

Global Terms and Conditions

IMPORTANT – PLEASE READ THE FOLLOWING CAREFULLY BEFORE ACCEPTING THESE TERMS AND CONDITIONS. WE RECOMMEND YOU PRINT THE CONTENT OF THIS AGREEMENT AND STORE IT ALONG WITH ALL CONFIRMATION EMAILS, ADDITIONAL TERMS, TRANSACTION DATA, GAME RULES AND PAYMENT METHODS AS THEY RELATE TO YOUR USE OF THIS SITE. WE DO NOT FILE EACH INDIVIDUAL CONTRACT WITH USERS SO PLEASE PRINT IT OUT FOR YOUR RECORDS. THESE TERMS AND CONDITIONS ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE. NOTIFICATION OF THESE TERMS AND CONDITIONS CONSTITUTES THE MAKING OF AN OFFER. BY REGISTERING TO MAKE USE OF THE SERVICES COVERED BY THIS AGREEMENT, YOU ARE CERTIFYING THAT YOU ARE 18 YEARS OF AGE OR OLDER AND YOU AGREE TO BE BOUND BY THE FOLLOWING TERMS AND CONDITIONS. IF YOU DO NOT WISH TO ACCEPT THE FOLLOWING TERMS AND CONDITIONS, YOU MUST NOT REGISTER AND YOU MUST NOT OPEN AN ACCOUNT AND YOU WILL BE UNABLE TO ACCESS THE SOFTWARE AND THE GAMING SERVICES OFFERED IN CONJUNCTION THEREWITH.

Chipstars is operated by Games & More B.V. registered under No. 149948 at, Hanchi Snoa 19 Trias Building, Willemstad, Curacao This website is licensed and regulated by Curaçao eGaming, license No. 1668/JAZ.

1. INTRODUCTION: KEY DEFINITIONS AND WHAT MAKES UP YOUR TERMS OF USE

1.1. The following definitions are used in these terms and conditions:

“Access Device” means any electronic means of accessing the Services, including, but not limited to, computers, smartphone devices, feature phones, tablet devices, touch devices or any home entertainment system such as video games consoles and smart TVs (or by any other remote means);

“Bonus Terms” means any terms and conditions and/or rules with regard to promotions, bonuses and special offers which may apply to any part of the Services from time to time;

“Download Terms” means any additional end user terms and conditions of use which You are required to confirm Your agreement to as part of the download and/or installation of any software which You may download in order to be able to use the Website;

“Gambling Commission” means the regulator of commercial gambling in Curaçao whose website is at <https://www.curacao-egaming.com/>

“General Terms” means the terms and conditions set out in this document;

“Group” means in relation to any party, a company which is from time to time a subsidiary or the ultimate holding company of that party or another direct or indirect subsidiary of any such ultimate holding company.

“Privacy Policy” means the Operator’s privacy policy accessed via the Privacy Policy link;

“Rules” means the Betting Rules and the Game Rules specifically applicable to the relevant type of betting and/or gaming, as identified in more detail in paragraph 1.3.1 and 1.3.2;

“Services” means, as appropriate, the services offered for the time being by the Operator through the Website, Telebetting and/or via any Access Device application;

“Terms of Use” means (a) the General Terms; (b) the Privacy Policy; (c) where appropriate under paragraph 1.3, the relevant Rules, Bonus Terms and Additional Terms applicable to the Services that are being used by You; and (d) any Download Terms; and

“Website” means the website or any respective page, subpage, subdomain or section thereof from time to time, located at or accessible via the domain name: www.chipstars.bet

1.2. By using and/or visiting any section of the Website, or by opening an account with the Operator-through the Website, you agree to be bound by the Terms of Use and You accordingly: (a) agree to the use of electronic communications in order to enter into contracts; and (b) waive any applicable rights or requirements which require a signature by hand, to the extent permitted by any applicable law. The Terms of Use do not affect your statutory rights.

1.3. In addition, where You play any game, or place a bet using the Services, or otherwise use the Services, You agree to be bound by:

1.3.1. the Rules For All Sports Bets on the Sportsbook as set out under the general Help section (“the Betting Rules”);

1.3.2. the Rules of any game You play (“Game Rules”), as set out under the relevant general Help section and any Rules tabs, including (without limitation):

1.3.2.1. for games under the 'Casino' tab: the Casino Rules for the relevant game;

1.3.2.2. for games under the 'Poker' tab: the Poker Rules for the relevant game;

1.3.2.3. for games under the 'Casino' tab: the Casino Rules for the relevant game;

1.3.2.4. for Live Casino games under the 'Live Casino' tab: the Live Casino Rules for the relevant game;

1.3.2.5. in respect of any new games, the rules applicable to such game;

1.3.3. Any Bonus Terms;

1.3.4. Any Download Terms;

1.3.5. Any terms and conditions relating to withdrawals which are contained in the 'Withdrawal' part of the Help section of the Website ("Withdrawal Terms"); and

1.3.6. Any other terms applicable to the Services and/or which You are required to confirm Your agreement to as part of the Services, for example the terms relating to the Tip Advisor service ("Additional Terms").

1.4. The original text of the Terms of Use are in English and any interpretation of them will be based on the original English text. If the Terms of Use or any documents or notices related to them are translated into any other language, the original English version will prevail.

1.5. In the event that there is any specific conflict or inconsistency between any of the individual parts of the Terms of Use making up Your contract with the Operator, the order of precedence shall be as follows:

1.5.1. The Withdrawal Terms;

1.5.2. The Bonus Terms;

1.5.3. The Betting Rules;

1.5.4. The Game Rules;

1.5.5. The Additional Terms;

1.5.6. The General Terms;

1.5.7. The Privacy Policy; and

1.5.8. The Download Terms.

1.6. Please read the Terms of Use carefully before accepting them. Please note that the Terms of Use are subject to change without notice and with retrospective effect at times, as set out in paragraph 3 below.

1.7. If You do not agree to accept and be bound by the Terms of Use please do not open an account, and/or continue to use Your Account. Your continued use of any of the Services will constitute acceptance of the Terms of Use which we have notified You are in force from time to time.

1.8. The Terms of Use govern Your contract with the Operator and will come into effect on the first of August 2021 For the avoidance of doubt, each and all sections of the Website are governed by the Terms of Use, and You should ensure at all times that Your use of the Services is in accordance with the Terms of Use.

GENERAL TERMS CONTRACTING PARTIES

2. CONTROLLING PARTIES

2.1 References in the Terms of Use to “us”, “our” or “we” are references to:

2.1.1. The Operator; or

2.1.2. In the case of terms and conditions relating to monies held in Your Account from time to time, to any Operator Group company which holds such money and shall (where appropriate) be deemed to include our agents, partners, and suppliers.

2.2. Power Gaming Ltd. registered under No. C77981 at 64 Excalibur, B.Bontandini Street Malta is the Payment Service Provider.

3. CHANGES TO THE TERMS OF USE

3.1. We may need to change the Terms of Use from time to time for a number of reasons, including (without limitation) for commercial reasons, to comply with law or regulations, to comply with instructions, guidance or recommendations from a regulatory body, or for customer service reasons. The most up-to-date Terms of Use can be accessed from the Terms and Conditions link in the footer section of the Website, and the date on which they will come into force is noted in paragraph 1.8 of these General Terms.

3.2. Where we wish to make substantial changes to the Terms of Use, we will give You as much prior notice of such changes as is reasonably practicable via one of the

methods set out in paragraph or minor or insubstantial changes, we may not give You any notice of such changes, so You are advised to review the Terms of Use through the Terms and Conditions link on the Website on a regular basis.

3.3. Where we make changes to the Terms of Use which we wish to notify You of, we will do so by such method of notification as we may, in our discretion, deem appropriate, which may comprise:

3.3.1. Email (to the email address You have previously supplied us with, if any);

3.3.2. A message to Your Inbox on the Website; or

3.3.3. Notice on the Website

And we may, at our discretion, invite You to accept the new Terms of Use by clicking on “yes” or “I accept”, checking a ‘tick box’ or any other similar method of confirmation by You. If You provide us with any such confirmation, or continue to use the Website after notification under this paragraph 3, You shall, from such time, be deemed to have accepted, and be bound by, the new Terms of Use, including (for the avoidance of doubt) any additions, removals, substitutions or other changes to the identities of the Operator, whether or not You have read the revised Terms of Use. If any change is unacceptable to You, You may either cease using the Services and/or close Your Account by complying with paragraph 12 of these General Terms.

3.4. Notwithstanding this clause 3, should we wish to make any changes to the terms upon which Your funds are held under clause 7.3, we shall notify You in advance by such method as we may, in our discretion, deem appropriate, but such method shall require You to acknowledge receipt of such information by clicking on “yes” or “I accept”, checking a ‘tick box’ or any other similar method of acknowledgment by You. If You provide us with any such acknowledgment, You shall, from such time, be deemed to have accepted, and be bound by, the new Terms of Use. If any change is unacceptable to You, You may either cease using the Services and/or close Your Account by complying with paragraph 12 of these General Terms.

4. OPENING YOUR ACCOUNT

4.1. In order to place a bet or play a game using the Services, You will need to open an account with the Operator (“Your Account” or “Account”).

4.2. In order to open Your Account for use with the Services, you have to:

4.2.1. Contact Customer Services;

4.2.2. Click on Registration on the Website and follow the on-screen instructions;

4.2.3. Open by such other Account opening method as shall, from time to time be offered by the Operator;

4.3. Your Account will be operated by the Operator.

4.4. When You open Your Account You will be asked to provide us with personal information, including Your name and date of birth and appropriate contact details, including an address, telephone number and e-mail address (“Your Contact Details”). You may update Your Contact Details from time to time by contacting Customer Services; or through the My Account management page on the Website: or by such other method as shall, from time to time, be offered by the Operator.

4.5. If You do not wish Your Contact Details to be used by us and our business partners to contact You to inform You of marketing information relating to others of our goods, products or services or those of our business partners, please indicate that this is the case by ticking the relevant box as instructed when You open an account on the Website or by informing Customer Services.

4.6. In opening Your Account You warrant that:

4.6.1. You understand and accept the risk that, by using the Services, You may, as well as winning money, lose money;

4.6.2. You are: (a) over 18 years of age; and (b) above the age at which gambling or gaming activities are legal under the law or jurisdiction that applies to You (the “Relevant Age”);

4.6.3. Gambling is not illegal in the territory where You reside;

4.6.4. You are legally able to enter into contracts;

4.6.5. You have not been excluded from gambling; and

4.6.6. You have not already had an Account closed by us under paragraphs 11 (Collusion, Cheating, Fraud and Criminal Activity), 20 (Breach of the Terms of Use) or at Your request under paragraph 32.1 (Responsible Gaming/Gambling).

4.7. Your Account must be registered in Your own, correct, name and personal details and it shall only be issued once for You and not duplicated through any other person, family, household, address (postal or IP), email address, Access Device or any environment where Access Devices are shared (e.g. schools, workplaces, public libraries etc) and/or account in respect of the Services. Any other accounts which

You open with us, or which are beneficially owned by You in relation to the Services shall be “Duplicate Accounts”. We may close any Duplicate Account (but shall not be obliged to do so). If we close a Duplicate Account:

4.7.1. VPN usage is allowed, ideally you should use a VPN, hosted in your own country, as this will enable the payment methods and games available and games available in the country. If you are using a VPN from outside your country some deposit and withdrawal methods on the site will not be visible to you. visible. Crypto payment instruments are visible in every country. To make the payment methods of your country visible, switch to a VPN in your country or simply disable the VPN. If you are asked by Support asks you whether you are using a VPN or not, you will need to specify which one you used for security reasons. Do NOT use VPNs from the following countries, as this will cause restrictions on your account: Netherlands, USA, Aruba, France, Italy, Singapore and Curacao.

4.7.2. Same or very similar bets on sportsbooks events are considered arbitrage and therefore not legal, any wins from such betting patterns will be confiscated.

4.7.3. You are responsible solely to make sure nobody gets access to your account.

4.7.4. VIP transfers from other casinos will only get you an immediate VIP status, but no additional gifts that any other player would receive. The bonuses depend entirely on deposits and wagered amounts.

4.7.5. All bonuses, free bets and winnings accrued from such bonuses and free bets obtained using that Duplicate Account will be void and forfeited by You;

4.7.5.1. Promotions bonuses:

4.7.5.1.1. It is not permitted to purchase feature buys with bonus money or winnings from free spins on no deposit bonuses. The same applies to “bonus hunts”. The max wager for bonus money is 5 Euro or equivalent.

4.7.5.1.2. Unless otherwise stated in specific bonus terms, the maximum cashout amount for any NO deposit bonus (Giveaways, freespins...etc) is €50 and might require KYC, a turnover or a deposit, depending on the promotion.

4.7.5.1.3. Unless otherwise stated in specific bonus terms, no deposit bonus campaigns generally require a deposit of 20€ or equivalent before the balance can be withdrawn.

4.7.5.2. Wagering requirements:

4.7.5.2.1. All no deposit bonuses need to be wagered 40x times before they can be withdrawn, unless otherwise stated

4.7.6. We may, at our entire discretion, void all winnings and refund all deposits (less amounts in respect of void winnings) made in respect of that Duplicate Account and, to the extent not recovered by us from the relevant Duplicate Account, any amounts to be refunded to us by You in respect of a Duplicate Account may be recovered by us directly from any other of Your Accounts (including any other Duplicate Account); or

4.7.7. We may, at our entire discretion, allow usage of the Duplicate Account to be deemed valid in which case all losses and stakes placed by or for You through the Duplicate Account shall be retained by us.

5. VERIFICATION OF YOUR IDENTITY; MONEY LAUNDERING REQUIREMENTS

5.1. You warrant that:

5.1.1. The name and address You supply when opening Your Account are correct; and

5.1.2.. You are the rightful owner of the money which You at any time deposit in Your Account.

5.2. By agreeing to the Terms of Use You authorize us to undertake any such verification checks from time to time as we may require ourselves or may be required by third parties (including, but not limited to, regulatory bodies) to confirm these facts (the "Checks"). You agree that from time to time, upon our request, You may be required to provide additional details in respect of any of such information You have provided us, including in relation to any deposits which You have made into Your Account.

5.3. Whilst we are undertaking any Checks from time to time, we may restrict You from withdrawing funds from Your Account and/or prevent access to all or certain parts of the Website. Please note that we may from time to time conduct ongoing monitoring for regulatory, security or other business reasons. If any such restrictions cause You a problem, please contact Customer Services.

5.4. In certain circumstances we may have to contact You and ask You to provide further information to us directly in order to complete the Checks. For this purpose, we will be entitled, at our sole discretion, to require that You provide us with a notarized ID or any equivalent certified ID according to the applicable law of Your jurisdiction or otherwise, proof of address, utility bills, bank details, bank statements

and bank references including tax returns and source of wealth documents and in some cases, a phone verification. Until such information has been supplied to our satisfaction we may prevent any activity to be undertaken by You in relation to the Account or we may, where we reasonably believe that deliberately incorrect information has been provided by You, keep any amount deposited on the Account following the closure of the Account by us.

5.5. It may be an offence for persons under the Relevant Age to make use of the Website. If we are unable to confirm that You are the Relevant Age then we may suspend Your Account until such time that we are able to confirm that You are the Relevant Age. If You are subsequently proven to have been under the Relevant Age at the time You made any gambling or gaming transactions with us, then:

5.5.1. Your Account will be closed;

5.5.2. all transactions made whilst You were underage will be made void, and all related funds deposited by You will be returned by the payment method used for the deposit of such funds, wherever practicable;

5.5.3. Any deposits made whilst You were under the Relevant Age will be returned to You; and Any winnings which You have accrued during such time when You were under the Relevant Age will be forfeited by You (and may be deducted from the amount of any deposit returned under paragraph 5.5.3) and You will return to us on demand any such funds which have been withdrawn from Your Account.

5.6. If a user did not use their own funds to top up their bank accounts, crypto wallets and e wallets and/or does not use their own payment instruments, an enhanced due diligence procedure with Source of funds requests is mandated. If these documents are not provided within 2 weeks of their request, the account will be permanently closed and the deposited funds will be refunded to the origin of the funds if applicable. If the funds have been lost, this does not always apply and is subject to the payments teams decision as well as management.

5.6.1. If the full source of funds cannot be attributed beyond doubt to the player, we may choose to stop offer our services to this player, in these cases, we return the deposits to where they originated from an terminate the account.

5.7. Our sportsbook provider has detected fraudulent patterns in your betting strategy which are against our terms and conditions.

6. USERNAME, PASSWORD, PIN and CUSTOMER INFORMATION

6.1. After opening Your Account, You must take all reasonable steps to avoid disclosing (whether deliberately or accidentally) Your username, password and/or

account number to anyone else, including (where practicable) ensuring that up-to-date security software is downloaded onto Your Access Device.

6.2. All transactions made where Your username and password and/or account number have been entered correctly will be regarded as valid, whether or not authorized by You, and we shall not be liable for any claims in the event that You disclose Your username, password or account number to anyone else (whether deliberately or accidentally).

6.3. If You have lost or forgotten Your Account details, or have reason to believe that such details are known to an unauthorized third party, please contact us immediately for a replacement through Customer Services, details of which can be found in the Contact Us section of the Website.

7. DEPOSITS AND WITHDRAWALS FROM YOUR ACCOUNT

7.1. If You wish to participate in the Services, You must deposit money into Your Account from an account or source of which You are the account holder. Such money may (subject to paragraph 5) then be used by You to place bets or play games. Further details of how to deposit, withdraw and transfer funds can be found in the Deposit part of the Help section of the Website. If You use a payment method in respect of which You are not the account holder, we reserve the right to treat any deposit into the Account as being invalid (and any winnings arising from such deposit as void) pending the satisfactory completion of all relevant Checks.

7.2. You further agree not to make any charge-backs, reversals or otherwise cancel any deposits into Your Account, and in any such event to refund and compensate us for such unpaid deposits including any expenses incurred by us in the process of collecting Your deposit. For the avoidance of doubt Your Account shall not be used by You as a bank account and, should we become aware of deposits into and withdrawals from Your Account without commensurate betting or gaming activity, we reserve the right to deduct an administration charge (whether or not we close or suspend the account). Monies deposited with us in Your Account shall not attract interest.

7.3. We are required by our license to inform customers about what happens to money which we hold on account for You, and the extent to which such money is protected in the event on insolvency. Money deposited by You to Your Account will be held in a bank account and/or escrow account which will be kept separate from our company funds. Money in Your Account are not insured, guaranteed, sponsored or otherwise protected by any deposit or banking insurance system or by any other similar insurance system. As such, money in Your Account is not protected in the event of insolvency. This meets the Gambling Commission's requirements for the segregation of customer funds at the level: basic segregation.

7.4. We may at any time set off any positive balance on Your Account against any amount owed by You (including under a Duplicate Account) to any other company within the Operator's Group (irrespective of whether there has been a breach of the Terms of Use), including (without limitation) where we re-settle any bets or wagers pursuant to paragraph 4.7(Duplicate Accounts), paragraph 12 (Collusion, Cheating, Fraud and Criminal Activity) or paragraph 18 (Errors or Omissions).

7.5. To the extent required by Your local law or tax or other authorities You are responsible for reporting Your winnings and losses arising from the Services.

7.6. You can set a deposit limit on Your Account in at any time. This limit cannot be increased without giving us twenty four hours' notice. Your deposit limit can be increased only when twenty four hours have elapsed since your request. For details of how to set up a deposit limit please contact Customer Services, or set up the limit through the Website by clicking on Profile, then go to the gambling limits tab. Any confirmed reductions to your deposit limit will be of immediate effect.

7.7. Subject to paragraph 13 (Closure of Your Account; etc), You may request withdrawal of funds from Your Account at any time provided that:

7.7.1. All payments made into Your Account have been confirmed as cleared and none have been charged-back, reversed or otherwise cancelled;

7.7.2. Any Checks referred to in paragraph 5 (Verification of Your Identity; Money Laundering Requirements) above have been completed by us to our satisfaction; and

7.7.3. You have complied with any other relevant withdrawal conditions affecting Your Account (e.g. any applicable Bonus Terms).

7.8. On any withdrawal approved by us, provided that You give us sufficient information as to how the funds should be transferred to You, we will return the relevant funds to You in accordance with paragraph (less charges incurred or any other amount required to be deducted from Your withdrawal in order to comply with any applicable law).

7.9. We will attempt to accommodate Your request regarding the payment method and currency of payment of Your withdrawal. This, however, cannot be guaranteed. Therefore, we may process and pay withdrawals in a different payment method than the one requested by You, such as through different payment providers, a bank draft or wire transfer (any charges associated with relevant payment methods are set out in the Withdrawal part of the Help section of the Website). Similarly, in certain cases, the currency of Your withdrawal may not be the currency in which Your deposit was

made or that was otherwise requested by You and, in circumstances where we are required to convert Your deposits between different currencies, the conversion rate used by us is as stated in the Help section of the Website.

7.10. In the event that there happen to be longer disputes and funds are held by us or 3rd parties, when a decision is made to return the funds, irrespective of the deposit method, the returned amount will be in USD or USDT for the spot price of the day of the deposits or the date where the dispute started. This way it is guaranteed that no party will incur losses from assets with volatile values.

8. PLACING YOUR BET AND/OR GAMING USING THE SERVICES

8.1. In order to place a bet or access a Service you should follow the instructions provided within the terms and conditions.

8.2. It is Your responsibility to ensure that the details of any bet, stake or similar transaction that you place using the Services (a "Transaction") are correct in the following manner:

8.2.1. When using the Website (either directly, through an application or otherwise) in accordance with the relevant Betting Rules or Game Rules, as appropriate; and

8.3. Your financial transaction history can be accessed by you by clicking Profile on the Website and then the history tab, the gameplay history has to be requested through our Customer Services team, which will then prepare a documents, this may take a few business days to generate.

8.4. We reserve the right to refuse the whole or part of any Transaction requested by You (if we believe that there is money laundering involved, cheating, or any other fraudulent behavior), or where You have breached the Terms of Use. No Transaction is accepted by us until You have given the appropriate confirmation (or it has otherwise been accepted by us) in accordance with paragraph 8.2. If your transaction has not been added to your account, please contact our Customer Support.

8.5. Once a Transaction has been accepted by us, You cannot cancel the transaction unless we agree otherwise.

8.6. We may, at our discretion (and provided that neither You nor we gain any unfair advantage), elect to accept a bet notwithstanding that the relevant event has begun. In respect of gaming, the relevant Game Rules shall set out the point at which no further stakes will be accepted by us.

8.7. We may cancel or amend a Transaction pursuant to the provisions of paragraph 5 (Verification of Your Identity), paragraph 12 (Collusion, Cheating, Fraud and Criminal Activity) or paragraph 19 (Errors or Omissions).

8.7.1. If any e-sports or sports event is declared as rigged, fraudulent or subject to professional fraud groups by our sports book provider, we have the right to cancel that part of the bet (on multi bets) or the bet before the event, during the event as well as after the event and evaluate it by factor 1.

8.8. Regarding Netent restriction policies, Afghanistan, Albania, Algeria, Angola, Cambodia, Ecuador, Guyana, Hong Kong, Indonesia, Iran, Iraq, Israel, Kuwait, Lao, Myanmar, Namibia, Nicaragua, North Korea, Pakistan, Panama, Papua New Guinea, Philippines, South Korea, Sudan, Singapore, Syria, Spain, Taiwan, Uganda, the United Kingdom, Yemen, Zimbabwe, as well as residents of any other country where prohibited by local laws can not play their games. The Player acknowledges that some games may not be available in all countries. In addition to the countries listed above, games offered by NetEnt are not available in Belgium, Bulgaria, Canada, Denmark, Estonia, France, Italy, Mexico, Portugal, Romania, Spain, United States of America, United Kingdom. NetEnt games Guns & Roses, Jimi Hendrix & Motorhead are further not permitted in the following countries: Australia, Azerbaijan, China, India, Malaysia, Qatar, Russia, Thailand, Tunisia, Turkey & Ukraine; game Aliens is further not permitted in Japan, while Universal Monsters, Scarface, and South Park can be only played in the following countries: Andorra, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Brazil, Georgia, Iceland, Liechtenstein, Moldova, Monaco, Montenegro, Norway, Russia, San Marino, Serbia, Switzerland, Ukraine, Croatia, Macedonia, Austria, Cyprus, Czech Republic, Finland, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Peru, Poland, Portugal, Romania, Slovakia, Slovenia, Sweden.

9. REMOTE GAMING OR BETTING

9.1. Where You are accessing the Services via an electronic form of communication You should be aware that:

9.1.1. In relation to Your use of the Website for the placing of bets or playing of games:

9.1.1.1. You may be using a connection or equipment which is slower than such equipment used by others and this may affect Your performance in time critical events offered via the Website;

9.1.1.2. You may encounter system flaws, faults, errors or service interruption which will be dealt with in accordance with paragraph 18 (Failure);

9.1.1.3. The Game Rules for each event or game offered via the Website are available and should be considered by You prior to Your use of the Services offered via the Website; and

9.1.1.4. In games offered via the Website which benefit from more players or greater liquidity we may deploy automated players (“Bots”)(whose usernames will be “bot”) who are pre-programmed to play and join in with the game in order to assist the liquidity or the number of players gaming, although we will not use Bots without making such usage clear to You. We can categorically confirm that We do not deploy Bots in our Poker software and will take active steps in conjunction with our software providers to prevent their usage by any users of the Services; and

9.1.2. In relation to Your use of the Services, if You are betting on an “in running” event, You may not at any relevant time be able to see or otherwise be provided with the most up-to-date information in relation to the relevant event. We shall not be liable to You in respect of any losses suffered or costs incurred by You as a result of any delay in the transmission of information relating to any “in running” event.

10. REFUND POLICY

10.1. Players shall not treat the gaming account as a bank account, nor expect interest on their deposits. All deposits are for entertainment purposes only and not to be considered as business transactions. Hence if a player is making a deposit then they need to roll-over 1X of their deposit. In cases where refunds need to be made, following rules shall apply.

10.2. Any refund request must be made within 24 hours of the purchase by a written request to . Players need to furnish the below details: • The valid reason for Refund Claim • Front copy of credit/debit card used for making the transaction, valid photo id proof and address proof.

10.3. After receiving the email, we will investigate the request; standard processing time is 3-4 working days from the date of request. In case the refund request has been accepted, following charges apply: A 5% fee on the deposit amount

10.4. A €5 admin fee per request

10.5. Refund will be counted on basis of remaining balance in the account leaving winnings apart. Rollover done by player and winnings derived from the particular deposit will not be considered for refunds.

11. COLLUSION, CHEATING, FRAUD AND CRIMINAL ACTIVITY

11.1. The following practices (or any of them) in relation to the Services:

Abuse of bonuses or other promotions; and/or

Using unfair external factors or influences (commonly known as cheating); and/or

Taking unfair advantage;

Opening any Duplicate Accounts; and/or undertaking fraudulent practice or criminal activity,

Constitute "Prohibited Practices" and are not permitted and will constitute a material breach of the Terms of Use. We will take all reasonable steps to prevent and detect such practices and to identify the relevant players concerned if they do occur.

Subject to the above, however, we will not be liable for any loss or damage which You may incur as a result of any Prohibited Practices, and any action we take in respect of the same will be at our sole discretion.

11.2. If You suspect a person is engaged in any Prohibited Practice, You shall as soon as reasonably practicable report it to us by e-mailing us or telephoning Customer Services.

11.3. You agree that You shall not participate in or be connected with any form of Prohibited Practice in connection with Your access to or use of the Services.

11.4. If:

11.4.1. We have reasonable grounds to believe that You have participated in or have been connected with any form of Prohibited Practice (and the basis of our belief shall include the use by us (and by our gaming partners and our other suppliers) of any fraud, cheating and collusion detection practices which are used in the gambling and gaming industry at the relevant time); or

11.4.2. We become aware that You have "charged back" or denied any of the purchases or deposits that You made to Your Account; or

11.4.3. In our reasonable opinion your continued use of the Services may be detrimental to our regulated status, including our continued ability to be licensed by the Curacao Gambling Commission; or

11.4.4. You become bankrupt or suffer analogous proceedings anywhere in the world,

11.4.5. then, (including in connection with any suspension and/or termination of Your Account) we shall have the right, in respect of Your Account (and/or any other account held by You with an Operator Group company) to withhold the whole or part of the balance and/or recover from the account the amount of any deposits, pay-outs, bonuses or winnings which have been affected by or are in any way attributable to any of the event(s) contemplated in this paragraph 11.4. The rights set out in this paragraph 11.4 are without prejudice to any other rights (including any common law rights) that we may have against You, whether under the Terms of Use or otherwise

11.5. For the purposes of this paragraph:

11.5.1. “fraudulent practice” means any fraudulent activity engaged in by You or by any person acting on Your behalf or in collusion with You, and shall include, without limitation: (a) fraudulent charge-backs and rake-back activity; (b) the use by You or any other person who was participating in the same game as You at any time, of a stolen, cloned or otherwise unauthorized credit or debit card, as a source of funds; (c) the collusion by You with others in order to gain an unfair advantage (including through bonus schemes or similar incentives offered by us); (d) any attempt to register false or misleading account information; and (e) any actual or attempted act by You which is reasonably deemed by us to be illegal in any applicable jurisdiction, made in bad faith, or intended to defraud us and/or circumvent any contractual or legal restrictions, regardless of whether such act or attempted act actually causes us any damage or harm;

11.5.2. “Criminal activity” shall include, without limitation, money laundering and any other offence

11.5.3. “Unfair advantage” shall include, without limitation:

11.5.3.1. The exploitation of a fault, loophole or error in our or any third party’s software used by You in connection with the Services (including in respect of any game);

11.5.3.2. The use of any Bots for skill games (including but not limited to, those skill games appearing under the Skill tab or Games tab) and Bots for any other use which would otherwise constitute any other Prohibited Practices;

11.5.3.3. The use of third party software or analysis systems; or

11.5.3.4. The exploitation by You, of an Error as defined in paragraph 18.1 below, in any case either to Your advantage and/or to the disadvantage of us or others.

11.6. In exercising any of our rights under paragraph 10.4 in relation to a Prohibited Practice, we shall use all reasonable endeavors to ensure that, while complying with our regulatory and other legal obligations, we exercise such rights in a manner which is fair to You and to our other customers.

11.7. We reserve the right to inform relevant authorities, other online gaming or gambling operators, other online service providers and banks, credit card companies, electronic payment providers or other financial institutions of Your identity and of any suspected Prohibited Practice by You, and You shall cooperate fully with us to investigate any such activity.

11.8. Group Fraud and Device Sharing Policy

Section 1: Introduction

This article outlines the policy regarding evidence of large groups operating from the same device in online activities, particularly in the context of digital platforms involving financial transactions. The aim of this policy is to ensure fair and ethical conduct while using these platforms and to deter any potential fraudulent activities.

Section 2:

Group Fraud Definition Group fraud is defined as the coordinated or collaborative use of a single device by multiple individuals to engage in activities aimed at gaining unfair advantages, exploiting promotional incentives, or manipulating digital platforms for financial gain.

Section 3: Prohibition and Consequences

Evidence of group fraud, including the simultaneous use of a single device by multiple users not living in the same household, is strictly prohibited. Any individual found engaging in such activities may face severe consequences, including but not limited to:

Confiscation of Funds: All funds associated with the fraudulent activities will be confiscated, and any gains or rewards acquired through group fraud will be nullified.

Account Suspension: The accounts of individuals involved in group fraud will be suspended for a specified period, during which a thorough investigation will take place.

Legal Action: In cases of egregious group fraud or repeated offenses, legal action may be pursued against the responsible parties.

11.9. Group Incentive Fraud and Third-Party Promotion Exploitation Policy

Section 1: Introduction

This article outlines the policy concerning group incentive fraud, which involves the manipulation or exploitation of third-party promotions or incentives by collaborating players on digital platforms. The primary objective of this policy is to maintain the integrity of promotional campaigns and ensure fair engagement.

Section 2: Group Incentive Fraud Definition

Group incentive fraud is characterized by the joint efforts of players to misuse or abuse third-party promotions or incentives provided by digital platforms, thereby attaining disproportionate benefits through unethical means.

Section 3: Prohibition and Penalties

Engaging in group incentive fraud, wherein players take advantage of third-party promotions through unethical collaborations, is strictly prohibited. Individuals found guilty of such activities will face serious repercussions, including:

Confiscation of All Funds: Any funds acquired through group incentive fraud will be confiscated, and any gains or rewards obtained will be revoked.

Permanent Account Closure: Accounts involved in group incentive fraud will be permanently closed, barring further access to the platform.

Blacklisting: Individuals implicated in group incentive fraud may be blacklisted, preventing them from participating in future promotional events or engaging in certain platform activities.

It is the responsibility of all users to adhere to these policies and contribute to the maintenance of a fair and secure digital environment. Failure to comply may result in significant penalties, as outlined in these articles.

12. CLOSURE OF YOUR ACCOUNT; TERMINATION OF THE TERMS OF USE

12.1. CLOSURE AND TERMINATION BY YOU

12.1.1. You are entitled to close Your Account and terminate the Terms of Use at any time, by contacting us through Customer Services via email or Live chat.

12.1.1.1. Indicating Your wish to close Your Account; and

12.1.1.2. Stating the reasons why You wish to close Your Account, in particular if You are doing so because of concerns over the level of Your use of the same.

12.1.2. We will respond to Your request, confirming closure of Your Account and the date on which such closure will be effective, within a reasonable time, provided that You continue to assume responsibility for all activity on Your Account until such closure has been carried out by us (at which point the Terms of Use shall terminate).

12.1.3. When You request closure of Your Account under paragraph 12.1 we will, subject to paragraph 12.3, return any outstanding balance in Your Account to You.

12.1.4. Upon any termination of Your Account under this paragraph 12 we shall be entitled (without limiting our rights under paragraph 12.6) to withhold, from the repayment of the outstanding balance on Your Account, any money: (a) pursuant to paragraph 12 (Collusion, Cheating, Fraud and Criminal Activity); (b) pursuant to paragraph 20 (Breach of the Terms of Use); (c) as otherwise provided by the Terms of Use (including, as appropriate, paragraph 5.4); or (d) as required by law or regulation.

12.1.5. When repaying the outstanding balance on Your Account, we shall use the same method of payment which You provided upon registration of Your Account, or such other payment method as we may reasonably select.

12.1.6. Where You have closed Your Account, we may in certain circumstances be able to re-open Your Account with the same account details as before if You request us to do so. In such circumstances, while Your Account will have the same account details as before, it will be subject to the Terms of Use which are in force at the date of any such re-opening and any prior entitlements (including, but without limitation, to bonuses or contingent winnings) will no longer be valid.

12.1.7. For account reopening requests, in the case of a normal account closure request or a self-exclusion, you have to contact support via email at support@chipstars. Bet or live chat and you will be guided through the procedures swiftly.

12.2. CLOSURE AND TERMINATION BY US

12.2.1 as soon as reasonably practicable following a request by You, refund the balance of Your Account if all the necessary KYC was done where applicable.

12.2.2. We are, at any time (and notwithstanding any other provisions contained in the Terms of Use), entitled to close Your Account and terminate the Terms of Use on written notice (or attempted notice) to You using Your Contact Details. In the event of any such termination by us we shall, subject to paragraph

12.3. SUSPENSION BY US

12.3.1. We shall be entitled to suspend Your Account in the circumstances expressly set out in the Terms of Use. Upon the suspension of Your Account: (a) no activity shall be permitted (including deposits, withdrawals, betting or gaming) until the date upon which it is re-activated by us; (b) no bonuses or contingent winnings will be credited to the Account; and (c) we shall address the issue that has given rise to the Account suspension with a view to resolving it as soon as reasonably practicable so that the Account can, as appropriate, either be re-activated or closed.

13. ACCESS TO, AND USE OF, THE SERVICES

13.1. You are solely responsible for the supply and maintenance of all of Your Access Devices and related equipment and telecommunications networks and internet access services that You need to use in order to access the Services. We will not be liable in any way whatsoever for any losses caused to You (whether resulting from loss of service, poor internet connectivity, insufficient bandwidth or otherwise) by the internet or any telecommunications service provider that You have engaged in order to access the Services. For the avoidance of doubt, the Operator does not make any representation or give any warranty as to the compatibility of the Services with any particular third party software or hardware.

13.2. Under no circumstances should You use the Services for any purpose which is or is likely to be considered to be defamatory, abusive, obscene, unlawful, of a racist, sexist or other discriminatory nature, or which could cause offence. You must not use any abusive or aggressive language or images, swear, threaten, harass or abuse any other person, including other users, via the Website, or attempt to pass Yourself off as being any other person, or behave in such a manner towards any Operator

staff used to provide the Services, Customer Services, or any helpdesk or support function which we make available to You.

13.3. You shall use the Website for personal entertainment only and shall not be allowed to provide access or reproduce the Website or any part of it in any form whatsoever without our express consent, including creating links to it.

13.4. You shall be solely liable in respect of any content and documents uploaded by You onto the Website verification section and, in uploading any such content, You represent and warrant that:

13.4.1. You have obtained all necessary approvals, consents, licenses and permissions required in respect of the Uploaded Content and that the reproduction of the Uploaded Content on the Website will not infringe the copyright, trade mark, confidential information or any other intellectual property rights whatsoever of any third party;

13.4.2. The Uploaded Content will not contain any material in breach of paragraph 13.2 or any code in breach of paragraph 13.3;

13.4.3. The Uploaded Content will comply with all laws and regulations (including, in particular, those relating to data protection and privacy); and The Operator is entitled to use and sub-license the use of the Uploaded Content at its sole discretion.

13.5. Any material (other than Software under paragraph 16) downloaded by You from the Website shall be downloaded entirely at Your own risk and the Operator shall not be liable in respect of any loss of data or other damage caused by any such download. Where we have reason to believe that Your use of the Services is in breach of any of paragraphs we shall, without prejudice to any of our other rights, be entitled forthwith to remove from the Website any offending content.

14. BETTING AND GAMING TERMS

14.1. Expressions used in the betting and gaming industry are numerous. Should You be in any doubt as to the meaning of any expression, You should:

14.1.1. look up its meaning in the Help section relating to the event or game You are betting or gaming on;

14.1.2. If You are still in any doubt, contact Customer Services for clarification; and

14.1.3. Not place any bet or game on any event until its meaning is understood to Your satisfaction,

14.1.4. The following games do not contribute to the welcome bonus wager: Fashion TV Nations League, Swipein, Fruit Machine X25, Dino, Chicken, Wheel, Ice field, Aqua rings, Teleport, Plinko, Keno, Hilo, Dice. Sportsbook events.

14.2. Because we cannot accept any responsibility if You place a bet or game via the products offered via the Services in circumstances where You do not understand any of the terms involved in or relating to the bet or game.

15. ALTERATION OF THE WEBSITE

15.1. We may, in our absolute discretion, alter or amend any product or service (including any prices offered) available through the Website at any time for the purpose of ensuring the ongoing provision of the Website, but without prejudice to any games and/or bets already in progress at the time of such amendment. From time to time, we may restrict You from accessing some parts of the Website for the purpose of maintenance of the Website and/or alteration or amendment of any of the games and/or products available through the Website.

16. THIRD PARTY SOFTWARE

16.1. In order to use the products offered through the Services, You may be required to download and install software supplied by third parties on to Your Access Device ("Software"). Software may include, but is not limited to: Access Device applications, our download Casino and Poker products and any promotional, marketing and/or facility applications, products and software.

16.2. In such circumstances, You may be required to enter into a separate agreement with the owner or licensor of such Software in respect of Your use of the same (a "Third Party Software Agreement"). In case of any inconsistency between the Terms of Use and any Third Party Software Agreement, the Terms of Use will prevail in so far as the inconsistency relates to the relationship between You and the Operator.

16.3. It is Your responsibility to ensure that any Software is downloaded onto Your Access Device in a manner compatible with Your own Access Device's specific set-up. For the avoidance of doubt, we shall not be liable to the extent that the incorrect downloading of any Software has an adverse effect on the operation of Your Access Device.

16.4. Notwithstanding that the Services provided via any Access Device application shall be subject to the Terms of Use, the terms under which any application ("App") is downloaded or installed onto Your Access Device shall be governed by the agreement entered into between You and the supplier of the relevant App but, in case of any inconsistency between the Terms of Use and any such agreement, the

Terms of Use will prevail in so far as the inconsistency relates to the relationship between You and the Operator.

17. USE OF SPECIAL SOFTWARE (AI)

17.1. In the event of systems or communications errors relating to the generation of any result, bet settlement or any other element of a Game, we will not be liable to you as a result of any such errors and we reserve the right to void all related bets and plays on the Game in question.

17.2. In the event that a system malfunction results in profit, whether it is collected or credited to your account, we reserve the right to claim all gains that you may have benefited from, as a result of one of those malfunctions, and you would be obliged to immediately reimburse the amount collected and inform us of the malfunction. We reserve the right, at our sole discretion, to directly deduct an amount equal to that which you may have received in error from your account.

17.3. Disconnection, Misuse and Malfunction

17.3.1. We, our affiliates, agents and licensors accept no responsibility and will not be liable for any loss resulting from delays or interruptions to play due to failure, breakdown, malfunction, interruption of or disconnection from the games server or any other causes over which we or they have no control.

17.3.2. Misuse, disconnection or system malfunction voids all bets, plays and pays.

17.3.3. You certify that in what pertains to the services provided by us, you will not use or attempt to use any strategy that takes advantage of any software bug or failure and to not use or attempt to use artificial intelligence to get any advantage while playing.

17.3.4. In the event that we reasonably determine that you used or attempted to use a product endowed with artificial intelligence in conjunction with our Website or services, we reserve the right to rescind or block your account immediately, to not reimburse the amount credited to your account, and prohibit your access to all other Websites, Services and Applications offered by us.

17.3.5. Should we have any reason to believe that either an account or group of accounts are operating systematically, e.g. using specific betting techniques or group wagering, we reserve the right to block or permanently close all accounts. In these circumstances, we will not be under any obligation to refund you any money in your account, with the exception of the amount you originally deposited, should this amount still be present. The same applies for deposits with 3rd party payment methods not in your name.

18. ERRORS OR OMISSIONS

18.1. A number of circumstances may arise where a bet or wager is accepted, or a payment is made, by us in error. A non-exhaustive list of such circumstances is as follows:

18.1.1. Where we mis-state any odds or terms of a bet or gaming wager to You as a result of obvious error or omission in inputting the information or setting up a market, or as a result of a computer malfunction;

18.1.2. Where we have made a 'palpable error'. A palpable error occurs where:

18.1.2.1. In relation to bets placed prior to an event taking place, the prices/terms offered are materially different from those available in the general market; or

18.1.2.2. In relation to any event, the price/terms offered at the time the bet is placed are clearly incorrect given the probability of the event occurring;

18.1.3. Where we have continued to accept bets on a market which should have been suspended, including where the relevant event is in progress (except where 'in-running' bets are accepted) or had already finished (sometimes referred to as 'late bets');

18.1.4. Where an error has been made as a result of a Prohibited Practice under paragraph 12.1;

18.1.5. Where we should not have accepted, or have the right to cancel or re-settle, a bet pursuant to the Betting Rules (for example due to 'Related Contingencies');

18.1.6. Where an error is made by us as to the amount of winnings/returns that are paid to You, including as a result of a manual or computer input error; or

18.1.7. Where an error has been made by us as to the amount of free bets and/or bonuses that are credited to Your Account,

18.1.8. any such circumstances being referred to as an "Error".

18.2. We reserve the right to:

18.2.1. Correct any Error made on a bet placed and re-settle the same at the correct price or terms which were available or should have been available through the Operator (absent the publishing error) at the time that the bet was placed and the bet will be deemed to have taken place on the terms which were usual for that bet; or

18.2.2. Where it is not reasonably practicable to correct and re-settle under 18.2.1 above, to declare the bet void and return Your stake into Your Account; or

18.2.3. In circumstances where the Error has resulted from a Prohibited Practice

18.3. Any money which are credited to Your Account, or paid to You as a result of an Error shall be deemed, pending resolution under paragraph 18, to be held by You on trust for us and shall be immediately repaid to us when a demand for payment is made by us to You. Where such circumstances exist, if You have money in Your Account we may reclaim these money from Your Account pursuant to paragraph 7.4. We agree that we shall use all reasonable endeavors to detect any Errors and inform You of them as soon as reasonably practicable.

18.4. Neither we (including our employees or agents) nor our partners or suppliers shall be liable for any loss, including loss of winnings, that results from any Error by us or an error by You.

18.5. Neither we (including our employees or agents) nor our partners or suppliers shall be liable for any loss, including loss of winnings, that results from any Error by us or an error by You.

18.6. Where You have used monies which have been credited to Your Account or awarded to You as a result of an Error to place subsequent bets or play games, we may cancel such bets and/or withhold any winnings which You may have won with such monies, and if we have paid out on any such bets or gaming activities, such amounts shall be deemed to be held by You on trust for us and You shall immediately repay to us any such amounts when a demand for repayment is made by us to You.

19. EXCLUSION OF OUR LIABILITY

19.1. Your access to and use of the Services is at Your sole option, discretion and risk. We shall not be liable for any attempts by You to use the Services by methods, means or ways not intended by us.

19.2. We will provide the Services with reasonable skill and care and substantially as described in the Terms of Use. We do not make any other promises or warranties regarding the Services, or any products or services forming a part of the Services, and hereby exclude (to the extent permitted by law) all implied warranties in respect of the same (including implied warranties as to satisfactory quality and/or fitness for Your purpose). In particular, we do not warrant that the Website will have uninterrupted availability or that it will be free of bugs, viruses or other errors.

19.3. SAVE AS PROVIDED IN OUR BETTING RULES AND SUBJECT TO PARAGRAPH 19.5, OUR MAXIMUM LIABILITY (INCLUDING THAT OF OUR GROUP COMPANIES, AFFILIATES, OFFICERS, DIRECTORS, AGENTS AND EMPLOYEES) ARISING OUT OF YOUR USE OF THE SERVICES (OR ANY PART OF THE SERVICES AND WHETHER UTILISING THE WEBSITE OR TELEBETTING), WHETHER SUCH LIABILITY ARISES UNDER BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE), OR OTHERWISE, WILL BE LIMITED TO:

19.3.1. WHERE OUR LIABILITY RELATES TO A BET OR STAKE, THE AMOUNT OF THE BET OR STAKE PLACED BY YOU IN RESPECT OF WHICH OUR LIABILITY HAS ARISEN;

19.3.2. WHERE OUR LIABILITY RELATES TO THE MISAPPLICATION OF FUNDS, THE AMOUNT OF MONEY IN YOUR ACCOUNT THAT HAS BEEN MISPLACED BY US; AND

19.3.3. IN RESPECT OF ANY OTHER LIABILITY OF THE OPERATOR.

19.4. WE (INCLUDING OUR GROUP COMPANIES, AFFILIATES, OFFICERS, DIRECTORS, AGENTS AND EMPLOYEES) SHALL NOT BE LIABLE TO YOU, WHETHER SUCH LIABILITY ARISES IN CONTRACT, TORT (INCLUDING NEGLIGENCE) OR OTHERWISE, IN RESPECT OF ANY:

19.4.1. LOSS OF DATA;

19.4.2. LOSS OF PROFITS;

19.4.3. LOSS OF REVENUE;

19.4.4. LOSS OF BUSINESS OPPORTUNITY;

19.4.5. LOSS OF OR DAMAGE TO GOODWILL OR REPUTATION;

19.4.6. BUSINESS INTERRUPTION; OR

19.4.7. ANY INDIRECT, SPECIAL OR CONSEQUENTIAL LOSS OR DAMAGE, EVEN WHERE SUCH LOSS OR DAMAGE HAS BEEN NOTIFIED TO US AS BEING POSSIBLE, ARISING OUT OF THE TERMS OF USE OR ANY USE WHATSOEVER BY YOU OF THE SERVICES.

19.5. Nothing in the Terms of Use will operate so as to exclude any liability which we may have in respect of:

19.5.1. Fraud (including fraudulent misrepresentation); or

19.5.2. Death or personal injury caused by our negligence

20. BREACH OF THE TERMS OF USE

20.1 You will fully indemnify, defend and hold us and our officers, directors, employees, agents, contractors and suppliers harmless from and against any and all losses, costs, expenses, claims, demands, liabilities and damages (including legal fees), however caused, that may arise, whether or not reasonably foreseeable, as a result of or in connection with:

20.1.1. The access to and use of the Services by You or by anyone else using Your username and password; and/or

20.1.2. Any breach by You of any of the terms and provisions of the Terms of Use.

20.2. Where You are in breach of the Terms of Use, we may at our sole discretion, prior to any suspension or termination of Your Account, notify You (using Your Contact Details) that You are in breach, requiring You to stop the relevant act or failure to act, and/or requiring You to put right an act or fault on Your part and warning You of our intended action if You do not do so, provided always that such notification shall not be a pre-condition to any suspension or termination of Your Account.

20.3. We have the right to disable any user identification code or password, whether chosen by You allocated by us, at any time, if in our reasonable opinion You have failed to comply with any of the provisions of the Terms of Use.

20.4. In addition to any other remedy available, if You breach any of the Terms of Use we shall be entitled to recover from Your Account any positive balance to the extent of any amount reasonably claimed against You pursuant to paragraph 19.1.

21. INTELLECTUAL PROPERTY RIGHTS

21.1. All website design, text, graphics, music, sound, photographs, video, the selection and arrangement thereof, software compilations, underlying source code, software and all other material forming part of the Services are subject to copyright and other proprietary rights which are either owned by us or used under license from third party rights owners. To the extent that any material comprised within the Services may be downloaded or printed then such material may be downloaded to a single device only (and hard copies may be printed) solely for Your own personal, non-commercial use.

21.2. Under no circumstances shall the use of the Services grant to You any interest in any intellectual property rights (for example copyright, know-how or trade marks) owned by us or by any third party whatsoever, other than a personal, non-exclusive, non-sub-licensable license to use such intellectual property rights in connection with Your personal, non-commercial use of the Services pursuant to the Terms of Use.

21.3. No rights whatsoever are granted to use or reproduce any trade marks or logos which appear on the Website except as specifically permitted in accordance with the Terms of Use.

21.4. You must not, nor must You allow any other person to copy, store, publish, rent, license, sell, distribute, alter, add to, delete, remove or tamper with the Website or any part of it in any way or directly or indirectly disrupt or interfere (or attempt to disrupt or interfere) with or alter the Website, other than in the course of viewing or using the Website in accordance with the Terms of Use.

21.5. All intellectual property rights in the name “Chipstars” , the logos, designs, trade marks and other distinctive brand features of the Operator and any content provided by the Operator or any third party for inclusion on the Website vest in the Operator or the applicable third party. You agree not to display or use such logos, designs, trade marks and other distinctive brand features in any manner without our prior written consent.

22. VIRUSES, HACKING AND OTHER OFFENCES

22.1. You shall not:

22.1.1. corrupt the Website;

22.1.2. Attempt to gain unauthorized access to the Website, the servers on which the Website is stored or any server, computer or database connected to the Website;

22.1.3. Flood the Website with information, multiple submissions or “spam”;

22.1.4. Knowingly or negligently use any features which may affect the function of the Website in any way for example (but not limited to) releasing or propagating viruses, worms, Trojans, logic bombs or similar material that is malicious or harmful;

22.1.5. Interfere or tamper with, remove or otherwise alter in any way, any information in any form which is included on the Website;

22.1.6. Attack the Website via a denial-of-service attack or a distributed denial-of-service attack. We will report any suspected breach of the Computer Misuse Act 1990 to the relevant law enforcement authorities and we will co-operate

with those authorities by disclosing Your identity to them. In the event of such a breach, Your right to use the Website will cease immediately.

22.2. We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect Your Access Device and related equipment, computer programs, data or other proprietary material due to Your use of the Website or to Your downloading of any material posted on such Website, or on any website linked to the Website.

23. YOUR PERSONAL INFORMATION

23.1. All information on Your Account held by us is securely data warehoused and remains confidential except where otherwise stated in the Terms of Use (including, for the avoidance of doubt, the Privacy Policy).

23.2. We are required by law (in particular the Data Protection Act 2004) to comply with data protection requirements in the way in which we use any personal information collected from You in Your use of the Services. We therefore take very seriously our obligations in relation to the way in which we use Your personal information.

23.3. Prior to Your use of and when You use the Services it will be necessary for us to collect certain information about You, including Your name and date of birth, Your Contact Details, and may also include information about Your marketing preferences (all of which shall be known as “Your Personal Information”).

23.4. By providing us with Your Personal Information, You consent to our processing Your Personal Information, including any of the same which is particularly sensitive:

23.4.1. For the purposes set out in the Terms of Use (including the Privacy Policy);
and

23.4.2. For other purposes where we need to process Your Personal Information for the purposes of operating the Services, including by sharing it with our service providers and agents for these purposes, for example to our providers of postal services, marketing services and Customer Services agents. We may also disclose Your Personal Information in order to comply with a legal or regulatory obligation.

23.5. We may retain copies of any communications that You send to us (including copies of any emails) in order to maintain accurate records of the information that we have received from You.

24. USE OF 'COOKIES' ON THE WEBSITE

24.1. The Website uses 'cookies' to track Your use of the internet and to assist the functionality of the Website. A cookie is a small file of text which is downloaded onto Your Access Device when You access the Website and it allows us to recognize when You come back to the Website. We use cookies for the operation of the Website, including (for example) to allow You to remain logged in as You browse between, and use Your Account to bet on or play games on, different parts of the Website. We also use cookies for our own analytical purposes so that we can identify where customers have encountered technical problems on the Website, and therefore help us improve our customers' experience.

24.2. If You object to cookies or want to delete any cookies that are already stored on Your Access Device, we recommend that You follow the instructions for deleting existing cookies and disabling future cookies on Your file management and internet browsing software. Further information on deleting or controlling cookies is available within our Privacy Policy or at www.aboutcookies.org. Please note that by deleting our cookies or disabling future cookies You may not be able to access certain areas or features of the Website.

25. COMPLAINTS AND NOTICES

25.1. No claim or dispute with regard to:

25.1.1. The acceptance or settlement of a bet which You have made using the Services will be considered more than thirty days after the date of the original transaction; and

25.1.2. A game which You have played using the Services will be considered more than twelve weeks after the date on which the relevant transaction or game play took place.

25.2. Should You wish to make a complaint regarding the Services, as a first step You should, as soon as reasonably practicable, contact Customer Services about Your complaint, which will be escalated as necessary within our Customer Services team until resolution.

25.3. If there is a dispute arising from the Terms of Use which cannot be resolved by Customer Services having been escalated in accordance with paragraph 25.2, You can request that the matter be addressed by a manager or supervisor. We will endeavor to resolve the matter to Your satisfaction either immediately or by contacting You subsequently.

25.4. You acknowledge that our random number generator will determine the outcome of the games played through the Services and You accept the outcomes of all such games. You further agree that in the unlikely event of a disagreement between the result that appears on Your screen and the game server used by the Operator, the result that appears on the game server will prevail, and You acknowledge and agree that our records will be the final authority in determining the terms and circumstances of Your participation in the relevant online gaming activity and the results of this participation.

25.5. When we wish to contact You, we may do so using any of Your Contact Details. Notices will be deemed to have been properly served and received by You immediately after an email is sent or after we have communicated with You directly by telephone (including where we leave You a voicemail), or three days after the date of posting of any letter. In proving the service of any notice, it will be sufficient to prove, in the case of a letter, that such letter was properly addressed, stamped and placed in the post; in the case of an email, that such email was sent to the specified email address (if any) in Your Contact Details at the time that any such email was sent.

26. TRANSFER OF RIGHTS AND OBLIGATIONS

26.1. We reserve the right to transfer, assign, sublicense or pledge the Terms of Use (an "assignment"), in whole or in part, to any person without notice to You, provided that any such assignment will be on the same terms or terms that are no less advantageous to You.

26.2. Your Rights or obligations under the Terms of Use can not be assigned, sublicensed or otherwise transferred in any matter whatsoever

27. EVENTS OUTSIDE OUR CONTROL

27.1. We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under the Terms of Use that is caused by events outside our reasonable control, including (without limitation) any telecommunications network failures, power failures, failures in third party computer (or other) equipment, fire, lightning, explosion, flood, severe weather, industrial disputes or lock-outs, terrorist activity and acts of government or other competent authorities (a "Force Majeure Event").

27.2. Our performance is deemed to be suspended for the period that the Force Majeure Event continues, and we will have an extension of time for performance for the duration of that period. We will use our reasonable endeavors to bring the Force

Majeure Event to a close or to find a solution by which our obligations may be performed despite the Force Majeure Event.

28. WAIVER

28.1. If we fail to insist upon strict performance of any of Your obligations or if we fail to exercise any of the rights or remedies to which we are entitled, this shall not constitute a waiver of such rights or remedies and shall not relieve You from compliance with such obligations.

28.2. A waiver by us of any default shall not constitute a waiver of any subsequent default.

28.3. No waiver by us of any of the provisions of the Terms of Use shall be effective unless it is expressly stated to be a waiver and is communicated to You in writing in accordance with paragraph 25 (Complaints and Notices) above.

29. SEVERABILITY

29.1. If any of the Terms of Use are determined by any competent authority to be invalid, unlawful or unenforceable to any extent, such term, condition or provision will to that extent be severed from the remaining terms, conditions and provisions which will continue to be valid to the fullest extent permitted by law.

29.2. In such cases, the part deemed invalid or unenforceable shall be amended in a manner consistent with the applicable law to reflect, as closely as possible, the Operator's original intent.

30. ENTIRE AGREEMENT

30.1. The Terms of Use and any document expressly referred to in them represent the entire agreement between You and us and supersede any prior agreement, understanding or arrangement between You and us, whether oral or in writing.

30.2. We each acknowledge that neither of us has relied on any representation, undertaking or promise given by the other or implied from anything said or written in negotiations between us except as expressly stated in the Terms of Use.

30.3. Neither party shall have any remedy in respect of any untrue statement made by the other, whether orally or in writing, prior to the date of the contract (unless such untrue statement was made fraudulently) and the other party's only remedy shall be for breach of contract as provided in the Terms of Use.

31. THIRD PARTY RIGHTS

31.1. the exception of the Operator's Group companies, unless these Terms of Use expressly state otherwise:

31.1.1. a person who is not a party to these Terms of Use has no right to enforce any of the terms under the Contracts (Rights of Third Parties) Act 1999; and

31.1.2. if a person who is not a party to these Terms of Use is stated to have the right to enforce any of its terms under the Contracts (Rights of Third Parties) Act 1999, we may rescind or vary these Terms of Use at our sole discretion (and any documents entered into pursuant to or in connection with it) without Your consent or the consent of that person.

32. ARBITRATION

32.1. All disputes which may arise between player and Casino including their successors in title under general or special title as a result of these Terms and Conditions or as a result of further agreements and other acts in connection with these Terms and Conditions shall be settled exclusively by arbitration in Curaçao and in accordance with Curaçao Civil Procedure Rules.

CASINO

1. Please read the rules provided in the game before you read.
2. There is a lot of different terminologies used in the betting industry. If you don't understand or if you are not sure about the meaning of an expression, you should not place a bet in the game until you understand what does that expression mean. Chipstars will not be responsible for bets that were placed by you in the games that use terminology that you are not familiar with
3. If you start to play, that means that you accept the rules of the game you have selected.
4. It is prohibited to enter into collusion to participate, directly or indirectly, in any scheme with any other player in the course of any game you participate.
5. A bet is considered accepted after it has registered on the server and has been confirmed online. Registered bets can't be canceled.

6. Your stake cannot exceed your current account balance. Once a bet has been registered, the stake is debited from the account. The winnings are credited to your account after the bet has been settled.

7. Depending on the user's geolocation, the user's profile, and type of the game, bet limits on Chipstars can be different from the general bet limits of the game provider.

8. No disputes or complaints about the acceptance or settlement of bets shall be accepted upon the expiry of 7 (seven) calendar days from the date of the transaction.

9. If you have a complaint regarding the work of the Service, you must contact Customer Support as soon as possible. If necessary, your complaint will be forwarded and reviewed for the final decision.

10. You acknowledge that our random number generator (RNG) will determine the outcome of the games played through the bookmaker and you accept the outcomes of all such games. You agree that in the event of a discrepancy between the result that appears on your screen and the result displayed on the game server, the result that appears on the game server will prevail. You agree and acknowledge that our technical records will be the final authority in determining the terms and circumstances of your participation in the relevant online gaming activity and the results of this participation.

11. If there are any issues, problems, or queries that might arise, please contact support@chipstars.bet.

PROMOTIONS BONUSES

1. The bonus is a deal between the bookmaker and the customer. The bookmaker provides the customer with funds for the game, and the customer takes responsibility and agrees to satisfy the wagering requirement before requesting the withdrawal of the funds.

2. Bonuses could have additional terms and requirements, so before activation of a bonus, we advise that you read them carefully so you get complete information and avoid any misunderstandings.

3. There can only be one active bonus on an account at any time. Bonuses related to deposits are not cumulative. The next bonus will become available after an earlier bonus is redeemed or revoked.

4. Bonuses can only be used by one customer, on one device, at one IP address, in one browser.
5. Bonuses are available only for the players that have fully completed personal information in their account. The minimum deposit amount for participation in the bonus offer depends on the bonus that is chosen.
6. Unless otherwise stated in specific bonus terms, the maximum cashout amount for any NO deposit bonus (Giveaways, freespins...etc) is €50.
7. The bonus and the winnings received from it will be lost or forfeited upon the expiry of the bonus. The validity period for the bonus is 30 (thirty) days from the date of the bonus being issued.
8. Bonus free spins and their validity will depend on the provider and is not subject to regulation by the bookmaker.
9. Chipstars is entitled to change the terms and conditions of bonuses, to suspend or terminate them at any time.
10. The General Terms and Conditions apply.

WAGERING REQUIREMENT

1. While a bonus is activated you have the right to place bets using funds, both on your bonus account and on your main account. Any request for withdrawal while there is an active bonus on the account will be declined until the wagering requirement is met in full or until you reject the bonus.
2. To redeem the bonus, you need to place a required amount in bets. If not stated otherwise, you are required to place bets with the total stake equal to the amount of the bonus multiplied a specific number of times. The wagering requirement = bonus amount x required number of times.
3. All deposit bonuses must be redeemed by wagering the bonus amount.
4. Money deposits need to be used for gaming activities. All deposits need to be wagered at least 1x before asking for a withdrawal.
5. Until the play-through requirements have been met, the maximum bet that is allowed to be placed is 5 EUR.

6. Bonuses are available only for the players that have fully completed Different games contribute to a different percentage towards the wagering requirements. Slots contribute 100%, while all table games, video poker games, live games contribute 5%.

7. All no deposit bonuses need to be wagered 40x times before they can be withdrawn

8. If a player tries to withdraw funds when there is an unwagered bonus(es), the unwagered bonus fund will be forfeited.

9. All winnings received from playing using bonus funds and requested for withdrawal are to be verified by the Company before the payment is processed. Depending on the outcome of the verification, the Company reserves the right to request the customer provide their personal data and payment method confirmation details.

BONUS CANCELLATION

1. Every player can decline all or any individual promotions by contacting Customer support at support@chipstars.bet.

2. When canceling a bonus, your bonus balance hits 0 (zero) and you do not need to meet wagering requirements any longer. The player can decline to continue meeting bonus wagering requirements. If the bonus has been declined after it was partially redeemed, any winnings generated while redeeming the bonus will be canceled

ABUSE OF BONUSES

1. All offers and bonuses are limited to one person, household, family, email address, telephone number, same payment account number (e.g. NETeller, credit card, debit card, etc.), IP, or shared computer e.g. public library, university, or workplace.

2. We reserve the right not to pay users using disposable e-mail addresses.

3. When playing with bonus funds it is prohibited to excessively postpone any game rounds, namely free spins and bonus games. Failure to comply with this rule leads to voiding winnings and forfeit of the active balance in the account.

4. When playing with an active bonus it is prohibited to use strategies for completing bonus wagering requirements, including collecting scatters to get free spins using the bonus balance and subsequently to receive free spins to the real balance.

5. If we have reasonable grounds to believe that the player is using such strategies, then the Administration reserves the right to void all the players' winnings.

6. When abuse of bonuses by a customer is identified, the bookmaker is entitled to apply the following measures to the customer: canceling all existing bonuses and bonus winnings; blocking the customer's account.

7. The player is advised to provide their actual telephone number during registration, as the Chipstars might use it to confirm your identity. If it is not possible to get in touch with you, Chipstars is entitled to apply restrictions on the use of bonuses, as well as to block your account.

ERRORS OR OMISSIONS

1. In the event of malfunction of computer software or hardware which is used by us, we will use reasonable endeavors to rectify the problem as soon as possible. If such problems cause a game to be interrupted to the extent that it cannot be restarted from exactly the same moment it is interrupted without irreversible loss of data, we will apply the most reasonable and fair policies to this situation (which may include reinstating your account balance as it appeared before the last bet was logged on the operator's server immediately prior to the occurrence of the problem).

2. If as a result of an error funds have been credited to your account and you use these funds to place bets or to participate in games, we may cancel such bets and/or withhold any winnings that were received using such funds. If we have paid your winning received from such bets or games, the bookmaker is entitled to have them returned.

3. If you place a bet on a live event, you may not be able to see or otherwise obtain the latest information about the event in the relevant period of time. The bookmaker is not liable to you for any losses that you incur as a result of a delay in the transmission of information relating to any event.

4. You are solely responsible for the speed of your internet connection and the state of the equipment you use to access the internet. The bookmaker does not accept any liability for any losses that you incur (as a result of loss of service, poor internet connection or otherwise) due to the internet service providers or telecommunication service providers which you use to access the Service.

FORCE MAJEURE EVENTS

1. The bookmaker will not be liable or responsible for any failure to perform or delay in performance of any of our obligations under the Terms and Conditions that is caused by events outside our reasonable control, including, without limitation, interruption in telecommunication networks, problems with electricity, problems with computers belonging to third parties, fire, lightning, explosions, floods, extreme weather conditions, strikes and blockages, terrorist acts, acts of government or other competent authorities (“Force Majeure”).v

2. Our performance is deemed to be suspended for the Force Majeure period. We will use our reasonable endeavors to bring the Force Majeure event to a close or to find a solution by which the bookmaker obligations may be performed despite the Force Majeure event.

BETTING RULES

SPORTS BETTING TERMS AND CONDITIONS

1. Introduction

1.1. This set of terms and conditions govern the use of the Sportsbook platform. When placing a bet with the Sportsbook platform, the Account Holder is therefore agreeing that the Account Holder has read, understood, and will be adhering to these Terms and Conditions including the general Terms and Conditions at any time applicable to the Sportsbook platform.

1.2. The use of this Sportsbook platform is subject to the regulations imposed by the Government of Curacao and operates under the Master License #1668/JAZ.

1.3. Any dispute relating in any way to the use of this Sportsbook platform should be emailed to

1.4. The Sportsbook platform reserves the right to make changes to the site, betting limits, payout limits, and offerings

1.5. Sportsbook platform may update, amend, edit and supplement these Terms and Conditions at any time.

1.6. Any reference in these Terms and Conditions to words/objects that appear in singular also applies to plural. References to gender are non-binding and to be treated for information purposes only.

1.7. Suspicious betting activity flagged by our 3rd party sportsbook provider and any unfair betting strategies are explicitly forbidden and will lead to the forfeiture of any winnings.

2. Definition

2.1. Sportsbook platform – legal entity engaged in betting activities in accordance with the licensing and legislative requirements of the country.

2.2. Client - an individual who has agreed to the Rules for accepting bets, registered on the site chipstars.bet

2.3. Bet – risk-based agreement concluded between the Client and the Betting Company on the outcome of an event in which they do not participate, involving a win. Bets are made on terms previously proposed by the Sportsbook platform.

2.4. Stake - the amount of money transferred by the client to the Sportsbook platform and which are the main condition for participation in a bet in accordance with these Rules.

2.5. The outcome is the result of the event on which the Sportsbook platform is invited to make a bet.

2.6. Odd — the number by which the bet amount of the stakeholder is multiplied when determining the payout amount if the bet wins.

2.7. Winnings - cash to be paid to the Client upon the outcome, on which a bet was made.

2.8. Bonuses:

2.8.1. Freebet - free bet, the client gets the won amount credited to his account. For example, free bet for 10 Euro, plays at odds 2, wins, get $10 / \text{odds} = 5$ Euro credited

2.8.2. Free money - the client gets the bet amount and wins on his account. For example, free bet 5 Euro on odd 3 and wins, client gets 10.

2.8.3. Bet without risk - player uses his money for a bet, but if the bet loses he gets his money back.

3. Betting Rules

- 3.1. Sportsbook platform reserves the right to cancel any bet made on obviously “bad” odds, switched odds, or a bet made after an event has started.
- 3.2. All bets accepted by Sportsbook platform are subject to these rules, as well as to applicable license conditions.
- 3.3. Sportsbook platform reserves the right to refuse, restrict, cancel or limit any bet.
- 3.4. Sportsbook platform reserves the right to settle after the contest is final or with official results
- 3.5. a Sportsbook platform reserves the right to cancel and refund bets placed by players which are reported by our external provider as professional players, where any collusion or arbitrage betting patterns are detected, this will also lead to a permanent and final ban.
- 3.6. The winner of an event will be determined on the date of the event’s conclusion. The Sportsbook platform does not recognize protested or overturned decisions for betting purposes. The settlement of an event suspended after the start of the competition will be decided according to the betting rules specified for that sport by Sportsbook platform
- 3.7. No one under the age of 18 is permitted to make a bet.
- 3.8. All rules contained herein are subject to changes and revisions by Sportsbook platform without prior written notice. All changes and revisions to our rules will be posted on the Sportsbook platform website.
- 3.9. Maximum bet amounts on all sporting events will be determined by Sportsbook platform and are subject to change without prior written notice. The Sportsbook platform also reserves the right to adjust limits on individual accounts as well
- 3.10. For accounts with minus balances, Sportsbook platform reserves the right to cancel any pending plays, whether placed with funds resulting from the error or not.
- 3.11. Members are solely responsible for their own account transactions. Please be sure to review and confirm your bets for any mistakes before sending them in. Once a transaction is complete, it cannot be changed. Sportsbook platform does not take responsibility for missing or duplicate bets made by the client and will not entertain requests for alterations because a play is missing or duplicated.
- 3.12. Disputes must be lodged within seven (7) days from the date the bet in question has been decided. No claims will be honored after this period. The client is solely responsible for their account transactions.

3.13. Winnings will always be calculated using Decimal Odds. Please note, that when converting odds into the British standard, round-off errors may occur, since some odds don't have an exact translation into British-style fractions. Here, we'll show the nearest fractional odds.

3.14. Sportsbook platform reserves the right to suspend a client account without prior notice.

3.15. In the event of there being a discrepancy between the English language version of these rules and any other language version, the English language version will be deemed to be correct.

3.16. Combo (accumulators, parlays, multis). If certain outcomes are a related example: place a bet on Real Madrid to win the La Liga combined with a Real Madrid win in the deciding game, these bets will be void.

3.17. Live Score Update is for guidance only. The Sportsbook platform is not responsible for any errors. Sportsbook platform reserves the right to cancel any bets if the outcome is already known or if the odds have not been updated correctly due to technical issues.

3.18. Outright bets are considered all in run or not and so will be settled as a loss if the selection does not take part in the event unless otherwise stated. Dead-heat rules apply where there is more than one winner. Bettors' stakes are first divided by the number of selections who tied and then this portion of their stakes is settled as a winner and the rest settled as a loser.

3.19. Sportsbook platform reserves the right to void or cancel any bets where the outcome has been altered by the imposition of penalty points, enforced relegations, or any other measure enforced as a result of anything other than the normal results of the games/competitions in question.

3.20. All bets are settled using the information provided by the official body running the competition at the time of the result. In the case of any events outside of official competitions then bets are settled using the information provided.

3.21. If one of the competitors didn't start the Sportsbook platform cancel this head-to-head market.

3.22. If both competitors didn't finish, winners will be competitors who have more laps. If both competitors are out in the same lap, the Sportsbook platform cancels this head-to-head market.

3.23. If competitors are in the same position, the Sportsbook platform cancels bets on this head-to-head market.

3.24. The Sportsbook platform doesn't responsible for the damage incurred by the client as a result of a system malfunction, defects, delays, manipulations, or errors in data transfer.

3.25. Clients' claims are considered by Sportsbook platform within thirty days from the moment the Client submits a written application to Sportsbook platform. After making a decision, the Sportsbook platform notifies the client by means of an e-mail linked to the game account.

3.26. In case of suspicion of unfair wrestling, the Sportsbook platform reserves the right to refuse any bet in general or any part of it, thus making the questionable bet invalid (in these cases, the payment is made with a factor equal to '1') or completion of proceedings or up to 31 calendar days

3.27. Clients are allowed to bet only as individuals, group bets are not allowed. Repeated bets on the same results/winners from the same or different customers may subsequently be declared invalid. Even after the official result of the competition/athletes is already known, the Sportsbook platform may consider the indicated bets invalid if it considers that the Clients act in collusion or as a syndicate, or the bets considered were made by one or more Clients within a short period of time. The betting company also has the right to refuse to accept bets or to count already made bets as invalid if they are made from different game accounts from the same IP address.

3.28. LIVE bets: If the match is interrupted or postponed and does not continue in 48 hours after the scheduled time, the bets will be canceled (except for those outcomes that are clearly defined when the game was stopped).

3.29. Statistics or editorial text published at the Sportsbook platform site are to be considered as added information but the Sportsbook platform does not acknowledge or accept any liability whatsoever if the information is not correct. At all times it is the Account Holder's responsibility to be aware of circumstances relating to an event.

3.30. It is forbidden to use automated systems (any kind of scanners or robots) on Sportsbook. Sportsbook platform reserves the right to cancel any bet, made using automatic systems

3.31. It is forbidden to use accounts owned by other people or registered accounts on other people. Sportsbook platform reserves the right to cancel any bet which is not made by the owner of an account.

3.32. All sports rules are followed by the rules of the sports game provider used on the Chipstars platform.

4. Bets Types

4.1. Single (Ordinary) - bet on a separate outcome of the event. Single bet payout equal to the product of the bid amount set for the outcome price.

4.2. Combo - bet on several independent outcomes of events. To win on express it is necessary that none of the outcomes that are included in the express, there was no loss. Losing one of the results of the combo means losing all over the combo. Combo payment is equal to the product the amount of the bet on the odds of all outcomes included in the combo.

4.3. System - a set of combos, which is a complete search variant of combos of the same size from a fixed set of outcomes. It is characterized by the same stake for each express (option system) and the same number of outcomes in each express. Betting the system must specify the total number of outcomes and number of combos (system option). Payment on the system is equal to the amount of payments on the combo included in the system.

5. Markets

5.1. 'Match' (1X2) is where it is possible to bet on the (partial or definite) outcome of a match or event. The options are: '1' = Home team or team listed to the left side of the offer; 'X' = Draw, or the selection in the middle; '2' = Away team or team listed to the right side of the offer.

5.2. 'Correct Score' (is where it is possible to bet on the (partial or definite) exact score of a match or event.

5.3. 'Over/Under' (Totals) is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). Should the total amount of the listed occurrences be exactly equal to the betting line, then all bets on this offer will be declared void. Example: an offer where the betting line is 128.0 points and the match ends with the result 64-64 will be declared void.

5.4. 'Odd/Even' is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). 'Odd' is 1,3,5 etc.; 'Even' is 0,2,4, etc.

5.5. A 'Head-to-Head' and/or 'Triple-Head' is a competition between two or three participants/outcomes, originating from either an officially organized event, or else, as virtually defined by Sportsbook platform.

5.6. 'Half time/Full time' is where it is possible to bet on the result in half time and the final outcome of the match. E.g. if at Half time the score is 1-0 and the match ends 1-1, the winning outcome is 1/X. The bet is void if the regular time of the match is played in a different time format than those listed in the bet (i.e. other than two halves).

5.7. 'Period betting' is where it is possible to bet on the outcome of each separate period within a match/event.

5.8. 'Draw No Bet' is where it is possible to bet on either '1' or '2' as defined. It is also common practice to refer to 'Draw No Bet' in cases where no draw odds are offered. Should the specific match contain no winner (E.g. match ends as a draw), or the particular occurrence does not happen (E.g. Draw No Bet and match ends 0-0) the stakes will be refunded.

5.9. 'Handicap' is where it is possible to bet on whether the chosen outcome will be victorious once the listed handicap is added/subtracted (as applicable) to the match/period/total score to which the bet refers to. In those circumstances where the result after the adjustment of the handicap line is exactly equal to the betting line, then all bets on this offer will be declared void. Example: a bet on -3.0 goals will be declared void if the team chosen wins the match by exactly 3 goals difference (3-0,4-1, etc). Asian Handicap: Home team (-1.75) vs Away team (+1.75). This means that the stake is divided into 2 equal bets and placed on the outcomes -1.5 and -2.0. For the bet to be fully paid out at the listed odds, Team A must win the match with a bigger margin than both of their listed handicaps (ie. 3 goals or more margin). In the eventuality that Team A wins with only a 2 goal margin, the bet will be considered as partially won with a full payout on the -1.5 part of the bet and a refund on the -2.0 side since the outcome on that part of the bet would be considered a "tie". Should the match produce any other outcome, including a Team A victory with only 1 goal margin, the whole stake would be lost. Away teams are given a +1.75 goal advantage in the match. This means that the stake is divided into 2 equal bets and placed on the outcomes +1.5 and +2.0.

5.10. 'Double Chance' is where it is possible to bet simultaneously on two (partial or definite) outcomes of a match or event. The options are: 1X, 12 and X2 with '1', 'X' and '2' as defined in.

5.11. 'Outright' or 'Place' betting is where it is possible to choose from a list of alternatives and bet on the eventuality that a participant wins or places within a specified position in the classification of the listed event/competition.

5.12. Bets on 'Quarter / Half / Period X' refer to the result/score achieved in the relevant timeframe and does not include any other points/goals/events tallied from

other parts of the event/match. Bets will be voided if the match is played in any other format but the one stipulated in the offer.

5.13. Bets on 'Result at end of Quarter / Half / Period X' refer to the result of the match/event after termination of the stipulated timeframe and will take into account all other points/goals/events tallied from previous parts of the event/match.

5.14. Bets on 'Race to X Points / Race to X Goals...' and similar offers refer to the team/participant reaching the earliest the particular tally of points/goals/events. If the offer lists a timeframe (or any other period restriction) it will not include any other points/goals/events tallied from other parts of the event/match which are not related to the mentioned time frame. Should the listed score not be reached within the stipulated time frame (if any), all bets will be declared void, unless otherwise stated.

5.15. Bets on 'Winner of Point X / Scorer of Goal X' and similar offers refer to the team/participant scoring/winning the listed occurrence. For the settlement of these offers, no reference to events happening prior to the listed occurrence will be taken into consideration. Should the listed event not be scored/won within the stipulated time frame (if any), all bets will be declared void, unless otherwise stated.

5.16. Bets referring to the happening of a particular occurrence in pre-defined time order, such as "First Card", or "Next Team to receive penalty minutes" will be settled as void should it not be possible, without any reasonable doubt, to decide the winning outcome, for example in case of players from different teams which are shown a card in the same interruption of play.

5.17. 'Team to score first and win' refers to the listed team scoring the first goal in the match and going on to win the match. Should there be no goals in the match all bets will be settled as void.

5.18. Any reference to 'clean sheet' indicates that the listed team must not concede any goal during the match.

5.19. 'Team to win from behind' refers to the listed team winning the match after having been at least 1 goal down at any point in the match.

5.20. Any reference for a team to win all halves/periods (e.g. Team to win both halves) means that the listed team must score more goals than its opponent during all the stipulated halves/periods of the match.

5.21. Any reference to 'Injury Time' refers to the amount displayed by the designated official and not to the actual amount played.

5.22. Settlement of bets on offers such as 'Man of the Match', 'Most Valuable Player' etc. will be based on the competition's organizers' decision unless otherwise stated.

6. Special rules for sports

6.1. Soccer

6.1.1. Bets on the outcome of a match will be decided based on two halves of the scheduled number of minutes each and any time the referee adds to compensate for injuries and other stoppages. It does not include periods of extra time nor penalty shootouts if not stated.

6.1.2. Corners awarded but not taken are not considered.

6.1.3. Own goals will not be considered for Anytime Goalscorer or Player to score X or Next Goalscorer or more settlement purposes and are ignored

6.1.4. All players who took part in the match since kick off or previous goal are considered as runners

6.1.5. All players who are currently taking part are listed.

6.1.6. If for any reason an unlisted player scores a goal all bets on listed players stand

6.1.7. Anytime Goalscorer or Player to score X or Next Goalscorer market will be settled based on TV insert and statistics provided by Press Association unless there is clear evidence that these statistics are not correct.

6.1.8. Interval markets will be settled based on the goal time announced by TV. If this is not available, the time according to the match clock is considered.

6.1.9. Interval goal markets are settled based on the time the ball crosses the line, and not the time the kick is made.

6.1.10. Corner interval markets are settled based on the time the corner kick is taken and not the time the corner is conceded or awarded.

6.1.11. Booking interval markets are settled based on the time the card is shown and not the time the infringement is made

6.1.12. Offsides will be settled based on the time when the referee gives the decision. This rule will be applied to any video assistant referee (VAR) situation.

6.1.13. Penalty markets will be settled based on the time when the referee gives the decision. This rule will be applied to any video assistant referee (VAR) situation.

6.1.14. Penalties awarded but not taken are not considered

6.1.15. Next scoring type. Freekick: The goal has to be scored directly from the free-kick or corner to qualify as a goal by freekick. Deflected shots count as long as the freekick or corner taker is awarded the goal. Penalty: Goal must be scored directly from the penalty. Goals after a rebound of a missed penalty do not count. Own Goal: If the goal is declared as an own goal. Header: The scorers' last touch has to be with the head. Shot: Goal has to be with any other part of the body than the head and the other types do not apply.No Goal.

6.1.16. If the market was opened with a missing or incorrect red card, we reserve the right to void betting

6.1.17. If odds were offered with an incorrect match time (more than 5 minutes), we reserve the right to void the bet.

6.1.18. If a wrong score is entered, all markets will be canceled for the time when the incorrect score was displayed

6.1.19. If the team names or the category are displayed incorrectly, we reserve the right to void betting.

6.1.20. Yellow card counts as 1 card and red or yellow-red card as 2. The 2nd yellow for one player which leads to a yellow red card is not considered. As a consequence one player cannot cause more than 3 cards.

6.1.21. The settlement will be made according to all available evidence of cards shown during the regular 90 minutes play.

6.1.22. Cards shown after the match are not considered.

6.1.23. Cards for non-players (already substituted players, managers, players on bench) are not considered

6.1.24. A yellow card counts as 10 points and red or yellow-red cards as 25. The 2nd yellow for one player which leads to a yellow-red card is not considered. As a consequence one player cannot cause more than 35 booking points.

6.1.25. Settlement will be made according to all available evidence for cards shown during the regular 90 minutes play.

6.1.26. Cards shown after the match are not considered.

6.1.27. Cards for non-players (already substituted players, managers, players on the bench) are not considered.

6.1.28. The football match (the duration of 90 minutes), which has been interrupted and has not been continued or finished during 24 hours is considered completed if not less than 70 minutes were fully played.

6.1.29. If the match format was changed, the sportsbook reserves the right to void all bets.

6.1.30. If a friendly match ended by referee decision earlier than 80 minutes.

6.2. Tennis

6.2.1. In case of a retirement and walk over of any player all undecided bets are considered void

6.2.2. In case of any delay (rain, darkness...) all markets remain unsettled and the trading will be continued as soon as the match continues.

6.2.3. If penalty point(s) are awarded by the umpire, all bets on that game will stand.

6.2.4. In case of a match is finished before certain points/games are finished, all affected point/game related markets are considered void.

6.2.5. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.2.6. If the players/teams are displayed incorrectly, we reserve the right to void betting.

6.2.7. If a player retires all undecided markets are considered void.

6.2.8. If a match is decided by a Match tie-break then it will be considered to be the 3rd set

6.2.9. Every tie-break or Match tie-break counts as 1 game

6.3. Basketball

6.3.1. Markets do not consider overtime unless otherwise stated.

6.3.2. If odds were offered with an incorrect match time (more than 2 minutes), we reserve the right to void the bet.

6.3.3. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.3.4. In the event that a match does not finish in a tie, but overtime is played for qualification purposes, the markets will be settled according to the result at the end of regular time.

6.3.5. If a match ends before the Xth is reached, this market is considered void (canceled). Who scores Xth point? (incl. ot), Which team will win the race to x points? (incl. OT)

6.3.6. Market (Will there be overtime?) will be settled as yes if at the end of regular time the match finishes in a draw, regardless of whether or not overtime is played.

6.4. American Football

6.4.1. In case of any delay (rain, darkness...) all markets remain unsettled and the trading will be continued as soon as the match continues.

6.4.2. Markets do not consider overtime unless otherwise stated.

6.4.3. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.4.4. If odds were offered with an incorrect match time (more than 89 seconds), we reserve the right to void betting.

6.4.5. If a wrong score is displayed we reserve the right to void betting for this timeframe

6.4.6. In case of abandoned or postponed matches all markets are considered void unless the match continues in the same NFL weekly schedule (Thursday - Wednesday local stadium time).

6.4.7. If the teams are displayed incorrectly, we reserve the right to void betting

6.4.8. All offered players are considered as runners.

6.4.9. If no further touchdown is scored, the market (Next touchdown scorer (incl. overtime)) will be voided.

6.4.10. Players which are not listed are considered as "Competitor1 other player" or "Competitor2 another player" for settlement purposes. Note this does not include players which are listed without an active price

6.4.11. Players of the Defense- or Special team are considered as "Competitor1 d/st player" or "Competitor2 d/st player" for settlement purposes, even if the player is listed as a dedicated outcome.

6.4.12. The market will be settled based on TV insert and statistics provided by official associations unless there is clear evidence that statistics are not correct.

6.5 Ice Hockey

6.5.1. All markets (except period, overtime and penalty shootout markets) are considered for regular time only unless it is mentioned in the market

6.5.2. In the event of a game being decided by a penalty shootout, then one goal will be added to the winning team's score and the game total for settlement purposes. This applies to all markets including overtime and penalty shootout

6.5.3. If the market remains open when the following events have already taken place: goals and penalties, we reserve the right to void betting.

6.5.4. If odds were offered with an incorrect match time (more than 2 minutes), we reserve the right to void the bet.

6.5.5. If a wrong score is entered all markets will be canceled for the time when the incorrect score was displayed.

6.6. Baseball

6.6.1. If an inning ends before the Xth point is reached (incl. extra innings), this market (Which team wins race to x points?, Who scores the Xth point (incl. ot)) is considered void (canceled).

6.6.2. Market (When will the match be decided?) will be settled as "Any extra inning" if at the end of regular time (After a full 9 Innings) the match finishes in a draw, regardless of whether or not overtime (Extra innings) is played

6.6.3. Market (Will there be overtime?) will be settled as “Yes” if at the end of regular time (After full 9 Innings) the match finishes in a draw, regardless of whether or not overtime (Extra innings) is played

6.6.4. Possible extra innings are not considered in any market unless otherwise stated.

6.6.5. All markets will be cleared according to the final result after 9 innings (8 1/2 innings if the home team is leading at this point)

6.6.6. If a match is interrupted or canceled and won't be continued on the same day, all undecided markets are considered void.

6.6.7. If markets remain open with an incorrect score or incorrect match status which has a significant impact on the prices, we reserve the right to void betting.

6.7. Handball

6.7.1. If a match ends before the Xth is reached, this market (Who scores Xth point? (incl. ot)) is considered void (canceled)

6.7.2. If a match ends before the Xth is reached, this market (Which team will win the race to x points? (incl. ot)) is considered void (canceled).

6.7.3. All markets (except Who scores the Xth point and Which team will win the race to X points) are considered for regular time only.

6.7.4. If the match goes to a 7-meter shootout; the markets “Who scores Xth point?” and “Which team will win the race to X points?” will be voided.

6.7.5. If odds were offered with an incorrect match time (more than 3 minutes), we reserve the right to void the bet.

6.7.6. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.8. Volleyball

6.8.1. If a set ends before the Xth point is reached, this market (Who scores [Xth] point in set [y]) is considered void (canceled)

6.8.2. In the case of a match not being finished all undecided markets are considered void.

6.8.3. Golden set is not considered in any of the mentioned markets

6.8.4. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.8.5. Official points deductions will be taken into account for all undetermined markets. Markets that have already been determined will not take deductions into account.

6.9. Beach Volleyball

6.9.1. if a set ends before the Xth point is reached, this market (Who scores [Xth] point in set [y]) is considered void (canceled)

6.9.2. In the case of a match not being finished all undecided markets are considered void

6.9.3. Golden set is not considered in any of the mentioned markets

6.9.4. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.9.5. If a team retires all undecided markets are considered void.

6.9.6. Official points deductions will be taken into account for all undetermined markets. Markets which have already been determined will not take deductions into account.

6.10. Badminton

6.10.1. If a set ends before the Xth point is reached, this market (Who scores [Xth] point in [Nth] set) is considered void (canceled)

6.10.2. In the case of a match not being finished, all undecided markets are considered void.

6.10.3. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.10.4. If a team retires all undecided markets are considered void.

6.10.5. If the players/teams are displayed incorrectly, we reserve the right to void betting.

6.10.6. Official points deductions will be taken into account for all undetermined markets. Markets which have already been determined will not take deductions into account.

6.11. Rugby Union and Rugby League

6.11.1. All markets (except halftime, first half markets, overtime and penalty shoot out) are considered for regular time only.

6.11.2. Regular 80 Minutes: Markets are based on the result at the end of a scheduled 80 minutes play unless otherwise stated. This includes any added injury or stoppage time but does not include extra-time, time allocated for a penalty shootout or sudden death.

6.11.3. If the market remains open when the following events have already taken place: score changes or red cards, we reserve the right to void the bet.

6.11.4. If the market was opened with a missing or incorrect red card, we reserve the right to void betting.

6.11.5. If odds were offered with an incorrect match time (more than 2 minutes), we reserve the right to void the bet.

6.11.6. If the team names or category are displayed incorrectly, we reserve the right to void the bet.

6.12. Rugby Sevens

6.12.1. All markets (except halftime, first half markets, overtime and penalty shoot out) are considered for regular time only.

6.12.2. Regular 14 / 20 Minutes: Markets are based on the result at the end of a scheduled 14 / 20 minutes play unless otherwise stated. This includes any added injury or stoppage time but does not include extra-time, time allocated for a penalty shootout or sudden death

6.12.3. If the market remains open when the following events have already taken place: score changes or red cards, we reserve the right to void the bet.

6.12.4. If the market was opened with a missing or incorrect red card, we reserve the right to void betting.

6.12.5. If odds were offered with an incorrect match time (more than 1 minute), we reserve the right to void the bet.

6.12.6. If the team names or categories are displayed incorrectly, we reserve the right to void betting.

6.13. Darts

6.13.1. In the case of a match not being finished all undecided markets are considered void.

6.13.2. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.13.3. If the players/teams are displayed incorrectly, we reserve the right to void betting.

6.14. If a match is not completed all undecided markets are considered void.

6.14. Snooker

6.14.1. In the case of a retirement of a player or disqualification all undecided markets are considered void.

6.14.2. In case of a re-rack settlement stays if the outcome was determined before the re-rack

6.14.3. No fouls or free balls are considered for settlement of any Potted- Colour market

6.14.4. In case of a frame starting but not being completed, all frame related markets will be voided unless the outcome has already been determined

6.14.5. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.14.6. If the players/teams are displayed incorrectly, we reserve the right to void betting.

6.14.7. If a match is not completed all undecided markets are considered void.

6.15. Table Tennis

6.15.1. If a set ends before the Xth point is reached, this market (Who scores [Xth] point in set [y]) is considered void (canceled).

6.16.2. In the case of a match not being finished all undecided markets are considered void.

6.16.3. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.16.4. If the players/teams are displayed incorrectly, we reserve the right to void betting.

6.16.5. If a player retires all undecided markets are considered void.

6.16.6. Official points deductions will be taken into account for all undetermined markets. Markets which have already been determined will not take deductions into account.

6.16. Bowls

6.16.1. If a set ends before the Xth point is reached, this market (Xth set - which team wins race to x points, Xth set - which team scores Xth point) is considered void (canceled)

6.16.2. In case of a retirement and walk over of any player all undecided bets are considered void.

6.16.3. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.16.4. If the players/teams are displayed incorrectly, we reserve the right to void betting.

6.17. Cricket

6.17.1. All match betting will be settled in accordance with official competition rules. In matches affected by adverse weather, bets will be settled according to the official result.

6.17.2. All markets do not consider super overs unless otherwise mentioned.

6.17.3. Penalty runs are not considered in any over or delivery market (markets for multiple overs are not considered for this rule).

6.17.4. Twenty 20: all scheduled overs must be played for undecided markets to be settled unless the innings has reached its natural conclusion.

6.17.5. ODIs: a minimum of 90 % of the entire overs allocated for an innings must be played at the time the bet was struck for markets to be settled unless the innings has reached its natural conclusion.

6.17.6. If the match is tied and the official competition rules do not determine a winner; or if the competition rules determine the winner by a coin toss or drawing of lots, then all undecided markets are considered void.

6.17.7. In the event of an over not being completed, all undecided markets on this specific over are considered void unless the innings has reached its natural conclusion e.g. declaration, team all out, etc.

6.17.8. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.18. Squash

6.18.1. If a set ends before the Xth point is reached, this market (Who scores [Xth] point in set [y]) is considered void (canceled)

6.18.2. If markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.

6.18.3. If the players/teams are displayed incorrectly, we reserve the right to void betting.

6.19.4. If a player retires, forfeits the match or is disqualified all undecided markets are considered void

6.18.5. Official points deductions will be taken into account for all undetermined markets. Markets which have already been determined will not take deductions into account.

6.18.6. If penalty point(s) are awarded by the umpire, all bets on that game will stand.

6.19. League of Legends

6.19.1. Xth map – 1st inhibitor and Xth map – 1st tower: For settlement purposes every method of destruction will be taken into account

6.19.2. Markets do not consider overtime unless otherwise stated.

6.19.3. Markets will be settled based on officially published results.

6.19.4. If the fixture is listed incorrectly, we reserve the right to void betting.

6.19.5. In case of a walkover or retirement, all undecided markets are void.

6.19.6. If a match or map is replayed due to a disconnection, or technical issues which are not player-related, all undecided markets will be void. The replayed match or map will be handled separately.

6.19.7. If the standard number of maps is changed or differs from those offered for betting purposes, we reserve the right to void betting.

7. Virtual Sports

7.1 Virtual Football

7.1.1. The Virtual Football Modes provide 24/7/365 real money betting experience on virtual football. Competitions are generated continuously and bets can be placed at any time, even within a season. 7.1.2. Game structure Each mode has a different tournament structure: Virtual Football League Mode VFLM:

- 16 Teams
- Home & away matches
- 30 match days
- 8 concurrent matches per match day
- 240 matches per season Group Stage Virtual Football World Cup VFWC:
- 32 Teams (8 groups of 4 teams per group)
- 12 match day chunks (3 match days of 4 chunks per match day)
- 4 concurrent matches per match day chunk
- 48 matches per group stage
- Knock-Out-Stage
- 5 round (R16[1..4]; R16[5...8]; R8; Semi Finals; Final & 3rd Place)
- 4 concurrent matches (R16[1..4]; R16[5...8]; R8);
- 2 concurrent matches (Semi Finals; Final & 3rd Place)
- 16 matches per knock-out-stage.

7.2. Virtual Basketball

7.2.1. The VBL provides 24/7/365 real money betting experience on virtual basketball. The league consists of 16 teams and seasons run continuously. Each season comprises 30 match days (home and away matches). Bets can be placed at any time – even within a season

7.2.2. Season Details. For the online version one season lasts 106:30 minutes in total, separated into a 'Pre-League' period, a 'Match day Loop', and a 'Post league' period. The 'Pre-League' period runs prior to the start of a season and lasts 60 seconds. All match days are summarized as the 'Match day Loop' period with a total duration of 105:00 minutes. At the end of every season there is a 30 second 'Postseason' period.

7.2.3. Betting on a VBL match is allowed up to 10 seconds before tip-off. Betting markets for future match days of the current season remain open. When a future match day from the 'Match Day' bar at the bottom is selected, the matches related to that day along with the odds will be displayed in the lower odds section.