

Terms and Conditions of Use

1.0 Introduction

1.1 Bet8.eu (hereunder referred to as Bet8) is a trademark and title Magic Services Ltd (hereunder "Magic" or the "Company"), which resides and legally operates in Malta, a member state of the E.U. Magic's offices are at 170, Pater House, Level 1 (Suite A96), Psaila Street, Birkirkara, BKR 9077, Malta.

1.2 Magic has been granted the licences MGA/B2C/149/2007 B2C - Gaming Service Licence MGA/B2C/149/2007 Type 1 Gaming Services , MGA/B2C/149/2007 Type 2 Gaming Services. . Both licenses are regulated by the MGA.. Both licenses are regulated by the MGA.

1.3 Casino games are provided by WorldMatch Limited under MGA license MGA/CL4/141/2003. Sportsbook games are provided by BetinAction Software Ltd.

2.0 General Participation on Rules for the Services provided by the web site

2.1 The participation for the services provided through the web page bet8, presupposes valid and agreeable with the terms registration to the services' recipient (hence worth in brief "Player") as a subscriber, as well as conformity with all the terms and conditions.

2.2 Players who register an account must be at least 18 years old or 21 in the case of Estonia.

2.2.1 USA residents are not allowed to register on as subscribers, in any web page provided by Magic.

2.2.2 Players should comply with legislation which governs their country and it is their responsibility to know if their betting is legal. More specifically, players should comply with their local regulations with regards to gaming and taxation. Furthermore, they should be informed and advised on the current provisions from an independent authority.

2.2.3 The players agree to comply with the terms and the conditions. These terms and conditions are considered to be the official contract between the players and Magic, which is set up after their registration as members, and it concerns any other individual transaction in the future.

2.4.1 Violation of the terms and the conditions indicates serious unconventional behaviour, a fact that gives the company the right to denounce this contract, or to consider the individual transaction invalid. Therefore, the company may suspend or terminate the account. If the violation stems from fraud or illegal activity, the credit available in this account will be retained by the company and may be used to help nonprofit organizations. The company reserves the right of not, directly, proceed to the denouncement of the contract, but to warn the player and set terms for compliance.

2.4.2 A player is regarded as a rebuttal presumption, from the moment he has accepted all the rules by activating an account or to taking a bet on bet8.

2.5 The players are obliged, among others:

- not to act on behalf of another person; to register personally;
- not to use principals deriving from criminal acts or energies (money laundering);
- not to use bank accounts or credit cards without authority to credit the accounts;
- not trying to break the safety of the web page or to modify any codes;
- not to embrace any criminal or rude behaviour towards Magic, its collaborators and the other players;
- to make sure that they do not break any law of their country when activating an account and creating a contract with the Company;

-to use the account themselves without revealing any personal data to others, not only for safety reasons but also because only the player subscriber has the right to participate. No one else can use the account either as a representative or for his own debt. The Player must not reveal the username and password to third parties. He is also committed that he will be aware of his personal data and he will not, inadvertently, lose it. In case that the Company will find out that a 3rd person has used the account, with all the discretion, all or some of the transactions may be regarded as invalid or the account may be suspended or terminated. Any winnings may not be paid, and the credit may be restricted in order to be collected as a penalty according to the article.

2.5.1. As for this article, the Player cannot claim for his own profit, the use of a 3rd person's account. Hence in such a case, the player would not be in a position to claim his winnings resulted from the use of his account by a 3rd person, neither he can deny damages done from that 3rd person. In case of realizing any loss of his account credentials, he is forced to inform the Company and to change the password through the automated process on the website or with the direct help of the Company's staff.

2.6 The Player should provide true and accurate information during the registration process on bet8. This term is considered as an extremely important term of the contract and its violation gives the right to the Company to suspend or terminate the operation of the account and to keep the credit as penalty. All information provided during the registration process is kept by the Company for as long as required by law. The Player with the acceptance of these rules, fully understands that the real personal information in accordance with his identity, his capacity, his job, his address, his taxation data, the account number which must belong to him and other information that may be requested from the Company's staff, are of grievously importance for the relation between the Company and the Player. For this reason any false data or any denial of providing information, automatically induces the consequences of the article 2.4.1.

2.6.1 The Company may ask for a copy of the credit card, identity card, ID number, VAT number, and address, the bank account, IBAN and the identification of the card holder from the bank. This data may be requested either in electronic form or in plain form or certified. The Company reserves the right to demand identification of the Player and to meet with a Company's representative in case of doubts. The Player authorizes the Company to check via IP's the account, in case of an intruder.

2.6.1.1 Within the framework of the Company's right to check and confirm the ID's of the Players (Know Your Client), the Company can, temporarily, activate an account without identification papers, only when it judges that it is necessary, and in case within 1 month from the registration or when the Player completes the amount of 800 Euro, in deposits or before the first withdrawal the identification papers will be requested. The Company reserves the right to also verify the player's identity after completing the first deposit. Some of the identification papers that may be requested will be required to be certified identity photocopies, bank assurance, the latest bill of PUO, etc. In case of not receiving these papers, the Company will terminate the temporary account.

2.6.1.2 When the Player gives information that has to do with bank accounts or debit or pre-paid cards, he is requested to provide information from a bank product in which he is the owner and the freeholder. In case of false statement, the player risks the consequences stated in the article 2.4.1. The Company reserves the right to report the instance to the relevant Authorities.

2.6.1.3 The Player agrees to keep his personal information updated at all times.

2.6.1.4 The Company, from its side, is bound not to disclose Player's personal information to third parties, except where there is a law order, to the Investigating Authorities, to the MGA or to the Public Prosecutor Authorities or to the Police Authorities as the case may be.

2.7 A Player is allowed to activate only one account or to have only one account.

2.7.1 In case that it would be found out that a Player, has opened one or more accounts via any direct or indirect method, for instance using a nickname, using nonexistent personal information or even using a parenthetic person, the Company reserves the right either to close all the accounts and to constraint their credit which will be used as a penalty clause or to maintain active the first account that has first opened by closing the rest of them. The credit from the rest accounts can be either transferred to the first account or it will be used as a penalty clause, if the

Company's judgment determines that the rest accounts have been created by deceit.

2.8 The Company has the right to close the account (s) from whosoever Player, even if the Player has not committed any violation of the rules, by denouncing the contract and constraining his credit, since the Player has accepted that the contract is an open-ended employment contract and it can be denounced without notice and with direct force from both sides. However obligations already made will be honoured. Likewise, the Player can denounce the contract, to deposit his credit and to terminate the account from the time the survey shows that he has not committed any violation of the rules, the terms and the conditions.

2.9 The Company has the right not to accept a request for registration for whatever reason.

2.10 All the accounts' transactions are accomplished using Euro. Euro is the currency with which all the transactions are being accomplished.

2.11 No interests are paid for any capital, no matter what is the amount of money in the Player's account.

2.12 The Player has the exclusive responsibility to keep photocopies of his proceeds and to inform the local authorities in case he resides in a country where the winnings are being taxed. In Malta the winnings are not taxed.

2.13 During the registration, the Player can choose the user name, the nickname and the password. The Player has the chance to change the password any time he prefers by clicking on the chapter "My Account". The Company may deny the user name or the nickname which is abusive, racist or can provoke nationalistic or multi-rational desires or to demand its change.

2.14 The Player must keep the user name and the password always secret. The Company recommends not writing them down where someone can find them. The Company, also, advises not to let the P/C or any other device unguarded, when being connected to the betting account. Furthermore, the Company recommends that players create a password with at least 8-10 characters from the above 0-9, A-Z.

2.15 If a bet will be taken by using the Player's user name and password, therefore it will be taken as granted that the Player has taken it and it will be rated as valid. No doubts will be accepted. Concerning this important rule, the Player takes the responsibility not to dispute any charge of his account or of the cash card and the transaction. In case he will : A. Stipulates that his doubt is invalid and agrees that the charge will proceed as it is, on the basis of the rule, and accepts that he is exclusively responsible for the use of his account. B. Agrees in either occasion that if the request is accepted, he will owe to the Company twice the price of the invalid charge, as a penalty clause. It is obvious that the Company will seek for redemption of any loss and the collection of every penalty clause, in favour of the legal way over the Player.

2.16 If an account stays inactive for over 30 months, the Company will report it to the Malta Gaming Authority and it will transact whatever balance there is to the MGA. The Company will do its best to communicate with the Player and to return the balance before it will be transferred to the Authorities.

2.17 The Company retains the right to close an account or to deny or to cancel the bets at its own discretion. Unless the account was closed due to illegal activities, the player may then contact customer support to recover his available (withdrawable) funds.

2.18 Whatever information is provided from the customer service is for leading the customers. Although we try to make sure that the provided information is valid, the customers are responsible to make sure that they understand the bet or the stakes as well as the terms and conditions.

2.19 The bet8 web page, the services through it and the deals for the Players, are organized only for those who bet and participate in gaming/betting for entertainment. But, if it will be found out that the bets that have been taken, have been used or may be used for any other reason except entertainment (for instance, if they will be used for mischief, for collusion, or earning through betting to all the possible results, or they are members of agreeable bets), then, bet8.eu retains the right to deny or to cancel the bets, to deny the bonus or the deal administration, precluded at the same time whoever from extra bonus, payment or deals or to close an account without

warning. More detail about bonus schemes can be found on the "Promotions" tab. Please note that bonus terms make part of these Terms and Conditions.

2.20 Magic reserves the right to change or update these Terms and Conditions including any of the online text at any time and without prior notice. When a change is carried out the players will be requested to accept the new terms and conditions before continuing to play. Should a player, due to any possible change, not wish to continue using the services of Magic anymore, he can withdraw all available funds and close his account. Once he proceeds to play on our website, the new terms and conditions will come into effect from thereon.

2.21 Magic prohibits the selling / transferring of accounts from others. Magic also prohibits the transfer of funds amongst players.

3.0 Deposits, Transfers and Withdrawals

3.1 Deposits to the account can be made via wire transfer, card, and electronic portfolio, Moneybookers / Skrill, Neteller and Paysafe. The card's name must be identical to that of the account which takes the capitals. If nothing from the above happens, the deposit will be rejected and the capitals will be given back. Any expenses that will be imposed on the banks, they will be removed from the returnable amount.

3.2 Deposits via cards or electronic portfolios, once they confirmed, they will be immediately credited to the Player's betting account.

3.3 As for the 1st withdrawal of every calendar month, the Company takes over the transaction's expenses. This policy though, can be changed (but if and when it will changes) and the Player will get a notification. As for the rest withdrawals, the transaction expenses are on the Player. If a Player bets or puts a bet with the same amount of money with his former deposit, there will be no expenses for his first transaction of the month.

3.4 We recommend the Players should copy and keep the transaction progresses.

3.5 Minimum deposits (which may be changed from the top to the bottom and vice versa, without notice, but with a simple notice on the Page):

10 euro for deposits via card

10 euro for deposits via wire transferred

10 euro for deposits via electronic portfolios

3.6 The deposits must be used for betting. Whatever suspicious act in an account may lead to report to the Authorities, to the freezing of the credit, even to the closing of the account. The Company retains the right not to cash money which is not used for bets and to charge whatever expenses may appear to the Player.

3.7 The Company's policy is not to entertain refunds. However there are special occasions where the Company may return a refund to a Player, but after thorough examination. Possible return of a refund to a Player does not create a positive behavior either to the Player or to other Players in the future.

3.8 The transfer of capitals from one Player to another is not possible. The Player's accounts cannot be transferred to other Players.

3.9 Cards with the name of the registrant user can be used for deposits to a Player's account. For deposits using a card with a different name, the member must send certification papers from which result that the holder of the card agrees that his card can be used from the Player. Or, a responsible statement may be demanded, according to the Law 1599/1986, with validated signature.

3.10 Players who made a deposit via electronic portfolios that do not support withdrawals will be allowed to withdraw to a bank account in their name after the necessary KYC procedures have been carried out. For other deposits, withdrawals will be effected to the same means of deposit.

3.11 The Player, whenever he wishes, can log on to his account and see all the transactions, in other words, the deposits, the credit bonus, the winnings, the bets and the withdrawals. In case

that the Player notices any mistake, he should inform, in a written form (instant electronic message) the Company so as to correct it. The Player should report the mistake within 90 days from the moment he noticed it.

3.12 At any time, a Player can decide to withdraw a part or the total of the capitals from his/ her account. Depending on the currency or the location of the Player's bank (credit institution or payment institution which is settled and legally functions in Greece or in other European Union country or in European Economic land), some transaction expenses may occur. From the moment that all the available capitals will be withdrawn, the Player has the right to close his account, if he wishes to do so.

The minimum withdrawal amount via wire transfer is €50 and the maximum amount is €10000.

The minimum withdrawal amount via cards is €20 and the maximum amount is €2500.

The minimum withdrawal amount via Neteller is €20 and the maximum amount is €2000.

The minimum withdrawal amount via Skrill is €10 and the maximum amount is €2000.

The minimum withdrawal amount via VIVA wallets is €20 and the maximum amount is €3000

All the above minimum margins can be altered, at the Company's discretion, without any notice, but with a simple notification on the page.

3.13 Withdrawals on cards can be done only for the amount of money deposit from the specific card.

3.14 The Company will try to complete every request for withdrawal in a reasonable time period (usually within 25 working days) from the time the request was made.

3.15 The Player understands that the Company can complete withdrawals only if the ID, the age and the Player's address have been verified. Magic is required by the Maltese law that the identity of a player will be verified on cumulative withdrawals of €2000. If the Company has doubts or cannot verify the personal information, the Player will be instantly made aware and the withdrawals will be cancelled until further notice.

3.16 It is the Player's responsibility to know of his local fiscal legislation and if his winnings are subject to tax. It is also the Player's responsibility to pay tax due if applicable.

3.17 All transactions are checked for possible money laundering activity. Any suspicious activity on an account could lead to the player being reported to the relevant authorities and freezing of the funds and could also lead to the closure of the account and confiscation of the funds.

4.0 Terms that govern the Internet services

4.1 All the terms and the conditions stand for all the services that the Company provides (through the web page), either these concern bet, or casino, or betting, except if it is reported that the services stand for a specific department.

4.1.1 The Company is not responsible for any problem that has to do with the Internet connection.

4.2 The Company advises the Players to use a fast Internet connection (ADSL or optical fibre).

4.3 The bets and the stake are regarded as valid, only if they involve a sole code transaction. In case of any doubts, the Company's data will be received as a valid proof.

4.4 If an error arises and the bet or the stake has been confirmed, the bet will remain unaffected. All the bets can be checked out through "the betting list" in the Player's account. If the connection fails and the bet or the gambling has been confirmed, they will be regarded as valid.

4.5 A bet can only be made by a Player. The use of bots or other automated method to take a bet or a stake is strictly prohibited.

4.6 A bet or a stake can be taken through any of the Company's distribution channels. In a case that the connection is poor, the bet can be, on line, taken with the customer's support service, via

identification and codes, and always with the Company's discretion and availability of staff.

4.7 A bet or a stake can, only, be put by a Player, if he has enough funds in his account.

4.8 The bet or the stake must follow all the terms and the conditions that were valid during the time of the execution.

4.9 A bet or a stake is regarded as valid, as long as Magic has confirmed the deal.

4.10 The Company retains the right to deny/ limit bets or stakes without providing any reason.

4.11 A taken bet or a stake cannot be changed, renounced or cancelled by the Player.

4.12 When the Player takes one or more bets, he recognizes that he has read and accepted all the terms and the conditions, as well as the Game Rules.

4.13 The Company handles the Player's accounts and their related funds, that is, the deposits / withdrawals / fund movements / bets / winnings and balances. These amounts are regarded as final as long as there is no evidence that there may be mistakes.

4.14 The Player is, exclusively, responsible for bets taken via Internet. The Company will not check the suitability of a bet, including possible mistakes.

4.15 The winnings will be credited into the Player's account, after the final verification of the result. However, the Company can withhold whatever winnings, if there is suspicion of criminal act, which has affected the result. The Company retains the right to cancel these bets.

4.16 If the bets and the stakes are off limits and will be verified that there is a mistake, the extra amount of money will not be accepted and the betting amount will be reconsidered, while the difference will be returned to the Player.

4.17 Communication problems may happen. Our bets are based on the fact that they are validated only by our service provider in Malta. If a Player takes a bet and there will be a communication loss, the bet will be taken by our server and a validation message will be sent to the Player. If the bet will never reach our server, the bet will not be validated and no money will be taken from the Player's account.

4.18 Magic reserves the right to void bets that are obvious to have been offered / accepted due to an error.

4.19 Odds can be changed retrospectively in the event of obvious errors such as having a team quoted to win at 14.0 instead of 1.40.

5.0 Casino and Lotteries Rules

5.1 The minimum and maximum betting amount is referred to the game borders.

5.2 All the rules and the conditions, for every casino or lottery game, are available when pressing the chosen game.

5.3 The Company reserves the right to suspend an event at its own discretion. However, bets which have already been placed and accepted will be considered valid and will remain in play until settlement.

5.4 The payouts for each game, are published on our web page and on the game's rules. In case of a mistake, Magic Services Ltd retains the right to correct retrospectively. The Players who identify mistakes should inform Magic asap.

6.0 Betting Rules

6.1 In case of a game's interruption, the betting amount will be returned to the Player unless the

bet has already been settled.

6.2 A number of continuous bets may be treated by the Company as a single bet, when a player places, several times, in different bets, the same combination of events. When this happens, all bets are void, except for the first that was placed.

Similarly, a series of bets which contain the same single selection may be treated as one. When this happens, all bets will be void, except for the first that was placed.

The cancel use(s), to a fact that is used as a multiplier for the online limits short-cut, is not allowed. The Company retains the right to cancel any bet, when only one option is combined to others, in order to override the online betting limits. When this happens, all the bets are cancelled except from the first one. When online betting limits are not violated, the bet is valid.

6.4 When a succession of multiple bets, with the same, or not, choices, is taken from different users in a brief me, the Company has the right to cancel all the bets even if the bets have been closed.

6.5 The Company retains the right (even after a bet has closed) not to accept any bet or to cancel it, if it will be found out that there is a collision between the Players. This can happen when a Player has more than one account. In this case, the pending bets which have not been cancelled will remain in play. Furthermore, the Company reserves the right to take a legal action towards such Players including closing their player's accounts.

6.6 When the integrity of a sporting event and/ or the result, faces a problem, the Company has the right to cancel any bet that is connected with that sporting event. The placed bet amounts will be returned to the Player's accounts.

6.7 The Player agrees that Magic accepts bets based on these terms and conditions.

6.7.1 The Player will not be prohibited to take a bet if he is a legal person or participates in an athletic association.

6.7.2 The Player should not break any betting rule or change it for his profit.

6.7.3 The Player does not know the results of a sport event, the organizing or whatever other event.

6.8 The minimum online bet is €0,10.

6.9 The Players cannot cancel or change a bet from the moment it has been validated.

6.10 The odds are fluctuating at the Company's discretion, without warning or deadline, and since the bet is taken, they remain stable.

6.11 The odds can be fluctuated from the time the Player sends the message, and the event starts. The price accepted, is the same when offered to take the bet, as well as when closed. If a mistake is noticed, the Company retains the right to change the price, before the accepted bet.

6.12 The bets will be accepted until the time starts. If a bet will be, accidentally, accepted, and it involves a game after the starting me, the Company retains the right to cancel it.

6.13 The odds can fluctuate between the time the Player places a bet and the starting of the event. The Company accepts only the odds when the bet was placed. The odds will not change unless Magic identifies an error. In such a case, Magic reserves the right to amend retrospectively. Magic will also refund a bet in case of a cancelled event.

6.14 The earnings will be credited to the Player's account after the result verification.

6.15 The maximum win per bet is limited to €100,000 (or its equivalent in any other currency at the relevant time) regardless of the stakes or the odds, for top leagues (Premier League, Bundesliga, Serie A', Primera Division, League 1, Greek Super League, Champions League, Europa League, World Cup, European Championship Cup). In €15,000 (or its equivalent in any other currency at the relevant time) regardless of the stakes or the odds, for other leagues. In case of an accumulator with selections from Top Leagues and Other Leagues the maximum win per bet is limited to €15,000 (or its equivalent in any other currency at the

relevant time). i.e (Premier League and Norway in the same bet slip). The maximum amount that a Player can earn in a betting day, regardless of the betting amount and the number of bets, is €100000. Correspondingly, the amount per Player, in a week of betting, regardless of the betting amount and the number of bets, is €200000. In a month of betting, the amount is €200000. These amounts can fluctuate at the Company's discretion without warning, with a simple change of the terms and the conditions. The fluctuation will be valid after it will be posted on the website.

6.1.6 The Company can impose at its discretion, betting, daily , weekly, monthly, and annual limits by game or event.

7.0 Responsible Betting Controls

7.1 From “My account”, a Player can set a:

- Limit on the amount he can wager in a specified period of time;
- Limit on the amount he can lose in a specified period of time;
- Limit on the time spent playing in any one session.

Further to the above, the player is able to exclude himself from playing with Magic for a predetermined period of time or permanently. With the exception of the permanent exclusion, any revoking of a set limit will be honoured after 7 days. This is a cooling off period and is required by law.

7.2 For more information on how to activate the responsible gaming controls available, kindly visit the “Responsible Betting” section.

8.0 Copyright

8.1 The content of the bet8 website and the URL addresses belong to Magic Services Ltd. The reproduction or use of these URL's without authorization, entails legal action towards you.

9.0 The Company's Responsibility

9.1 Magic is responsible for deliberate actions or gross negligence from the Company or for every member who legally represents the Company.

9.2 Magic is not responsible for strikes, terrorist attacks, political crisis, war, malfunction of the telecommunication lines, natural destructions which may lead to bad Internet connections on or even to a customer services' malfunction, due to an upgrade, a service, or a repair.

9.3 Magic is not responsible for occasional damages to the equipment or to the software, which may lead to poor Internet or telephone connection.

9.4 In case of mistakes, the compensation cannot be higher from the account's amount or the betting amount from which the mistake occurred.

9.5 If any part of these terms will be denounced from the state of law, the rest of them will remain valid.

9.6 These General Terms tie the agreement between Magic Services Ltd and the Player, and prevail from previous agreements.

9.7 Magic will not be responsible for damages, resulted from direct/indirect error, during the printing or malfunctioning of the software or the webpage or the staff.

10 Protection of Personal Data

10.1 Magic has notified the Commissioner of Data Protection about the processing of data in accordance with the requirements of the Data Protection Act (Chapter 440 of the Laws of Malta).

10.2 Magic Services Ltd will use the personal data only to offer a betting online service.

10.3 Magic Services Ltd does not share the Player's personal data unless required by law. In such a case, personal data will be provided to the requesting Authority. Otherwise, the article 2.6.1.4 remains valid.

10.4 The Player has fully access to his personal data and he has the right to his information held by Magic in accordance with the Data Protection Act.

10.5 For more information, read the "Protection of Personal Data".

11 Complaints

Magic Services Ltd will endeavour to make a Player's experience, an enjoyable one. However, there may be occasions where a Player may feel dissatisfied with the quality or our product/products or of our service. A Player may raise a complaint by addressing an email to our Player Service: support@bet8.eu. Your complaint may be escalated to management and we endeavour to handle it within 48 hours of receipt. Should you not be satisfied with the way your complaint was resolved or handled, you may escalate directly to the Malta Gaming Authority by sending them an email on support.mga@mga.org.mt

It is important that only complaints of a serious nature are escalated to the MGA.

12 Laws

The contractual relationship between the registered player and Magic is governed by these Terms and Conditions and by the Laws of Malta.

13 Superiority of English Edition

The terms and the conditions are translated into other languages. In case of doubt, dissension, dispute, confrontation or inconsistency, for the www.bet8.eu the English Text will prevail, for the www.bet8.gr the Greek Text will prevail.

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