## RULES OF BET ACCEPTANCE AND WINNINGS PAYOUT

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## Introduction

These Rules of bet acceptance and winnings payout (hereinafter - Rules) in betting shops of SportBet bookmaker's offices (hereinafter - BS) are based on the Civil Code of the Russian Federation, Federal Law of December 29, 2006 No. 244-FZ "On the State Regulation of Activities Associated with the Organization and Conduct of Gambling and on Amending Individual Legislative Acts of the Russian Federation" with amendments introduced by Federal Law of July 31, 2020 No. 242-FZ, Federal Law of July 23, 2013 No. 198-FZ "On the Introduction of Amendments to the Federal Law 'On Physical Fitness and Sports in the Russian Federation' and Individual Legislative Acts of the Russian Federation in Order to Prevent Illegal Influence on Results of Official Sporting Events", and in compliance with the requirements of the Federal Laws of July 27, 2006 No. 152-FZ "On Personal Data", of August 07, 2001 No. 115-FZ "On Counter-acting Legalization of Proceeds from Crime, and Terrorist Financing", and the Tax Code of the Russian Federation.

These Rules define the procedure of wagering, bets acceptance, payout of winnings, dispute resolution, particulars of acceptance of bets of various kinds on event types, and also govern other legal relations between the Wager organizer and the Wager participants.

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## I. Main Terms and General Provisions for the Conduct of Wagering

## Main Terms

1.1.1 Wager Organizer is SportBet Stock Company.

License \#1 to carry out "activities related to the organization and conduct of gambling in bookmaker's offices and totalizators" issued by the Federal Tax Service of the Russian Federation on April 6, 2009, the license is valid indefinitely.

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1.1.2 Wager is a game of chance in which the outcome of a risk-based agreement on winnings which the Wager Participant and the Wager Organizer entered depends on an event of which it is uncertain whether it will occur or not, and does not depend on the Wager Participant's actions or the Wager Organizer's actions.
1.1.3 Bookmaker's Office is a gambling establishment in which an organizer of games of chance makes a wager with participants in a given type of game of chance;
1.1.4 Betting Shop of Bookmaker's Office is a territorially separate part of the gambling establishment, in which the Gambling Organizer makes wagers with Participants in this type of gambling and arranges reporting of data on bets accepted and winnings paid out and unpaid to the processing center of the Bookmaker's Office;
1.1.5 Game of chance is an agreement, based on chance, on winnings, concluded between two or more participants of said agreement, or with the organizer of the game of chance according to rules established by the organizer of the game of chance;
1.1.6 Cash desk of the Bookmaker's Office is a part of the betting shop of bookmaker's office where the organizer of the game of chance accepts bets made by the participants in this type of gambling excluding interactive bets, and pays out winnings;
1.1.7 Event is any occurrence or a sequence of occurrences, the result of which is unknown and does not depend on the Gambling Organizer's, its employees', or Wager Participant's actions, on the outcome of which the Gambling Organizer offers to make a wager. Upon having placed a bet and made a wager, the Wager Participant independently selects the event.
1.1.8 Agreement on winnings (wager) is an agreement signed by the Participant and the Organizer of Gambling. The agreement on winnings is made in writing and comes into effect after the Gambling Participant confirms their consent to the agreement on winnings. Signing of the consent of the agreement of winnings confirms that the Wager Participant has acknowledged the Rules of Bet Acceptance and Winnings Payout approved by the Gambling Organizer and agrees to provide the Wager Participant's personal data for processing in accordance with the requirements of legislation in power.
1.1.9 Bet is monetary funds transferred by the Wager Participant to the Gambling Organizer at the cash desk of the bookmaker's office that serve as a requirement for participation in gambling according to the Rules established by the Gambling Organizer. The bet received by Gambling

Organizer is exchanged for the tokens issued by the gambling establishment - electronic points.
1.1.10 Wager Participant is a visitor of a gambling establishment of $\mathbf{1 8}$ (eighteen) or more years of age who has given consent to wagering terms and transferred monetary funds to a Wager Organizer employee which serves as a requirement for participation in gambling (i.e., placed a bet) according to these Rules of Bet Acceptance and Winnings Payout established by the Wager Organizer.
1.1.11 Line is a set of events in regard of which it is not known whether they will occur or not, that does not depend on the Wager Participant's action or the Wager Organizer's actions and that indicates the possible outcomes of these events, the odds for calculating the results for the possible outcomes of these events, as well as information about the date and time of the events and the moment (conditioned by the date and time).
1.1.12 Outcome is the result of an event.
1.1.13 Tokens issued by the gambling establishment are the electronic points (the points). At the cash desk of the bookmaker's office, the Wager Participant is given the tokens of the gambling establishment in exchange for the placed bets as the Participant concludes the agreement on winnings (wager agreement). The RFID card issued after placing a bet is considered as a confirmation of conclusion of the agreement on winnings (wager agreement). The RFID card serves as an ID of the Participant of gambling at a gambling establishment and contains information about the electronic points assigned to the Wager Participant. For the purposes of betting, the exchange rate is 1 ruble per 1 electronic point. The Participant of gambling has the right to terminate the agreement on winnings prior to the moment the Wager Participant has selected an event. [点] In such case, the Identification Card must be returned to the Wager Organizer, while the Wager Organizer must perform the exchange operation at the rate of 1 electronic point $=1$ ruble and return the placed bet to the Gambling Participant.
1.1.14 Step is an electronic point or a sum of electronic points that serve as a requirement to reveal the outcome of the forthcoming event. The step can be made only by the means of a token and is not a monetary unit given to the Wager Organizer (a step is not a bet). The step amount is determined by the Wager Organizer and is shown on a specialized bookmaking device (bookmaker's terminal).
1.1.15 Wager Participant taking a Step is an action performed by the Wager Participant in order to register the selected event and the step amount (the number of tokens) the Participant is ready to spend to reveal the result of the upcoming selected event.

## Main types of wagers

1.1.16 Wager by "Single" rules - prediction of separate outcome of one event;
1.1.17 Wager by "Express" rules - simultaneous predictions of several outcomes of completely independent events;
1.1.18 Wager by "System" rules - prediction of a complete combination of expresses of a specified size from the predetermined quantity of event outcomes;
1.1.19 Wager by "Express Bet" rules - prediction of the outcome of no more than 5 (five) events included in one wager (Line) provided the conditions specified in these rules are met.
1.1.20 Wager by "Super Express Bet" rules - prediction of the outcome of the events included in one wager (Line) provided the conditions specified in these rules are met. The result of a wager by "Super Express Bet" is the sum of results of each event included in the wager. Individual odds are established for each event that is part of the "Super Express

Bet". This wager type is only available when the corresponding events happen in a wager by "System+" rules in a wager with a "Super Express Bet".
1.1.21 Wager by "Express Bet 2" rules - prediction of the outcome of no more than 5 (five) events included in one wager (Line).
1.1.22 Wager by "Super Express Bet 2" rules - prediction of the outcome of the events included in one wager (Line). The result of "Super Express Bet 2 " wager is defined using individual odds. This wager type is only available when the corresponding events happen in a wager by "Single" rules.
1.1.23 Wager by "Express Bet $8-11$ " rules - prediction of a sequence of 8,10 or 11 event included in one wager (Line) provided the conditions of these rules are met.
1.1.24 Wager by "System+" rules - prediction of the entire sequence of events included in one wager (Line) provided the conditions specified in these rules are met.

## General Provisions for the Conduct of Wagering

1.2.1 The Wager Organizer accepts bets and pays out winnings only at the cash desk of the bookmaker's office and only if the Gambling Participant has provided an identification document.
1.2.2 If the amount of winnings is equal to or exceeds 15,000 (fifteen thousand) rubles and exceeds the total amount of confirmed bets, the amount of the personal income tax calculated according to the tax legislation of the Russian Federation is deducted from the payout;
1.2.3 The Wager Organizer in its bookmaker's office keeps track of the game of chance participants, from whom it accepts bets on official sporting events according to the procedure established by the Government of the Russian Federation.
1.2.4 In accordance with the procedure established by the Government of the Russian Federation and in compliance with the legislation of the Russian Federation on personal data and commercial secrets, the Wager Organizer informs the All-Russia Sport Federation for the corresponding sport and the authorized federal government agency supervising activities related to the organization and conduct of gambling on winnings paid out or to be paid out based on the results of wagers made on official sporting events that have ended up with the least probable result or outcome.
1.2.5 When paying out the winnings equal to or exceeding 15,000 (fifteen thousand) rubles, the Wager Organizer withdraws income tax following the procedure established by the tax and levy legislation of the Russian Federation.
The tax base for incomes equal to or exceeding 15,000 (fifteen thousand) rubles as winnings is defined by the Organizer by means of reducing the winnings at the moment when the gambling result becomes known by the amount of the bet/interactive bet required to participate in the game of chance.
The gambling participants who have received the winnings equal to or exceeding 15,000 (fifteen thousand) rubles independently pay income tax following the procedure established by the tax and levy legislation of the Russian Federation.
1.2.6 The Wager Organizer accepts bets on events defined by the bookmaker wager Organizer. The information on the calculated winnings, development and outcome of the event on which the wager result depends is received using technical tools located in betting shops of the bookmaker's office. The development and outcome of events the result of which is a position of pieces on a chess board in a chess game can be represented as a text receipt.
A wager participant may use a free-of-charge associated entertainment service ("ES" hereinafter) via a self-service terminal. An ES may not be provided independently from making a wager.

A wager participant who would like to be provided with an ES via a Terminal (a device installed in the servicing zone of a Betting Shop of the bookmaker's office) may opt to use the ES to receive the wager information on the screen in the entertainment mode rather than in the text mode. The representation of the development and the result of the event as animated images is made for entertainment purposes only and has no influence on the wager result.
Clients use the ES at their own discretion.
When the ES is being provided, the events originally represented to the Bookmaker by the information provider as text, are shown to the Client on the Terminal screen in an entertaining mode.
The ES has no influence on the events (the complex of events) on the results of which a Wagers is made. The fact of occurrence/non-occurrence of one/several winning outcomes of an event does not depend on the selection and type of the ES. The presentation of each symbol in any of the ES types is a logical consequence of an event.
This consequence follows from attribution of the symbols to event results. Such attribution tables are shown in the Line in the corresponding section of the Terminal.
1.2.7 All bets are accepted in accordance with these Rules.
1.2.8. The Wager Organizer accepts bets on events that do not depend on the actions of either the Wager Participant or Wager Organizer, and on events in regard of which it is not known whether they will occur or not.
1.2.9 The Wager Organizer has the right to start accepting bets on any public events meeting the criteria of the applicable law and the criteria specified in these Rules.
The Wager Organizer does not accept bets on outcomes of events that depend on actions related to the organization and conduct of other games of chance and any lotteries.
1.2.10 Bets on the result of events (outcomes) where the outcome is the position of pieces on the chess board in a chess game does not fall under the current law restrictions and are accepted by the Wager Organizer in accordance with the current Rules.
1.2.11 The terms of a bet acceptance on specific events, odds, handicaps, maximum and minimum limits for bets, etc., are determined by the Wager Organizer at its own discretion and communicated to the gambling establishment visitors by any means including placing the relevant information in service areas for the participants of gambling in the Wager Organizer's information system, on electronic displays and as print media materials.
1.2.12 The terms of bet acceptance can be modified at any time without notice. The conditions of the bets accepted by the Wager Organizer remain unchanged. Prior to placing a bet, the Wager Participant must inquire into all the changes to the current line.
1.2.13 Prior to transferring monetary funds that serve as a condition for participation in a game of chance to the Wager Organizer, the Wager Participant must provide an identification document that confirms his/her age and, if betting for the first time, sign the consent to the terms and conditions of winning (wager). If the Participant fails to sign the consent to the terms and conditions of winning (wager), his/her monetary funds are not accepted as the wager is considered not made.
1.2.14 The Wager Organizer has the right at its own discretion to refuse making a risk-based agreement on winnings with any person without providing reasons for its decision.
1.2.15 The Wager Participant chooses the type of wager as they make a bet. The Wager Organizer has the right to establish wager types the Bookmaker's Office accepts bets on. The event is selected as soon as the wager has been made by the Wager Participant himself/herself using special equipment.
1.2.16 To select an event by themselves, the Wager Participant should obtain an RFID card at the cash desk of the bookmaker's office and proceed to use relevant equipment situated in the servicing zone.
1.2.17 The RFID card is a component of the special equipment providing for the accounting of the tokens within the system and confirms making a wager.
1.2.18 The Wager Participant transferring a bet is considered to have read and agreed to the current Rules.
1.2.19 Bets are accepted from persons who are $\mathbf{1 8}$ years or older and who provide an identification document confirming the age and identity of the Wager Participant and sign the consent to the terms and conditions of winning (wager).
1.2.20 The Wager Participant is the only person who is liable for the validity of the documents provided and their personal data, as well as for any other false information about themselves.
1.2.21 The Wager Organizer may stop accepting bets on previously announced events at any time.
1.2.22 The Wager Organizer has the right to declare a bet void in the following cases:

- typographical errors that are apparent in the line offered;
- personnel error that has allowed the acceptance of an incorrect bet;
- mismatch between odds in the line and odds in the bet;
- evidence of dishonesty in a sports competition;
- when these Rules are violated when accepting bets;
- in other cases when bets are supposed to be incorrect.

Payouts for invalid bets are made based on the ratio of "1" (one).
1.2.23 For team sports, the "home" (a receiving team) and "away" (a visiting team) terms are used except in the following cases: - match days are held in a single city (a single country in the case of international tournaments); - the event is the final of any cup competition and is a one-off match event.
1.2.24 In the bookmaker line, home teams are displayed first (marked as "1") and the away teams second (marked as "2"). For the remaining cases, numbering of event participants is relative, and data on the event location is for information only.
1.2.25 The Wager Organizer is not liable for and does not accept any claims regarding the correctness of the translation of team names, player names, sports venues, etc. from foreign languages. All information contained in the title is supplementary. Possible errors in this information do not constitute grounds for the return of bets. Only sporting factors are considered in determining the competition results for the purpose of calculating bets.1.2.26 The amount of a single bet on the results of team or pair competitions must be at least 100 (hundred) rubles and cannot exceed 5,000 (five thousand) rubles except for cases explicitly provided for in these Rules. Monetary funds that serve as the wager participation condition in the specified wager types in an amount of less than 100 (hundred) rubles are not accepted, and if transferred in an amount exceeding 5,000 (five thousand) rubles, they are to be returned to the Wager Participant and are not taken into account when calculating the winnings.
1.2.27 The amount of a single on events (runs, heats, bouts, etc.) that are not explicitly provided for in these Rules cannot be less than 50 (fifty) rubles and cannot exceed 500 (five hundred) rubles. Monetary funds that serve as the wager participation condition in the specified wager types in an amount of less than 50 (fifty) rubles are not accepted, and if transferred in an amount exceeding 500 (five hundred) rubles they are to be returned to the Wager Participant and are not taken into account when calculating the winnings. 1.2.28 A bet on several outcomes that are completely independent of one another (hereinafter - Express) cannot be less than 200 (two hundred) rubles and cannot exceed 5,000 (five thousand) rubles. Monetary funds transferred to pay for Express wager bets in an amount of less than 200 (two hundred) rubles are not accepted, and if transferred in an amount exceeding 5,000 (five thousand) rubles they are to be returned to the Wager Participant and are not taken into account when calculating the winnings.
1.2.28 The minimum amount of a bet on the outcome of events the result of which is a position of pieces on a chess board in a chess game according to which risk-based wager agreements are made is 100 (hundred) rubles, without a maximum cap.
1.2.29 The minimum pitch of a bet on the outcome of events the result of which is a position of pieces on a chess board in a chess game according to which risk-based wager agreements are made can be 0.1 to 10,000 tokens depending on the event.
1.2.30 Event results are the basis for calculating winnings for accepted bets.
1.2.31 The maximum payout for bets placed on results of team and pair competitions is 30,000 (thirty thousand) rubles. 1.2.32 The maximum payout for bets placed on any other event (runs, heats, bouts, etc.) that are not explicitly provided for in these Rules is 15,000 (fifteen thousand) rubles.
1.2.32 The maximum payout for bets on the outcome of events the result of which is a position of pieces on a chess board in a chess game is not limited.
1.2.33 The Wager Participant who has paid for participation in the wager must verify all information about the wager type and the selected event directly at the cash desk of the bookmaker's office and in case of discovering errors he/she should make corrections within 5 minutes after the bet payment.
1.2.34 In case the Wager Participant selects the event by himself/herself in accordance with items 1.2.18-1.2.19 of these Rules, the selected event can be changed before the "Calculate Result" button is pressed. At that, the information about accounted bets, steps, wager results, and outcomes is recorded within the system by means of the RFID card.
1.2.35 Payouts are made in cash at the cash desk of the bookmaker's office in the betting shop of the bookmaker's office where the bet was paid only when identifying the Wager Participant and confirming his/her right to receive the payout, including RFID cards, are provided. Winnings are paid out within thirty calendar days from the date of event.
1.2.36 In the event the receipt or RFID card is lost, payout is not made.
1.2.37 Wager results are calculated only on bets accounted for in accordance with these Rules prior to the beginning of the event. Bets accounted for in the bet tracking system after the actual beginning of the event are considered invalid and are to be returned regardless of the reasons. Such bets are excluded from express bets.
1.2.38 The only exception is bets on LIVE events, that is bets to be accounted for in the course of the event that has already begun but not yet ended. Such bets are considered valid until the end of the event. The actual times of the event beginning and end are defined based on official documents of the organization reflecting the event outcomes.
1.2.39 A bet on an event is counted in the amount not exceeding the sum of monetary funds transferred by the Wager Participant to the Wager Organizer in the cash desk of the bookmaker's office.
1.2.40 During the period of time immediately preceding the event (guard time) bets are accepted for the next event.
1.2.41 If circumstances that prevent the normal operation of the bookmaker's office (technical difficulties, human error, etc.) occur, bets will be deemed void and returned to the Wager Participant in full following the procedure defined in these Rules.
1.2.42 Each bet is a confirmation of the Wager Participant's acknowledgment of and consent to these Rules. Claims of individual and corporate persons with regard to the organization of games and wagers or participation in them except for the right to receive winnings in the amount and following the procedure as established by the Wager Organizer in these Rules are not subject to judicial protection.

## II. Main types of wagers

2.1 Wager by "Single" rules - prediction of separate outcome of one event.

The result of a single bet is the bet amount times the odds of the given outcome as set by the Wager Organizer.

## Example (for sports events):

| Team 1 | Team 2 | Win | Draw | Win |
| :--- | :--- | :---: | :---: | :---: |
|  |  | 1 | X | 2 |
| Chelsea | Arsenal | 2.3 | $\mathbf{2 . 9}$ | 3.0 |

The Participant has made a 100 ruble wager on a draw. The payout ratio for a draw is 2.9. In the case of a draw, the Participant will win $100 \times 2.9=290$ rubles. The winnings are determined according to these Rules. If the amount of winnings is equal to or exceeds 15,000 (fifteen thousand) rubles, the amount of the personal income tax calculated according to the tax legislation of the Russian Federation is deducted from the payout. If Chelsea or Arsenal wins, the bet is lost.
2.2 Wager by "Express" rules - simultaneous predictions of several outcomes of completely independent events. The step result of an express bet is the bet amount times the odds of the express. The express odds are calculated by multiplying odds for outcomes of all events contained in the express. An express is won if the outcomes of all events included in this express have been predicted correctly. If at least one outcome is predicted wrong, the express is lost.

## Example 1.

| Team 1 | Team 2 | Win | Draw | Win |
| :--- | :--- | :---: | :---: | :---: |
|  |  | 1 | X | 2 |
| Bayern | Hamburg | $\mathbf{2 . 3}$ | 2.9 | 3.0 |
| Liverpool | Arsenal | 2.5 | $\mathbf{2 . 8}$ | 2.8 |
| Inter | Juventus | 2.0 | 3.0 | $\mathbf{3 . 6}$ |

The Participant has made a 1000 rouble bet on the following three outcomes: Bayern will win, Liverpool and Arsenal will have a draw, Juventus will win. The odds for the event outcomes included in the express are multiplied: $2.3 \times 2.8 \times 3.6=23.184$. In the case all the selected outcomes come out true, the result of this wager will be: $100 \times 23.18=2,318$. If the amount of winnings is equal to or exceeds 15,000 (fifteen thousand) rubles, the amount of the personal income tax calculated according to the tax legislation of the Russian Federation is deducted from the payout. If at least one of the three selected outcomes fails to come out true, the Participant will have lost their bet (1000 rubles).
2.3 Wager by "System" rules - prediction of a complete combination of expresses of a specified size from the predetermined quantity of event outcomes. When betting by "System" rules, the Participant must specify the total number of outcomes and size of a single express (a system variant). The system winnings are equal to the sum of winnings for the expresses contained in the system.

## Example:

| Team 1 | Team 2 | Win | Draw | Win |
| :--- | :--- | :---: | :---: | :---: |
|  |  | 1 | X | 2 |
| Bayern | Hamburg | $\mathbf{2 . 3}$ | 2.9 | 3.0 |
| Liverpool | Arsenal | 2.5 | $\mathbf{2 . 8}$ | 2.8 |
| Inter | Juventus | 2.0 | 3.0 | $\mathbf{3 . 6}$ |
| Porto | Benfica | $\mathbf{1 . 9}$ | 3.2 | 3.7 |

Out of the four highlighted outcomes, one can make a bet on the system of:

- four outcomes of two (the "2 out of 4" system);
- four outcomes of three (the " 3 out of 4 " system);

If the case of the " 2 out of 4 " system, the Participant makes a bet on 6 expresses of 2 outcomes each of the specified set of outcomes. The wagered sum will be automatically and equally split between each of the 6 expresses:

Express 1: Bayern will win, Liverpool and Arsenal will have a draw: $2.3 \times 2.8=6.44$
Express 2: Bayern will win, Juventus will win: $2.3 \times 3.6=8.28$
Express 3: Bayern will win, Porto will win: $2.3 \times 1.9=4.37$
Express 4: Liverpool and Arsenal will have a draw, Juventus will win $=2.8 \times 3.6=$ 10.08

Express 5: Liverpool and Arsenal will have a draw, Porto will win: $2.8 \times 1.9=5.32$
Express 6: Juventus will win, Porto will win: $3.6 \times 1.9=6.84$

The Participant has made a 600 ruble wager, 100 rubles per each express. The result for the entire system will be the sum of winnings for each of the six expresses (the outcomes included in each of the expresses are highlighted).

The payout for this bet will vary depending on the number of the outcomes guessed right:

1) The first 2 outcomes of 4 are guessed right (express 1)

The result will be: $100 \times 6.44=644$
2) The first 3 outcomes of 4 are guessed right (express 1 , express 2 , express 4 )

The result will be: $100 \times 6.44+100 \times 8.28+100 \times 10.08=2,480$.
3) All 4 outcomes of 4 are guessed right (all expresses)

The result will be: $100 \times 6.44+100 \times 8.28+100 \times 4.37+100 \times 10.08+100 \times 5.32+$ $100 \times 6.84=4,133$.

The winnings are determined according to these Rules.
If the Participant fails to guess any of the outcomes right or guesses only one outcome right, the wager is lost.

## III. Particulars of acceptance and calculation of bets depending on event source types

### 3.1 Betting on sports events

Victory of Team (Player) 1 - marked "W1" in the line.
Draw - marked "X".
Victory of Team (Player) 2 - marked "W2" in the line.
Victory of Team 1 or a draw - marked " $1 \mathbf{X}$ ".
For a bet made on this outcome to win, either the first team must win or the game must end with a draw.

Victory of Team 1 or Team 2 - marked "12".
For a bet made on this outcome to win, either the first or the second team must win, i. e. the game must not end with a draw.

Victory of Team 2 or a draw - marked "X2".
For a bet made on this outcome to win, either the second team must win or the game must end with a draw.

## Victory of a participant with a handicap

Handicap is an advantage/disadvantage of a team (event participant) measured in goals/points/sets/seconds etc. provided by the Wager Organizer to the Wager Participant for betting on the event participant. The result of the event with a handicap is determined as follows. The handicap provided to the Wager Participant who has made a bet is added to the result that the event participant has shown. If the final result is in favor of the event participant, the latter is considered to have won, and the handicapped bets made on the victory of this participants are considered winning. The payouts are calculated using the ratio shown in the description of the bet. If the result is in favor of the rival, the bets are lost. If the result, with the handicap applied, is a draw, the payout ratio for this outcome is " 1 ".

## More or less (waging on the total)

The wager is on the number of goals/points/games etc. scored/gained/played etc. by the event participant. For brevity, this number is called a "total" in the line. To win such a wager, one needs to guess whether the number of goals/points/games etc. specified in the total line will be more/less/exactly the same as will be scored/gained/played in the actual game. The game duration specified in these Rules is taken into account when defining the result. In case of separate totals, only goals scored into the opponents net must be considered. Two options of total wagers ("more" or "less") are offered. In the first case, if the actual result coincides with the total number suggested by the Wager Organizer, the payout ratio for "more" or "less" bets will be " 1 ".

## Game score

In this type of wager, the exact score of a specific game needs to be guessed right.

## Half time - Full time

In this type of wager, one needs to guess both the result of the first halftime and the entire game. These results will be put in line as: "W" is victory, "D" is draw; the result of the first halftime is shown first, the result of the entire game is shown second. E.g. W2W1 means team 2 must win the first halftime (W2) and then team 1 must win the entire game (W1).

Comparing results of halftimes (periods, quarters, games, sets, innings)
One needs to guess which of the halftimes/periods/quarters etc. of the game will provide the highest results or which halftimes/periods/quarters etc. will provide the same results.

## Home - Away

Victory of the home or the away team, handicap included. The victory is determined as the difference in goals (points) scored by the home and away teams, handicap included.

## The result of the team (participant)

In this wager, one needs to guess whether a team (a player) will reach a certain phase of an event (e.g. 1/8, 1/4, $1 / 2$ finals etc.) or which place a participant will take (in a group, subgroup etc.), or whether they will pass to the next round (phase etc.). In a case the progression of the participant to the next round has been later canceled due to any reasons, the cancellation is not taken into account and the payout will be made according to the results of the actual games. In a wager whether a participant will progress to the next round, when the participants play several games against one another, the bets remain valid even if the order of the sequence of games (home and away) has been changed. In a case one of the games has been canceled or interrupted or if the result of the first game has been corrected, the progression to the next round is defined according to whether the team (event participant) has actually progressed to the next round. If no games took place, the payout ratio for the bets is " 1 ".
If a participant does not take part in the competition (due to an injury, refusal etc), all bets made on events where this participant was supposed to take place are paid out with the ratio of " 1 ".
If a participant is not able to complete their participation in the competition due to any reason (injury, refusal etc.), provided the competition is not interrupted, the bets on the result of this participant made prior to the beginning of the last phase of the tournament played by this participant remain valid; they win if the result has been achieved and lose if it has not (unless otherwise stated in the line).
If a participant is not able to complete their participation in the competition due to any reason (injury, refusal etc.), provided the competition is not interrupted, the bets on the result of this participant made after the end of the last phase of the tournament played by this participant are paid out with the ratio of " 1 ".
E.g. if an athlete takes part in a tournament, wins the $1 / 4$ final but does not take part in the $1 / 2$ finals, all bets made on their progression (non-progression) to the final, on the champion of the tournament made before the $1 / 4$ final game remain valid; at the same time, all bets made on their progression (non-progression) to the final, on the champion of the tournament made after the end of the $1 / 4$ final game are paid out with the ratio of " 1 ".
3.1.1.

# Wagering on the position of pieces on chess board in chess games Events with F1-F18, F21-F35, F50-F52, F63, F73-F84, F105-F122, F130-F133, F37, F41, F42, F43, F44, F46, F47, F45, F53-F62, F85-F94, F64-F71, F95-F102, F72, F103, F104, F123, F124-F129. 

Wagering on the position of chess pieces during independent chess games is made on the possibility of chess pieces being placed, during one or several upcoming chess games, on the chess board squares which, according to the rules approved by the Organizer, have the highest ratio. The number of chess boards included in one event is defined according to each event or a group of events and is specified in these rules.

## Ratio distribution principle

To calculate the corresponding ratio, the following rules are used:

- Before receiving information on the result of the upcoming event, the Participant must select the corresponding event category. The ratios applied by the organizer depend on the selected event category.
- Five (5) different ratio categories are applied in "Single" and "Super Express Bet" wagers according to the approved rules. The ratios are pre-calculated by the organizer and are the same for each category. In a wager by "Express Bet" rules, two (2) categories of ratios are applied.
- Chess board squares are assigned numbers as shown on (Fig. 1). This is done once, and which square is assigned which number is stated in the rules.

|  | 6 | 3 | 3 | 6 | 1 | 5 | 1 | 2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 7 | 16 | 18 | 14 | 9 | 15 | 12 | 10 | 11 |
| 6 | 21 | 25 | 19 | 20 | 11 | 17 | 19 | 14 |
| 5 | 34 | 41 | 34 | 30 | 26 | 21 | 27 | 24 |
| 4 | 42 | 43 | 36 | 35 | 34 | 33 | 33 | 31 |
| 3 | 25 | 18 | 21 | 19 | 18 | 21 | 28 | 23 |
|  | 9 | 9 | 10 | 11 | 13 | 14 | 15 | 18 |
| 1 | 4 | 1 | 3 | 1 | 2 | 5 | 2 | 9 |
|  |  |  |  |  |  |  |  |  |

## Wager by the rules of "System+", "Single", "Express", "System"

(Position of pieces on chess board in chess games)

- One event (F1-F18, F21-F35, F50-F52, F63, F73-F84, F105-F122, F130-F133) the result of which determines whether the bet wins or not, includes data on positions of chess pieces on 5 (five) chess boards in games where the game is between turn 20 and turn 70. The chess games are played independently.
- The chess boards included in one event are sorted by the turn time and are numbered:

Chess board 1, Chess board 2, Chess board 3, Chess board 4, and Chess board 5.

- The numbers assigned to squares occupied by chess pieces (regardless which ones) are summed for each of the 5 (five) chess boards (Fig. 3).
- The sum is then compared against the group number, according to the ratio calculation tables approved by the Organizer. Note that individual correspondence tables are used for each of the five chess boards. (Table 1)
- Table 1 A fragment of the table of correspondence of sums to groups

| Chess board 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| O O ÓU | $\checkmark$ | $\sim$ | m | * | ค | $\bullet$ | N | $\infty$ | $\sigma$ | $\bigcirc$ | F | $\underset{\sim}{\sim}$ | $\cdots$ | $\underset{\sim}{\square}$ | $\stackrel{\sim}{\sim}$ | $\stackrel{\square}{\square}$ | 今 | $\stackrel{\sim}{\sim}$ | 9 | 익 | $\stackrel{\sim}{\sim}$ | N |
|  | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 23 | 24 |
|  | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 48 | 49 |
|  | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 73 | 74 |
|  | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 98 | 99 |

- The relationship of 5 (five) group numbers (from each of the chess boards used for determination of the event outcome) to the final ratio is established using another table.

Table 2 A fragment of the table of ratios

| Ratio group numbers to chess boards, according to the position occupied, from 1st to 5th |  |  |  |  | Ratio category |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Chess board 1 | Chess board 2 | Chess board 3 | Chess board 4 | Chess board 5 | Category 1 | Category 3 | Category 5 | Category 7 | Category 9 |
| 3 | 3 | 6 | 7 | 25 | 0 | 0 | 0 | 40/7 | 40/9 |
| 2 | 2 | 6 | 7 | 25 | 0 | 40/3 | 10 | 50/7 | 60/9 |

An example of formation of a regular drawing for event 22:
Let us suppose the event includes the following games:

| $\#$ | Chess board 1 | Chess board 2 | Chess board 3 | Chess board 4 | Chess board 5 |
| :--- | :--- | :--- | :--- | :--- | :--- |


| 1 |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | The numbers of squares occupied by chess pieces are summed up: $\begin{aligned} & 9+30+35+19+9+21 \\ & =\mathbf{1 3 2} . \end{aligned}$ | The numbers of squares occupied <br> by chess pieces are summed up: $\begin{aligned} & 34+42+18+25+41+1+15 \\ & +11+26+17+14+10+15+ \\ & 2+23=\mathbf{2 9 9} \end{aligned}$ | The numbers of squares occupied by chess pieces are summed up: $\begin{aligned} & 34+9+43+18+30+35+18 \\ & +23=\mathbf{3} \end{aligned}$ | The numbers of squares occupied by chess pieces are summed up: $\begin{aligned} & 16+9+25+34+36+19+1 \\ & 7+21+33+24+18=\mathbf{2 5 2} \end{aligned}$ | The numbers of squares occupied by chess pieces are summed up: $6+25+14+1=46$ |
| 3 | The resulting sum of 132 <br> for chess board 1 corresponds to group 8 (see the example of sum-to-group correspondence table) | The resulting sum of 299 <br> for chess board 2 corresponds to group 11 | The resulting sum of 210 <br> for chess board 3 corresponds to group 22 | The resulting sum of 252 <br> for chess board 4 corresponds to group 9 | The resulting sum of 46 for chess board 5 corresponds to group 13 |

4 According to the ratio table, groups $8,11,22,9,13$ are assigned the following ratios:

| Category 1 | Category 3 | Category 5 | Category 7 | Category 9 |
| :---: | :---: | :---: | :---: | :---: |
| 0 | 0 | 0 | $40 / 7$ | $40 / 9$ |

The step result is calculated according to the ratio category that depends on the pre-selected event category. The event category is selected by the Wager Participant.

An example of sum-to-group correspondence table (using chess board 1 as example)
Chess board 1


The event result may be obtained if the gambling venue has enough tokens to make a Step during the event selection phase. The result of the selected event is the result of the wager.

The event result equal to zero means the wager is lost.
If the event result is calculated according to the following formula:

$$
\operatorname{win}(1)=\sum_{i=1}^{n} k_{i}^{*}{ }^{s}, \text { where }
$$

Win is the result,
i is the winning combination,
$\mathrm{k}_{\mathrm{i}}$ is the ratio of the winning combination (according to the selected ratio category), $s$ is the step amount.
The ratios are specified on the official website of the Ogranizer: http://legal.mostbet.ru/ .
Before receiving information on the result of the upcoming event, the Participant must select only one event category.

Each event category has its own ratios. The ratios do not influence the event result.
The ratio influences only the amount of the possible payout if the event result is deemed winning according to the current rules.

## The number of chess boards included in one event

- One event (F37, F41, F42, F43) the result of which determines whether the bet wins or not, includes data on positions of chess pieces on 70 (seventy) chess boards in games where the game is between turn 20 and turn 70.
- One event (F44, F46, F47) the result of which determines whether the bet wins or not, includes data on positions of chess pieces on $\mathbf{1}$ (one) chess board in a game between turn 20 and turn 70.
- One event (F45) the result of which determines whether the bet wins or not, includes data on positions of chess pieces on $\mathbf{6}$ (six) chess boards in games where the game is between turn 20 and turn 70.
- One event (F53-F62, F85-F94) the result of which determines whether the bet wins or not, includes data on positions of chess pieces on $\mathbf{1 2}$ (twelve) in games where the game is between turn 20 and turn 70 .
- One event (F64-F71, F95-F102) the result of which determines whether the bet wins or not, includes data on positions of chess pieces on 10 (ten) in games where the game is between turn 20 and turn 70 .
- One event (F72) the result of which determines whether the bet wins or not, includes data on positions of chess pieces on $\mathbf{1 0}$ (ten) in games where the game is between turn 20 and turn 70.
- One event ( $\mathbf{F 1 0 3}, \mathbf{F 1 0 4}, \mathbf{F 1 2 3}$ ) the result of which determines whether the bet wins or not, includes data on positions of chess pieces on $\mathbf{3}$ (three) chess boards in games where the game is between turn 20 and turn 70 .
- One event (F124-F129) the result of which determines whether the bet wins or not, includes data on positions of chess pieces on $\mathbf{1}$ (one) chess board in a game between turn 20 and turn 70.

> Wager by "Express Bet" rules
> (Position of pieces on chess board in chess games)
"Express Bet" is the condition of the continuation of the wager on the outcome of several sequential events (no more than 5 [five]) provided the outcome of the previous event has been guessed right. If at least one of the outcomes is not guessed right, the "Express Bet" wager is lost. The participant of an "Express Bet" wager may, at their own volition, stop at any of the events and go to the cash desk for the payout for this phase. The offer to continue the wager using the Express Bet rules becomes available only after a "Single" or "Super Express

Bet" wager is won provided the selected wager type allows continuing the wager using "Express Bet" rules.

The outcome of the event in an "Express Bet" wager is the position of pieces on 5 (five) chess boards.

For each chess board, a sum that depends on positions of pieces is determined.
Sums for each chess board are added up, providing a total sum.
A table is then used to map the total sum to the group number.
The step result depends on the ratio category which corresponds to the event category selected by the Participant.

In a wager by "Express Bet" rules, two (2) categories of ratios are applied.
"Express Bet" is available when betting using the following rules:
Wagers by "Express Bet" rules
Wager by "Super Express Bet" rules
Wager by "System+" rules.
The outcomes of wagers, as envisaged by these rules, for positions of pieces in chess games using "Express Bet" rules may be represented as animated images of red or black balls.

## Wager by "Super Express Bet" rules

(Position of pieces on chess board in chess games)
"Super Express Bet" - condition on continuation of the wager on the outcome of several events. The wager participant may continue the wager by "Super Express Bet" rules. To do so, the participant uses their tokens to make Steps to bet on the possibility that, during the next 5 (five) chess games, the pieces will be placed on the chess board squares which, according to the rules approved by the Organizer, have the highest ratio.

A participant is allowed to make a "Super Express Bet" wager when the sum of numbers of each of the 5 (five) chess boards with the pieces placed (regardless which piece on which square) renders the number related to the number of the group which allows making a "Super Express Bet" wager according to these rules.

The list of group numbers which allow making a "Super Express Bet" wager is precalculated and does not change.

The number of events included in a wager is pre-defined.
The result of a "Super Express Bet" wager is the sum of results of each event included in the "Super Express Bet" wager.

A participant is allowed to continue a "Super Express Bet" wager when, in an event included in the "Super Express Bet" wager, the sum of numbers of each of the 5 (five) chess boards with the pieces placed (regardless which piece on which square) renders the number related to the number of the group which allows making a "Super Express Bet" wager according to these rules.

Participation in several "Super Express Bet" wagers in a row may be limited by the requirement on the maximum payout amount, if present in these rules.

Wager by "System+" rules - such a wager includes all the events selected by the Wager Participants, as they are defined in the Wager conditions, in the "Express Bet" wager conditions, and in the "Super Express Bet" wager conditions.

The event results may be obtained if the gambling venue has enough tokens during the event selection phase. The wager result is the sum of the results of selected events counting the Steps taken.

The wager result equal to zero means the wager is lost.
The Wager Participant may at any point stop selecting the event and go to the cash desk of the Bookmaker's Office for the payout.

## IV. Special conditions of acceptance and calculation of bets, the procedure of resolution of disputes

4.1 If an event is canceled, the bets stop to be accepted.
4.2 If an event is postponed for no longer than three days from the date specified in the line, all bets on this event remain valid; if an event is postponed for longer than three days, all bets on this event must be returned and excluded from the express wagers (except for specific cases envisaged in sections for specific sports).
4.3 An event is considered to have happened if it is interrupted, is not finished within 24 hours, and meets the following criteria:

- football: the game lasted at least 70 minutes;
- NBA basketball: the game lasted at least 40 minutes;
- European basketball: the game lasted at least 35 minutes;
- NHL ice hockey: the game lasted at least 54 minutes;
- European and Russian (KHL) ice hockey: the game lasted at least 50 minutes;
- Bandy: the game lasted at least 60 minutes;
- American football: the game lasted at least 50 minutes;
- baseball: the game lasted at least 5 innings;
- an event related to the position of pieces in independent chess games: data on moves made in the chess games included in the corresponding event have been received.
The exception is the case of tie at the moment when a game is stopped provided the sport does not allow draws (e.g. baseball, American football, NHL and NBA playoff series). In these cases, the games are considered not happened and the payout is made with the ratio of " 1 ".
4.4 If an event is not finished and is considered to have happened, the result at the moment when the event was stopped is considered the result which defines all bets, without exceptions.
4.5 If an event is not finished and is considered to not have happened, payouts are made for bets the results of which may be unambiguously determined at the moment when the event was stopped (the halftime result, first goal etc.). All other bets are paid out with the ratio of " 1 ".
4.6 If a result is canceled or changed (after a protest etc.), the initial result is used for payouts. The actual result is the result proclaimed based on official protocols and other official sources of information immediately upon the completion of the event.
4.7 If a game is relocated to a neutral venue, the bets remain valid, but if relocated to the field of the rival team, the bets are to be refunded and excluded from express wagers. If a transferred game is to be played between teams from the same city, the bets remain valid and are not subject to refund, regardless of the field. For international games, the bets are refunded only if the game is relocated to a different country.
4.8 The bets on the result of a delayed event remain valid and are not subject to refund.
4.9 If a tennis player refuses to continue the match for any reason (or is disqualified), all the remaining games and sets are counted as lost by this player, and the payout is made for the final result obtained this way. If a tennis player refuses to play the game (is disqualified) before the match actually starts (before the first hit on the ball in the first game of the first set), the bets are refunded. If a tennis match is interrupted, not finished on the same day and/or is delayed, the bets remain valid until the end of the tournament the match is part of.
4.10 If more than one participant or a team are declared winners of the competition (contest), the payout ratios for the winners are divided by the number of the winners, but they cannot be less than 1.0. E.g. if one participant has a ratio of winning the tournament of 1.7 and another has 3.6 and both of them are declared winners, the resulting ratio for the victory of the first participant becomes 1.0 and of the second one - 1.8 .
4.11 If a participant who is a team member (a football, hockey, basketball player etc.) does not take part in the game, the ratio for the bets made on this participant is " 1 ", except when specified otherwise.
4.12 The basis for calculation of bets are only the results declared by the Wager Organizer. The Wager Organizer declares the results on the basis of data provided by (on behalf of) the event organizers or published by the event organizers in mass media. Video recordings are not taken into account. The results declared by other Bookmaker's Offices are not considered official sources of information for the Wager Organizer.
4.13 All claims on disputed issues are accepted in writing within a month after the results of the corresponding bet have been declared. After this term has expired, no claims are accepted. In debatable situations that have no precedents, the Wager Organizer makes the final decision. The fact the Wager Participant places any bet at Wager Organizer's means the unconditional acceptance of any decisions made by the Wager Organizer. Any claims are accepted only with official documented proofs of the disputed fact coming from the organizer of the event the Wager Organizer accepted the bet on.
4.14 If a bet was miscalculated (due to technical errors, wrongly entered event results etc.), such bets are to be recalculated after the Wager Participant files a claim.
4.15 If a Wager Participant has made a bet on an event the result of which was known beforehand, the Wager Organizer is entitled to annul the bet without refunding it. If time is needed to establish additional circumstances that would prove this fact, the bet is frozen by the Wager Organizer until the circumstances are established. No interest is accrued to the amount of the frozen bet.
4.16 The date and the starting time of the even registered in the system are only for information purposes. For the purpose of bet calculations, the actual event starting time is considered.
4.17 The bets made after the event has actually started are invalid and to be refunded, except for the bets made after the event has actually ended.
4.18 The bets made after the event has actually ended (when the result of it is already known) are considered cheating and are not refunded.
4.19 In debatable situations that have no precedents, the Wager Organizer makes the final decision.
4.20 Placed bets are not refunded and not paid out if the Wager Participant deliberately tried to deceive the personnel of the Wager Organizer by providing them with false information and requirements related to the organization and wager procedure. All the above limitations apply to persons younger than 18 years old and their representatives.


## V. Particulars of acceptance and calculation of bets depending on event source types

## FOOTBALL

5.1. Bets on events related to the organization and hosting a football game are accepted only on the result established upon the end of the normal time, including stoppage time but excluding extra
time (overtime). Stoppage time of the first halftime is considered the 45th minute. Stoppage time of the second halftime is considered the 90th minute.
5.2. For all bets made on the number of warnings issued to the players, sending-offs are not counted. If a player is dismissed due to two yellow cards, only one yellow card is taken into account. Cards shown to reserve players and coaches are not counted.
5.3. For tournament events consisting of several games, it is possible to wager on whether a team will progress to the next round. The progression is defined based on the sum of all games that have taken place.
5.4. Wagers are accepted on the time of the first goal, on the player to score the first or last goal, on whether a specific player will score in this game, on the total of the first or second halftime, as well as other types of wagers as specified in the daily line. Note that own goals (scored in own team's net) is not counted for bets on specific players.
5.5. Bets on MLS championship games are accepted with the extra time (overtime) counted, unless specified otherwise.
5.6. Wagers on corner kicks, yellow cards, fouls, shots on goal, offsides, possession percentage etc. may be made if the Wager Organizer specifies information sources to be used in determination of the bet result.
5.7. The Wager Organizer may offer the Wager Participant various other types of bets on events related to organization and hosting of football games when specified in the daily line:

- First halftime-game. The result of the first halftime and the final result of the game;
- Guess the score. The correct score after the normal time of the game ends;
- Who scores first. Which team will score the first goal. If no goals are scored in the normal time, the bet is lost. An own goal is counted as a goal of the team the goal is assigned to.
- First goal time. The period (minute A through minute B) within which the first goal will be scored. If no goals are scored in this time, the bet is lost.
- Both teams will score. Whether both teams will score or at least one will not.
- Which halftime has more goals. During which halftime more goals will be scored or whether the number will be the same.
- Victory in game. Which team will prevail after the final end of the game, i.e. after the extra time and the penalty shootout, if any.
- 1st Corner - Team. Which team will perform the first corner.
- Most Corner - Team. Which team will perform the most corners. Note that the actually performed corners are counted, not the ones that have been awarded.
- Number of Corners - Total Over/Under. Whether the total number of corners will be over or under indicated value.
- First Team to Start from Center Spot. Which team will start from the center spot first.
- First to Replace. Which team will replace a player first. If both teams replace their players for the first time simultaneously (as specified in the match protocol) the bets are paid out with the ratio of " 1 ". If no team replaces their players during the entire game, the bets are paid out with the ratio of " 1 ".
- First Replacement Time. During which halftime (or during the break) will the first replacement happen. If no team replaces their players during the entire game, the bets are paid out with the ratio of " 1 ".
- Will There Be Penalties. Whether penalty kicks will or will not be awarded during the game.
- Will There Be Sending-offs. Whether a player will or will not be sent off during the game. Only sending-offs of the field players and the goalkeeper are counted.
- First Warning. Which team's player will receive the first warning (a yellow card). If both teams receive a yellow card simultaneously (as specified in the match protocol) the bets are paid out with the ratio of " 1 ". If no team receives a yellow card during the entire game, the bets are paid out with the ratio of " 1 ".
- Last Warning. Which team's player will receive the last warning (a yellow card). The second yellow card that leads to sending the player off the field is not counted. If both teams receive a yellow card simultaneously (as specified in the match protocol) the bets are paid out with the ratio of " 1 ". If no team receives a yellow card during the entire game, the bets are paid out with the ratio of " 1 ".
- Total yellow cards, yellow cards handicap. Steps are settled based on field player and goalkeeper bookings. Second yellow cards that lead to sending players off the field are not included in the count of the total number of warnings.
- Home vs. Away. Which team, home or away, will score more goals, considering the total and the handicap.
- Team Comparison. Which team from the list will score more goals.
- Individual Total of a Player. The total result of an individual player by the number of scored goals. Own goals are not counted. If a player does not appear in the starting lineup, the ratio for the bets made on this player is " 1 ".
- What Will Happen First: Yellow Card or Goal. Which will happen first during the game, a yellow card will be shown or a goal will be scored. If neither happens during the entire game, the bets are paid out with the ratio of " 1 ".
- Double (hat trick, poker). Whether a player will score exactly two goals in a game (double), exactly three goals (hat trick) or exactly four goals (poker). Own goals do not count.
- Whether the Player Will Receive a Yellow/Red Card. Whether a certain player will receive a yellow or a red card during the game. Only yellow and red cards shown to the field players and the goalkeeper are counted. If a player does not appear in the starting lineup, the ratio for the bets made on this player is " 1 ".
- Official stoppage time. Whether the length of the stoppage time added to the normal time at the end of each halftime will be more or less of the suggested value.
- Comeback. A team is considered to have made a "comeback" if it was losing during the game but managed to win the game after the normal time and stoppage time. If no goals have been scored or the game ended with a draw, the bet is lost.
- First Header Goal. Whether the first goal in the game will be a header. Own goals do not count. If no goals have been scored, then the bet on "First Header Goal - No" is won.
- Will Score First and Win the Game. Which of the teams will score the first goal AND win the game. If no goals are scored in this time, the bet on "Will Score First and Win the Game - Yes" is lost.
- Will Win the Game and TL (TM). Which team will win the game and how many goals will be scored: more or less than the total specified in this line.


## ICE HOCKEY

6.1. Bets on NHL, KHL and the Russian championship games are accepted with the extra time (overtime) counted, unless specified otherwise. Bets on European championships (except for Russia) and all international games are accepted for the normal time only, unless specified otherwise.
6.2. Individual Total of a Player. The total result of an individual player by the number of scored goals + assists. All bets on individual players' totals are accepted with the overtime included but not counting the penalty shootouts. If a player did not take part in the game, all bets on this player are assigned the ratio of " 1 ".
6.3. If the goal is scored at $9: 00$, then such goal is deemed to have been scored from 1st to 9 th minute. If the goal is scored at $1: 00$, then the goal is deemed to have been scored at 1st minute.
6.4. If the same number of goals have been scored in both of the compared periods, the bet on the comparison "one period against another period" is deemed lost.
6.5. The Wager Organizer may offer the Wager Participants various other types of bets on ice hockey events when specified in the daily line:

## TENNIS

7.1. Handicap and total for a tennis match are specified in games.
7.2. A "Set Count" wager is offered. The corresponding columns are named in the line as following: 2:0; 2:1, 3:0, 3:1, 3:2 etc.
7.3. "Who Will Progress". Choose a player who will progress further in the tournament than the other one in the pair. If both players have left the tournament, the winner is the player who has progressed further in the tournament; if both have left in the same round, the payout ratio for the bets is " 1 ". If a player refuses to take part in the tournament before the beginning, the ratio for the bets is " 1 ".
7.4. "Tournament Winner" The winner is a player (a team) which has won the first place in the tournament. If a player refuses to take part in the tournament before the beginning, the payout ratio for the bets is " 1 ".
7.5. "Win a Game". Who of the two players will win a game. A tiebreak is considered a separate game. If a game is not finished due to any reason (the match is interrupted, one of the players refuses to continue, is disqualified etc.), the bets on this game are calculated with the ratio of " 1 ".
7.6. "First Set Count" The exact count of the first set. If the first set is not finished, the bets made on this outcome are calculated with the ratio of " 1 ".
7.7. In team matches, when one or several players of a team are replaced due to any reason, the bets on the outcome of the match in general remain valid. If at least one of the participants is replaced in a pair match and the pairs have been announced, then the payouts are calculated with the ratio of " 1 "; if the pairs have not been announced, the bets remain valid.
7.8. If the match format (the number of sets) has been changed, the bets on the following outcomes:

- victory of a player in the match;
- victory of a player in the first set;
- handicap in games for the first set;
- total of the first set;
- who will serve first in the match;
- who will win the first game in the match;
remain valid and are calculated when the result of the match have been declared. Bets on any other outcomes are calculated with the ratio of " 1 ".
7.9. If a tennis player refuses to continue the match for any reason (or is disqualified), all the remaining games and sets are counted as lost by this player, and the payout is made for the final result obtained this way.
7.10. If the initials of a player are stated wrong in the line of the tennis match due to a mistype, this is not a valid reason to refund the bet and the bet remains valid.
7.11. Statistics (the number of aces, double faults, first serve percentage etc.) are taken from the official websites of the tournament.
7.12. Bets on listed outcomes (the number of aces, double faults, first serve percentage etc.) are calculated as followsL the events unambiguously defined after the match has been stopped are accepted for the calculation. All other bets are paid out with the ratio of " 1 ".
7.13. If a refusal (disqualification) took place before the beginning of the match, the bets are to be refunded.
7.14. Court surface types are specified for information only; if the surface is replaced, all bets on the match remain valid.
7.15. If the number of sets in the match has been stated incorrectly or such incorrect statement has led to incorrect data on the games and total, such bets are to be refunded.


## BASKETBALL, AMERICAN FOOTBALL

8.1. Basketball games are played and calculated with the possible extra time (overtime) taken into account, unless otherwise specified in the daily line. An exception are the events with the "draw" outcome ("X") specified in the line. In this case, bets on outcomes "W1", "X", "V2", " 1 X ", " 12 ", "X2" are accepted on the normal time.
8.2. If before the game or in Live bets a ratio for a draw (" X ") has been stated at least once, then the overtime is not accounted for outcomes "W1", "X", "W2", "1X", "12", "X2" regardless whether the draw ratio ("X") was ever specified subsequently.
8.3. Individual total of a player. Individual total of specific performance indicator of a certain player: points scored, rebounds, assists etc. All bets on individual players' totals are accepted with the overtime. If a participant who is a team member does not take part in the game, the ratio for the bets made on this participant is " 1 ".
8.4. Total of the Quarter with Most Scored Points If there are two or more quarters with the highest/lowest total, this does not constitute that bets will be returned. In this case, calculation is made based on the total.
8.5. The Quarter with Most Scored Points If two or more quarters ended with the same number of scored points and thus, it is not possible to define one with most scored points, the bets made on such quarters are calculated with the ratio of " 1 ". The bets on other quarters are considered to be lost.
8.6. The Halftime with Most Scored Points If both halftimes ended with the same result, the bets are paid out with the ratio of " 1 ".

## BASEBALL

9.1. A game is considered finished if a total of five innings have been played in it.
9.2. The bets are made on the final result of the game, all possible additional periods (innings) included. If a game is canceled, not finished or postponed to another day, the bets are refunded. If two same games happened on one day, the result of the first one is taken.

## VOLLEYBALL

10.1. Handicaps and totals for volleyball games (or sets) are specified in points, unless specified otherwise.
10.2. In the "Score by Sets" wager, one needs to guess the correct result of the game (six possible outcomes: 3:0; 3:1, 3:2, 0:3, 1:3, 2:3).

## MOTOR SPORTS, CYCLING

11.1. The "warm up lap" is taken into account for the race result.
11.2. "One on one". Which driver of the two listed will perform better. Better performing is the driver who takes higher place in the race (final classification). If both drivers have not finished the race, the driver who has completed more laps is considered to have performed better; if both drivers fell out of the race after the same number of laps, the bets are paid out with the ratio of " 1 ". If the driver fails to set the fastest lap, then their place is settled based on final classification protocol.
11.3. The final places of the drivers are taken from the official final protocol published immediately after the race ends. No subsequent disqualifications and changes to the protocol are taken into account.
11.4. In debatable situations, the criterion to define the winner and first three places is the victory ceremony.
11.5. The winner is a driver which has won the first place in the final classification.
11.6. "Will the Driver Finish the Race or Not" Whether a specific driver finishes the race or not. The driver is deemed to have finished the race if they classified.
11.7. "Fastest Lap" Which driver will set the fastest lap of the race.

## BOXING

12.1. The "Bout Duration" wager is specified in the "Rounds total" line. The wager participant must guess the correct number of rounds of the bout. The round in which the fight outcome was decided (in which the fight ended) counts as well. If a fighter does not come out for the next round after the bell, the fight is considered to have finished in the previous round.
12.2. The "Victory of Fighter 1 (2)" wager includes the following points: - win on points;

- knockout win;
- technical knockout win;
- rival's disqualification or refusal to fight the bout.
12.3. The "Draw" wager is decided following the judges' decision on the equal score of the fighters after the end of last round.
12.4. The "Win on points" wager is decided following the judges' decision after the end of last round.
12.5. The "Early victory" wager includes a knockout, a technical knockout as well as rival's disqualification or refusal to fight the bout. If the number of the rounds has been changed, the bets on the bout outcome remain valid, but the bets on the number of rounds are refunded with the ratio of " 1 ".
* If a bout has been interrupted or postponed for more than 30 hours, all bets made on this bout are paid out with the ratio of " 1 "; if the bout is finished within 30 hours, all bets made on it remain valid.


## BIATHLON, CROSS-COUNTRY SKIING AND OTHER WINTER SPORTS

13.1. The final result of the race is taken from the official protocol published on the official website immediately after the race ends. Any subsequent disqualifications of the participants and any alterations of the final protocol are not taken into account.
13.2. "Missed shots". The competitor's total number of missed shots in the race is considered. The wager participant is to guess which of the listed competitors will have more missed shots. If the number is within the handicap, the bet is refunded. If the participant fell out of the race, all bets are paid out with the ratio of " 1 ".
13.3. "Missed shots in a relay". Number of missed shots in a relay is a total number of penalty laps and additional bullets used by the team.

## HANDBALL, FUTSAL, BEACH FOOTBALL, RUGBY, BANDY, FIELD HOCKEY, FLOORBALL, WATER POLO, DARTS

14.1. Bets on handball, futsal, beach football, rugby, bandy, field hockey, floorball, water polo, darts are accepted for the normal time of the game, unless specified otherwise. If a game has been
canceled or postponed for more than 15 hours due to any reason, all bets on it are paid out with the ratio of " 1 ".
14.2. If a game is not finished, payouts are made for bets the results of which may be unambiguously determined at the moment when the event was stopped (the first halftime result, first goal and its time etc.). All other bets are paid out with the ratio of " 1 ".
14.3. In the "Which Team Performs Better in the Tournament" wager, if neither team qualifies from the group phase, the one with more points is considered to have performed better. If both teams have the same number of points, the bets are calculated on the basis of the final protocol.

## GOLF

15.1. "Tournament Winner" The winner is a player who has won the first place in the tournament. If two (or more) leading players have the same results after the end of the normal time of the game, the winner is usually determined using the "sudden death" rule, i.e. the situation when the winner is determined in the extra time and the game continues before someone makes the first effective mistake. In this case, the winner of the "playoff" stage is declared the winner of the tournament. All other competitors are deemed to have taken second place.
15.2. In some tournaments, the players may have to play a specific number of extra holes. In this case, the winner is the player with the lowest score after completing the agreed number of holes, and all other competitors are deemed to have taken second place.
15.3. "One on one". Which golfer of the two listed will perform better. The better performing golfer is the one who completes 18 holes with lowest score. If a player who has started the game falls out before completing all 18 holes, they are considered to have lost, regardless of their score. The start of the game is the first shot towards the hole. If a tournament participant falls out of the game before it begins, all bets on all players in this group are calculated with the ratio of " 1 ". If a group which must start the game is reformed, all bets made on the originally formed group remain valid.
15.4. If the beginning of a tour is postponed or the game is postponed within a tour, all bets remain valid for 48 hours. If the tour/game is not continued within 48 hours, all amounts paid according to such bets are to be refunded to the players.

## VI. Sources of information on event outcomes

# 16.1 When determining statistics for football matches, the source for determining results is data from the following websites: 

Football. National teams games http://www.fifa.com
Football. UEFA Champions League, Europa ${ }_{\text {http://www.uefa.com }}$
League
Football. CONCACAF Champions League http://www.concacaf.com
Football. CAF Champions League http://www.cafonline.com
Football. AFC Champions League http://www.the-afc.com

| Football. Championship of England | $\mathrm{http}: / / w w w . s p o r t i n g l i f e . c o m ~$ |
| :--- | :--- |
| Football. Championship of Australia | $\mathrm{http}: / / w w w . a-l e a g u e . c o m . a u$ |
| Football. Championship of Australia. National | $\mathrm{http}: / / w w w . f o o t b a l l f e d v i c . c o m . a u$ |
| Premier Leagues Victoria |  |
| Football. Championship of Austria. | $\mathrm{http}: / / \mathrm{www} . b u n d e s l i g a . a t ~$ |


| Football. Championship of Italy, C1-A/B | http://www.raisport.rai.it |
| :--- | :--- |
| Football. Championship of China | $\mathrm{http}: / /$ sports.sina.com.cn/csl |
| Football. Championship of Cyprus | $\mathrm{http}: / / w w w . c f a . c o m . c y$ |
| Football. Championship of Colombia | $\mathrm{http}: / / w w w . d i m a y o r . c o m$ |
| Football. Championship of Latvia | $\mathrm{http}: / / w w w . l f f .1 \mathrm{l}$ |


| Football. Championship of the USA (USSF) | http://www.ussoccer.com/ |
| :---: | :---: |
| Football. Championship of Turkey | http://www.angelfire.com/nj/sivritepe |
| Football. Championship of Turkey, 2nd division http://www.tff.org.tr |  |
| Football. Championship of Ukraine | http://www.fpl.ua |
| Football. Championship of Wales | http://www.welshpremier.com |
| Football. Championship of Uruguay | http://www.auf.org.uy |
| Football. Championship of Finland | http://www.veikkausliiga.com |
| Football. Championship of France | http://www.lequipe.fr |
| Football. Championship of Croatia | http://www.prva-hnl.hr |
| Football. Championship of Czechia | http://fotbal.idnes.cz |
| Football. Championship of Chile | http://www.anfp.cl |
| Football. Championship of Switzerland | http://www.football.ch |
| Football. Championship of Sweden | http://www.svenskfotboll.se |
| Football. Championship of Scotland | http://www.sportinglife.com |
| Football. Championship of Estonia | http://www.jalgpall.ee |
| Football. Championship of South Korea ( $\mathrm{K}^{-} \mathrm{http}$ ://www.kleague.com League) |  |
| Football. Championship of South Kore (National League) | http://www.n-league.net |
| Football. Championship of Japan | http://www.j-league.or.jp |

16.2. When determining statistics for basketball matches, the source for determining results is data from the following websites:

| Basketball. FIBA tournaments | $\mathrm{http}: / / \mathrm{www} . f i b a . c o m$ |
| :--- | :--- |
| Basketball. FIBA Europe tournaments | $\mathrm{http}: / / \mathrm{www.fibaeurope.com}$ |
| Basketball. ULEB Euroleague | $\mathrm{http}: / / \mathrm{www} . e$ euroleague.net |
| Basketball. Eurocup | $\mathrm{http}: / /$ eurocupbasketball.com |


| Basketball. Adriatic league | http://www.adriaticbasket.com |
| :---: | :---: |
| Basketball. Balkan league | http://www.balkanleague.net |
| Basketball. Baltic league Men | http://www.bbl.net |
| Basketball. VTB league | http://www.vtb-league.com |
| Basketball. NBA | http://www.nba.com |
| Basketball. WNBA | http://www.wnba.com |
| Basketball. NCAA | http://www.ncaasports.com |
| Basketball. Championship of Australia. NBL | http://www.nbl.com.au |
| Basketball. Championship of Australia. South League | http://www.seabl.com.au |
| Basketball. Championship of Australia. Women | http://www.wnbl.com.au |
| Basketball. Championship of Austria. | http://www.oebl.at |
| Basketball. Championship of Argentina | http://www.a-d-c.com.ar/liga/ |
| Basketball. Championship of Belgium | http://www.basketleague.be |
| Basketball. Championship of Bulgaria. Men | http://www.basketball.bg |
| Basketball. Championship of Germany | http://www.basketballbundesliga.de |
| Basketball. Championship of Greece | http://www.esake.gr |
| Basketball. Championship of Israel. Men | http://www.bsl.org.il |
| Basketball. Championship of Spain | http://www.acb.com |
| Basketball. Championship of Italy Men | http://www.legabasket.it |
| Basketball. Championship of Italy. Women | http://www.legabasketfemminile.it |
| Basketball. Championship of China. Men | http://sports.sina.com.cn/cba |
| Basketball. Championship of China. Women | http://sports.sina.com.cn/wcba |
| Basketball. Championship of Latvia | http://www.basket.lv |
| Basketball. Championship of Lithuania | http://www.lkl.lt |

Basketball. Championship of Poland
Basketball. Championship of Russia
Basketball. Championship of Romania
Basketball. Championship of Serbia
Basketball. Championship of Slovakia
Basketball. Championship of Slovenia
Basketball. Championship of Turkey
Basketball. Championship of Ukraine. Superleague
Basketball. Championship of the Philippines
Basketball. Championship of Finland
Basketball. Championship of France
Basketball. Championship of Croatia
Basketball. Championship of Czechia
Basketball. Championship of Sweden
Basketball. Championship of Estonia
Basketball. Championship of South Korea. Men
Basketball. Championship of South Korea. Women
Basketball. Championship of Japan
http://www.plk.pl
http://www.basket.ru
http://www.frbaschet.ro
http://www.kls.rs
http://www.ebasket.sk
http://www.kzs-zveza.si
http://www.tbl.org.tr
http://sl.ukrbasket.net
http://www.pba.ph
http://koris.fi
http://www.lnb.fr
http://www.hks-cbf.hr
http://www.cbf.cz
http://www.svenskabasketligan.se
http://www.basket.ee
http://www.kbl.or.kr
http://www.wkbl.or.kr
http://www.bj-league.com
16.3. When determining statistics for volleyball matches, the source for determining results is data from the following websites:

Volleyball. Eurocups
Volleyball. National teams games
Volleyball. Middle European league
Volleyball. Championship of Austria.
Volleyball. Championship of Brazil
http://www.cev.lu
http://www.fivb.com
http://mevza.volleynet.at
http://www.volleynet.at
http://www.cbv.com.br

Volleyball. Championship of Bulgaria
Volleyball. Championship of Germany
Volleyball. Championship of Greece
Volleyball. Championship of Spain
Volleyball. Championship of Italy. Men
Volleyball. Championship of Italy. Women
Volleyball. Championship of Cyprus
Volleyball. Championship of China
Volleyball. Championship of Latvia

Volleyball. Championship of Lithuania
Volleyball. Championship of Poland. Men
http://www.bulgarianvolley.com
http://www.volleyball-bundesliga.de
http://www.volleyball.gr
http://www.rfevb.com
http://www.legavolley.it
http://www.legavolleyfemminile.it
http://www.volleyball.org.cy
http://www.volleyball.org.cn/
http://www.volejbols.lv
http://www.ltf.lt
http://www.pls.pl

Volleyball. Championship of Poland. Women http://www.lsk.net.pl

Volleyball. Championship of Portugal
Volleyball. Championship of Russia
Volleyball. Championship of Romania
Volleyball. Championship of Serbia
Volleyball. Championship of Slovakia
Volleyball. Championship of Slovenia
Volleyball. Championship of Turkey
Volleyball. Championship of Ukraine
Volleyball. Championship of Finland
Volleyball. Championship of France
Volleyball. Championship of Czechia
Volleyball. Championship of Sweden
Volleyball. Championship of Estonia
http://www.fpvoleibol.pt
http://www.volley.ru
http://www.frvolei.ro
http://www.wienerliga.org
http://www.svf.sk
http://www.odbojka.si
http://www.voleybol.org.tr
http://www.uvf.org.ua
http://lentopalloliitto-fi.directo.fi/sm-liiga
http://lnv.fr
http://www.cvf.cz
http://www.volleyboll.se
http://www.evf.ee

Volleyball. Championship of South Korea

Volleyball. Championship of Japan
http://kovo.co.kr
http://www.vleague.or.jp
16.4. When determining statistics for ice hockey matches, the source for determining results is data from the following websites:

Ice hockey. National teams games
Ice hockey. AHL
Ice hockey. NHL
Ice hockey. KHL
Ice hockey. KHL, individual total of a player
Ice hockey. Asia league
Ice hockey. Championship of Austria.
Ice hockey. Championship of Belarus
Ice hockey. Championship of the UK
Ice hockey. Championship of Germany
http://www.iihf.com
http://www.theahl.com
http://www.nhl.com
http://www.khl.ru
http://www.khl.ru
http://www.alhockey.com
http://www.erstebankliga.at
http://www.hockey.by
http://eliteleague.co.uk
http://www.del.org

Ice hockey. Championship of Germany, 2nd Bundesliga http://www.esbg.de

Ice hockey. Championship of Denmark
Ice hockey. Championship of Italy
Ice hockey. Championship of Norway
Ice hockey. Championship of Russia. Supreme league
Ice hockey. Championship of Slovakia
Ice hockey. Championship of Finland
Ice hockey. Championship of Finland, 2nd league
Ice hockey. Championship of France
Ice hockey. Championship of Czechia
Ice hockey. Championship of Switzerland
http://www.ishockey.dk
http://www.lihg.it
http://www.hockey.no
http://www.fhr.ru
http://www.szlh.sk
http://www.sm-liiga.fi
http://www.mestis.fi
http://www.hockeyfrance.com
http://www.hokej.cz
http://www.sehv.ch

Ice hockey. Championship of Sweden http://www.swehockey.se
16.5. When determining statistics for handball matches, the source for determining results is data from the following websites:

| Handball. IHF tournaments | http://www.ihf.info |
| :---: | :---: |
| Handball. EHF tournaments | http://www.eurohandball.com |
| Handball. European Champions Leagu | http://championsleague.eurohandball.com |
| Handball. Championship of Austria. | http://hla.sportlive.at |
| Handball. Championship of Hungary | http://www.handballnet.hu |
| Handball. Championship of Germany | http://www.handball-bundesliga.de |
| Handball. Championship of Denmark | http://www.infosport.dk |
| Handball. Championship of Spain | http://www.asobal.es |
| Handball. Championship of Norway | http://www.handball.no |
| Handball. Championship of Poland | http://www.zprp.pl |
| Handball. Championship of Russia | http://www.rushandball.ru |
| Handball. Championship of Romania | http://www.frh.ro |
| Handball. Championship of Serbia | http://www.rss.org.rs |
| Handball. Championship of Slovenia | http://www.mik1liga.si |
| Handball. Championship of Slovakia | http://www.slovakhandball.sk |
| Handball. Championship of France | http://www.ff-handball.org |
| Handball. Championship of Czechia | http://www.chf.cz |
| Handball. Championship of Sweden | http://www.handboll.info |

16.6 When determining statistics of results and progression of chess games, the information is taken from the following websites:

Chess. Games organized by
the international federation http://www.fide.com

Chess. Correspondence games
organized by the international federation http://www.iccf.com
Chess. Games http:// www.chess-results.com
Chess. International correspondence
games www.en.chessrook.com
16.7.When determining statistics for bandy matches, the source for determining results is data from the following websites:

Bandy. Championship of Russia http://www.rusbandy.ru
Bandy. Championship of Sweden http://www.svenskbandy.se
16.8. When determining statistics for baseball matches, the source for determining results is data from the following websites:

MLB baseball. http://www.mlb.com
Baseball. NPB http://www.npb.jp
16.9. When determining statistics for futsal matches, the source for determining results is data from the following websites:

Futsal. Championship of Russia http://amfr.ru
Futsal. Championship of Italy http://www.divisionecalcioa5.it
Futsal. Championship of Spain http://infs.es
Futsal. Championship of Brazil http://ligafutsal.com.br
16.10.When determining statistics for cybersports matches, the source for determining results is data from the following websites:

Dota2 www.dotabuff.com
Counter-Strike:Global Offensive (CS:GO) www.hltv.org
League of Legends. Results and statistics http://www.leagueofgraphs.com
Results of LCL leagues http://www.ru.lolesports.com
Hearstone. Results http://www.gosugamers.net/hearthstone
16.11.When determining statistics for tennis matches, the source for determining results is data from the following websites:

ATP website http://www.atptennis.com
WTA website http://www.wtatour.com
ITF website http://www.itftennis.com
Statistics on games http://www.tennisbetside.com
Statistics on games http://www.betradar.com
16.12. When determining results of martial arts competitions, the source for determining results is data from the following websites:

UFC fights http://www.ufc.com
UFC statistics http://www.ufcstats.com
Martial arts http://www.sherborg.com
16.13. When determining statistics for rugby matches, the source for determining results is data from the following websites:

Rugby. International competitions www.worldrugby.org
Rugby. European competitions www.rugbyeurope.eu
Rugby. Championship of Australia www.rugby.com.eu
Rugby. Championship of South Africa www.sarugby.online
Rugby. Championship of Italy www.federugby.it

