection corresponds to the Result;
 - 3.8.8 The identification number of the REMOTE BET at which you registered;
 - 3.8.9 Validity of bet;
 - 3.8.10 Any other relevant information.
- 3.9 You shall check and verify the accuracy of his transactions on the website, or request transaction details from the customer support office. In the event you discover any error, discrepancy or inaccuracy, it is your duty to notify us. We will not be liable or responsible for any error, discrepancy or inaccuracy that is not brought to our attention.

4. **Bet**

- 4.1 The minimum bet is set out by us and may change from time to time.
- 4.2 The Bet shall the amount stated by you; no fees/commission are applicable.
- 4.3 For accumulator bets, same as Rule 4.2 is applicable.

5. **Odds and Payouts**

- 5.1 Subject to the approval of the RELEVANT AUTHORITIES, we shall determine the Odds and vary the odds from time to time for each Selection under each Bet Market in respect of all Bet Markets for which we are accepting Bets, at the Start of Betting applicable to each Bet Event.
- 5.2 The maximum potential cumulative daily Payout for any one bet to you per meeting will be restricted to fifty thousand GBP (£50,000-/-).
- 5.3 For the avoidance of doubt, the acceptance of a Bet by us at a particular Odd shall not oblige us to accept any other Bet upon the same Selection at the same Odds.

5.4 The Payout in respect of a Bet shall be the amount stated to be the payout that includes the bet amount. Any variation in the Odds applicable to a particular Selection in a Bet that takes place after the acceptance of a prior bet by us, shall not affect the Payout payable in respect of all prior bets.

6. **The Results**

6.1 We shall announce the respective Results for all applicable Bet Markets in respect of each Bet Event, as soon as may be reasonably practicable after the conclusion by the sports organiser of the particular event/s or Event to which the particular Bet Market relates.

6.2 In the event of any disqualification, objection, appeal, official inquiry, application to amend results or protest of any nature whatsoever in respect of any Bet Event, Event Result and/or event Result, we will follow all directives of the licence sports organiser.

7. **Requirements for Valid Winning Selection/ Bet For Refund**

7.1 In respect of Bets placed, all Winning Selections and Refund must satisfy all of the following conditions, in order to qualify for your account to be credited:

7.1.1 The winning selection is officially announced by the sports organiser;

7.1.2 Our computer systems or servers must contain a record of all of the particulars of that winning selection or refund, which record must have been recorded prior to the closing of bet;

7.1.3 We must not have previously credited your account with the Payout or a Refund in respect of that winning selection or refund by withdrawal of a sport, based on the particulars recorded in our computer systems or servers; and

7.1.4 There must have been no breach of any of the Terms;

7.2 In the event the particulars set out on the Winning selection or for Refund on the REMOTE BET differ from those set out in the corresponding record in our computer systems or servers, the particulars set out in the record in our computer systems corresponding to the GAMBLING COMMISSION server shall be deemed to be final

and correct for the purpose of paying the Payout or Refund, and shall be binding on you.

7.3 The determination by us on the compliance of any REMOTE BET with Rule 7.1 shall be final and conclusive, and shall be binding on you.

7.4 Bets placed in the last minute may or may not reach us before the closing of bet. All bets received after the closing of bets will be rejected and the non-acceptance of the bet will be sent to a mobile network operator.

7.5 For the avoidance of doubt, this Rule 7 is without prejudice to any other provision in these Rules setting out any requirements to be satisfied before a Payout or Refund is payable.

8. **Withdrawals/ Bets Refund**

In this clause, unless the context otherwise requires:

8.1 “Withdrawal” means:

8.1.1 normal withdrawal of a participant where applicable;

8.1.2 withdrawal on pitch;

8.1.3 sport being declared non runner by the licensed sports organiser

8.2 In the case of a normal withdrawal where the horse is declared non-runner, all single bets placed on the withdrawn horse are considered as void and the stake amount refunded to your account. For all other bet types, the bet containing the withdrawn horse is refunded and a new bet is placed for the initial stake based on the odds of the other runner-selections at the odds when the bets was initially placed.

8.3 For a normal withdrawal where the horse is declared non-runner all single bets places on other runners other than the withdrawn horse are considered as void and the stake amount refunded to your account. For all other bet types, the bet containing runner horses from the same race as the withdrawn horse is

refunded and a new bet is placed for the initial stake based on the odds of the other runner-selections from other races at the odds when the bets was initially placed and at new odds for the horse in the race in which the horse was withdrawn.

8.4 In the event of a withdrawal of pitch, the payout of the bet will not take into account the withdrawn horse. If your bet was a single bet, the bet is refunded and the stake credited to your account.

8.5 In the event of a withdrawal of pitch and your bet placed contains a runner from that race other than the withdrawn horse, and your bet is a winning bet, your payout will be calculated as per your initial odds less any percentage of deduction as specified by the horse race organizer.

8.6 The meeting or part of the meeting is postponed (example after heavy rains or riots etc)

8.7 Under any circumstance, the Rules of racing of the licensed sports organiser shall prevail.

9. **Payment of Payout/ Refund**

9.1 We shall credit the Payout and Refunds to your account as soon as a decision has been made by the licensed sports organiser.

9.2 Example: announcement of the winner, declaration of withdrawal etc. Withdrawal of money from your account shall then be effected on such days and in such modes of payment (whether in cash, or by funds transfer, cheque or bank draft or otherwise) as per our rules and regulations.

9.3 When we has credited your account with any Payout in respect of a Winning Selection or a Refund, as the case may be, and that all balances remaining on your account has been fully paid to you, this shall constitute a complete and absolute discharge of our liability in respect of your account.

10. **Verifying your Transactions**

- 10.1 You can request your balance, which will be given to you with your last five transactions by remote means.
- 10.2 You can request by remote means to send all transactions of the meeting to your email address.
- 10.3 You can visit our website and view all your last five transactions.
- 10.4 By calling our help desk.

11. **Proofs of REMOTE BETS Accepted**

- 11.1 A bet is deemed to have been accepted if it has been received before the closing of bet and accepted by our server.
- 11.2 The time on our server and the time on the network operators are the same under the Network Time Protocol.
- 11.3 You can phone help desk if you have not received a confirmation bets acceptance after five minutes that the bet has been placed.

12. **Types of Bets and Game Rules**

We accept Fixed Odds Bets on sporting and other real events. We provide a variety of bets on different markets based on different events.

13. **Race Winner**

- 13.1 This is a bet where you select the winner of a specified event.
- 13.2 All bets are settled based on the official result declared by the event organiser where applicable.
- 13.3 Non-runner rules apply.
- 13.4 Dead heat rules apply.

14. **Place Only Bet**

14.1 This is a single bet where you select a runner to finish in one of the placed positions.

14.2 All bets are settled on the official result declared by the organiser, where applicable.

14.3 The number of placed positions paid will depend on the number of runners and are as shown per table below:

Number of Runners	Placed positions
Less than 5	No betting offered
5, 6 & 7	1 st and 2 nd
8 or more	1 st , 2 nd & 3 rd

14.4 Place betting will not be offered for events of less than 5 runners.

14.5 If after a withdrawal the number of runners in an event is reduced to less than 5, all bets previously accepted in the market will be void and stakes refunded.

14.6 If place bets have been accepted in an event with 8 or more runners and after withdrawal/s the field has been reduced to only 5, 6 or 7 runners, the place terms will change from first three places to first two places.

14.7 Odds offered in the “place” market of a race are independent of the odds in the event’s win market.

14.8 Non-runner rules apply.

14.9 Dead heat rules apply.

15. **Each Way Bet**

15.1 An Each Way bet is made up of 2 parts i.e. the ‘Win’ part and the ‘Place’ part.

The total stake in an “each way” bet is divided equally between the win part and the place part.

15.2 For example, an each-way bet for a total stake of 200 will have 100 going on the ‘Win’ bet and 100 going on the ‘Place’ bet. If the selection wins, both the ‘Win’ and ‘Place’ parts of the bet will pay out a dividend. But if the selection only places, you will lose the ‘Win’ part of his bet but he will get paid out on the ‘Place’.

15.3 All terms for “place” betting apply to the place part of an each-way bet.

15.4 All bets will be settled in accordance with the official result.

15.5 Non-runner rules apply.

15.6 Dead heat rules apply.

16. **Betting Without Favourite**

16.1 In a “betting without favourite” market, we accept bets on all runners in an event without the named sport.

16.2 All bets are settled in accordance with the official result excluding the named runner.

16.3 In the “Place” market the place terms is based on the remaining number of runners excluding the “named runners”.

Consider the following example:

16.4 The event: An 8 runner event with **A, B, C, D, E, F, G & H** where **A** is the favourite.

16.5 The markets offered based on the event are: Betting without “**A**” – Event Winner & (ii) Betting without “**A**” – Placed.

16.6 Assuming that the official result declared is 1st = **A**; 2nd = **B**; 3rd = **C**; 4th = **D**

16.7 Bets will be settled as follows:

16.7.1 Event Winner: **B** will be paid as winner (although the real event winner is “**A**”)

- 16.7.2 Placed: B & C (only 2 places are paid as the event is a 7 runner event without “A”)
- 16.8 Normal withdrawal and non-runner rules apply subject to the following:
- 16.8.1 Non-runner rules apply only in circumstances involving runners other than the “named runner”.
- 16.8.2 All bets remain unaffected on the withdrawal of the “named runner” or other circumstances involving the “named-runner”.
- 16.8.3 Directives from the sport event organiser with regards to deductions to be applied will not apply to the “betting without favourite” market, instead, we will apply its own deduction based on the odds of the withdrawn runner in the “betting without favourite” market.
- 16.8.4 The “REMOTE BETTING Bet Code” should clearly distinguish a “betting without favourite” market from the normal market in the same event.
- 16.8.5 When you select the “named runner” in a “betting without favourite” market, the bet will be invalid and stake refunded.
- 16.8.6 In case a multiple bet is accepted where a “named runner” has been selected in a “betting without favourite” market, the bet stands with odds applied from the corresponding normal market.
- 16.8.7 A “betting without favourite” market and the corresponding normal market for that event are not mutually exclusive.
- 16.8.8 Dead heat rules apply subject to Rule 16.8.9 below.
- 16.8.9 In the calculation of payout the dead heat equation shall exclude the “named runner”.
17. **Match Bets**
- 17.1 In a “match bet” you select which of two or three named runners will finish first in an event. A 2-way match bet is a match bet consisting of two runners and a

3-way match bet consists of 3 runners.

- 17.2 Bets are settled based on the official results declared by the sport event organiser.
- 17.3 Singles and upwards are acceptable.
- 17.4 One of the selections in any “match bet” must complete the course for the bets to stand; otherwise bets are void.
- 17.5 If a runner is disqualified for any reason, all bets on that runner are losing bets.
- 17.6 Withdrawals of runners other than the named runners in the “match bet” market does not affect the bet.
- 17.7 Withdrawal of a runner in a 2-way match bet and withdrawals of two runners in a 3-way match bet renders the market invalid and all bets in that market are voided and stakes refunded.
- 17.8 If a runner is withdrawn in a 3-way match bet, stakes placed on that runner are refunded and bets placed on the remaining runners are re-instated at new odds based on the odds of the withdrawn sport in the 3-way match bet market at the time of withdrawal.
- 17.9 Non-runner rules apply.
- 17.10 Dead heat rules apply.

18. **Champion Jockey**

- 18.1 This market is where you name the champion jockey for the specified racing season.
- 18.2 Bets are settled in accordance with the official placing of the sport event organiser at the end of the racing season.
- 18.3 The winner is determined by the jockey with the most wins and in case the number of wins is equal, the number of 2nd placings, 3rd placings and 4th placings are considered. If still it is not possible to declare a clear winner a dead heat is declared.
- 18.4 Only rides made during the local normal racing season are considered for the

determination of the champion jockey.

- 18.5 Rides for the international jockey weekend are excluded.
- 18.6 Apprentices are excluded from the market.
- 18.7 Bets are opened at the start of the racing season with a set number of runners which will include the jockeys' names and a runner called "any other"
- 18.8 New jockeys entering the championship event or apprentices turning professional after the opening of the market are entered under "any other".
- 18.9 The market is temporarily suspended at the start of each event meeting and is re-opened when betting for the following week is opened.
- 18.10 Jockeys who fail to win the event for failing to complete the racing season for whatever reasons are losing bets.
- 18.11 Non-runner rules apply.
- 18.12 Dead heat rules apply
- 19. **Champion Stable**
 - 19.1 This market is where you name the champion stable for the specified racing season.
 - 19.2 Bets are settled in accordance with the official placing of the sport event organiser.
 - 19.3 The winner is determined by the stable having won the highest total amount of stake money during the specified normal racing season.
 - 19.4 Events from the International Jockeys Week-end are excluded in the determination of the winner.
 - 19.5 The market is temporarily suspended at the start of each event meeting and is re-opened when betting for following meeting is opened.
- 20. **Jockeys Index**

- 20.1 The 'Jockey Index' market relates to the aggregate performance of named jockeys over the course of a specified event meeting.
- 20.2 The scoring system is as follows:
- 20.2.1 Winner = 25 points 2nd = 10 points 3rd = 5 points
- 20.3 This market will be opened for betting on the racing day not more than 3 hours before the start of the first event.
- 20.4 If there is a dead heat for any placing, the points for these jockeys will be added together and divided equally between the number of positions.
- 20.5 Placing positions will be determined on the official result declared by the sport event organiser.
- 20.6 If the meeting has any race abandoned or declared void, then all bets will be void unless a winner has already been established, in which case all bets stand.
- 20.7 If a jockey's ride is withdrawn before the start of the first event and the jockey is still a runner for that event and irrespective of the odds of the jockey's new mount all bets stand.
- 20.8 If a jockey's ride is withdrawn in one or more events and the jockey is a non-runner in any one of the events all bets in that market are cancelled and re-instated at new odds.
- 20.9 Subject to Rule 20.10 below, the market will be closed at the start of the first event.
- 20.10 Betting may be made available in running in that market at our discretion.
- 20.11 In case where an in play betting is available the market will be temporarily closed during a race and opened again after the official result is declared by the sport event organiser.
- 20.12 We may choose to stop in play betting at any point of the meeting.

21. **Multiple Bets**

- 21.1 Multiple bets are accumulator bets such as doubles, trebles, 4-folds and 5-

folds. A double is an accumulator of two selections from different events where the payout from the first selection is re-invested onto the second selection. Likewise, a treble is an accumulator of three selections from different events and a four-fold is an accumulator of four selections etc. you can build your own multiple bet depending the number of selections you want to include. Multiple bets can be win-only, place-only, each-way or win&place.

- 21.2 You can select more than one sport from one event.
- 21.3 A multiple must consist of selections from mutually exclusive events for e.g. you cannot have a place double with both selections from the same event.
- 21.4 Void selections in multiple bets are treated as non-runners and the stake runs onto the remaining leg of the bet. A double therefore becomes a single, a treble becomes a double and a four-fold becomes a treble and so on.
- 21.5 Tax in a multiple bet is only accounted on the first leg.
- 21.6 Dead heat rules apply to any selection within a multiple bet.

22. **Win Only Multiples**

- 22.1 Win only multiples are bets containing selections from the win market only.

23. **Place Only Multiples**

- 23.1 Place only multiples (also called place accumulators) are bets containing selections from the place market only.
- 23.2 A place accumulator can consist of selections from any number of events i.e. ranging from doubles, trebles, four-folds and upwards.
- 23.3 You can select sports from any event so long the event qualifies for place betting.
- 23.4 All the place terms relating to place only bets apply to each of the selection in a place accumulator.

24. **Each Way Multiples**

24.1 An “each way multiple” is a 2 line bet where the 'Win' part and 'Place' part are settled separately (i.e. win-to-win and place-to-place).

24.2 For example: An each-way double bet with A & B as selections for a total stake of 100 will constitute two doubles for 50 each as follows:

24.2.1 (i) Rs 50 A(win) x B(win); and (ii) 50 A(place) x B(place).

25. Win and Place Multiples

25.1 A “win and place multiple” bet may consist of accumulators such as win-to-place, place-to-win. There is no restriction as to the win-to-win part and the place-to-place part unlike the case in an each-way multiple.

25.2 For example, a Win & Place multiple with A & B for a total stake of 100 will constitute 4 doubles with unit stake of 25 each as follows:

25.2.1 (i) 25 A(Win) x B(Win) (iii) 25 A(Win) x B(Place)

25.2.2 (i) 25 A(Place) x B(Place) (iv) 25 A(Place) x B(Win)

26. Trixie

26.1 A “Trixie” is a multiple consisting of 4 bets of equal value (3 doubles and 1 treble) with 3 selections in different events.

26.2 The unit stake value of your bet is given by dividing your total stake for the trixie by 4. For e.g. A 100 trixie on A, B and C as selections constitutes 4 bets of 25 as follows:

26.2.1 25 treble with A,B and C;

26.2.2 25 double with A and B;

26.2.3 25 double with A and C; and

26.2.4 25 double with B and C.

26.3 Non runner and dead heat rules apply.

27. Yankee

27.1 A “Yankee” is a multiple consisting of 11 bets of equal value from 4 selections in different events. The 11 bets are made up of 6 doubles, 4 trebles and 1 four-fold.

27.2 The unit stake value of your bet is given by dividing your total bet amount by 11.

27.3 Non runner and dead heat rules apply.

28. **Canadian**

28.1 A “Canadian” is a multiple consisting of 26 bets of equal value from 5 selections in different events. The 26 bets are made up of 10 doubles, 10 trebles, 5 four-fold and 1 five-fold.

29. **Heinz**

29.1 A “Heinz” is a multiple consisting of 57 bets of equal value from 6 selections in different events. The 57 bets are made up of 15 doubles, 20 trebles, 15 four-folds, 6 five-folds and 1 six-fold.

30. **Super Heinz**

30.1 A “Super Heinz” is a multiple consisting of 120 bets of equal value from 7 selections in different events. The 120 bets are made up of 21 doubles, 35 trebles, 35 four-folds, 21 five-folds, 7 six-folds and 1 seven-fold.

31. **Goliath**

31.1 A “Goliath” is a multiple consisting of 247 bets of equal value from 8 selections in different events. The 247 bets are made up of 28 doubles, 56 trebles, 70 four-folds, 56 five-folds, 28 six-folds, 8 seven-folds and 1 eight-fold.

32. **Multiples with Singles**

32.1 **Patent** - A “Patent” is a multiple consisting of 7 bets of equal value (3 singles, 3 doubles and 1 treble) with 3 selections from different events.

32.2 **Lucky-15** - A “Lucky-15” is a multiple consisting of 15 bets of equal value

from 4 selections from different events. The 15 bets are made up of 5 singles, 6 doubles, 4 trebles and 1 four-fold.

32.3 **Lucky-31** - A “Lucky-31” is a multiple consisting of 31 bets of equal value from 5 selections from different events. The 31 bets are made up of 5 singles, 10 doubles, 10 trebles, 5 four-fold and 1 five-fold.

32.4 **Lucky-63** - A “Lucky-63” is a multiple consisting of 63 bets of equal value from 6 selections from different events. The 63 bets are made up of 6 singles, 15 doubles, 20 trebles, 15 four-folds, 6 five-folds and 1 six-fold.

32.5 **Super8 Jackpot** - A “Super8 Jackpot is an 8-fold accumulator bet for a fixed unit stake as may be decided by we where you select the winner from each of the 8 races in a meeting. The Super8 Jackpot winner qualifies for a share of a bonus as may be declared by us.

32.5.1 Non-runner rules apply.

32.5.2 Dead heat rules apply.

32.5.3 The minimum unit stake is the unit stake fixed by us for the game.

32.5.4 Payout is subject to our maximum payout rule.

32.5.5 The bonus is shared among all Super8 Jackpot winners in case there is more than one winner.

32.5.6 You do not qualify for the bonus if your bet contains non-runners, dead heat winners, void selections or the unit stake is less than the amount fixed by us.

33. **Forecast bet**

33.1 A forecast is where you name 2 selections in a specified event to finish 1st & 2nd in the correct order. A forecast can be straight or reverse and you can have combination forecast as well.

33.2 **Straight Forecast** - A straight forecast is where the order of finish is specified.

- 33.3 Reverse Forecast - A reverse forecast is when you name two selections in an event to finish 1st and 2nd in any order. A reverse forecast can be said to consist of two straight forecasts for e.g. **AB** and **BA**.
- 33.4 Combination Forecast - In a combination forecast, you choose three or more selections in an event, with any of these to finish 1st and 2nd. A combination forecast consists of all permutations of straight forecasts. For example a combination forecast with 4 selections A, B, C & D will have the following 12 possible combinations where order matters:
- 33.5 **AB - BA - AC - CA - AD - DA - BC - CB - BD - DB - CD - DC**
- 33.6 Forecast bets are available only in events with 3 runners or more.
- 33.7 Bets are settled on the official result declared by the sports organiser.
- 33.8 Betting is offered at fixed odds.
- 33.9 Combination entries are accepted with a minimum unit stake of R0.50 provided a minimum of R5.00 is staked.
- 33.10 In case your selection in a forecast bet is a non-runner, your forecast bet will be void and stake refunded.
- 33.11 In case you select a non-runner in a combination forecast bet all forecasts featuring the non-runner will be void and stake refunded.
- 33.12 If any selection in a forecast other than a non-runner does not complete the event the forecast is a losing bet.
- 33.13 All forecasts which still stand after a withdrawal are re-instated at new odds.
- 33.14 Dead heat rules apply to all selections in a forecast bet.
- 33.15 For example you place a combination forecast bet with 4 selections A, B, C & D
- 33.16 A is declared non-runner and B does not complete the event. Your bet will be

settled as follows:

AB	BA	AC	CA	AD	DA	BC	CB	BD	DB	CD	DC
Lost	Lost	Void	Void	Void	Void	Lost	Lost	Lost	Lost	Stands	Stands

34. **Tricast bet**

34.1 **Straight Tricast** - A straight tricast bet is where you name the selections in a specified event to finish 1st, 2nd and 3rd in the correct order.

34.2 **Combination Tricast** - In a combination tricast, you choose three or more selections in an event with any of these to finish 1st, 2nd and 3rd. A combination tricast is all the possible arrangements that can be done with the selected sports, where each arrangement represents a straight tricast. The table below shows the number of straight tricast that can be obtained from the different number of selections.

No. of Selections	No. of Straight Tricasts
3	6
4	24
5	60

No. of Selections	No. of Straight Tricasts
7	210
8	336
9	504

- 34.3 Tricast bets are available on selected events and must contain a minimum of 6 runners. This will be specified in our magazine and on our website.
- 34.4 Bets are settled on the official result declared by the sports organiser.
- 34.5 Betting is offered at fixed odds.
- 34.6 Combination entries are accepted with a minimum unit stake of R0.50 provided a minimum of R5.00 is staked
- 34.7 Non-runner rules apply.
- 34.8 In case where non-runners are selected in a tricast and only one runner is left, the tricast bet is void and stake is refunded.
- 34.9 In cases where non-runners are selected in a combination tricast bet, all tricasts featuring the non-runners and where a single runner is left, the bet is void and stake refunded.
- 34.10 In case one non-runner is selected in a tricast, the bet will be settled as a forecast on the remaining two selections.
- 34.11 In case you select non-runners in a combination tricast bet, all tricasts featuring one non-runner, will be settled as a forecast with the remaining two selections.
- 34.12 If any selection in a tricast having passed the starter's order and does not complete the event, the tricast is a losing bet.

34.13 If tricasts have been accepted in a event which originally qualified for tricasts but later no longer so qualifies but still qualifies for forecast bets, all the tricasts will be settled as forecast with the 3rd selection ignored for settlement purposes.

34.14 If tricasts have been accepted in a event which originally qualified for tricasts but later does not qualify, nor does it qualify for forecast bets, all the tricasts becomes void and stake refunded.

34.15 All tricasts which still stand after a withdrawal are re-instated at new odds.

34.16 Dead heat rules apply.

35. **Quartet bet**

35.1 **Straight Quartet** - A straight quartet bet is where you name the selections in a specified event to finish 1st, 2nd, 3rd and 4th in the correct order.

35.2 **Combination Quartet** - In a combination quartet, you choose four or more selections in a event with any of these to finish 1st, 2nd, 3rd and 4th. A combination quartet is all the possible arrangements that can be made with the selected sports, where each arrangement represents a straight quartet. The table below shows the number of straight quartet that can be obtained from the different number of selections.

No. of Selections	No. of Straight Quartets
4	24
5	120
6	360
7	840

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No. of Selections	No. of Straight Quartets
8	1,680
9	3,024
10	5,040
11	7,920

35.3 Quartet bets are available on selected events and must contain a minimum of 8 runners. This will be specified in our magazine and on our website.

35.4 Bets are settled on the official result declared by the sports organiser.

35.5 Betting is offered at fixed odds.

35.6 Combination entries are accepted with a minimum unit stake of R0.50 provided a minimum of R5.00 is staked

35.7 Non-runner rules apply.

35.8 In case where non runners are selected in a quartet and only one runner is left, the quartet bet is void and stake is refunded.

35.9 In cases where non-runners are selected in a combination quartet bet, all quartets featuring the non-runners and where a single runner is left, the bet is void and stake refunded.

35.10 In case one non-runner is selected in a quartet, the bet will be settled as a tricast on the remaining three selections. Similarly if two non-runners are selected, the quartet becomes a forecast on the remaining two selections.

35.11 In case you select non-runners in a combination quartet bet, all quartets

featuring one non-runner, will be settled as a tricast with the remaining three selections. Similarly, all quartets featuring two non-runners will be settled as a forecast with the remaining two selections.

35.12 If any selection in a quartet having passed the starter's order and does not complete the event, the quartet is a losing bet.

35.13 If quartet bets have been accepted in a event which originally qualified for quartet but later no longer so qualifies but still qualifies for tricast or forecast bets, all the quartets will be settled as tricast or forecast with the 4th or 3rd and 4th selection ignored for settlement purposes.

35.14 If quartet bets have been accepted in a event which originally qualified for quartet bets but later does not qualify, neither for quartet nor for tricast or forecast, all the bets becomes void and stake refunded.

35.15 All standing bets after a withdrawal are re-instated at new odds.

35.16 Dead heat rules apply.

36. **Quintet bet**

36.1 **Straight Quintet** - A straight quintet bet is where you name the selections in a specified event to finish 1st, 2nd, 3rd, 4th and 5th in the correct order.

36.2 **Combination Quintet** - In a combination quintet, you choose five or more selections in a event with any of these to finish 1st, 2nd, 3rd, 4th and 5th. A combination quintet is all the possible arrangements that can be made with the selected sports, where each arrangement represents a straight quintet. The table below shows the number of straight quintet that can be obtained from the different number of selections.

No. of Selections	No. of Straight Quintets
5	120
6	720

7	2,520
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No. of Selections	No. of Straight Quintets
8	6,720
9	15,120
10	30,240

- 36.3 Quintet bets are available on selected events and must contain a minimum of 8 runners. This will be specified in our magazine and on our website.
- 36.4 Bets are settled on the official result declared by the sports organiser.
- 36.5 Betting is offered at fixed odds.
- 36.6 Combination entries are accepted with a minimum unit stake of R0.50 provided a minimum of R5.00 is staked
- 36.7 Non-runner rules apply.
- 36.8 In case where non-runners are selected in a quintet and only one runner is left, the quintet bet is void and stake is refunded.
- 36.9 In cases where non-runners are selected in a combination quintet bet, all quintets featuring the non-runners and where a single runner is left, the bet is void and stake refunded.
- 36.10 In case one non-runner is selected in a quintet, the bet will be settled as a quartet on the remaining four selections. Similarly if two non-runners are selected, the quintet becomes a tricast on the remaining three selections and if three non-runners are selected it becomes a forecast with the remaining two runners.

- 36.11 In case you select non-runners in a combination quintet bet, all quintets featuring one non-runner, will be settled as a quartet with the remaining four selections. Similarly, all quintets featuring two non-runners will be settled as a tricast with the remaining three selections and if three non-runners are selected it will be settled as a forecast with the remaining two runners.
- 36.12 If any selection in a quintet having passed the starter's order and does not complete the event, the quintet is a losing bet.
- 36.13 If quintet bets have been accepted in a event which originally qualified for quintet but later no longer so qualifies but still qualifies for tricast or forecast bets, all the quintets will be settled as tricast or forecast with the 4th and 5th or 3rd and 4th and 5th selection ignored for settlement purposes.
- 36.14 If quintet bets have been accepted in an event which originally qualified for quintet bets but later does not qualify, neither for quartet nor for tricast or forecast, all the bets becomes void and stake refunded.
- 36.15 All standing bets after a withdrawal are re-instated at new odds.

36.16 Dead heat rules apply.

37. **Dividend Computation Formula (DCF)**

37.1 The Dividend Computation Formula is a mathematical formula used by us to compute the payout for forecasts, tricast, quartetss and quintets. The dividend payouts are based on the actual odds of the selections forming part of the forecast, tricast, quartet or quintet as the case may be and are taken from the win market of the respective event.

38. **Dutching**

38.1 Dutching is a system of proportional betting on a group (2 or more) of sports in a specified event so that a constant return is paid out irrespective of which of the selection from the group wins. For example consider a punter willing to bet for a total amount of 200 on three sports A, B and C in an event. The offered odds on the sports

are: A (400); B (2000) and C (1000). The breakdown of his investment of 200 for him to win a constant amount irrespective of which sport wins is as follows:

38.1.1 125 on sport A @ 400 with payout of 500

38.1.2 50 on sport C @ 1000 with payout of 500

38.1.3 25 on sport B @ 2000 with payout of 500

38.2 In a dutched bet you only need to state the total amount of your investment and name your selections. Based on the odds of the selections, our computer system automatically computes the stake going on each of his selections. In such case, the odds for the dutched bet is provided to you for information purpose. In our above example that would be 250 as your payout would be 500 for a stake of 200.

38.3 In case one or more of the dutched-selections is withdrawn, the dutching odds is recomputed based on the remaining runners at their new odds. Say that in our above example sport B is withdrawn and the odds of the other two runners stay the same after the withdrawal, the 200 will now be invested as follows: Rs 142.86 on sport A and 57.14 on sport C →→ Dutched odds = 286

38.4 Non-runner rules only apply where all selections within a “dutched” bet are non-runners.

38.5 Dead heat rules are applied separately to each of the selection in a “dutched” bet and payout is based on the selections’ individual odds and respective stake amount.

39. **Withdrawals and non-runners**

39.1 The non-runner rule applies where a selection in an event had no chance of winning the event and as such it is declared as a non-runner for betting purposes.

39.2 All bets placed on non-runners are void and stake refunded.

39.3 Bets placed on selections other than the non-runner are also void and bets have to be placed anew.

39.4 Rule 39.3 above does not apply to selections forming part of a multiple bet or forecast, tricast, quartet and quintet where the bet stands but are re-instated at new odds.

40. **Dead Heats**

40.1 Dead heat is a situation where two or more runners in an event tie for a finishing position.

40.2 Event Winner - If a dead heat is declared by the event sport organiser in an event between two sports for the winner, half the stake is applied to the selection at full odds and the other half is lost. If more than two "dead-heat", the stake is proportioned accordingly.

40.3 Place - In a place betting the placed positions are filled in one at a time starting with the lowest ranked position.

40.4 Each Way - In an each-way betting, the dead heat rule is applied separately for the win part and the place part of the bet.

40.5 Example: Single bets of Rs100 staked on each of sports A (200), B(240), C(300) and D(360) with respective odds as shown in bracket.

40.6 Scenario-1: A and B dead heat for first place. They fill the first two places.
Number of runners: 7 Placed positions qualifying for a dividend: 1st and 2nd

Finishing Position	1	2	3	4	5	6	7
Declared Results	A & B	A & B	C	D	E	F	G
Placed Payout	Win Full		Lost	Lost			

40.7 Payouts: A(200); B(240); C(Nil); D(Nil);

40.8 Scenario-2: A, B and C dead heat for first place. They fill the first three places.

Number of runners: 7 Placed positions qualifying for a dividend: 1st and 2nd

Finishing Position	1	2	3	4	5	6	7
Declared Results	A,B&C	A,B&C	A,B&C	D	E	F	G
Placed Payout	Win 2/3		Lost 1/3	Lost			

40.9 Payouts: A(133); B(160); C(200); D(Nil);

40.10 Scenario-3: A wins and B & C dead heat for second place. B & C fill the second and third places. Number of runners: 7. Placed positions qualifying for a dividend: 1st and 2nd

Finishing Position	1	2	3	4	5	6	7
Declared Results	A	B&C	B&C	D	E	F	G
Placed Payout	Full	Win 1/2		Full Lost			

40.11 Payouts: A(200); B(120); C(150); D(Nil);

40.12 Scenario-4: B, C & D dead heat for second place. They fill the second, third and fourth places. Number of runners: 7. Placed positions qualifying for a dividend: 1st and 2nd.

Finishing Position	1	2	3	4	5	6	7
Declared Results	A	B,C&D	B,C&D	B,C&D	E	F	G
Placed Payout	Full	Proportional 1/3	Lost	Lost			

40.13 Payouts: A(200); B(80); C(100); D(120);

40.14 Scenario-5: B, C & D dead heat for second place. They fill the second, third and fourth places. Number of runners: 8. Placed positions 1st, 2nd and 3rd

Finishing Position	1	2	3	4	5	6	7	8
Declared Results	A	B,C&D	B,C&D	B,C&D	E	F	G	H
Placed Payout	Full	Proportional 2/3		Lost				

40.15 Payouts: A(200); B(160); C(200); D(240);

41. **Bonuses and Consolations**

- 41.1 Bonuses and consolations may be made available on certain types of bet as and when advertised by us.
- 41.2 Bets containing non-runners or void selections will not qualify for win bonuses or consolations.
- 41.3 Other conditions as set out by us must be satisfied in order to qualify for the bonuses or consolations. These conditions will be specified as and when the bonuses and consolations are offered.
- 41.4 In the case of an each-way bet and there is a win bonus, the bonus is only applicable to the win part of the all correct each-way bet.

SCHEDULE 2: CASINO RULES

1. Definitions

- 1.1 **Game** - Any of the specified items in Rule 4 offered to be played by customers of this rules and regulations and may change from time to time
- 1.2 **Game Session** - A Game Session refers to the player interaction to play the Game once. It includes stake selection, playing the game, winning/losing the play and being paid the winnings
- 1.3 **Game Rules and Regulations** - The rules and regulations associated with every game and published on the website.
- 1.4 **Stake** - The amount bet by a customer on in given Game Session
- 1.5 **Website** - The website of Pariaz Ltd at www.pariaz.co.uk
- 1.6 **Winning** - The amount paid to customers for the amount won on a given game session

2. Operations

- 2.1 Customer goes to website and logins into his account
- 2.2 Customer selects casino game he wants to bet on
- 2.3 Customer selects bet stake amount
- 2.4 Customer plays the game
- 2.5 All stakes/winnings are updated to his main wallet

3. Games

- 3.1 Video games
 - 3.1.1 3 Reel Slots
 - 3.1.2 5 Reel Slots

- 3.1.3 Progressive Jackpots
- 3.1.4 Virtual sports (horse racing, greyhound and football)
- 3.2 Number games
 - 3.2.1 High-low
 - 3.2.2 Keno
 - 3.2.3 Bingo
- 3.3 Table games
 - 3.3.1 Blackjack
 - 3.3.2 Roulette
 - 3.3.3 Baccarat
- 3.4 Scratch card
- 3.5 Video poker
- 3.6 Live dealer
 - 3.6.1 Blackjack
 - 3.6.2 Roulette
 - 3.6.3 Baccarat
- 4. **Stakes**
 - 4.1 For each game session, stake represent the amount played by you and is debited from your account with Pariaz Ltd.
- 5. **Payment of winnings**
 - 5.1 Winnings are payable as soon as you win a game session.
 - 5.2 Winnings are credited into your account with Pariaz Ltd

6. **Progressive jackpot**

- 6.1 A percentage of the stake money bet by you will contribute to the progressive jackpot. Several games can share the same progressive jackpot.

7. **Disqualifications**

- 7.1 An game session will be void and no refund will be entertained if:-

7.1.1 It is submitted by a person under 18 years of age.

7.1.2 It has been found that your were cheating while playing the game.

7.1.3 When a game session is disqualified for any cause or reason specified in these rules, you will be the only party bearing the responsibility for the disqualification.

8. **Miscellaneous**

- 8.1.1 If for unforeseen reason a game session cannot be completed, the customer will be refunded his stake.

SCHEDULE 3: FOOTBALL POOLS RULES

1. **Definitions**
- 1.1 **Closing Time** - The earliest date and time when the first match on a coupon is kicked off.
- 1.2 **Coupon** - A game consisting of one or more football matches on which the customer must predict a given outcome of each match or a selection of matches.
- 1.3 **Dividend** - The amount paid to you for the amount won on a given entry
- 1.4 **Entry** - A bet submitted by a customer based on a given coupon using a given Method of Entry.
- 1.5 **Game** - Any of the specified items in Rule 4 of these rules and regulations which is valid for a Game Date
- 1.6 **Game Date** - The date on which the matches listed on a coupon for a given game are played.
- 1.7 **Line** - The prediction of an outcome for each match or a selection of matches on a coupon.
- 1.8 **Match** - A football match listed on a coupon.
- 1.9 **Method of entry** - A method of entry refers to a remote means by which a customer submits an entry and includes SMS, Internet and phone.
- 1.10 **Pool** - The total stake collected from customers for a given coupon.
- 1.11 **Pool Panel** - A team of experts appointed by Pariaz Ltd who will determine the outcome of matches subject to Rule 8 of this rules and regulations.
- 1.12 **Result** - The outcome of a match played, subject to Rule 8 of this rules and regulations.
- 1.13 **Stake** - The amount bet by a customer on a given Entry subject to Rule 5 of this rules and regulations

1.14 **Website** - The website of Pariaz Ltd at www.pariaz.co.uk

2. **Operations**

2.1 You register and make a deposit with us.

2.2 You place your entry using a specified Method of Entry.

2.3 The stake is debited from your account.

4. **Instructions**

3.1 The team on the left of the official fixture list of matches will always be considered as the HOME team and the team on the right the AWAY team.

3.2 The exact number of the forecasts required for each pool must be made.

3.3 A match is designated by its match number on the coupon and it is your responsibility to ensure the correctness of your bet.

4. **Games**

4.1 Eight Draws - You must select 8 matches, which will result to draw results from a list of matches on a coupon

4.2 Nine Homes - You must select 9 matches, which will result to home results from a list of matches on a coupon

4.3 Five Aways - You must select 5 matches, which will result to away results from a list of matches on a coupon

4.4 Four Draws - You must select 4 matches, which will result to draw results from a list of matches on a coupon

4.5 Five results - You must predict the result of the 5 predefined matches on the coupon

4.6 Ten results - You must predict the result of the 10 predefined matches on the coupon

4.7 Fifteen results – You must predict the result of the 15 predefined matches on

the coupon

4.8 Single match – You must predict the outcome of a single match

5. **Stakes**

5.1 On each entry the minimum bet is 1GBP.

5.2 Proportionate stakes of 1% and above will be accepted.

6. **Payments of Dividends Claims**

6.1 Winnings are payable as soon as dividends are declared.

6.2 Dividends are declared at full stake.

6.3 Winnings are credited into your account.

7. **Division of Pools**

7.1 Dividends will be declared on the full stakes applicable to each pool and as detailed hereunder:

7.1.1 The dividend declared will be published on website.

7.1.2 The winnings payable shall be the total amount of the stakes in respect of entries of each of the Pools LESS Pool Betting Duty of 3.75% and our commission including expenses 21.25% of the total amount of stakes entered in the pool.

Therefore, for any pool, the total dividend payable is calculated as:

GROSS POOL (total stakes)	100%	
Pool betting duty and/or any other taxes, duties or statutory deductions thereon;	3.75%	Or any % as may be determined from time to time by the Government. Currently 15%
Our Commission and expenses	21.25%	
NET POOL (Dividend Payable)	75%	

7.1.3 The dividend declared are rounded down to the nearest pence.

- 7.2 Eight Draws and four draws points pool: A first dividend of 80% of the net Pool will be paid to and/or divided among winners obtaining in one column the highest number of points and a second dividend of 20% of the net Pool will be paid to and/or divided among winners obtaining in one column the second highest number of points. Only one dividend will be paid per entry. If you win the first dividend then you will not be entitled to second dividend on the same entry.
- 7.2.1 Points will be awarded as follows: 3 points for a Score Draw (1-1) (2-2) (3-3) (4-4) (5-5) etc. 2 points for NO –SCORE Draw (0-0). 1 Point for ALWAYS , Homes and Voids
- 7.2.2 In case payment of total winnings would result in less than 100% of the declared 1st or 2nd dividend, the balance of dividend left will be carried forward to the next competition and added to the respective dividends for distribution among winners of the said dividends.
- 7.3 Five Results, Ten Results and Fifteen: A first dividend of 80% of the net pool will be paid to and / or divided among customers obtaining an all correct results in one column. A second dividend of 20% will be paid to and / or divided among customers obtaining the second highest number of correct results in one column. Only one dividend will be paid per entry. Customers winning first dividend will not be entitled to a second dividend on the same entry. In case payment of total winnings would result in less than 100% of the declared 1st or 2nd dividend, the balance of dividend left will be carried forward to the next competition and added to the respective dividends for distribution among winners of the said dividend.
- 7.3.1 In the event there is no winner with an all correct result on the result pool, only one dividend will be paid to and /or divided among customers with the highest correct forecast results.
- 7.4 Single match pool: A single dividend of 100% of the net pool will be divided among customers obtaining the correct prediction of the match. If there is no winner, the stake is refunded to the client.
- 7.5 All winning dividend and refund will be credited to your betting account directly.

8. **Panel Decision and Void Matches**

8.1 Top Pool panel's decision takes place when:

8.1.1 a match has not started before Sunday at midnight (GMT); or

8.1.2 it has been abandoned before half time [otherwise the result at abandoned time will hold]

8.2 A match is void when:

8.2.1 a match has started two hours before the kick off time of the first match on Saturday; or

8.2.2 a match is known from official source to be cancelled two hours before the first kick off time of the first match on Saturday.

8.3 When there is a panel appointed, points will be awarded in respect of all matches, whose results are decided by the said panel as follows:-

8.3.1 Score Draw 3 Points

8.3.2 Non Score Draw 2 Points

8.3.3 Home/Away1 point

8.4 Neutral Grounds, Reversed Fixtures, Extra Time

8.4.1 In all pools a Match will stand as printed, if it is played on a neutral ground or if the venue of the match is reversed. The team printed on the left will still be considered the Home team (1) and the team on the right the Away team (2).

8.4.2 Extra time is NOT considered as part of the match and the score at the end of NINETY (90) minutes play is taken as the final result.

9. **Disqualifications**

9.1 An entry is disqualified and no claim will be entertained in respect of it or to

the stake money relating to it if in fact:

- 9.1.1 It is submitted by a person under 18 years of age.
- 9.1.2 It is an alleged entry, which for whatever cause is missing and cannot be traced after being submitted.
- 9.1.3 No responsibility is undertaken by us to notify customers that their entries for whatever reasons, are disqualified or do not qualify for entry in the

Pool, and no claim will be entertained in respect of such entries or in respect of the refund of any stake monies relating thereto.
- 9.1.4 When a coupon is disqualified for any cause or reason specified in these rules, the customer will be the only party bearing the responsibility for the disqualification.

10. **Miscellaneous**

- 10.1 If before payment of a declared dividend, other winners in that pool are discovered, they will be included as winners and we will revise the dividends originally declared
- 10.2 Any error relating to selections or change in selection will be corrected and/or made by way of a notice on Website before the matches are to be played.
- 10.3 If for any reason whatsoever a large number of matches are not played where the Pools Panel is to determine the theoretical results thereof, the findings of such Pools Panel will be deemed to be the final results as if the matches were actually played and winners will be determined accordingly.

11. **Amendment or Additions or Deletions to Rules & Conditions**

- 11.1 Should it, at any time, be considered advisable to bring in any addition or alteration to these Rules and Conditions after receiving the approval of the Gambling Commission due notification will be given on Website.

