

General Terms and Conditions

1. General Introduction, definitions and stipulations

1.1 [GambleCity](#) is operated by Moa Communications B.V., registered office at Unit 111362, Ground Floor, 30 Bloomsbury Street, London, UK and Moa Communications B.V., registered office at ECommerce Park Vredenberg, Curacao under the License No. 8048/JAZ issued to Antillephone, Authorized and Regulated by the Government of Curacao.

1.2 The "**GambleCity Rules**" are the terms and conditions constituting the complete, final and exclusive agreement between the Account Holder ("you") and Gamble City, and governing the contractual relationship between Gamble-city and the Account Holder. The Gamble City Rules supersede and merge all prior agreements, representations and understandings between the Account Holder and Gamble-city. By opening a GambleCity Account, registering, logging-in, using the Services, participating in the games, or accepting any Prize, a visitor or an Account Holder fully understands and agrees:

1. to become a party to the Gamble-city Rules,
2. that he/she has read, understood and will be adhering to these Terms and Conditions, and
3. that he/she shall abide by all its terms.

GambleCity may update, amend, edit and supplement the GambleCity Rules at any time. Any substantial amendment to the Gamble-City Rules shall be notified in advance by Gamble-City to the Account Holder, before coming into effect and will require your consent. If you do not agree with the amendment(s) to the Gamble-City rules, you will not be permitted to continue using the Services.

All references in the GambleCity Rules to the singular shall include the plural and vice versa. All references to "the" shall include "a/an" and vice versa.

1.4 An "**Account Holder**" is an individual having a contractual relationship with Gamble-city by creating a GambleCity Account on the Website.

1.5 A "**GambleCity Account**" is an account held by an Account Holder, for bona fide transactions, with a strict aim to establish a normal commercial relationship with Gamble-city and with the strict purpose of conducting betting and other gaming and gambling transactions.

1.6 The "**Contract**" is the contractual relationship between Gamble-city and an Account Holder and shall be constituted under and governed by the Gamble-city Rules, i.e. the "Terms and Conditions".

1.7 The "**Governing Authorities**" are the relevant authorities of Curacao.

1.8 The "**Governing Law**" is the law of Curacao.

1.9 The "**Place of the Contract**" is Curacao.

1.10 The "**Regulator**" is the Antillephone, Authorized and Regulated by the Government of Curacao.

1.11 The "**Website**" is the internet gateway accessible through the internet address [GambleCity](#) where all current and relevant information regarding GambleCity's operations is published, and through which the Services are provided to the Account Holders.

1.12 The "**Services**" are the gaming and betting offers provided by Gamble-city to the Account Holder through the Website.

1.13 The "**Gaming and Betting Duty**" refers to the special tax applicable on gaming and betting in Curacao.

1.14 The "**Card**" refers to all types of cards with a function of "payment", "charge", "debit", "credit", "virtual" and/or similar.

1.15 The **"Payment Solution Provider"** is an intermediary acting as a payment agent for various different payment methods.

1.16 The **"Financial Institution"** is a bank and/or other institution regulated by an applicable domestic financial services Act or similar.

1.17 The **"Force Majeure"** refers to any occurrence or condition beyond one's reasonable control which leads to a delay or default in the performance of the affected party's contractual obligation and shall, for the purposes of the Gamble-city Rules, include Acts of God, government restrictions (including the denial or cancellation of any necessary licence where such denial or cancellation is made through no fault of the affected party), wars, outbreak of hostilities, riots, civil disturbances, insurrections, acts of terrorism, fire, explosions, floods, theft, malicious damage, strikes, lockouts, and/or any other cause beyond the reasonable control of the party whose performance is affected.

1.18 The **"Client Application"** shall mean the web browser application opened by the Account Holder in order to use the Services.

1.19 The **"Software"** shall mean all software used by Gamble-city to offer and/or operate the Services and/or run the Client Application.

1.20 The **"Prize"** is an amount, a bonus or a reward that can be won by the Account Holder.

1.21 An **"Inactive Account"** is a Gamble-city Account which has not recorded any log-in and/or log-out for a period exceeding 12 consecutive months.

1.22 All trademarks, service marks and trade names as well as images, graphics, text, concepts or methodologies (collectively the "Intellectual Assets") found on the Website, the Client Application and the material contained therein are the exclusive property of Gamble-city and/or Gamble-city's suppliers and partners. The Account Holder is not entitled to exploit or otherwise use any Intellectual Asset for whatever purpose, except for what is allowed by law.

2. Licences

[Gamblecity](#) is operated by Moa Communications B.V. 2016-060 under the License No. 8048/JAZ issued to Antillephone, Authorized and Regulated by the Government of Curacao.

3. Account Rules

3.1 Creation of a GambleCity Bet Account

3.1.1 An individual cannot participate in a game for money unless that individual is an Account Holder. To be registered as a player, an individual must register personally and submit an application for registration. The following information must be provided:

- a. date of birth and provide valid identification showing that the player is over eighteen (18) years of age or the applicable legal age of majority as stipulated in the jurisdiction of your residence (identification documents which must be submitted include: copy of a valid identity card, passport or driving licence);
- b. player's first and last name;
- c. player's full residential address;
- d. player's valid email address; and
- e. a username and a password

3.1.2 An individual applying to become an Account Holder warrants and represents not to be under the age of eighteen (18) years. Minors cannot register as a player and cannot hold a Gamble-city Account. Gamble-city reserves the right to request additional proof of age and perform additional checks in order to verify the information provided. A Gamble-city Account may be suspended until satisfactory proof of age is provided.

3.1.3 An individual applying to become an Account Holder furthermore warrants and represents:

- a. to be a physical person (a legal entity will not be accepted as an Account Holder);
- b. not to be a resident of Afghanistan, Australia, Denmark, Estonia, Ethiopia, France and other French territories, Hong Kong, Iran, Iraq, Italy, Jordan, Kuwait, North Korea, Pakistan, Philippines, Spain, Syria, Turkey, United States of America and other U.S. territories, or

Yemen (please be aware of particular country exclusions for Casino – Games – Live Casino, Poker and Bingo);

c. not to be a professional player in any sport, competition or league where Gamble-city offers betting;

d. not to be restricted by limited legal capacity;

e. not to be acting on behalf of another party;

f. not to be classified as a compulsive problem gambler, and/or be included (whether voluntarily or involuntarily) on any register or database of excluded players;

g. not to be depositing money originating from criminal and/or other illegal activities;

h. not to be depositing money through a Card which the Account Holder is not authorised to use and/or utilizing a Card in a jurisdiction in which betting and gaming are prohibited;

i. not to be conducting criminal activities whereby a Gamble-city Account is directly or indirectly involved;

j. not to be holding an active account with another legal entity which is part of the same group as Gamble-city, meaning other entities directly or indirectly controlled by Moa Communications B.V.;

k. not to use the Services if it is illegal in his/her country of residence or otherwise restricted for him/her to open a gaming account, purchase or use services from Gamble-city and/or otherwise participate in the games offered. It is the Account Holder's responsibility to ensure his/her use of Gamble-City's Website and Services is legal;

l. not to find the Website or the Services offensive, objectionable, unfair, nor indecent; and

m. to maintain his/her Gamble-city Account details up-to-date in terms of the following: first and last name, country of residence, valid email address and phone number.

3.1.4 An individual applying for a Gamble-city Account acknowledges and accepts:

a. all definitions and stipulations as stated under the Gamble-city Rules;

b. the Gamble-city Rules as currently published on the Website, as well as any possible future changes to the Gamble-city Rules;

c. that the Place of the Contract is Curacao; and

d. that the Contract is governed by: (i) the Gamble-city Rules as published in English; (ii) any regulatory provisions or other decisions made from time to time by the Governing Authorities; and (iii) the Governing Law of the Place of the Contract.

Refund Policy

Refund during self exclusion

Self-excluded accounts can only be re-opened if by contacting customer support after the self-exclusion period has expired and a 24 hour “cooling off” period is served.

Rules of acceptance of bets on sports events

The Organizer has a right to cancel any bonus, jackpot and/or any prize if the Organizer is confident the Player has implemented a system usage fraud. In this case the Organizer freezes the Player's special gaming account, and if there are any funds, makes a refund to the payment system that was used by the Player to replenish the gaming account.

If the match is scored with a total of exactly 4 goals (3-1, 4-0, 2-2, 1-3, 0-4), all bets on more than “4” and less than “4” will be refunded

Displaying Data

If in the indicated event/match more than one member with the same surname is present and during bet acceptance the full name of the athlete or other features identifying them uniquely have not been indicated, all bets are refundable.

In cases when the specific details of the team such as a particular age group (for example 18 years/to 21 years/youth teams), gender (women) or the status of the team (reserve) are not indicated in the line resulting in the marking of the other team in the line instead of the declared one, all bets on this match are refundable. In other cases when incomplete name or possible grammar errors are indicated in the line, all bets remain in force. If the gender of teams is not indicated in the line, it is considered that the gender of teams is male. In case women's teams are participating in a match it is necessary to have a detailed indication about it in the line otherwise bets on this match are a subject to return.

If the match began from the moment at which it was previously interrupted, and in the line that was not stipulated, the bets are refundable.

Interlocking events and outcomes

In “express” and “system” bets it is forbidden to include different events that relate to the same match, not even the ones which are interdependent directly. If in such bets were included any events that relate to the given match, this bet is refundable, even if the computer program of accepting the bettings did not block this bet during its submission.

[Gamblecity](#) reserves the exclusive right to determine whether the events are connected. In the game on output-absence from the group in “express” and “system” bets it is allowed only to bet on one team from the given group. If in such bets qualify-not qualify of the teams from the same group were included then the given bets are refundable, even if the computer program accepting the bets did not block this bet during its submission. Gamblecity reserves the unique right to decide whether to accept bets on the position of qualify or not qualify in “express”, “system” and in “single” bets.

Late bets

Bets placed after the start of the event, except the bets for Live Events, in all cases, are invalid and are returnable, and are excluded from the “express” and “system” bets. Any bet (including bets for Live Events) made on an event, the result of which is already known by the time of betting, is considered invalid and will be refunded.

Neutral field

In cases when the match is transferred to a neutral field (NF) rates persist. They are refundable in cases when the match is transferred to the opponent’s field. In case of the play when the teams are from the same city and are transferred to another field, bets are valid and are not refundable. In international matches, the refund of bets is made only when the match transfers to the field of an opponent state.

Interrupted events

For interrupted events recognized as cancelled, if not otherwise stipulated in the rules on sports, all bets are refundable, except for ones for which the result is exactly defined at the time of the stop of the event. For interrupted events bets on the relative performance time (periods, etc.) are a subject to unconditional return.

Events transfer

If the start time of the event has been changed and otherwise is not stipulated in the rules of sports, all bets on the event are refundable.

During a game on the passage to the next round, in cases of transferring the game period onto subsequent days, or changes of the field, the bets remain valid. If the “passage” of the team which goes to the next round later has been canceled because of any reason, the cancellation is disregarded, and the payment is made according the results of played matches. If the second match did not take place or was interrupted, then all bets on it, including the passage, are refundable.

Payments on the passage are made only at bets made before the first match. If none of the matches has taken place, the bets will be refunded.

Calculation of bets

If a match is not completed and is considered as incomplete, then all bets on it are refundable, even if the result, at which the event was suspended, later is confirmed as final.

Event limit

Bet limits by sport events are set accordingly to the player's account status and individual bet/event. If the player makes an attempt to place a bet outside the limits specified for an event, a warning message "Max. Stake – Limit Reached / Official limit exception" will be displayed in the bet slip as a notification. Multiple bets which combine same selection within the same bet event are not accepted. Avoiding the Warning Message and Non-compliance with this rule will result with cancelation of all placed bets and a refund of the initial stake.

Non-participation in the event

In case of bets “Who is taller” meaning bets with two outcomes, if one of the participants refuses to take part before the event/tournament, the bet is refundable.

Entry of money on account

If any funds have been transferred to the User erroneously, the User is obliged to notify the company immediately. Any winnings of the client arising from such an error shall be considered invalid, and such bets are refundable, regardless of the delay between the origin of the error and the time it was seen.

Payments / Withdrawals

Payments are processed in a time not exceeding 72 hours starting from the moment that the request was made. Before making the payment, the employees of the company will verify the correspondence of the name, surname of the client and also other data. If differences are found between the actual data and the data provided by the client, Gamblecity reserves the right to make a refund for all bets by the User and refuse to pay out winnings to the User unless they prove the identity and accuracy of entered data. In cases of suspicion of placing a counterfeit or an edited copy of the documents by electronic methods, Gamblecity reserves the right to send such documents to the appropriate regulatory authorities.

If players don't pass Gamblecity verification, Gamblecity reserves the right not to withdraw player's funds up to 10 years

Gamblecity reserves the right to close user's account without disclosing the reasons.

Regulatory Requirements

In order to comply with our regulatory requirements, it is important that we take steps to help ensure that gambling is fair and open, not linked to crime and does not lead to harm.

This means that at times we need to ask you for your assistance to be able to confirm your identity and show that you have sufficient funds to support your gambling activity. Where such information is required, your Gamblecity account may be subject to certain restrictions until you have provided the requested information and documentation in order to satisfy these checks.

Information to Verify Your Identity

In order to verify your identity, we may ask you to provide a copy of photographic ID such as a copy of your passport, ID card, driving licence or a document confirming your residential address such as a utility bill and etc.

All copies of personal identification must contain photographic ID and should clearly display your full name, date of birth and have a valid document expiry date. Please note, if your identity document has an expiry date on the back this will also need to be included.

Information to Verify Your Funds

In order to verify the source of the funds you use to bet with, we may ask you to provide additional information and documentation that shows you have sufficient funds to support your gambling activity. This might include information such as your occupation and salary, supported by documentation such as a copy of your bank statement or payslip.

Although we may require employment details, we will not contact your employer as part of these checks. We will let you know what information or documentation we require as part of the Enhanced Verification process.

KYC procedure

Verify your documents via sending them to **support@[gamblecity.com](mailto:support@gamblecity.com)** email, in order to complete the verification process. We will aim to review your documents as soon as possible. Once the review is complete we will notify you by email.

If you have been requested to complete the Know Your Customer or identity verification process, then depending on case we may request copies of the following documents, one of which may need to show your date of birth:

Birth Certificate

Driving License

Passport

Signed Credit Agreement

National Identity Card

Recent Utility Bill

Source of funds

Recent Bank Statement, etc.