1. Introduction

1.1. By using, visiting and/or accessing any part of the wwwbet16.com website and or any sub-domain, website or mobile application that we own or operate (the “Website”) and/or registering an account on the Website you agree to be bound by these Terms and Conditions, our Privacy Policy, our Cookies Policy and any other rules applicable to our betting or gaming products available on the Website (together the "Terms"), and are deemed to have accepted and understood all the Terms.

1.2. You should read the Terms carefully, if you do not agree with them and/or cannot accept them, please do not use, visit or access the Website.

1.3. These Terms may be changed by us from time to time for any reason (including compliance with applicable legislation or requirements of regulators). Current version of the Terms will be available on the Website. If you continue to use the Website after such changes come into effect you are deemed to have accepted such changes to the Terms.

1.4. www.bet16.com is operated by 88gaming B.V., a company registered under the laws of Curacao under registration number 159352.

1.5. Reference to “you”, “your”, “customer”, “user” or “player” shall mean any person using the Website or any services available thereon and/or any registered customer of the Website.

1.6. Reference to “games” shall mean Casino, Live Casino, Sportsbook, cards, and other games as may from time to time become available on the Website. www.bet16.com reserves the right to add and remove Games from the Website at its own discretion.

2. Your Account

2.1. Legal requirements

2.1.1. Reference to the “Account” shall mean an account registered by you on the Website after accepting and agreeing to these Terms. By registering an Account you declare that you are over 18 years of age or of a higher minimum legal age as stipulated in the jurisdiction of your residence under the laws applicable to you. It is your sole responsibility to know whether the services available on the Website are legal in the country of your residence. Persons who are under age of 18 years are not allowed to use the Website and/or any services available on it.

2.1.2. You are not allowed to register on the Website and use our services if you are a resident of Aruba, Australia, Bonaire, Curacao, France, Iran, Iraq, Netherlands, Saba, Spain, St Maarten, Statia, U.S.A or the U.S.A dependencies, United Kingdom, North Korea, Singapore, Spain, St Maarten and Ukraine. We reserve the right to refuse customers from any other countries over and above the aforementioned jurisdictions at our own discretion.

2.2. Registration of Account

2.2.1. In order to place bets, play games and deposit money you need to register the Account on the Website.

2.2.2. To register the Account, you must provide complete and up-to-date information including a mobile number, e-mail address, username, password and other mandatory information requested on the registration form.

2.2.3. By registering the Account on the Website you agree to specify your legal name. We may take action to check the accuracy of the information you provide. You’re not allowed to change this data, but there are cases in which you can individually request for changing of data by contacting Website customer support, such as an honest mistake etc.

2.2.4. If you choose, or you are provided with a username, password or any other piece of information as part of our security procedures, you must treat such information as confidential, and you must not disclose it to any third party. We are

not responsible for any abuse or misuse of your Account by third parties due to your disclosure, whether intentional or accidental, whether active or passive, of your login details to any third party. We will never ask you to reveal your password and will never initiate contact with you to ask you for the memory joggers associated with your password.

2.2.5. Employees, former employees of service providers and/or affiliated persons are not permitted to register the accounts on the Website and cannot exploit the services and promotions available on it. Same rules apply to family members of the above mentioned. Violation of this rule will result in the account being permanently closed and the referred accounts will be considered as fraudulent. Any winnings derived from such activities will be deemed as forfeited by the account holder and only the deposited amount will be returned to the account holder.

2.2.6 You cannot transfer, sell, or pledge Your Account to another person. This prohibition includes the transfer of any assets of value of any kind, including but not limited to ownership of accounts, winnings, deposits, bets, rights and/or claims in connection with these assets, legal, commercial, or otherwise. The prohibition on said transfers also includes however is not limited to the encumbrance, pledging, assigning, usufruct, trading, brokering, hypothecation and/or gifting in cooperation with a fiduciary or any other third party, company, natural or legal individual, foundation and/or association in any way shape or form

2.3. Account issues

2.3.1. If you forget your password or think that somebody knows details of your personal data, moreover if you suspect that another user is taking an unfair advantage through cheating or collusion you must report the suspicion to us.

2.3.2. We reserve the right to declare any bet or transaction void partially or in full if we, at our own discretion, would deem it obvious that any of the following circumstances have occurred:

1) the Account holder or people associated with the Account holder may directly or indirectly influence the outcome of an event;

2) the Account holder and or people associated with the Account holder are directly or indirectly avoiding the rules of the Website;

3) the result of an event or the bet has been directly or indirectly affected by criminal activity;

4) the odds of an event have significantly been changed due to a public announcement in relation to the event;

5) bets have been placed that would not have been accepted otherwise, but they were accepted during periods when the Website have been affected by technical problems;

6) due to an error, such as a mistake, misprint, technical error, human error, force majeure or otherwise, bets have been offered, placed and or accepted due to this error.

2.3.3. When we close or suspend an Account for whatever reason, we reserve the right to close any future Accounts that may be registered by the same person, device, address, or that may use the same payment wallets or credit cards and void/cancel all bets and transactions of that Accounts.

2.3.4. We offer two-factor authentication (2FA) as additional protection from unauthorised use of your Account. You are responsible for keeping your login information confidential and making sure it cannot be accessed by another person.

2.4. By registering the Account on the Website you undertake, declare and warrant that:

2.4.1. You are over 18 years of age or such higher minimum legal age of majority as stipulated in the laws of jurisdiction applicable to you and, under the laws applicable to you, you are allowed to participate in the Games offered on the Website.

2.4.2. You will use this Website and your Account solely and exclusively for the purpose of your genuine participation in the Games and not for any financial or other operations; your participation in the Games will be strictly in your personal non-professional capacity for recreational and entertainment reasons only.

2.4.3. You participate in the Games on your own behalf and not on behalf of any other person;

2.4.4. You are not resident in Aruba, Australia, Bonaire, Curacao, France, Iran, Iraq, Netherlands, Saba, Spain, St Maarten, Statia, U.S.A or the U.S.A dependencies, United Kingdom, North Korea, Singapore, Spain, St Maarten and Ukraine.

2.4.5. All information that you provide to www.bet16.com is true, complete, and correct, and that you shall immediately notify us of any change of such information.

2.4.6. You are solely responsible for reporting and accounting for any taxes applicable to you under relevant laws for any winnings that you receive from www.bet16.com

2.4.7. All money that you deposit into your Account is not tainted with any illegality and, in particular, do not originate from any illegal activity or source.

2.4.8. You understand that by participating in the Games you take the risk of losing money deposited into your Account.

2.4.9. You shall not be involved in any fraudulent, collusive, fixing or other unlawful activity in relation to your or third parties' participation in any of the Games and shall not use any software-assisted methods or techniques or hardware devices for your participation in any of the Games. www.bet16.cohereby reserves the right to invalidate or close your Account or invalidate your participation in a Game in the event of such behavior.

2.4.10. In relation to deposits and withdrawals of funds into and from your Account, you shall only use credit cards and other financial instruments that are valid and lawfully belong to you.

2.4.11. The computer software that we make available to you is owned by www.bet16.com or other third Parties and protected by copyright and other intellectual property laws. You may only use the software for your own personal, recreational uses in accordance with all rules, terms and conditions hereby established and in accordance with all applicable laws, rules and regulations.

2.4.12. Games played on the Website should be played in the same manner as games played in any other setting. You shall be courteous to other players and

representatives of www.bet16.com and shall avoid rude or obscene comments, including in chat rooms.

3. Multi Accounts

3.1. You can sign up (register) and use only one Account on the Website.

3.2. Only one Account for each household, IP address and computer or device is allowed. If two or more users share the same household, IP address and computer or device we must be informed by the respective Accounts' holders in advance.

3.3. If you sign up or attempt to register more than one Account, for whatever reason, we may block or close any or all of your Accounts at our discretion. We may also void all the bets that have been placed in the duplicate Accounts, block bonuses and gifts and void withdrawal requests. In addition, any returns, winnings, or bonuses have been gained or accrued during the duplicate account lifecycle will be forfeited from you.

4. Payouts

4.1. When the outcome of a Game you participate in becomes determined or, where applicable, www.bet16.com has confirmed the relevant result of an event and settled the markets; all winnings will be available on your Account.

4.2. If www.bet16.com mistakenly credits your Account with winnings that do not belong to you, whether due to a technical or human error or otherwise, the amount will remain property www.bet16.com and the amount will be deducted from your Account. If prior to www.bet16.com becoming aware of the error you have withdrawn funds that do not belong to you, without prejudice to other remedies and actions that may be available at law, the mistakenly paid amount will constitute a debt owed by you to www.bet16.com. In the event of an incorrect crediting, you are obliged to notify www.bet16.com immediately.

4.3www.bet16.com will carry out additional verification and identification procedures for any withdrawal or reserves the right to carry such verification procedures at any level of withdrawals. All transactions will be checked to prevent

money laundering.

5.Deposits

5.1. To have a possibility to place bets and play for real money you have to deposit money into your Account. You can deposit at any time online by using your debit or credit card, e-wallet, via a bank transfer or via all available deposit methods. All available deposit methods you can find in “Deposit page” on the Website. Cash or cheques are not an accepted method of deposit. Please note that some of the methods may not be available in some countries.

5.2. We accept payments in various currencies. Any payment received by www.bet16.com in a currency other than the currency of your Account will be converted into the currency of your Account, at the prevailing exchange rate. Please note that any exchange premiums are payable by you.

5.3wwwbet16.com reserves the right to use additional procedures and means to verify your identity (KYC) when effecting deposits into an Account and to close an Account if you fail to send these documents to www.bet16.com.

5.4. www.bet16.com does not grant any credit for the use of its services.

5.5. By depositing you confirm that all deposits are authorised and you won’t try to decline them or take any action which will cause such payment to be reversed by the third party, in order to avoid any legitimate liability.

5.6. As a prevention of money laundering, a deposit must be wagered at least once before a withdrawal can be made. Please note that if wagering requirements are in place, the wagering requirement needs to be respected before a withdrawal is requested.

5.7. www.bet16.com doesn’t allow making 3rd party deposits (by a friend, relative, partner, wife or husband). All payments have to be made from an Account/system or credit card that is registered on the Account holder. If the 3rd party deposits are noticed all winnings will be forfeited and sent back to www.bet16.com, and the deposit will be returned to the rightful owner of an Account/credit card. If banking

transfer requires a charge while returning money back to the rightful owner it will be paid by a receiver.

6. Withdrawals

6.1. You have to provide your KYC documents, credit card pictures (both sides, front and back. The card number should be with the first 6 and last 4 digits of the card clearly readable, while the remaining digits of the card number and CVV / CVC code should not be visible) and bank statement, copy of a personal identification document, proof of address, proof of ownership of any other used payment method when claiming the withdrawal for the first time. Additional requirements depending on payment channels will apply.

6.2. www.bet16.com reserves the right to change the maximum allowed sum for each payment system per one transaction at any time and without prior notification.

6.3. A withdrawal request will not be processed until all wagering requirements have been met.

6.4. It will not be possible to withdraw funds marked as “Bonus”, as well as funds stuck in an aborted game.

6.5. www.bet16.com has the right to refuse withdrawal if the total bet amount is less than the amount of the last deposit. You have to turn over the initial deposit at least one time before being able to withdraw.

6.6. All withdrawal requests are processed within two (2) banking days, but there are cases where these timing can be longer, depending on payment channels, additional account checks and public holidays.

6.7. A user cannot withdraw funds in excess of his/her Account balance.

6.8. Withdrawals will be made to your bank account or other withdrawal methods available to you in “Cashier”. The withdrawals are processed by the method used by the user to deposit funds into Account balance.

6.9. When a withdrawal is cancelled, the funds are returned back to your Account and you can make use of those funds accordingly on the Account. www.bet16.com

does not assume any responsibility for any funds lost during gameplay following a withdrawal cancellation either by you or by us.

6.10. Please be advised that our products are consumed instantly during gameplay. Thus, we cannot provide refunds, returns of monies, or cancellation of the requested service when playing. If you play a Game with real money, the money will be drawn from your Account instantly.

6.11. You may only withdraw the maximum amount of Euro 10,000 (or the equivalent in your Account currency) in any 24 hour and maximum amount of Euro 50,000 (or the equivalent in your Account currency) in a 30 days period unless a larger amount has been agreed by us.

6.12. Prior to accepting a withdrawal we may request that you provide legal identification for example certified copies of passports, ID cards or other such documentation as we feel is required in the circumstances. We may also carry out phone verification, face verification or other such verification as is required to ensure that you are who you say you are.

6.13. You can only have one pending withdrawal (ie. requested but not processed) per payment method at any one time. Furthermore, depending on the method used, you can make only one withdrawal request per 24 hours period.

6.14. If you win more than Euro 50,000 (or the equivalent in your Account currency), www.bet16.com reserves the right to divide the payout into monthly instalments of maximum Euro 50,000 (or the equivalent in your Account currency), until the full amount is paid out. All progressive jackpot wins will be paid in full.

6.15. The maximum daily winning amount for one Customer cannot exceed Euro 100,000 or the equivalent in your Account's currency. The "day" means the time between 00:00 GMT and 23:59 GMT.

7.Account Closure

7.1. You may close your Account at any time and request a withdrawal of the balance of the Account, subject to the deduction of relevant withdrawal charges. To close your Account, you must first cancel any open bets if applicable, and contact the Website customer support. The effective closure of the Account will correspond to the termination of www.bet16.com. In case the reason behind the closure of the Account is related to concerns about possible gambling addiction

you shall inform www.bet16.com

7.2. The method of repayment will be at our absolute discretion.

7.3. www.bet16.com reserves the right to close your Account and to refund to you the "Available to withdrawal" balance, subject to the deduction of relevant withdrawal charges, at www.bet16.com's absolute discretion and without any obligation to state a reason or give prior notice.

7.4. www.bet16.com reserves the right to cancel and remove any bonus amount awarded to you if not been used within 1 month from the date awarded.

7.5. www.bet16.com reserves the right to refuse a withdrawal claim in case of fraud, in which case an Account will be suspended and the payment not processed.

7.6. www.bet16.com will review all player Accounts and classify them at its discretion. Once a player is classified as a "bonus hunter" or "bonus abuser", all winnings and bonuses will be void and the Account will be suspended and the payment not processed.

8.Personal Information

8.1. We will comply with applicable data protection laws in respect of the personal information you supply to us. Your personal information is processed in accordance with our Privacy Policy, a copy of which is available by clicking here

9.Crashed & Aborted Games

9.1. Criminal Activity

In the case when any irregularity (including a suspicion of attempted money-laundering or fraud) has been noticed, www.bet16.com reserves the right to close Accounts and/or report about criminal or other suspicious activities provided through one or multi Accounts to the relevant existing regulatory or law enforcement authorities. All offenders' Account balances will be blocked, withdrawals will be void, deposits and winnings will be forfeited.

9.2. Collusion and cheating

www.bet16.com is eligible to disable users Accounts and forfeit their Account balances (including deposits and winnings) if they will be noticed of gaining, attempting to gain an advantage of trading information of their cards or establishing a collusive agreement with other users to take an unfair advantage. These advantages may consist of chip dumping and transfer, discussing a hand during play, multiple using a single Account, soft playing. www.bet16.com provides the rigorous examination of play by both manual and automated ways and investigates all related user complaints. In addition, www.bet16.com provides proactively and randomly examining gameplays and Accounts.

9.3. Fraudulent activity

Once www.bet16.com noticed a fraudulent, unlawful, dishonest or improper activity (including using the VPN, proxy or similar service that masks or manipulates the identification of your real location, or making bets, wagers or poker play through a third party or on behalf of a third party) on the Website, we are eligible to block user's Account with forfeiting of all Account balances without prior notification. In such cases, www.bet16.com reserves the right to report fraudulent activity to existing regulatory and law enforcement authorities including but not limited to banks, credit card companies and/or any person or entity that has the legal right to such information, and/or taking legal action against such user.

10.Live Chat

10.1. As part of your use of the Website, www.bet16.com may provide you with a chat facility, which is moderated by us and subject to controls. We reserve the right to review the chat and to keep a record of all statements made on such a facility. Your use of the chat facility should be for recreational and socialising purposes, and is subject to the following rules.

10.2. You shall not make any statements that are sexually explicit or grossly offensive, including expressions of bigotry, racism, hatred, or profanity.

10.3. You shall not make statements that are abusive, defamatory or harassing or insulting to the Website or www.bet16.com.

10.4. You shall not make statements that advertise, promote or otherwise relate to any other online entities.

10.5. You shall not make statements about www.bet16.com, the Website, or any other Internet site(s) connected to www.bet16.com that are untrue and/or malicious and/or damaging to www.bet16.com.

10.6. You shall not collude through the chat rooms or separate chat. Any suspicious chats will be reported to the relevant regulatory or law enforcement authority.

10.7. In the event if you breach any of the above provisions relating to the chat facility, www.bet16.com shall have the right to remove the chat room or immediately terminate your Account. Upon such termination, www.bet16.com shall refund to you any funds which may be in your Account over and above any amount which may be owing to us at such time (if any).

11.Crashed & Aborted Games

11.1. www.bet16.com is not liable for any downtime, server disruptions, lagging, or any technical or political disturbance to the gameplay. Refunds may be given solely at the discretion of wwwbet16.com.

11.2. www.bet16.com shall accept no liability for any damages or losses which are deemed or alleged to have arisen out of or in connection with Website or its content, including without limitation, delays or interruptions in operation or transmission, loss or corruption of data, communication or lines failure, any person's misuse of the Website or its content or any errors or omissions in content.

11.3. In the event of a casino system malfunction, all wagers are void.

11.4. In the event a Game is started but miscarried because of a failure of the system, www.bet16.com shall refund the amount wagered in the Game to you by crediting it to your Account or, if an Account no longer exists, by paying it to you in an approved manner; and if you have an accrued credit at the time the Game

miscarried, credit to your Account the monetary value of the credit or, if an Account no longer exists, pay it to you in an approved manner.

12.Duties

12.1. www.bet16.com reserves the right to assign or otherwise lawfully transfer its rights and obligations under the Terms. You shall not assign or otherwise transfer your rights and obligations under these Terms.

13.Complaints

13.1. If you have a complaint, you can email the Website customer support at support@bet16.com.

13.2. www.bet16.com will use best efforts to resolve a reported matter promptly.

13.3. If you have a query with regard to any transaction you may contact www.bet16.com at support@bet16.com with details of the query. We will review any queried or disputed transactions. Our judgement is final.

14. Agreement & Admissibility

14.1. These Terms, the Privacy Policy, the Cookies Policy and any document expressly referred to in them and any guidelines or rules posted on the Website constitute the entire agreement and understanding between you and www.bet16.com with respect to this Website and save in the case of fraud it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between you and www.bet16.com with respect to this Website.

14.2. A printed version of these Terms and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relate to these Terms to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

14.3. If any provision of these Terms is held to be illegal or unenforceable, such provision shall be severed from these Terms and all other provisions shall remain in force unaffected by such severance.

14.4. In case of inconsistency of textual content between language versions, the English version of the Website shall prevail.

14.5. These Terms are governed by the laws of Curacao and the parties agree to the jurisdiction of the Curacao courts and to the rules of arbitration in accordance with applicable law.

15.Copyright

15.1. We are the sole owners of the trademark www.bet16.com and the www.bet16.com logo. Any unauthorised use of the www.bet16.com trademark and the www.bet16.com logo may result in prosecution.

15.2. https://www.www.bet16.com/ is the uniform resource locator of the Website operated by www.bet16.com and no unauthorised use may be made of this URL on another website or digital platform without our prior written consent.

15.3. www.bet16.com is the owner or the rightful licensee of the rights to the technology, software and business systems used within this Website.

15.4. The contents and structure of the www.bet16.com´s Website pages belong to www.bet16.com, all rights reserved. The copyright in this Website including all text, graphics, code, files, and links belongs to www.bet16.com and the site may not be reproduced, transmitted or stored in whole or in part without our written consent. Your registration and use of our system do therefore not confer any rights whatsoever to the intellectual property contained in our system.

15.5. Links to the Website and any of the pages therein may not be included in any other website without the prior written consent of www.bet16.com.

15.6. You agree not to use any automatic or manual device to monitor the Website pages or any content therein.

15.7. Any unauthorised use or reproduction may be prosecuted

16.Promotions: Terms & Conditions

16.1. Every individual promotion will come with its own set of specific promotional terms and conditions (the “Promotional Terms”) in addition to these Terms. You should therefore read these Terms in combination with the applicable Promotional Terms for any competition, bonus or promotion you wish to enter.

16.2. By participating in promotions you agree to be bound by these Terms and Promotional Terms.

16.3. If for any reason, a promotion does not have the Promotional Terms, such promotion will by default be governed by these Terms.

16.4. Each of the Promotion Terms regulating the implementation of any promotion is independent of the rest of the Terms. In case if one of the provisions is unsuitable or incorrect, the remaining Promotion Terms remain in force.

16.5. Participation in a promotion will be deemed to constitute full and unconditional acceptance of the Terms which includes these Promotional Terms and any applicable Promotional Terms and that our decisions are final and binding in all respects.

16.6. www.bet16.com reserves the right to terminate or cancel any current promotion without prior notification. Any user who infringes the Promotional Terms will be disqualified from any reward derived from said promotion.

16.7. www.bet16.com has the rights to withhold any credits, bonuses, coupons, loyalty points or prizes awarded as part of a promotion at its own discretion.

16.8. www.bet16.com has the right to inform users about current promotions or any updates by email, SMS, chat, Whatsapp, social media, mobile phone, Internet browser notification or mobile application.

16.9. www.bet16.com disclaims any liability for inaccurate information, whether caused by the Website, user's equipment used in a promotion, or by human or technical errors related to the submission of entries.

16.10. Bonuses and Bonus money

16.10.1 www.bet16.com regularly offers you different bonuses and rewards that are credited to your Account. A bonus at www.bet16.com can mean free spins, cashback, free bet, extra money to play directly and the extra money you receive after making a deposit. A bonus usually follows with the wagering requirements that have to be met in order to withdraw the funds. In these cases, we recommend you to read the bonus rules before using.

16.10.2. Bonus rules

16.10.2.1. A bonus is awarded the bonus balance.

16.10.2.2. When the wagering requirements for the bonus are met the bonus amount is transferred to the main balance and may be withdrawn at any time.

16.10.2.3. If the bonuses are abused by a user, www.bet16.com has the right to use punitive measures towards him, namely: delete, decline all current bonuses and bonus winnings; to block the user's Account immediately. In that case, www.bet16.com disclaims any liability for the withdrawal or compensation of the funds that had been on the Account before it was blocked.

16.10.2.4. Any outside bet spread combination on Roulette games covering 24 or more (64%) of the 37 unique number spots on the table. E.g. betting on Red and Black - covers 36 of the 37 possible outcomes - in this case all winnings and bonuses will be voided.

16.10.2.5. Using bonuses to play games with accumulated benefits in the course of gameplay (Ex: Free Spins metres or other game features unlocked following some gameplay) and coming back to the game following the zeroing-out of the wagering requirements to trigger or unlock the feature and collect the accumulated benefits or related winnings - in this case all winnings and bonuses will be voided.

16.10.2.6. The funds won using bonuses cannot be withdrawn until all bonuses are wagered

16.10.2.7. Malfunction voids all pays and plays. www.bet16.com has a right to withdraw any winnings caused by malfunction up to the latest deposits.

16.10.2.8. Users should read and be aware of any applicable bonus policy and follow its terms in order to receive the bonus.

16.10.2.9. All bonuses have an expiry date. The standard expiry date for bonus money is 30 days. The expiry date can differ for specific bonuses. In such an event, the expiry date will be indicated in the relevant bonus' terms and conditions. Betting requirements need to have been fulfilled at the expiry date. We may cancel or debit bonus credit from the player Account after the expiry date.

16.10.2.10. The standard betting requirement for casino bonus money is 30 times the bonus amount received and for sportsbooks it is 15 times the bonus amount received. This may differ for specific promotions provided that it is specified accordingly in the relevant terms and conditions.

16.10.2.11. The wagering requirements of a bonus means the total amount of bets you must stake before the bonus and any accrued winnings are transferred into your cash balance and can be withdrawn. The wagering requirements for each bonus are set out in the specific terms for the bonus and will be expressed as a multiple of the bonus amount, or of the bonus plus the deposit amount. The wagering requirement for bonuses will be set out in the terms specific to that bonus. Not all bets will count towards the wagering requirements. Bets on Blackjack, Roulettes, Arcade games (Heads or Better, Dice Twister, etc) Video poker games (Jacks or Better, Aces and Faces, etc), Baccarat, Casino Hold'em, 2 Ways Royal, Craps and Sic Bo games contribute 5% of actual wagering on these games towards your wagering requirements. Table games wagering contribution is 10%, Sic Bo, Royal Craps, Baccarat, Red dog 0%. Most Slot games contribute 100%. These percentages can be changed from time to time so please make sure to contact the Website customer support each time to find out a certain game's wagering contribution.

16.11. Wagering requirements

16.11.1. After getting the bonus it is transferred to the bonus balance up to the moment of reaching the wagering requirements.

16.11.2. The wagering requirements are a multiplier that represents the number of times you have to play a bonus before you are able to withdraw any winnings.

After reaching the wagering requirements, a bonus or accrued winnings are transferred into main balance.

16.11.3. Wagering requirements for bonuses will be null when the balance is lower than Euro 0.10 (or the equivalent in your Account currency).

16.11.4. The funds won using bonuses cannot be withdrawn until all bonuses are wagered.

16.11.5. You can make a withdrawal before you have fulfilled the wagering requirements, but then you will lose your bonus money. If you decide to make such a withdrawal you have to contact the Website customer support team.

16.11.6. Every user has the right to abandon the bonuses by making the request to Website customer support in order to zero the bonus balance.

16.12. Free Spins With free spins, you get to play free on a game on the Website with the same chance of winning as when you play with your real money. Winnings on free spins are converted to bonus money and usually need to be wagered.

17.Sports Betting Rules

17.1. www.bet16.com accepts bets or/and wagers for sporting events that are presented on the Website. All such bets/wagers are subject to the rules applicable to each sport, e.g. Basketball, Tennis, E-Sports, etc.

17.2. You cannot make wagers exceeding your Account balance.

17.3. Once a bet has been placed and confirmed, a user cannot change or cancel a bet. It is therefore in the user's interest to ensure that all details of their bet are correct before placing a bet.

17.4. Before an event starts, www.bet16.com reserves, at its own discretion, the right to void or cancel part or whole of a bet even after its acceptance without providing any reason to the user. After the event start, www.bet16.com reserves, at its own discretion, the right to void or cancel part or whole of a bet, even after its acceptance if there is a valid reason for this, such as: - a mistake in the wording (palpable error) of the event, odds or starting time; - the user attempt to bypass www.bet16.com limits (potential payout) and risk management by placing multiple, identical or similar bets or opening multiple Accounts; - the user is

getting an advantage of any public announcement or secret information he has access to that determines the outcome of the bet; - the user combines related bets; - the user is actively participating in the event, e.g. as a Player, Referee, Manager or has direct or indirect relationship with events participants; - Website suffers a technical error offering wrong odds or events; - any other valid reason duly communicated to the user upon request.

17.5. www.bet16.com reserves the right to cancel all bets of an event, if there is any change regarding the venue of the event.

17.6. www.bet16.com reserves the right to cancel all bets if there are radical changes in the circumstances of an event such as the length of playing time, the distance in a race speed or the number of periods, etc.

17.7. Winnings will be credited to the user Account following confirmation of the final result.

17.8. The outcome of a market is settled once this is determined. www.bet16.com takes the right to settle the game results in case a market is not determined earlier in the game. This rule works in terms of the normal duration of the match being concluded and if no other conditions are stated in the market description on the Website. For example: Example 1: Match-winner 1X2 market of an event is determined after the end of the normal duration (regular time) of the event. Football (Soccer) 1x2 Match Winner is determined after the 90 min, including any extra minutes called by the referee of the match as “normal duration”. When the game is played in Overtime (the regular time cannot determine the winner), all markets state that this is a subject to pay “include overtime” after completion of the game. If there are any penalty kicks (or other decisive moments) they’re not taken into consideration, unless another is in the market. If the beginning of the game is delayed for whatever reasons, the event can be kept open and all bets can remain open 48 hours from the official start time. Nevertheless, www.bet16.com reserves the right to void such bets in its direction and refund the Users’ stakes back. All bets can remain open and be calculated due to the game results by the decision of www.bet16.com when the organiser continues the abandoned event within 48 hours after starting time. In case the abandoned event does not continue with the decision of the organiser within 48 hours after its starting, www.bet16.com will settle all determined markets that were completed on the pitch. In addition, www.bet16.com will cancel another and refund the stakes to players. There are exceptions to the general rule: The 48 hours rule is not supported in the Tennis games. All bets are available until the referee or official

representative determines the winner. Nevertheless, there are cases in which a player retires. In this situation, all markets that are determined on the court are settled accordingly and all the rest declared void and stakes returned to players. If there are any doubts about the retirement of a player before the last point is concluded, the market of the match winner is cancelled. Nevertheless, all markets that relate to the specific sets or games that are determined, are settled accordingly. Baseball games. The 48 hours rule is supported. When two teams are playing 2 games in a row they are considered as Game 1 and Game 2 and will be settled as chronologically played with all bets valid. For the avoidance of doubt, if Team A plays Team B twice, the result of Game 1 will count for bets offered on Game 1 as originally scheduled and the result of Game 2 will count for bets offered on Game 2, as originally scheduled. The 48 hours rule is valid. (e.g. if a football match is abandoned in the second half, the markets of the first half will be settled normally). (e.g. in the example above, the markets of the second match have not been decided) will be void and stakes will be refunded to customers.

17.9. Explanation of specific Betting Types If there is at least one Scorer when the match is abandoned, all bets made on the first Goalscorer will be applied and on the last will be cancelled. A player will be determined as a winner according to the Goalscorer market at any time, and other players' bets are void. Head 2 Head Bets These bets mean the prediction about taking the higher position, getting more points or results between two players. Head 2 Head bets will work if both players will do the best in the event. If two players get the same result or play out a draw, all bets will be void. Outright Bets These bets mean the prediction about taking the higher position, getting more points or results among the players (3+). Outright bets will work if all participants will actively take part in the event. If there are participants that do not take part in the event, all odds that were placed on other participants will be amended and settled with a reduction in the odds. The reduction includes the same margin applied to the missing participants. If two or more participants take the same result (play in a draw), the applicable odds will be equal to the accepted odds divided by the number of tie participants (e.g. with equal odds 2.70 and three tie participants the final odds will be: 2.70 / 3 = 0.90), unless the official representative chooses only one winner with an additional statistic criterion (e.g. assists). Booking markets These are yellow and red cards. The yellow one counts as one card and the red - two. If a player gets two yellow cards in a row that are changed into a red card, this counts as three cards. In general, a player cannot receive more than three cards. A settlement will be based

on all available card data that will appear during the normal event's playing time. The cards are shown after the final whilst won't be considered. The cards of a player who did not take part in the game (players that have already been replaced, coaches, players on the bench who have not taken part in the game) will not be considered. Booking markets with points In general, a player cannot get over 35 points during the game. A yellow card brings 10 points, the red one is counted as 25 points, and the second yellow-red card– 25. The second yellow card for a player who leads to a red card is not counted. The corners are considered for the relevant market settlement only if they have been taken. If the corner is given but not taken, it will not be counted. Intervals The period from 00:01 until the completion of the minute indicated as the end minute is stated as the first interval. To exclude doubts, the interval 1-15 min is considered the period from 00:01 to 15:00 and the interval 30-45 min is considered the period from 30:01 until the end of the First Half accordingly. The interval 75-90 min is considered the period from 75:01 to the end of Full Time. The referee in its direction considered the last time interval from the minute indicated until the end of the period.

17.10. Bets by order and from bookmakers as well as betting agents are not permitted. Bets on events in which the bettor is participating ("participating" in this sense relates to those persons involved as a sportsperson, athlete, as an owner, trainer or functionary of a participating club) or those which are commissioned by any person participating, are not permitted. In addition, bets on league, cup or other events in which the respective club/ organisation is participating may not be placed or commissioned by those persons considered to be participating in the respective event. In the case of violation of these regulations, www.bet16.com reserves the right to refuse payment of any winnings and already invested stakes as well as to cancel any bets. www.bet16.com takes no responsibility for knowing if the user is a member of one of the mentioned groups. This means that www.bet16.com is entitled to undertake any necessary measures at any time after the user has become known as being a member of one of the mentioned groups.

17.11. Live scoreboard details added on www.bet16.com are for information purposes and are not a basis for settlement. All persons should ensure scoreboard details are correct before placing their bets.