

General Terms and Conditions

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1. General

In these terms and conditions, unless the context requires otherwise, the expressions have the following meaning:

“Operator” is EPL Partners Nigeria, operating under the brand name of betBonanza, an Online Sport Betting Operator incorporated in Nigeria, with registration code RC 1530102 and has its registered address at 148 Bode Thomas Street, Surulere, Lagos.

“Website” or “Site” is the website available at the URL www.betbonanza.com and other related URLs.

“Betting Shop” or “Game Centre” or “Shop” is the land-based betting shop in physical location under the brand of betBonanza, either wholly owned by the Company or Designated Operators, where customers can go and place their bets with cashiers.

“Cashier” – authorized person working at the Operator’s Betting Shop who has been authorized to accept bets from customers on behalf of the Operator or authorised Agent.

“Designated Operators” are persons who own and operate betting shops under the brand name of betBonanza, with the consent and authority of the Operator.

“Games” are Sportsbook, Virtual, Casino and other games as may from time to time become available on the Operator’s Website and in Operator’s Betting Shops.

“Account” is an account opened by You on the Operator’s Website after accepting and agreeing to the T&Cs.

“You” or “User” or “Customer” or “Player” is yourself or any other person who, after reading these T&Cs opens an Account or makes use of the Operator’s Website in any way, or places bets in Operator’s and Agents’ betting shops.

“T&Cs” are these terms and conditions, any rules specific for individual Games and any other terms and conditions provided by the Operator on the Website, displayed at the Operator’s Betting Shops, issued or stated on the betting slips, visual screens or leaflets, or as otherwise communicated to You in relation to the Games and/or the Website as amended by the Operator from time to time. For the sake of clarity, in the event of any conflict between the T&Cs specific to any individual Games and the Terms and Conditions available on the website, those on the website shall prevail.

1.1. The Operator Group is licensed and regulated in Nigeria by the National Lottery Regulatory Commission with Permit Number 0001026 and also by the Lagos State Lotteries and Gaming Authority with Licence number LSLGA/OP/OSB/BB010622 and other states.

1.1.1. The Operator always holds all the Customers’ funds in a separate bank client account.

1.1.2. We hold customer funds separate from company funds in the bank accounts and in reserve funds which we hold with our payment processors.

1.2. These T&Cs constitute a binding agreement between You and the Operator. These T&Cs come into

force as soon as You click on the “Register now” or “Register” or “Open Account” or similar button with the same meaning to register your Account. By clicking on any of these buttons, You signify to the Operator that You have read these T&Cs and have accepted them. By accessing any part of the Website or placing a bet in any of the Operator’s Betting Shops You signify that You agree with these T&Cs and are bound by the provisions of the same.

1.3. These T&Cs may be published in a number of languages for information purposes and ease of access by Customers. It is only the English version that is the legal basis of the relationship between You and the Operator and in case of any discrepancy between the English and the possible non-English versions of these T&Cs, the English version shall prevail.

1.4. Rules and explanations for participating in any of the Operator’s Games, maintaining your account with the Operator, Privacy Policy, and other important information is provided in separate links: <https://betbonanza.com/security> on the Website and shall be considered forming an integral part of these T&Cs.

1.5. The Operator reserves the right to modify these T&Cs and, thus, to amend this agreement between You and the Operator at any time with or without notice, including but not limited to purposes of prevention of fraud, clarification of the T&Cs or making the same compliant with statutory requirements or in regard to changes in Games and bonuses or in the event where the Sportsbook match/event rules have been changed by the organizer. Whenever such amendment may limit your current rights or otherwise be to your detriment, we will notify you prior to such changes coming into effect. If you do not agree to the updated T&Cs you must stop using the Website.

1.6. Any bet placed by the Customer shall be governed by the applicable provisions of the Administration of Criminal Justice Act 2015 and or any other applicable Laws and any Regulations and Rules made in terms thereof, as amended from time to time. It shall be the responsibility of the Customer to ensure that he/she is aware of these provisions.

1.7. The betting contract, as well as any other legal relationship between the Customer and the Company, for every circumstance not regulated by the terms and conditions, is subject to Nigerian laws.

2. Your Account

2.1. Requirements for the Customers:

2.1.1. Under no circumstances will business be conducted with persons who are under 18 years of age. An Account shall only be opened to persons who are 18 years old and above. Upon discovery that an account has been opened by an underage person, any winnings shall be confiscated, deposit or remaining balance, as the case may be, returned (subject to reasonable charges) and the account will be closed. In case of Betting Shops, age verification will be requested if deemed necessary by our staff or the Agent at any time. We have the right, without notice, liability or recourse to damages, to void any bet placed by any person less than 18 years of age.

2.1.2. A Customer is allowed to have only one Account. Where a Customer opens more than one Account, all accounts opened by the Customer may be blocked or closed without having any recourse to the affected Customer. If a Customer has used more than one Account in contravention of the T&Cs, betBonanza may cancel any bets already placed including winning bets, and may also reduce the Customer’s betting limits.

2.1.3. The Customer has the responsibility to ensure that he/she complies with all laws in any jurisdiction (including age restrictions) that apply to the Customer's use of the Website and placing bets in our betting shops. If the Customer lives in a country where gambling is prohibited the Customer must neither register with betBonanza nor attempt to use betBonanza's Website. Gambling may be illegal in the jurisdiction in which the Customer is located and, if so, the Customer is not authorized to use the services of betBonanza.

2.2. Registration of an Account:

2.2.1. You are responsible for providing correct personal and contact information (name, address, telephone number, e-mail address, etc.) and updating the same from time to time. In order to avoid the abuse of the same account, a credit card, a bank or e-wallet account, etc, the Operator reserves the right to request for further information, even after registration of an account. You must enter all mandatory information requested into your registration form. In particular, your name, address, and other contact details such as e-mail address and mobile phone number. It is your sole responsibility to ensure that the information you provide is complete and correct and you hereby warrant to Operator that the information provided is complete and correct. You hereby authorise the Operator to carry out verification procedures, whether personally or through third parties. You may be requested to provide Operator with further documents. The Operator reserves the right to block or close your account if you do not provide requested information or documents or if such information or documents you supply are found misleading.

2.2.2. We reserve the right to decline the opening of an account by a new customer or close an account and where reasonable give a reason for declining or closing such an account.

2.2.3. Operator shall cancel any winnings where it reasonably believes that different account holders from the same household (i.e. same IP address or same residence address) and/or family are betting on the same event/event outcome, including the betting on the same event/event outcome in different combination bets in order to avoid the Rules and/or exceed applicable limits.

2.2.4. Operator shall cancel any bet or winnings, without any recourse to the Customer, where the Operator finds Customer collusion or where robots were used or other devices that distort the normal game by the Customer. Operator does not accept bets when it is likely that customers are acting in agreement, or as a syndicate. When syndicated bets are discovered, the bets shall immediately be cancelled and the Customer shall forfeit any winnings that may have been won before the cancellation. Without limiting any rights of betBonanza under these Terms and Conditions or in law, if betBonanza reasonably believes that you have breached any of these Terms and Conditions, committed any fraud, or attempted to commit fraud, carried out any prohibited acts or activity aimed at defrauding betBonanza, or there has been any unusual activity on your Account, betBonanza may:

- (i) reduce your betting limits;
- (ii) suspend or close your accounts;
- (iii) confiscate your winnings;
- (iv) restrict you from withdrawing funds from your Account and/or making deposits and /or placing bets;
- (v) return the deposits or remaining balance, as the case may be (subject to the charges in amount of 10% from the balance); and or
- (vi) cancel all placed bets (even decided bets).

2.2.5. It is your sole and exclusive responsibility to ensure that your login details are kept securely. You must not disclose your login details to anyone. By registering an Account with betBonanza, you hereby absolve the Operator from any liability arising from any abuse or misuse of your Account by third parties due to Your disclosure of Your login details, whether intentional or accidental, whether active or passive, to any third party.

2.2.6. You may at any time determine your deposit limits on the Website based on a maximum daily, weekly or monthly deposit limit. A request to increase an existing deposit limit will not be effected until 7 days after the relevant request is made. A request to decrease an existing deposit limit will however be effected immediately. These limits will be applied to your Account on the Website only, they will not limit your betting in Operator's Betting Shops.

2.3. Deposits:

2.3.1. You may participate in any Game on the Website only if You have sufficient funds on Your Account for such participation.

2.3.2. All information required to deposit funds into your Account can be found in Deposit page by clicking on “Deposit” button on the Website or in Help page Payment Methods section of the Website. You can use any of the methods available to you as specified in these pages. These pages may be amended from time to time without your consent.

2.3.3. Depending on the method selected, deposits can incur charges. For current fees regarding depositing funds, refer to Payment Methods page of the Website. Your bank may independently charge You for bank wire transfers and other methods of payment.

2.3.4. Customer warrants that he/she only makes deposits to his/her own Account and only with a credit card issued or from a bank account or e-wallet account held in his/her own name. It is unlawful to deposit money to your Account from ill-gotten or other fraudulent means. The Operator shall have the right to and may use additional procedures and means to verify Your identity when effecting deposits into Your Account. The Operator might carry out additional verification procedures and the identification of the Customer might be checked for any deposit or number of deposits which cumulatively amount to or exceed the equivalent of ₱250,000.00. The Operator reserves the right to carry such verification procedures also in case of lower deposits. All transactions will be checked to prevent money laundering and terrorist financing.

2.3.5. Where it is discovered that the deposit was not made from your bank account or e-wallet account held in your own name, the Operator shall have the right to return such deposit into sender’s account while applying money transfer fees.

2.3.6. You agree that the funds deposited in Your Account must only be used for playing the Games. The Operator reserves the right to charge a fee should you request a withdrawal without Account turnover that is equal or more than the amount of funds deposited.

2.3.7. In the interests of fair gaming, the Operator reserves the right to limit customer's maximum stake amount to 10% of maximum stake after the first deposit is made. In such case this limit will be valid until the second deposit will be made.

2.3.8. The Operator does not grant any credit for the use of its services and credit balances in Your account will not bear interest and you shall not treat the Operator as a financial institution.

2.4. Withdrawals/Payouts:

2.4.1. All the funds that a customer has in his/her betBonanza Account will be credited to the customer’s personal financial source. Withdrawals from the Account can be transferred back to the primary source which was used for depositing. Where the customer used more than one deposit methods, the withdrawals will need to coincide with the deposited amounts from each of the payment methods used. All withdrawals are processed as soon as possible during the working hours but not later than two (2) working days after the withdrawal has been requested, or once the customer's betBonanza account is fully verified if Operator has requested it. betBonanza does not accept any liability for any delays which may be due to the payment provider or the customer’s bank.

2.4.2. If the Operator mistakenly credits Your Account with winnings that do not belong to You, whether due to a technical or human error or otherwise, the amount will remain the property of the Operator and the amount will be transferred from Your Account and you shall not have any right to sue the Operator for such transfer. If prior to the Operator becoming aware of the error You have withdrawn funds that do not belong to You, without prejudice to other remedies and actions that may be available at law, the mistakenly paid amount will constitute a debt owed by You to the Operator and the Operator shall have the right to debit your account at any time the account is funded by you. In the event of an incorrect crediting, you are obliged to immediately notify the Operator by email.

2.4.3. All information required to withdraw funds from your Account can be found under your profile page by clicking “Withdraw” or in Help page Payment Methods section of the Website. Please note that some of the methods may not be available in some countries. Withdrawals from your Account are made using the same payment method as was used for the deposit.

2.4.4. The Operator may request identification documents for all withdrawals and perform enhanced due diligence in respect to withdrawal of funds which have not been used for wagering. Identification documents shall be either the National Identity Card, Voters Identity card, Drivers Licence, or International passport of the Customer.

2.4.5. The Operator shall carry out additional verification procedures and the identification of the Customer might be checked for any withdrawal or number of withdrawals which cumulatively amount to or exceed the equivalent of ₦250,000.00 and the Operator reserves the right to carry out such verification procedures in case of lower withdrawals. All transactions will be checked to prevent money laundering and terrorist financing.

2.4.6. In the event the customer fails to provide us with any of the requested documents within 30 days as of the date of the request, we may confiscate any winnings on the account, return the original deposit or remaining balance (as the case may be), to the customer (subject to reasonable charges) and close the account.

2.4.7. The ticket of a bet placed in betBonanza betting shops is valid for 180 days after the event on which the bet was placed has taken place or the last event on the betting slip has taken place in case of a multibet. After 180 days from the last event on betting slip taking place the ticket will no longer be valid and it will not be possible to collect any winnings with it.

2.5. Account Administration Fee for Dormant Accounts:

2.5.1. Operator will apply an Administration Fee to all accounts that have been 'inactive' for a consecutive period of at least 12 months in accordance with the following procedure. An account is deemed to be 'inactive' during any period in which none of the following actions takes place in relation to it: (a) a successful deposit; (b) a Sports bet is placed; or (c) participation in any Virtual, Casino, or any other Game provided by Operator.

2.5.2. If your account remains 'inactive' for a continuous period of 12 months then your account shall be deemed to be 'dormant' and, if the balance on your account is zero no fee shall apply. Operator reserves the right to close dormant account with zero balance.

2.5.3. If, on being deemed to be dormant, your account has a positive balance, Operator shall take reasonable steps to notify you using the details you provided during your registration process (or as updated by you).

2.5.4. If your account remains dormant, after a minimum period of 30 days following Operator's first notification to you that your account has become dormant, Operator shall deduct a monthly Administration Fee of ₦300) from your account balance at the time that it is deemed to be dormant.

2.5.5. The Administration Fee calculated in accordance with 2.5.4. above shall be deducted from your account balance on the expiry of the 30-day notification period mentioned above and every 30 days thereafter at the same rate until the earlier of: (a) your account balance reaching zero when no further Administration Fee shall be deducted; or (b) you 'reactivate' your account when no further Administration Fee shall be deducted.

2.5.6. You can 'reactivate' your account by: (a) making a successful deposit; (b) placing a Sports bet; or (c) playing/taking part in any Virtual, Casino or any other Game provided by Operator.

2.6. Closing Your Account:

2.6.1. You may at any time, at your discretion, choose to exclude yourself from using any services provided on the Website by following these instructions. Such exclusion can be made either permanently or temporarily. During the exclusion period you will not be able to open or use your account. The exclusion will not apply from any services provided in Operator's Betting Shops.

2.6.2. Permanent Exclusion. Upon a permanent exclusion your account will be closed, and You will not be permitted to register any new accounts with the Operator. You will be able to reopen your account only after minimum of one (1) year has passed since your account was closed, upon Operator's absolute discretion.

Operator will return to You any and all funds from Your Account subject to the deduction of relevant withdrawal charges.

2.6.3. Temporary Exclusion. Upon a temporary exclusion you may choose to exclude yourself and block your account. You may choose to exclude yourself directly on the Website in My Account Time-Out section for the pre-set time periods starting from 24 hours up to 1 year. Your account will get enabled upon expiry of the exclusion period.

2.6.4. For help, support and advice about problem gambling please visit <https://www.gamblingtherapy.org/en>

2.7. Handling of Funds in Accounts which are:

2.7.1. Suspended accounts. A suspended account is an account the access of which is blocked for the customer. In case your account has been suspended due to the breach of Operator's Rules, Operator shall return the balance of the account to you. In case the balance is higher than the deposits made by you, Operator shall only return the deposits amount to you.

2.7.2. Accounts with unfinished games. In case there's an unfinished game on the suspended account or the account of self-excluded person, you need to contact Operator and request the payment of the outstanding balance once the game has been settled, unless Rule 2.7.1 applies.

2.7.3. Accounts of self-excluded persons. An account of a self-excluded person is an account of which the owner has self-excluded himself/herself in accordance with Rule 2.6. The owner of an account of a self-excluded person must notify Operator of the fact that he/she has self-excluded himself/herself and, as soon as Operator has received the notification from the customer, Operator shall return the balance of the account to the customer.

3. Bonuses

3.1. General Terms and Conditions of Bonuses:

3.1.1. Any bonus offer received by the customer from Operator is personal and valid only for the particular customer unless stated otherwise.

3.1.2. The bonus offer for one customer account shall be applicable only once, provided that the bonus offer and the terms and conditions do not provide for otherwise. Any bonus offer from Operator is valid only one time per customer account, computer, household, IP address and other places with a shared computer (office, library, university, etc.).

3.1.3. The bonus terms and conditions may be fulfilled in parts and the bonus shall be allowed after fulfilment of the respective part of the bonus terms and conditions provided that this is envisaged in the bonus offer.

3.1.4. In fulfilment of the bonus terms and conditions the customer shall be entitled to freely dispose of his/her own paid in funds and not to comply with the bonus terms and conditions unless the particular bonus terms and conditions provide for otherwise. All winnings originating from a bonus offer are to be considered bonus winnings and no payouts of such winnings will be made until the terms and conditions for the bonus are met.

3.1.5. The bonus shall become valid only if all bonus terms and conditions are partially, fully and/or otherwise satisfied as published in the particular bonus offer. If you wish to have removed any bonus credited to you, you need to contact Operator's support before wagering any such funds including any deposit connected to the bonus.

3.1.6. Customer who fails to fully or partially satisfy the bonus terms and conditions shall not acquire the right to the bonus.

3.1.7. Operator shall have the right to remove any bonus and winnings that have been obtained by fraud if it suspects that the bonus offer has been misused.

3.1.8. Operator shall reserve the right at any time, at its own discretion, to amend the bonus terms and

conditions by giving a prior notice on the website.

3.1.9. If the Operator reasonably believes that any of these Rules or the terms and conditions of the bonus offer are breached or there is evidence that a customer or a group of customers has made a series of bets that, due to a bonus, increased earnings, free bets or other offers, guarantees a profit for the customer, whether individually or as part of a group, no matter what the results, Operator shall have the right to withdraw the bonus portion of the bonus offers and to settle the bets at the correct odds, or to cancel the free bets and the bets made from deposit bonuses. Operator also reserves the right to take legal action against the customer or customers involved in such fraudulent behaviour.

4. Betting Rules

4.1. General Betting Rules:

4.1.1. The onus is on the customer to ensure the correct amount of money is given for each bet and receiveds back for each successful claim. The odds format that will take precedence in settling bets is decimals.

4.1.2. A bet is not valid until a transaction code has been issued by betBonanza prior to the betting event. All bets that have not been confirmed before the start of the betting event by the issuance of a code will be considered void. The printing of a bet slip that has not yet been confirmed by betBonanza will not be considered as a valid receipt. betBonanza only recognizes bets that appear as confirmed on the bet list of the betting or Agent account. Bets which do not directly appear on betBonanza's files or records are not valid and the customer shall not have any claim in respect of such bet. If you are unsure about the validity of a bet placed, please check your Account or contact our Customer Support.

4.1.3. Any claims or protests on decisions regarding bets must be sent to Operator within 14 days after the occurrence of the event/bet. Complaints received by the Operator after the 14 days period will be declined. Claims and protests shall only be sent to support@betbonanza.com.

4.1.4. Customers cannot cancel any bets already made. It is therefore important that you carefully check your bet before you confirm it. Bets will be valid, subject to meeting the criteria for placing of bets laid down in these T&Cs, if accepted by the Operator's transactions server. Operator is not liable for the settlement of any bets or proposed winning where Operator has not issued a ticket of the bet and winning or where Operator is unable to display that bet in your profile pages ("Transactions" or "Betting history" pages) of the Website.

4.1.5. Operator reserves the right to refuse to accept any bet. Any already accepted bet can be cancelled by the Operator if the Operator reasonably believes that it does not comply with the Rules or if there is an obvious misprint of the bet slips from the Operator's point, server or service provider. In such circumstances a bet can even be cancelled after the result has been confirmed. The customer therefore absolves the Operator of any liability in such instances.

4.1.6. It is against the Rules to make bets on the same match in identical or different combinations with the intention to exceed the Operator's limits. Where such act is detected by the Operator, the Operator shall immediately or upon discovering the same cancel the bet.

4.1.7. We offer single bets on all of our gaming objects, and the odds are guaranteed once you confirm the bet. However, we reserve the right to change the odds on the objects being offered without any notice to you. In any case, you keep the odds on your confirmed bet even if a change will be made later on.

4.1.8. The maximum number of objects permitted in a multibet is fifty (50).

4.1.9. The maximum any client may win on a single day on Operator's Website and betting shops combined is ₦50,000,000.00. If a client manages to place bets on the Operator's website and/or in Operator's betting shops, where total winnings on the same day exceed ₦50,000,000.00 only, the client will be paid the maximum daily winning amount of ₦50,000,000 and the balance shall be forfeited.

4.1.10. The maximum and minimum betting amount may vary between different kinds of gaming objects. The maximum betting amount on individual gaming objects can be reduced as bets are being made.

4.1.11. There will be limits on winnings at different levels. The amounts are independent from betting amounts and odds. If a confirmed bet's betting amount exceeds these standards, we will reduce the betting amount.

4.1.12. If there are more winners in an event, the odds will be divided between the numbers of winners. However, the odds will not be lower than 1.0.

4.1.13. Bets made on non-starting (for example injured participant) will be refunded unless stated otherwise.

4.1.14. We do not accept parlays where two or more objects will affect each other. Even if the customer will have such a bet accepted by mistake, we will cancel such bets afterwards. In such circumstances bets can also be cancelled after the result has been determined. Please be advised that, when we are cancelling such bets, the whole bet will be cancelled and it does not matter that parts of the bets are valid.

4.1.15. The Operator shall cancel any bet, where the Operator reasonably believes that the customers have places money on an event where they are involved as either participants, referees, coaches, or any such similar descriptions.

4.1.16. If a match is suspected of unfair play, the Operator shall keep any payments from such an unfair play on hold until the event organizer confirms the authentic results of such event and/or investigation by relevant authorities will have been concluded and the outcome of the investigation reveals no unfair play. Where however the outcome reveals that there is an unfair play, the Operator shall immediately cancel such bets.

4.1.17. Normally bets are open until the official starting time of the event. Sometimes, an event starts earlier than first posted, with us being unaware of it, or that we have the wrong starting time. Any bets received after the event has started shall be cancelled, irrespective of whether the bet was received by the Cashier or the system.

4.1.18. If we accept a bet after our official betting time has closed, where the event upon which the bet was placed has been determined/finished or at a stage where a customer knew or could have had any indication of the outcome then, the bet shall be voided and the Operator or the Cashier shall return the stake to you.

4.1.19. All the information, dates and timings published by betBonanza are purely indicative. If the time or date of a betting event is brought forward, all bets placed before the beginning of the event and confirmed by betBonanza shall be considered valid, whereas bets placed after will be considered void. In case of multiple bets, only the selection involved will be voided. In such circumstances the multiple bets remain valid even if the minimum number of betting events required was not respected.

4.1.20. In the event of a dispute over the time at which a bet was placed, the time at which it was recorded on the transactional log shall be deemed as the time at which the bet was placed. The customer must check the account balance each time the customer logs onto the Website. In the event of a query, it is the customer's responsibility to notify Operator at the earliest opportunity together with the customer's record of transactions since the customer's balance was last verified.

4.1.21. If a match/event is postponed by more than 12 hours from its original starting time, all bets on that match/event will be voided and the stake amount will be refunded to your account. If a match/event is interrupted without an official result, the stake will be refunded unless the match/event is resumed within 12 hours of the original starting time. If there is an official result within 12 hours of original starting time all placed bets will stand. The rule above does not however include tennis. Bets on tennis matches will only be cancelled if the match is not completed before the tournament is over.

4.1.22. If under any of these Rules a bet is declared void by us, the stake shall be returned to you and this shall be the only obligation owed to you by the Operator in relation to the bet.

4.1.23. In these Rules, where limits and maximum payouts appear on Operator's platform, it is the customer's sole responsibility to ensure that he or she understands and adheres to these limits. Where customer bypass the limits and maximum payouts irrespective of bets being accepted in excess of those limits by our staff or our Agents' staff in their betting shops, the events shall be cancelled by Operator.

4.1.24. Bets on other sporting events may be accepted by betBonanza if a price is agreed between you and us.

4.1.25. We reserve the right to declare any bet void, win or loss.

4.1.26. betBonanza does not warrant the constant availability and functionality of all or any products offered. betBonanza shall not be held liable and will be held harmless by the Customer for any damage, losses, costs, loss of profits or any other disadvantage a Customer may incur in connection with any disconnection from or the non-availability of any of the products offered by betBonanza for whatever reason.

4.1.27. betBonanza cannot be held liable in any case for any damage or loss caused directly or indirectly by the service or by its contents or by the contents provided by a third party except due to betBonanza's gross negligence.

4.1.28. betBonanza shall not be liable if the Customer is unable to place a bet due to congestion on the sums system or any other electronic communication media used for the purposes of betting.

4.1.29. Neither betBonanza nor our partners or suppliers are liable for any loss resulting from any error made by the customers. Bets placed in order to cover flawed bets will stand valid if not impaired by errors.

4.1.30. In the event that, due to technical problems, the printed version of a document or of a coupon differs from the web version, the latter shall prevail.

4.1.31. In the event of any dispute between the Customer and the Operator or any of its agents relating to bets placed, the Customer agrees that the records of our server shall act as the final authority in determining the outcome of any claim.

4.2. Additional Betting Rules for Betting in Betting Shops

4.2.1. We reserve the right to accept or decline the whole or part of any bet that a customer offers to make at our sole discretion, without giving any reason.

4.2.2. The maximum amount any one client may win per single ticket placed in Betting Shops in Lagos State is ₦10,000,000, and ₦50,000,000 per single ticket placed in Betting Shops in other states. This includes any and all Jackpot winnings. Any amount on a single ticket placed which exceeds the maximum limit shall be deemed forfeited.

4.2.3. All maximum payout limits apply to any one customer, or group of customers acting together, who have backed the same combination of selections, including where placed in a series of bets, at a range of prices, over several days using different betting shops, accounts and/or across different betting channels. Should we have reason to believe that several bets have been placed this way, the total payment of all those bets combined will be limited to one single maximum payout. In case of a breach of rules, betBonanza reserves the right to cancel bets coming from the same group of customers acting together without any recourse to the customer or group of customers involved. betBonanza shall not be liable for any loss of profits, loss of anticipated savings, loss of goods, or any special, indirect, consequential or pure economic loss, costs, damages, charges or expenses.

4.2.4. betBonanza reserves the right to publish the information of any winner that wins above One Million Naira (₦1,000,000.00) on Sports and or Two Hundred Thousand Naira (₦200,000.00) on Virtual for marketing purposes. betBonanza also reserves the right to invite the winner to our offices to take photographs to be used for marketing purposes before payment of the winning. The winner hereby grants to betBonanza the right to use his likeness, images, names, amount placed as bets, total amounts won for marketing purposes.

4.2.5. The Operator may request identification documents for all payouts of winnings. Identification documents shall be either the Customer's National Identity Card, Voters Identity card, Drivers Licence or International passport.

4.3. Betting Offers

4.3.1. The standard scheme of betting offers shall be as follows:

4.3.1.1. Data on the betting event: preliminary date and time, type of sports, name of the tournament;

4.3.1.2. Name of the first team;

4.3.1.3. Name of the second team;

4.3.1.4. Odds of the outcomes of the betting events and the terms and conditions in relation to the outcomes of the betting event.

4.3.2. The abbreviations typically used in the betting offers:

1 – First team

2 – Second team

X – Draw

1X – First team or draw

2X – Second team or draw

12 – First team or second team

4.3.3. The Operator shall be entitled to make special betting offers to a separate group of Customers (for example, Customers born on the respective day, Customers who registered their accounts on specific date and according to other objective criteria).

4.3.4. Grammatical mistake in the betting offers which does not change the meaning of the terms and conditions of betting cannot be deemed to be a reason for cancellation of the betting.

4.4. Type of Bets

4.4.1. The “single bet” shall mean a bet with one outcome of the betting chosen. The winning shall be established by multiplying the stake amount by the pre-determined betting odds and shall depend only on the correct guess of the outcome of the betting event. An example of the single bet could be as follows: Suppose that the betting offers include around 100 sports betting events and the Customer chooses one event Barcelona - Real M. and wants to place a bet for the victory of Barcelona. The betting odds set for the victory of Barcelona in the betting offers are 3.3. This means that in case of placing a bet of ₦1,000 for the victory of Barcelona and if Barcelona wins, the Customer would win ₦3,300 ($1,000 \times 3.3 = 3,300$).

4.4.2. The “Multibet” shall mean a bet with more than one outcome of the betting event chosen. A multibet shall be deemed to be successful if all outcomes of the betting event included in the multibet are correctly guessed. In case of a multibet, the Customer may choose from 2 to 50 outcomes of the betting event. If at least one guess indicated in the betting slip is incorrect, it shall be deemed that the Customer has lost the total multibet and no winning including the stake amount shall be disbursed to him/her. When calculating the winning, the stake amount shall be multiplied by the total (multiplied with each other) betting odds of the chosen outcomes of the single betting events included in the multibet. The events determining each other cannot be combined. The events determining each other shall be such betting events where the outcome of one betting event has a direct impact on the outcome of the other betting event (for example, the following outcome of the betting events cannot be combined: outcome “Fenerbahce will become the champion of the EuroLeague” and the outcome “Fenerbahce will win in the semi-finals of the EuroLeague”, since the above events determine each other, i.e. Fenerbahce cannot become a champion if it is defeated in the semi-finals of the EuroLeague). An example of the multibet could be as follows: Suppose that the Customer has chosen three betting events: Barcelona – Real M., Juventus – Inter and Fenerbahce – CSKA Moscow. From the point of view of the Customer, the home teams should be the winners (the home teams are indicated first in all betting events). The betting odds of Barcelona are 3, the betting odds of Juventus are 2, and the betting odds of Fenerbahce are 3. If the Customer places a bet of ₦1,000 and the Customer is successful, the stake amount shall be multiplied by the product of the betting odds. In case of correct guess of all outcomes of the betting event, the Customer’s winning would be ₦18,000 ($1,000 \times (3 \times 2 \times 3) = 18,000$); if the guess of at least one is incorrect, the Customer shall lose and the stake amount shall belong to the

Operator.

4.4.3. The “Combined bet” shall mean a bet with more than one outcome of the betting events chosen. In case of a combined bet, each outcome of the betting events shall be at least once linked to another outcome. The winning shall be determined by adding up the winnings for all guessed outcomes. The number of betting events and the number of possible not guessed outcomes shall be chosen by the Customer. The bet shall be characterized by the following parameters:

- 1) The number of betting events which may not be lower than 3;
- 2) The number of possible mistakes.

An example of the systemic bet could be as follows: Suppose that the Customer has chosen a combined bet “2 of 3”. This shall imply that the systemic bet includes 3 betting events and the bet may be successful if the Customer makes not more than one mistake. Thus, for example, in case of a combined bet for the betting event Barcelona – Real M. the victory of Barcelona with the odds 2.5 is chosen (Outcome A), in the betting event Juventus – Inter the victory of Juventus with the odds 3.0 is chosen (Outcome B) and in the betting event Fenerbahce – CSKA Moscow the victory of Fenerbahce with the odds 4.0 is chosen (Outcome C); in case of choosing the system “2 of 3” and placing a bet of ₦100 for each combination, the maximum possible winning shall be as follows: $(\text{Outcome A} \times \text{Outcome B}) \times ₦100 + (\text{Outcome B} \times \text{Outcome C}) \times ₦100 + (\text{Outcome C} \times \text{Outcome A}) \times ₦100 = (2.5 \times 3.0) \times ₦100 + (3.0 \times 4.0) \times ₦100 + (4.0 \times 2.5) \times ₦100 = ₦750 + ₦1,200 + ₦1,000 = ₦2,950$. If the Customer fails to guess at least one event, the odds of the outcome of each not guessed betting event shall be deemed to be equal to 0.

For example, in case of a combined bet, the Customer has failed to guess Outcome A, then the winning for the above bet shall be as follows: $(\text{Outcome A} \times \text{Outcome B}) \times ₦100 + (\text{Outcome B} \times \text{Outcome C}) \times ₦100 + (\text{Outcome C} \times \text{Outcome A}) \times ₦100 = (0 \times 3.0) \times ₦100 + (3.0 \times 4.0) \times ₦100 + (4.0 \times 0) \times ₦100 = ₦1200$. If the Customer fails to guess two events in the system “2 of 3”, the Customer shall lose the combined bet.

4.5. Other Possible Options of the Outcomes of Betting Events

4.5.1. The possible options of the outcomes of betting events shall be published in the betting offers.

4.5.2. The options of the outcomes of betting events typically used in the betting offers shall be as follows:

4.5.2.1. The “handicap” shall mean an option of interpretation of the outcome of the betting event where, after the outcome of the betting event, the respective number (goals, scores etc.) is added to (if the sign “-” is indicated, the respective number should be deducted) the final result of the chosen team or participant. The following options of handicap shall be distinguished:

4.5.2.1.1. The “Asian handicap” shall mean an option where, in case of choosing the option of interpretation of the outcome of the betting event “Asian handicap” where after the outcome of the betting event the respective handicap (goals, scores etc.) is added to (if the sign “-” is indicated, the respective number should be deducted) the final result of the chosen team or participant. If after summing up the result of the betting event with the handicap, the result of the betting event (including the handicap) is to the benefit of the chosen team or the participant, the bet shall be deemed to be successful. If, taking into account the handicap, the result is to the benefit of the opposite team or participant, the bet shall be deemed to be lost. If, having evaluated the handicap, the result becomes a tie, the bet shall be deemed to be equal to 1 (one).

(Example) If in case of a match Fenerbahce – CSKA Moscow the Customer chooses the handicap of Fenerbahce (3), if the match ends up with the result 75:72, the Customer betting slip shall win, since, taking into account the handicap for the benefit of the chosen team the result would be 78:72. If the result of the match is 75:80, the Customer betting slip shall lose because, taking into account the handicap, the result would be favourable to the opposite team, i.e. 78:80. If the match ends up with the result 75:78, the bet would be equivalent to 1 (one) because, taking into account the handicap, the match would end in a tie, i.e. 78:78.

4.5.2.1.2. The “three outcome handicap” shall mean an option of interpretation of the outcome of the

betting event “three outcome handicap” where, after the outcome of the betting event, the respective handicap (scores etc.) is added to (if the sign “-“ is indicated, the respective number should be deducted) the final result of the chosen team or participant. If after summing up the result of the betting event with the handicap, the result of the betting event (including the handicap) is beneficial to the chosen team or the participant, the bet shall be deemed to be successful. If, taking into account the handicap, the result is to the benefit of the opposite team or participant, the bet shall be deemed to be lost. If, having evaluated the handicap, the result becomes a tie, the bet for a draw with the chosen handicap shall win.

(Example) If in case of a match Arsenal - Liverpool the Customer chooses the handicap of Arsenal (-1) and if the match ends up with the result 2:0, the Customer betting slip shall win, since, taking into account the handicap to the benefit of the chosen team the result would be 1:0. If the result of the match is 1:1, the Customer betting slip shall lose because, taking into account the handicap, the result would be favourable to the opposite team, i.e. 0:1. If the match ends up with the result 2:1, the Customer betting slip shall lose because, taking into account the handicap, the match would end in a tie, i.e. 1:1.

4.5.2.1.3. The “double Asian handicap” shall mean an option where, in case of choosing the option of interpretation of the outcome of the betting event “double Asian handicap” where, after the outcome of the betting event, the respective handicap is added to (if the sign “-“ is indicated, the respective handicap should be deducted) the final result of the chosen team or participant and the stake amount is divided into two equal parts.

For example, in case of offering “double Asian handicap” (-1,-1.5) and a bet of ₦1,000 for such outcome is placed, it shall be deemed that a bet of ₦500 is placed for the handicap (-1) and a bet of ₦500 is placed for the handicap (-1.5). Since “double Asian handicap” is a double offer, the final winning odds may be lower than 1 and the winning amount may be lower than the stake amount. If, after summing up the result of the betting event with the handicap, the result of the betting event (with the handicap) is to the benefit of the chosen team or participant, the bet shall be deemed to be successful. If, taking into account the handicap, the result is to the benefit of the opposite team, the bet shall be deemed to be lost. If, having evaluated the handicap, the result becomes a tie, the bet shall be deemed to be equal to 1 (one).

(Example) A bet of ₦1,000 for the betting event Arsenal - Chelsea for the “double Asian handicap” (-1,- 1.5) of the team Arsenal with the odds 1.8 and the result of the match is 2:1. In such case, a bet of ₦500 for the handicap of Arsenal (-1) shall be equal to 1, whereas a bet of ₦500 for the handicap of Arsenal (- 1.5) shall be deemed to be lost. A winning of ₦500 shall be disbursed.

4.5.2.2. The “Over/Under” shall mean that in case of choosing the option of interpretation of the outcome of the betting event “Over/Under”, the number of goals (scores, seconds etc.) during the betting event that has occurred shall be counted.

4.5.2.3. The “Asian Over/Under” shall mean that in case of choosing the option of interpretation of the outcome of the betting event “Asian Over/Under”, the number of goals of the participants during the event shall be counted and the stake amount shall be divided into two equal parts.

For example, if the offered “Asian Over/Under” is higher than (2, 2.5) and a bet of ₦1,000 is placed for such outcome, it shall be deemed that a bet of ₦500 for “total” shall be higher than (2) and a bet of ₦500 for the “total” shall be higher than (2.5). If the number of goals during the match is higher than the value of “Over/Under”, the bet shall be deemed to be successful, if the number of goals is lower than the value of “total”, the bet shall be deemed to be lost; if the number of goals is equal to the value of “Over/Under”, the stake amount shall be deemed to be equal to 1 (one). As “Asian Over/Under” is a double offer, the final winning odds must be lower than 1 and the winning amount must be lower than the stake amount.

(Example) A bet of ₦1,000 for the event Arsenal - Chelsea for the “Asian Over/Under” (2, 2.5) with the odds 1.9 and the result of the match is 2:0. In such case, a bet of ₦500 for the “Over/Under” (2) shall be equivalent to 1 and a bet of ₦500 for “Over/Under” (2.5) shall be lost. The winning of ₦500 shall be disbursed.

4.5.2.4. The “individual Over/Under” shall be an option where the procedure for guessing the option of interpretation of the outcome of the betting event is the same as in case “Over/Under”, but only for one team or a separate participant of the betting event.

4.5.2.5. The “advance” shall mean a placing of bet in tournaments where the event consists of several matches and it is offered to guess which team (person) advances to the next stage.

4.5.2.6. The “comparison” shall mean a guess that one team (Participant of the match) will perform better (more effective) than the other one, or that one match will be more effective than the other match.

4.5.2.7. The “half time/match” shall mean an option where it is offered to guess the outcome of the first part of the match and the end of the match.

4.5.2.8. The “will/will not score (or yes/no)” shall mean an option where it is offered to guess if the particular team scores a goal during the respective soccer, ice hockey, polo or other match in which goals are scored and the time limit within which the first goal or the last goal will be scored with one team chosen or in all matches. It shall be offered to guess for the whole match or for the particular time interval, for example, that the first goal will be scored within the time period from 1 to 30 min.

4.5.2.9. The “home/guest (or host or home/road)” shall mean an option where it is offered to guess several betting events that are summed up. The “home” team shall include the teams of a separate championship, tournament that play at home. The “guest” team shall include all teams of a tournament, championship that play outside their state. The “home” team shall be indicated as first in the betting offers and the betting slip. For example, the “handicap” of home/guest scores, the “individual total” of the home/guest teams, “total” of the home/guest teams.

4.5.2.10. The “range” shall mean an option where it is offered to guess the result of the betting event which would fall within the range of results indicated in the betting offers.

4.5.2.11. The “additional betting event offers” shall mean additional outcomes “Over/Under”, “handicaps”, “individual Over/Under”, “half time/match” “first match quarter” and other possible options of the outcome of the betting event.

4.6. Sports Betting Thresholds and Odds

4.6.1. The main principles of formation of the betting odds shall be as follows:

4.6.1.1. The minimum betting odds are 1.00, the maximum betting odds are limited by the maximum permitted winnings amount according to these T&Cs.

4.6.1.2. The greater the mathematical probability of guessing the outcome of the betting event, the lower the betting odds shall be. The lower the mathematical probability of guessing the outcome of the betting event, the greater the betting odds shall be applicable.

4.6.1.3. Lower odds shall be set for the favourite of the event and higher odds shall be set for the outsider of the match.

4.6.1.4. The odds shall be increased by reducing the customer’s probability of guessing the outcome of the betting event by means of a handicap. The odds shall be reduced by increasing the Customer’s probability of guessing the outcome of the betting event by means of handicap.

4.6.1.5. All prices are subject to change and may, on occasion, be restricted to certain stake levels. The prices offered via our different business channels may vary. For example, our shops may offer slightly different prices from those available on our Website.

4.6.2. The minimum stake amount for the outcome of one single bet or combined betting events and in the same combination of the systemic bet shall be ₦50 on Website and ₦100 in Betting Shops.

4.6.3. The maximum stake amount may be separately set for each type of sports, championship or other betting event or each bet separately in the betting offers.

4.6.4. If the combination includes the outcomes of the betting events with different maximum amounts, the maximum amount of such bet shall be the lowest maximum stake amount in the chosen combination.

4.6.5. The Operator shall be entitled to reduce the maximum stake amounts for an individual Customer. The Operator shall be entitled to restrict participation in remote gaming for the persons who breach the

provisions of the Regulation or play in a bad faith manner. The Operator shall also be entitled to limit the maximum stake amount for such players without any further notice.

4.7. Cancellation of the Bet and Main Rules of Determining the Outcomes of the Bet

4.7.1. In the event of cancellation of a bet, the betting odds shall be deemed to be equivalent to 1 and the stake amount shall be repaid to the Customer.

4.7.2. The bet shall be cancelled if the betting event has not occurred. The betting event shall be deemed to have not occurred if it has not actually occurred irrespective of whether it had to occur or did not have to occur. The betting event shall also be deemed to have not occurred if it does not meet the terms and conditions set out in Paragraph 4.7.6. hereof.

4.7.3. The bet shall be cancelled if the participant of the betting event for which/whom the bet was placed has not participated in the betting event. The bet shall also be cancelled if the participant has not participated in the betting event despite the fact that his participation was published in the betting offers including the cases where the name, surname, gender (where the participants of the events are men, no reference shall be provided; where the participants of the event are women, the reference "Women" shall be additionally inserted in the betting offers), age group (indicated in case of participation of young athletes or veteran athletes) of the participant(s) of the betting event was not indicated or was incorrectly indicated or the disability of the participants of the betting event was not indicated in the betting offers as a result of a mistake.

4.7.4. The bet shall be cancelled in case of a technical winning or loss by reason that at least one of the participants of the event has not participated in the event (for example, the team has failed to be present at the match etc.).

4.7.5. The bet shall be cancelled if the betting event operator amends the regulation of the event (for example, changes the duration of the match, the number of Customers etc.).

4.7.6. The bet shall be cancelled if the Customer has placed his/her bet or the Operator has accepted his/her bet after the beginning of the betting event. In case of live betting, the bet shall be cancelled only in case where the Customer has placed his/her bet or the Operator has accepted his/her bet after the outcome of the event is clear (for example, bets for the winner of the first half shall be cancelled if the bets are placed already well after the end of the first half). In all cases, bets shall be cancelled if the Customer has placed his/her bet or the Operator has accepted his/her bet well after the end of the betting event. If the start of the betting event does not coincide with the information published in the official sources of information, the actual start of the event shall be deemed to be the start of the bet.

4.7.7. The bet shall be cancelled if the event does not occur within 12 hours from the start time of the event published by the betting event operator, except in cases where the betting operator indicates the duration of the event which is longer than one day (for example, snooker, cricket) unless the present Regulation provides for otherwise.

4.7.8. For convenience of the Customers, the betting offers shall first (1) indicate the host/home team, and second (2) the guest team. This shall not constitute grounds for cancellation of the bet unless indicated otherwise.

4.7.9. In the event of cancellation of a Multibet or Combined bet, only the betting odds of the particular betting outcome shall be changed; whereas the betting odds of other outcomes included in the combination shall not be subject to change.

4.7.10. In case of bets for sports matches, all betting outcomes shall be set with regard to the regular time of the match, unless the present Regulation provides for otherwise. If the Operator offers to place a bet only for two outcomes of the bet (1 – first team, 2 – second team), i.e. the Operator does not offer to place a bet for X, i.e. draw, only outcome 1 (first team) and outcome 2 (second team) of the betting event shall be set with regard to the time of the whole match (i.e. the watch time with extensions) and all other outcomes of the betting event shall be established with regard to the regular time of the match (i.e. the match time without extensions), unless the present Regulation provides for otherwise.

4.7.11. If a match/event is abandoned before Full Time* has been played, bets on the match outcome will be void, unless an official result is declared. Bets on all markets which have been unconditionally determined will stand, for example in Soccer, First Goal Scorer bets will stand if a goal has been scored.

Full time is determined by the rules of the specific sport, please refer to any special rules or terms in relation to that sport.

4.7.12. The betting events shall be deemed to have occurred despite the fact that they have not actually finished if a match has already lasted at least:

Soccer – 60 min;

Basketball (NBA) – 40 min;

European basketball or in case of playing according to the FIBA and WNBA rules – 35 min;

Ice hockey (NHL) – 54 min;

European ice hockey – 50 min;

American football – 50 min;

Baseball – For result purposes: 5 innings, but for the outcomes of the betting event “total” and “handicap” – at least 9 innings;

Handball – 50 min.

4.7.13. If a player or team has taken any part in the sporting event once it has officially started and then fails to complete for whatever reason, we will settle your bet as a loser on outright markets.

4.7.14. If your team is no longer playing at the venue advertised, your bet will still stand. This applies as long as the venue has not been changed to the opponent's ground (or in the case of international matches, as long as the venue remains in the same country).

4.7.15. Bets for the outcomes “home/guest” shall be accepted for the number of matches indicated in the betting offers. If one of the matches does not occur, the bet shall be cancelled.

4.7.16. In case of bets with the betting outcome “home/guest”, the scores (goals and other results) of the home and guest teams during the match time indicated in the betting offers shall be calculated. Bets with the outcomes “home/guest” shall be accepted only before the start of the first match.

4.7.17. The outcome of the betting event “advance” shall be determined according to the final result of the match and only after the end of a series of matches (if any).

4.7.18. In pursuance of ensuring fair betting, if the Customer places a Multibet with the combination of the events determining each other and the Operator erroneously accepts such bet, such bet shall be cancelled.

4.7.19. If a betting event is terminated and does not occur within 12 hours from the start of the event, the bets for the outcomes of the bet which have not occurred as a result of termination of the event or may be influenced by the continuation of the match shall be cancelled. The bets for the outcomes of the bet that have occurred before termination of the event, or are not influenced by the continuation of the match, shall be accepted. The provisions of the present paragraph shall not be applicable to the events provided for in Paragraph 4.7.11. hereof.

4.7.20. If several participants of the betting event or outcomes are published as the winners of the betting event, the winning amount shall be calculated by dividing the betting odds indicated in the betting slip from the number of the successful participants or outcomes. The recalculated betting odds cannot be lower than 1.

For example, in case where several participants or outcomes of the betting event are recognized as successful, the first Customer chooses the outcome "Maze, Tina (SLO) will rank first" in the women's alpine skiing downhill category in the Winter Olympic Games with the betting odds 3.4 and places a bet of ₦1,000. Meanwhile, the second Customer chooses the outcome "Gisin, Dominique (SUI) will rank first" with the betting odds 8 from the betting offers and places a bet of ₦1,000. At the end of the competition, Maze, Tina (SLO) and Gisin, Dominique (SUI) are recognized as the winners with the equal results 1:41:57 (distance coverage time) and they are awarded with the Olympic gold medals. As there are two winners, the winnings are disbursed to both Customers, but 2 times lower odds are applicable: ₦1,700 ($1.7 \times 1,000 = 1,700$) for the first Customer and ₦4,000 ($4 \times 1,000 = 4,000$) for the second Customer.

4.8. Other Special Cases

4.8.1. Where the Operator is not convinced of reliability of the outcome of the betting event published in the official sources of information, it shall be entitled to defer confirmation of the result up to 3 (three) working days. The Operator shall publish this on its Website. Upon expiry of the period of deferral, the winning shall be disbursed in accordance with the adjusted data available in the official sources of information or, where such adjustments are not available, according to the original data.

4.8.2. If the outcome of the betting event (a complaint has been lodged) is contested before publication of the original match record (statistical data published immediately after the match), disbursements of all related winnings shall be deferred to the date of examination of the opposition (complaint).

4.8.3. In case of cancellation or change of the result of the betting event (for example, due to disqualification of a team or a Customer, officiating, amendments to the terms and conditions etc.), the original result that has been published before contesting it shall be deemed to be the valid result of the betting event.

4.8.4. If the Operator makes a mistake in accepting the bet placed by the Customer and finds out about such mistake before or after the start of the betting event or after the conclusion of the betting event, the bet shall be cancelled. A mistake of the Operator shall be deemed to include (but shall not be limited to) the following cases:

- (i) setting the betting odds which is obviously erroneous;
- (ii) a comma is missing;
- (iii) where due to a technical error in live betting the betting odds in the betting offers are not updated and does not reflect the real course of the match;
- (iv) the positive sign is reversed with the negative sign;
- (v) the additional betting event offers do not meet the main offers of the outcomes of the same event (winner, handicap, total etc.);
- (vi) the odds of the outcome significantly differ from the odds of the same outcome in the offers of other betting operators (e.g. Bet365, Pinnacle, etc.);
- (vii) a bet has been erroneously accepted on a market which should have been suspended or removed;
- (viii) a bet containing incompatible events is accidentally accepted, because of human or technical error;
- (ix) a settlement error is made while computing or crediting the amount of winnings.

4.8.5 We reserve the right to withhold payment and to declare bets on an event void if we reasonably believe that the following has occurred:

- (i) the integrity of the event has been called into question;
- (ii) the price(s) or pool has been manipulated;
- (iii) Match rigging has taken place.

Evidence of the above may be based on the size, volume or pattern of bets placed with us across any or all of our betting channels. A decision given by the relevant governing body of the sport in question (if any) will be conclusive. If any customer owes any money to betBonanza for any reason, we have the right to take that into account before making any payments to that customer.

4.9. Separate Types of Bets

4.9.1. If the provisions concerning operation of a betting event envisaged in the present section hereof are contrary to the general provisions, the betting operation provisions set out in the present section hereof shall prevail.

Live Betting

4.9.2. In case of live betting, bets on the outcomes of the betting event with the possible option "handicap" may be presented in the following two ways:

4.9.2.1. Indicating two possible outcomes: "first participant handicap" and "second participant handicap".

4.9.2.2. Indicating three possible outcomes: "first participant handicap", "draw with handicap" and "second participant handicap". If, in case of live betting, two possible outcomes of the betting event are offered and the result of the handicap indicated in the betting offers is achieved, the bet shall be cancelled. If, in case of live betting, three possible outcomes of the betting event are offered and the result of the handicap indicated in the betting offers is achieved, the bet "draw with handicap" shall be deemed to be successful and the bets "first participant handicap", "second participant handicap" shall be deemed to have lost.

Tennis

4.9.3. The player who wins the games in a tennis match shall win the set. The player who wins the sets in accordance with the procedure prescribed in the tennis match regulation shall win the match.

4.9.4. If one of the players in a tennis match fails to finish the match, the bets for the winner of the match and the bets for the tennis statistics (aces, double faults, pass speed etc.) and the outcomes of the bets that have not occurred before termination of the event, or that could be influenced by continuation of the match, shall be cancelled. The bets for the tennis statistics (aces, double faults, pass speed etc.) and the outcomes of the bets that have occurred before termination of the event, or which are not influenced by continuation of the match, shall be accepted. (For example, the tennis match ATP Tour, Masters Series, Rome, ITA (Clay) Nadal, Rafael (ESP) - Federer, Roger (SUI) were terminated when the result was 6:4 1:6 0:3 because Nadal, Rafael (ESP) refused to continue the match due to a trauma. The bets for the outcomes 1.2, third set winner 2, game total under 24.5, second participant game handicap 2.5 shall be cancelled. The bets for the following outcomes: second set winner 1, game total over 22.5, first participant game handicap -1.5, first participant set handicap 1.5, shall be accepted).

4.9.5. If any one of the participants of the betting event has not started playing the scheduled tennis match (for example, due to disqualification, trauma etc.), the bet shall be cancelled.

4.9.6. If in the course of the tournament a tennis match is terminated and not finished on the same day and is postponed, the outcome of the match shall be determined when the match is finished in the tournament (except for the cases where the place of the match is changed. In such case, the bet shall be cancelled). In case where in the course of the tournament a tennis match is terminated or not finished on the same day and is postponed and one of the participants refuses to participate in the bet, the bet shall be cancelled. If a tennis match is terminated and not finished on the same day, the Operator shall be entitled to offer to place new bets again (the bets that have already been placed shall remain valid, except for the cases of cancellation thereof set out in the Regulation) despite the fact that the match has already started, i.e. offer to place bets for the outcome of the bet as a new event indicating the result that was recorded at the moment of termination or early finishing of the match in the betting offers.

4.9.7. If one of the participants refuses to take part in the tennis doubles match (i.e. does not appear on the tennis court) or in doubles match one player is substituted by another player, the bet shall be cancelled.

4.9.8. Bets are not annulled in case of a team's line-up change in tennis if these teams' titles were specified in the betting selection.

4.9.9. The bet shall not be influenced by the cover in which the tennis match takes place (even if different cover is indicated in the betting offers).

4.9.10. If after an even number of sets in the tennis match the result is a tie and the championship-like "tiebreak" (10 scores with the final handicap of two scores achieved by one of the tennis players/teams) is played in the decisive set to identify the winner, the results of the decisive set shall be deemed to be equal to the game results.

4.9.11. If for any reason the tennis match is postponed for more than 12 hours, all bets shall remain valid until the end of the match or tournament.

Soccer

4.9.12. The time added by the referee shall be included in the regular time of the soccer match in the bet.

4.9.13. Bets with the outcomes "handicap", "Over/Under", "range" and all additional statistics shall be possible only for the regular time of the soccer match.

4.9.14. If in the course of the match two yellow cards are issued against the player resulting in a red card being issued against the player, both yellow and red cards shall be counted. If a red card is not immediately issued, only the yellow card shall be counted.

4.9.15. 11-metre penalty kicks after extensions of the match to decide an overall winner of the match shall not be considered as 11-metre penalty kicks in the betting event and also shall not be counted as the penalty kicks taken by the player towards the result that was recorded before the above series of penalty kicks took place to determine the final result of the match.

4.9.16. No own goals shall be counted in the betting event, i.e. it shall not be deemed that the player has scored the goal.

4.9.17. Cards shown to players/participants who are not at that time on the soccer field (for example, managers of the team, coaches, substitute players) shall not be counted.

Basketball

4.9.18. All outcomes of the betting event in basketball matches shall be set with regard to the total time of the match (including all extensions), except for the cases where the Operator offers to place a bet for a draw at the end the regular time of the match with the insertion "regular time" (abbreviation REG) in the betting offers. In case where the Operator also offers to place a bet for a draw at the end of the regular time of the match in the betting offers, the main outcomes of the bet (1, X, 2, 1X, 2X, 12) in such match shall be set only with regard to the regular time of the match; all other outcomes of the bet including the outcomes in relation to statistical data shall be set according to the total time of the match.

4.9.19. If a technical foul is imposed on the team already before the start of the match (for example, a hoop has been broken, the team has delayed appearing on the court, a fight before the match and a technical foul has been imposed on the team etc.), the outcome of the bet "first score" shall remain applicable.

4.9.20. In cases where the game is extended not due to a draw in the basketball match but because this is required by the regulation of the tournament, the outcomes shall be recorded with regard to the result of the regular time of the match. In such match, bets for statistical indicators shall include the time of extensions.

4.9.21. In cases where the basketball match is not extended despite a draw at the end of the regular time (e.g. friendly match), the result at the expiry of the regular time of the match shall be recorded. In such cases, the odds of the bets for the outcomes 1 and 2 (final winner of the match) shall be deemed to be equal to 1. All other outcomes shall remain valid.

4.9.22. The result of the second half of the match and the fourth half of the match shall not include the result of the extended time in the betting offers.

4.9.23. In case of placing bets for the range of the scores, the outcomes shall be recorded with regard to the result of the regular time of the match.

Baseball, American Football

4.9.24. In case of placing a bet for baseball or American football, a bet for the total time of the match (i.e. including extensions) shall be accepted.

4.9.25. If a baseball match (MLB (Major League Baseball)) does not take place on the date indicated in the betting offers, the bet shall be cancelled.

4.9.26. A baseball (MLB) match which shall take place twice (with the same teams) shall be referred to as G1 match (first day match) and G2 match (second day match) in the betting offers and both matches shall be subject to the same set start time of the match, i.e. the start time of the first match, namely G1.

4.9.27. The starting pitchers shall not be indicated in the betting offers (MLB) and any changes in the starting pitchers shall have no impact on the bets.

4.9.28. In case of a draw in the Japanese baseball match, the bet shall be cancelled only for the outcome "Winner".

Formula 1, Auto-Moto Race

4.9.29. The winner of the race in the outcome of the bet “winner of the race” shall be the racer who ranks first according to the original classification record published after the race.

4.9.30. The place of the racer in the outcome of the bet shall be determined according to the race record.

4.9.31. As for the outcome of the race “the best performer”, the racer who ranks higher in the final classification (according to the original record published immediately after the race) shall be deemed to have performed better. If both racers fail to cover the distance, the racer who covers more circuits shall be deemed to have performed better. If both racers fall out in the same circuit, the bet shall be cancelled.

4.9.32. In the outcome of the bet “will cover/will not cover the distance” it shall be offered to guess if the racer will cover the distance without falling out the race. A racer shall be deemed to have covered the distance if he/she has been qualified.

4.9.33. In the outcome of the bet “quickest circuit”, it shall be offered to guess which racer will be the first to cover the circuit.

4.9.34. In the outcome of the bet “safety car” it shall be offered to guess if the car limiting the speed in the race appears/not appears. In this case, some racers lose the gained advantage, i.e. if there was a gap of time between one racer and another racer and they catch up with each other and a safety car appears after an incident on the route, they must follow one another without the possibility to overtake until the safety car leaves the race route. Leaving of a safety car shall not have an impact on the bet. In cases where a safety car takes part in the start of the race (for example, due to poor weather conditions) and in case of restart of the race (if the race was suspended), this shall not be deemed to be an appearance of the safety car within the meaning of the present paragraph.

4.9.35. If a racer starts in the main race (not qualifying racing), the race shall not be affected by further obstacles (for example, if the racer is involved in an accident, a race car breaks down etc.) due to which the racer cannot continue the race.

4.9.36. If a Formula 1, auto-moto race is suspended and not restarted within 48 hours the bet shall be cancelled.

Ice Hockey

4.9.37. In case where the Operator offers to place a bet for the winner of the ice hockey after expiry of the regular time of the match, the winner of the ice hockey match shall be determined with regard to the regular time of the match (60 min.) excluding extensions and a series of penalty shots (the regular time shall be 60 min. excluding extensions and penalty shots).

4.9.38. In case where the Operator offers to place a bet for the winner of the ice hockey match after expiry of the total time of the match in the betting offers, the winner of the ice hockey match shall be established with regard to the regular time of the match including extensions but excluding a series of penalty shots (the total match time shall be the regular time including extensions).

4.9.39. In case where the Operator offers to place a bet for the winner of ice hockey match for the final time of the match, the winner of the ice hockey match shall be established with regard to the regular time of the match and a series of penalty shots (the final time of the match shall mean the regular time with extensions and penalty shots).

4.9.40. Bets for the ice hockey matches with the outcomes “handicap” and “total” shall be established with regard to the regular time of the match (60 min.) unless the betting offers indicate otherwise.

4.9.41. The outcomes of the bet for the precise score of the match and the last goal of the match or that the teams will score at least one goal in the ice hockey match shall be established with regard to the regular time of the match (60 min.) unless the betting offers indicate otherwise.

4.9.42. The outcomes of the bet for statistical data (goals, penalty minutes, goals scored by the players,

successful passes, performance) in the ice hockey match shall be established with regard to the regular time of the match (60 min.) unless the betting offers indicate otherwise.

Biathlon, Skiing, Ski Jumping and Alpine Skiing

4.9.43. It shall be offered to guess which athlete (team) performs better, ranks higher in the final match record. If athletes (teams) fall out of the match at different stages of the competition, the winner shall be deemed to be the athlete (team) that covers more stages of the match. Both athletes (teams) must start the competition. If either athlete fails to start the competition, all related bets shall be deemed to be equivalent to 1.

5. Cash-out

5.1. General Cash-Out Rules:

5.1.1. The cash-out shall mean the customer's action where he/she accepts the Operator's offer to withdraw the stake and the potential winnings amount at any time before the bet is settled.

5.1.2. The Operator shall be entitled to offer to customers to cash out the stake amount.

5.1.3. Each cash-out offer placed by the Operator shall state the particular part of the winning or part of the stake amount that may be cashed out by the customer. The terms and conditions of the cash-out offer made by the Operator shall vary depending on the course of the betting event, information on the start of the betting event or another factor. Should the customer accept the particular cash-out offer of the Operator, the offer shall be forthwith fulfilled without any changes.

5.1.4. The Operator shall be entitled to put forward partial cash-out offers to the customers. The partial cash-out shall mean a cash-out of the stake amount where only a part of the stake amount chosen by the customer is used for cash-out. The part of the stake amount not chosen by the customer shall be subject to the terms and conditions under which the bet was placed and the partially cashed out amount shall be subject to the provisions of Paragraph 5.1.5. or Paragraph 5.1.6. hereof.

5.1.5. If the customer accepts the Operator's cash-out offer by withdrawing a part of the winning and the Operator approves such action of the customer, the part of the winning with which the customer agreed by accepting the particular offer of the Operator shall be immediately transferred to the customer account. In this case the customer shall lose the possibility to win the remaining amount of possible winnings under the bet. In this case, a part disbursed to the customer shall at all times be higher than the stake amount of equivalent amount.

5.1.6. If the customer accepts the Operator's offer to cash out the stake amount by withdrawing a part of the stake amount and the Operator approves such action of the Customer, such part of the stake amount to which the Customer agrees by accepting the particular offer of the Operator shall be immediately transferred to the Customer's account on the Website or paid out to the Customer in Betting Shops. In this case, the Customer shall lose the possibility to win the amount that may be won during the particular bet and lose a part of the stake amount. In this case, the part disbursed to the Customer shall at all times be lower than the stake amount.

5.1.7. The bet cash-out offers shall be deemed to constitute a part of the remote betting offers of the Operator and shall not be binding upon the Customers.

5.1.8. A bet cash-out offer shall be deemed to be chosen (accepted) where the Customer clicks on the active reference "Cash-out" near the particular placed bet and confirm that the terms and conditions of the particular offer of the Operator (withdrawn part of the winning, withdrawn stake amount) are acceptable to the Customer, or where the Customer brings his/her coupon to Cashier in the Betting Shop and informs the Cashier that he/she wants to "Cash-out" the particular placed bet, after which Cashier informs Customer on the Cash-out amount, which is then in turn confirmed by Customer (implying also agreement to the terms and conditions of the particular offer of the Operator - withdrawn part of the winning, withdrawn stake amount).

5.1.9. The Customer shall not be obliged to carry out any other additional actions, except for the actions referred to in Paragraph 5.1.7. hereof.

5.1.10. If the Operator places a bet cash-out offer, it shall be entitled to refuse to confirm the Customer's choice to take up the proposal.

5.1.11. The Operator shall be entitled to cancel a bet cash-out if (a) the bet cash-out is carried out after the betting event; (b) when putting forward a bet cash-out amount or confirming it the Operator makes a material mistake; (c) the Customer seeks to take advantage of the bet cash-out offers in a bad faith manner.

5.1.12. In the event of taking up a bet cash-out offer, the original odds on the basis of which the bet was placed and the terms and conditions of the bet cash-out offer under which the stake amount was cashed out shall be displayed in the Customer's betting history. The betting history shall also show the amount transferred by the Operator to the Customer's account.

The examples of bet cash-outs could be as follows:

The Customer has placed a bet in the match Real Madrid - Barcelona and has chosen the victory of Real Madrid:

After 20 minutes of the match Real Madrid was 5 scores ahead and the Customer has received an offer to withdraw a part of possible winning.

After 20 minutes of the match Real Madrid was defeated by 5 scores and the Customer has received an offer to withdraw a part of the stake amount.

As a rule, a bet cash-out offer withdrawing a part of the winning shall be placed to the Customer when the course of betting is favourable to the Customer, but the final result is not clear yet.

As a rule, a bet cash-out offer withdrawing a part of the stake amount shall be placed to the Customer when the course of the betting is favourable to the Operator, but the final result is not clear yet.

6. Virtual

6.1. Virtual Sports is a computer-generated presentation of a random result. betBonanza will refund any Virtual Racing bets made on events without results, incorrect results or bets placed after the event has started due to technical circumstances that lie outside our control.

6.2. The minimum bet amount on Virtual Football events, in Colour-Colour game and other betting games or events which may be available under Operator's Website Virtual section is ₦50.

6.3. The maximum any one client may win per single bet placed in Operator's Website Virtual product section is ₦1,000,000.

6.4 The minimum bet amount on Virtual Football events, in Colour-Colour game and other Virtual betting games or events which may be available in Operator's Betting Shops is ₦50.

6.5. The maximum any one client may win per single bet placed on Virtual games in Operator's Betting Shops in Lagos State or other states is ₦1,000,000.

6.6. Each event and/or race will have an introduction and the markets displayed; the event or the race follows the introduction. betBonanza will aim to settle all valid bets immediately after the event has finished but there may be delay in settlement. After the result is shown, the introduction of the next race will start,

and the betting markets will be refreshed to show the next event's betting options. Each result will be shown on betBonanza platform for a short time only.

6.7. All bets on the Virtual Games must be initiated from the betting Account on the Operator's website or submitted to Cashier in betting shop. The betting limits may apply; please refer to individual games' rules for details. The bet is confirmed once it is validated by betBonanza and a bet ID has been assigned to the bet. All validated bets will appear in your Account history, or Cashier will give you ticket for your bet. The absence of a bet in the account history or the ticket of a bet placed in betting shop and/or an entry in betBonanza records makes the bet invalid and void. Once the bet ID has been assigned to a bet, the bet cannot be changed or cancelled by the Customer. betBonanza reserves the right to refuse part or all of a bet. betBonanza has the right to void all accepted bets on an event at its sole discretion.

6.8. In the event of technical malfunction all bets shall be deemed void unless betBonanza decides otherwise. Check your Account history for the record or placed and actually played bets. betBonanza reserves the right to void any winnings that were obtained as a result of hardware/software error or any form of malfunction. Players found abusing such errors/malfunctions are subject to having their Account closed and any deposits and/or winnings forfeited.

6.9 Without limits to the foregoing, betBonanza reserves the right to void any bet if and without limitations where:

- (i) only partial or incorrect bet details are available;
- (ii) betBonanza has any suspicion that the customer is participating in fraud, collusion, money laundering, hacking of our software or other illegal activities;
- (iii) acceptance of the bet would exceed set game limits;
- (iv) the stake amount is not available in the customer's account;
- (v) in the event of an error;
- (vi) if a technical defect or in-game malfunction produces excessive or irregular winnings.

Should a bet be settled incorrectly due to any of the preceding events, the settlement will be deemed as invalid and will be reversed and the affected customer shall have no right of action against betBonanza.

6.10. The original stakes on all validated bets that have been voided, other than for the reasons of fraudulent activity on your part and/or an error, will be refunded.

6.11. betBonanza may make available permanent or temporary bonus promotions or offers for any of the Virtual Games. Such Bonus will be subject to specific bonus rules applicable for the relevant Virtual Game. betBonanza reserves the right to terminate the Bonus any time.

6.12. Any abuse of the Bonus shall not be tolerated by betBonanza. betBonanza shall have the right, at its sole discretion and without limitation of betBonanza rights under the General Terms and Conditions, to withhold the winnings, cancel the bets, nullify all and any bonus credits, and/or to close the Account if it has any suspicion or any reasons to suspect fraudulent, deliberate and/or dishonest activity exists. This includes but not limited to:

- (i) players using malicious software to guarantee bonus winnings;
- (ii) players using malfunctions within the game to guarantee bonus winnings or abusing the error;
- (iii) colluding with other players or groups of players to develop a system where bonus winnings are ensured for multiple players.

6.13. All Jackpot winnings shall go to Customers only and must be claimed within 3 working days of the Jackpot being won by presenting a valid winning ticket (i.e. original winning ticket, no duplicate ticket will be accepted) to betBonanza. Where a Customer is unable to claim the Jackpot, the winnings shall be forfeited. betBonanza may request for further documents from the customer in compliance with the Anti Money Laundering Regulations or other purposes for winnings above ₦250,000.00.

6.14. The Operator may request identification documents for all payouts of winnings. Identification documents shall be either the Customer's National Identity Card, Voters Identity card, Drivers Licence, or International passport.

7. BonanzaBallz

7.1. Game Description

BonanzaBallz is an RNG (Random Number Generator) game, in which the outcome of the bets is determined by random selection. Events are displayed with game draw animation.

There are 48 numbers in the virtual drum, grouped in 8 colours (red, yellow, black, orange, violet, pink, blue and green). In every round 35 out of 48 numbers are drawn, except the bonus round (EXTRA DRAW) where 40 out of 48 numbers are drawn.

A player can choose 6, 7, 8, 9 or 10 numbers on which he/she places his/her bet. A player can place bets from one round to four consecutive rounds.

The winning amount is based on the position of player's last selected ball which was drawn during the round. Odds for each position (order) are shown in the pay table. These odds multiply the bet amount of the player to the game. Balls are chosen by the generator of random numbers.

7.2. The minimum bet amount on BonanzaBallz game is ₦50.

7.3. The maximum any one client may win per single bet placed in BonanzaBallz game is ₦10,000,000.

7.4. Basic Pay Table

1 – No win	9 – 3,000	17 – 80	25 – 15	33 – 3
2 – No win	10 – 1,000	18 – 70	26 – 10	34 – 2
3 – No win	11 – 500	19 – 60	27 – 9	35 – 1
4 – No win	12 – 400	20 – 50	28 – 8	*36 – 1
5 – No win	13 – 300	21 – 40	29 – 7	*37 – 1
6 – 10,000	14 – 200	22 – 30	30 – 6	*38 – 1
7 – 8,000	15 – 100	23 – 25	31 – 5	*39 – 1
8 – 5,000	16 – 90	24 – 20	32 – 4	*40 – 1

* Only for bonus draw, not for regular.

7.5. Special Bets Description

First colour bet – Player picks a colour of the first ball with specific odd determined for that bet. Colour of the first ball can be red, yellow, black, orange, violet, pink, blue and green.

The first ball even – Player bets on the option that the first drawn ball will be even number.

First ball odd – Player bets on the option that the first drawn ball will be an odd number.

First ball over 24,5 – Player bets on the option that the first drawn ball will be over 24,5.

First ball under 24,5 – Player bets on the option that the first drawn ball will be under 24,5.

Sum of first 5 balls over 122,5 – Player bets on the option that the sum of the first five balls will be over 122,5.

Sum of first 5 balls under 122,5 – Player bets on the option that the sum of first five balls will be over 122,5.

More even balls – Player bets on the option that there will be more even than odd numbers of the total number of drawn balls.

More odd balls – Player bets on the option that there will be more odds than even numbers of the total number of drawn balls.

7.6. Special BonanzaBallz Win Options

Double win – Before the round starts and the draw takes place, two random positions are determined for the double win marked with a star. Every win that is assigned to that marked position is doubled both for basic and system bets.

Return bet – Before the round starts and the draw takes place, one random position is determined for the return bet marked with a clover. If any of the selected numbers that a player has on his ticket is drawn on

that position, he will get his bet back, both basic and system.

Bonus round – In addition to the standard 35 numbers, 5 more extra numbers will be drawn, to make a total of 40 numbers.

7.7. BonanzaBallz Bonuses

Colour Bonus – This bonus is won when all six single-colour numbers are selected on a single ticket in a single bet, and all those numbers are drawn among the first "n" numbers in that round. This bonus can be won by multiple players at the same time, in which case the total amount is evenly distributed to all winning tickets. It is won randomly.

Hot Jackpot & Mega Jackpot – This is an additional game for BonanzaBallz, where the drawing of 6 random numbers occurs after each basic draw of the lottery Jackpot lottery game. In this game, a player chooses six numbers, in the interval from 0 to 9. A player can either choose numbers him or herself or select random six numbers which are generated by Random number generator. Stake for this game is included in Basic BonanzaBallz game. No additional payment for the bet is needed. Winning of the Jackpot does not depend on the main game ticket status. If a ticket is losing in the main game, it can still participate in Jackpot. Jackpot draw is shown right after the regular game draw. Only the highest jackpot winnings are paid out. Concurrence of both jackpots is not possible. A participant who qualifies for a HOT JACKPOT or MEGA JACKPOT wins the Jackpot, depending on the amount of his stake. In case of more winners of the same Jackpot, this Jackpot is split between players, equally.

HOT Jackpot – In case a player hits first five numbers from six drawn numbers, he/she wins the HOT JACKPOT.

MEGA Jackpot – In case a player hits all six numbers from six drawn numbers, he/she wins the MEGA JACKPOT.

7.8. Bets Acceptance Rules

7.8.1. The Operator takes no responsibility for the misuse of telephone numbers, security codes, access data, passwords or other security features of the user if it is caused by carelessness or by a theft of the data by a third person, which was not notified to the Operator in time.

7.8.2. When deciding on any disputes arising from the Bets placed, Operator cannot take into account the fact that the Participant does not know the provisions of this Gaming Plan, or eventually, his/her wording is misinterpreted.

7.8.3. The bet is valid after the betting is closed unless it is excluded by the Game Plan rules.

7.8.4. The Operator is not responsible for unrealized or late realized operations, which arise from the failure of electronic communications networks or other technical problems.

7.8.5. The drawing is an event, which decides winning numbers. The draw of winning numbers takes place at the end of the current betting period, always after the acceptance of bets. The draw of winning numbers is done publicly and is controlled by a random number generator, which is part of the Operator's central system. The draw is visible directly at the terminal, and the results are available immediately after the draw.

7.8.6. In case of any disputes regarding the bets received, the Operator's record is conclusive.

7.8.7. Winning bets, which were valid for the currently finished draw, are possible to verify only after evaluation of bets in the system of the Operator. The Operator will evaluate bets as soon as possible, but no later than the end of receiving bets for the next betting period.

7.8.8. Winning must be claimed within the period of expiration of the ticket. After this period, the tickets expire, and the right for their payment expires.

7.9. All Jackpot winnings shall go to Customers only and must be claimed within 3 working days of the Jackpot being won by presenting a valid winning ticket (i.e. original winning ticket, no duplicate ticket will be accepted) to betBonanza. Where a Customer is unable to claim the Jackpot, the winnings shall be forfeited. betBonanza may request for further documents from the customer in compliance with the Anti Money Laundering Regulations or other purposes for winnings above ₦250,000.00.

8. betBonanza Casino

8.1. To read the Game Rules for each game in the Casino, click the Game rules icon while playing the

specific game.

8.2. The minimum bet amount in Casino games offered on Operator's Website is set by Game's provider and may vary from game to game.

8.3. The maximum any client may win per single bet in Casino games provided on Operator's Website is the maximum winning amount set by Game's mechanics.

9. Privacy Policy

9.1. You hereby acknowledge and consent to the Operator processing of your personal data for the purposes of allowing You to access and use the Website and to provide ancillary services to You.

9.2. Operator is bound by the Nigeria Data Protection Regulation 2019, Data Protection and Privacy Laws, and ancillary laws in Nigeria. The Operator shall process your personal data in accordance with the said laws. The Operator undertakes to protect your personal information and respect your privacy in accordance with best business practices and applicable laws.

9.3. Operator will only use your personal data to allow you to use the services provided on the Website.

9.4. Operator shall also process your personal data for the purposes of carrying out verification procedures in relation to your use of the services provided on the Website.

9.5. Your personal data will not be disclosed to third parties, unless such disclosure is necessary for processing of your requests, such as effecting transactions on your account, to carry out verification procedures or as required by law. As Operator's business partners or suppliers or service providers may be responsible for certain parts of the overall functioning or operation of the Website, personal data may be disclosed to them. You hereby consent to all such disclosures.

9.6. You have the right to access information about your account balance, gaming history, deposits, withdrawals and other transaction data available in your My Account section on the Website.

9.7. You hereby consent that Operator may hold and store your personal data (including transaction data) even after your Operator account is closed or terminated.

9.8. You will promptly inform the Operator, by amending your profile or otherwise, of any changes to information provided by You at the time of registration and opening of your Account.

9.9. In order to provide you with an efficient service, Operator and/or its service providers may be required to transfer your personal data from one country to another on worldwide basis. You hereby consent to your personal data being so transferred.

9.10. In the processing of your account and associated transactions, Operator may have recourse to credit rating agencies, fraud detection agencies, anti-money laundering agencies, financial crime agencies who may keep a record of your information. You hereby consent to such disclosures.

9.11. Notwithstanding the above, Operator may publish details about specific winnings of individual players on the Website. Such publications will include the username or the relevant player and the amount won, and you hereby agree and approve of such publications on the Website.

9.12. In order to make your visit to the Websites more user-friendly, to keep track of visits to the Websites and to improve the service, Operator collects a small piece of information sent from your browser, called a cookie. You can, if you wish, turn off the collection of cookies (please refer to your browser instructions as to how to do this). Operator notes, however, that turning off cookies may restrict your use of the Website.

9.13. You consent to Operator informing you from time to time about changes on the Website, new services and promotions. If you do not wish to receive direct marketing material, you may opt out of such service. You can opt in again into receiving promotional material by emailing customer support department or through settings in your My Account section on the Website.

9.14. The Operator shall be entitled to restrict access to Website for the persons who breach the provisions of the T&Cs or play in a bad faith manner. The Operator shall also be entitled to limit the maximum stake amount for such Customers without any further notice.

9.15. The Operator shall be entitled to exclude the persons whose behaviour raises reasonable suspicion that their actions could cause damage to the Operator from accessing the Website.

9.16. The Operator shall report the persons suspected of fraud or other unlawful actions to pre-trial investigation institutions and/or other competent authorities.

10. Complaints

10.1 If you have a complaint, you can e-mail customer support on support@betbonanza.com.

10.2. Operator will use best efforts to resolve a reported matter promptly. Complaint will be responded within 14 days of receipt of the complaint.

10.3. If you have a query with regard to any transaction, you may also contact the Operator by email on support@betbonanza.com with details of the query. We will review any queried or disputed transactions. Our judgment on the resolution of the queried or disputed transaction shall be final.

10.4. If for some reason, you are not satisfied with the resolution of your complaint by the Operator, You agree that the matter shall first be referred for adjudication by the Lagos State Lotteries and Gaming Authority Adjudication Service for customers within Lagos State, whilst for customers in other states the National Lottery Regulatory Commission. Further details of this service can be found on <https://nlrc-gov.ng/> and <https://lslga.org/>

10.5. Operator strives to ensure the full protection of all its clients and their bets; however, there are certain events that are beyond our control. If, for any reason, the customer is disconnected from the game server, Operator cannot be held liable for any losses that may result from this disconnection. Operator will undertake best endeavours in ensuring that the balance of customer's account is recorded on the server and is not affected by the disconnection in any way. If a line has been disconnected or become unresponsive, when the customer logs on the balance of credits recorded on the server after the last bet was completed, is displayed. By placing any further wagers, the customer accepts the results of any previous wager. As such, at Operator's discretion, the results of the previous wager are no longer in dispute and no refunds or other adjustments will be granted. If the customer feels the result of any of the games is unfair or incorrect, they should contact the customer support immediately and report the discrepancy.

11. Communication or Chat with betBonanza and/or Other Players

11.1. When you contact us, you will not make statements which:

11.1.1. Are sexually explicit or grossly offensive;

11.1.2. Use derogatory terms and/or incites hatred;

11.1.3. Are abusive, racial, defamatory or otherwise harasses, threatens or causes distress or inconvenience to our customer support agents.

11.2. We record or keep copies of all communications that you have with our customer support agents.

11.3. We may provide you with a chat facility to talk to other players. When contacting each other, you shall not make statements or transmit content which:

11.3.1. Are sexually explicit or grossly offensive;

11.3.2. Uses derogatory terms and/or incites hatred;

11.3.3. Encourages or facilitates any illegal activities;

11.3.4. Harasses, threatens or causes distress or inconvenience to other players;

11.3.5. Influences other player's actions through intimidation or abuse;

11.3.6. Disrupts the normal flow of dialogue, make statements that are abusive, racial, defamatory, harassing or insulting to users of the website;

11.3.7. Advertise, promote or otherwise relate to any other online entities including forums;

11.3.8. Is about the Website, or any other Internet site(s) connected to the Website and is untrue and/or malicious and/or damaging to the Website.

11.4. You will not collude in any way through the chat rooms.

11.5. Any suspicious chats will be reported to government institutions. Be careful what you post.

11.6. We review all chats and keep a log and record of all statements. Your use of the chat facility should be for recreational and socialising purposes only.

11.7. If you breach any of the provisions relating to the chat facility, we may remove the chat room or immediately close your account. If we do, we shall refund any funds which may be in your account over and above any amount which may be owed to us (if any).

11.8. You agree that the Operator will not be liable if damage or loss, in whatever nature, arises out of such chat functionality. You agree to compensate us against any damage arising out of your illegal, unlawful or inappropriate conduct or arise out of violation of these chat rules.

12. Final Provisions

12.1. Except as otherwise stated, the Operator is the owner or authorized user or licensee of all the intellectual property rights in the Website and its content including, without limitation, any copyright, patent, registered design, trademarks, service marks, source codes, specifications, templates, graphics, logos, or any rights subsisting in the Nigeria or elsewhere in respect of content, databases, formats, interfaces, programming, the offering of services to other customers, software or any application for any of the foregoing and any modification, improvements, developments and enhancements thereof. Except as otherwise expressly provided in these Rules, Operator does not grant any express or implied right to the customer in any intellectual property rights or secret information held on Operator's servers.

12.2. Operator reserves the right to amend these Rules at any time. Any such amendment will be binding and effective immediately on posting of notification of such changes on the Website, however, any substantial amendment to these Rules shall be notified in advance by Operator to the customer before coming into effect.

12.3. If any provision of these Rules is held to be invalid, void or unenforceable by reason of any law, rule, administrative order or judicial decision, that determination shall not affect the validity of the remaining provisions of the Rules.

12.4. Notices and other communications delivered or mailed to the postal address or to the electronic mail address provided by the customer shall, until Operator has received notice in writing of any different address, be deemed to have been personally delivered once sent whether actually received or not.

12.5. All disputes arising between the Operator and the Customers which are not resolved under the procedure prescribed in section 9, shall be resolved in accordance with the procedure provided for in the laws of the Nigeria.

12.6. Other Rules in Force and Useful Links:

12.6.1. Information about Responsible gambling - http://betbonanza.com/responsible_gaming

12.6.2. Information about Security, privacy and cookies - <http://betbonanza.com/security>

12.6.3. Frequently Asked Questions - <http://betbonanza.com/faqg>

12.6.4. Additional Betting Rules - http://betbonanza.com/betting_rules

12.6.5. Lagos State Lotteries and Gaming Authority - <https://lslga.org/>

12.6.6. Gambling Therapy - <https://www.gamblingtherapy.org/en>

12.6.7. National Lottery Regulatory Commission - <https://nlrc-gov.ng/>