

## RULES OF INTERACTIVE BET ACCEPTANCE AND WINNINGS PAYOUT

### INTRODUCTION

These Rules of bet acceptance and winnings payout (hereinafter – Rules) on AO SportBet website (hereinafter – the Website) 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 21, 2014 No. 222-FZ "On the Introduction of Amendments to the Federal Law "On the State Regulation of Activities Associated with the Organization and Conduct of Gambling and on Amending Individual Legislative Acts of the Russian Federation" and Individual Legislative Acts of the Russian Federation", 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 are effective on the date of their confirmation and define the procedure for wagering in the form of bet acceptance and winnings payout, dispute resolution procedure, particulars of the acceptance of bets on various types of events, and also govern other legal relations between the Wager Participants and the Wager Organizer.

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### MAIN TERMS AND DEFINITIONS

**Wager** – 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.

**Line** – 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).

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 (hereinafter, Registration Card) issued after placing a bet The Registration Card is considered as a confirmation of conclusion of the agreement on winnings (wager agreement). The Registration 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 = 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. In such case, the Registration Card shall be returned to the Gambling Organizer, while the Gambling Organizer shall perform the exchange operation at the rate of 1 electronic point = 1 ruble and return the placed bet to the Gambling Participant.

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).

Wager Organizer – Joint Stock Company AO "SportBet", License No. 1 dd. April 6, 2009, issued by the Federal Tax Service of Russian Federation for: "Activities related to the organization and conducting of gambling in bookmaker's offices and totalizators", the license is valid: indefinitely.

Wager Participant – a visitor of a gambling establishment of 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.

Bet – 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 the gambling organizer is exchanged for the tokens issued by the gambling establishment, the electronic points.

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.

Outcome is the result of an event.

Winning Odds – rates provided by the Wager Organizer for various event outcomes, depending on which, after the event outcome has been established, the amount of Wager Participant's winnings is determined.

## **MAIN TYPES OF WAGERS**

Wager by "Single" rules - prediction of a separate outcome of one event;

Wager by "Accumulator" rules - simultaneous predictions of several outcomes of completely independent events;

Wager by "System" rules - prediction of a complete combination of expresses of a specified size from the predetermined quantity of event outcomes;

Wager by "Single on Combination rules" - prediction of one event on condition that these Rules are observed;

Wager by "Express Bet" rules - prediction of six or less events that are part of the wager (Line) on condition that these Rules are observed.

Wager by "Super Express Bet" rules - prediction of events that are part of the wager (Line) on condition that these Rules are observed;

The result of this type of wager is equal to the sum of the results of each event that is part of the "Super Express Bet". Individual odds are established for each event that is part of the "Super Express Bet". This type of wager is available only in case of occurrence of a relevant event in wagering by "System+ on Combination" rules and "Super Express Bet" wagering.

Wager by "Express Bet 2" rules – prediction of five or less events that are part of the wager (Line).

Wager by "Super Express Bet 2" rules – prediction of events that are part of the wager (Line). The result of "Super Express Bet 2" wager is determined according to individual odds. This type of wager is available only in case of occurrence of a relevant event in wagering by "Single on Combination" rules.

Wager by "Super Express Bet 8-11" rules – prediction of a sequence of 8, 10, or 11 events that are part of the wager (Line) on condition that these Rules are observed.

Wager by "System on Combination" rules - prediction of 60 or less events that are part of the wager (Line) on condition that these Rules are observed;

Wager by "System+ on Combination" rules – prediction of the entire sequence of events that are part of the wager (Line) on condition that these Rules are observed.

Wager by "System+ on Combination" rules – prediction of the entire sequence of events that are part of the wager (Line) on condition that these Rules are observed.

## **CONDUCTING WAGERING. GENERAL PROVISIONS**

The Wager Organizer accepts bets and pays out winnings at the cash desk of its bookmaker's office only if the game of chance Participant has provided an identification document;

If the amount of winnings 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;

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.

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.

When paying out the winnings, the Wager Organizer withdraws income tax following the procedure established by the tax and levy legislation of the Russian Federation.

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 the Wager Organizer's Website and technical means.

All bets are accepted in accordance with these Rules.

The Wager Organizer accepts bets on events that do not depend on the actions of either the Wager Participant or Wager Organizer, in regard of which it is not known whether they will occur or not.

The Wager Organizer has the right to start accepting bets on any events meeting the criteria specified in these Rules (including sports events, outcomes of events that depend on actions related to the public data on the coordinates of the aircrafts in flight, results of contests, political elections, etc.) except for the bets provided in item 3.10 of the Rules.

The Wager Organizer cannot accept bets on outcomes of events that depend on actions related to the organization and conduct of other games of chance and any lotteries except for All-Russia state lotteries; as well as bets on wagers whose outcomes depend on changes of a foreign currency exchange rate against the currency of the Russian Federation or other foreign currency, results of other games of chance and any lotteries except for All-Russia state lotteries.

The terms of 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 publishing them on Wager Organizer's Website.

Conditions of bet acceptance may be changed at any time without prior notice.

Conditions of bets placed remain unchanged.

Prior to placing an interactive bet, the Wager Participant must inquire into all the changes to the current line.

The Wager organizer may at their own discretion refuse to enter a risk-based agreement on winnings with any individual without giving a reason.

The Wager Participant selects the type of wager when making a bet. The event is selected either immediately after making a wager, or by the Participant themselves with the use of special equipment.

The Wager Participant transferring a bet is considered to have read and agreed to the current Rules.

Bets are accepted from persons who are 18 years or older and who provide an identification document confirming the age of the Wager Participant and sign the agreement on winnings.

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.

The Wager Organizer may stop accepting bets on previously announced events at any time.

The Wager Organizer has the right to declare a bet void in the following cases:

Typographical errors are apparent in the offered line;

Personnel allowed for acceptance of an incorrect bet;

Mismatch between the ratios in the line and ratios in the bet;

Unfair competition has been proven;

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 odds of "1" (one).

In team sports, the concepts of "home" (home teams hosting the competition) and "away" (guest teams) are used, except for the following teams:

If tournaments take place in one city (in one country for international competitions);

If the event is a cup competition final and includes only one match (matchup).

In the bookmaker line, home teams are located in the 1st place (marked as "1") and the away teams in the 2nd (marked as "2"). For the remaining cases, numbering of event participants is relative, and data on the event location is for informational purposes only.

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 a return of bets. Only sporting factors are considered in determining the competition results for the purpose of calculating bets.

The amount of a single bet on the results of team or pair competitions shall be at least \_\_\_\_\_ rubles and cannot exceed \_\_\_\_\_ 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 \_\_\_\_\_ rubles are not accepted, and if transferred in an amount exceeding \_\_\_\_\_ rubles they are to be returned to the Wager Participant and are not taken into account when calculating the winnings.

The amount of a single bet on events (runs, heats, bout, etc.) that are not explicitly provided for in these Rules cannot be less than \_\_\_\_\_ rubles and cannot exceed \_\_\_\_\_ rubles. Monetary funds that serve as the wager participation condition in the specified wager types in an amount of less than \_\_\_\_\_ rubles are not accepted, and if transferred in an amount exceeding \_\_\_\_\_ rubles they are to be returned to the Wager Participant and are not taken into account when calculating the winnings.

A bet on several outcomes that are completely independent of one another (hereinafter - Accumulator) cannot be less than \_\_\_\_\_ rubles and cannot exceed \_\_\_\_\_ rubles. Monetary funds transferred to pay for Accumulator wager bets in an amount of less than \_\_\_\_\_ rubles are not accepted, and if transferred in an amount exceeding \_\_\_\_\_ rubles they are to be returned to the Wager Participant and are not taken into account when calculating the winnings.

Event results are the basis for calculating winnings for accepted bets.

The maximum payout for bets placed on results of team and pair competitions is \_\_\_\_\_ rubles.

The maximum payout for bets placed on any other event (runs, heats, bout, etc.) that are not explicitly provided for in these Rules is \_\_\_\_\_ rubles.

The Wager Participant who has paid for participation in the wager must verify all information about the wager type and the selected event before making a wager.

Payouts are made in electronic funds by TSUPIS. The winnings are paid out within thirty days of the date of event.

"AO SportBet" pays out winnings to Wager Participants from whom the interactive bets have been accepted by increasing the Wager Participants' electronic account balance. The winnings are paid in the same way as the interactive bet is placed.

Wager results are calculated only for bets accepted in accordance with these Rules prior to the start 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 accumulators.

The only exception is bets on LIVE events (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.

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.

During the period of time immediately preceding the event (guard time) bets are accepted for the event following it.

If circumstances that prevent the normal operation of the bookmaker's office (technical difficulties, human error, etc.) occur, bets shall be deemed void and returned to the Wager Participant in full following the procedure defined in these Rules.

Each interactive bet placed by the Participant shall be deemed as a confirmation of the Participant's acknowledgment of, and consent to these rules. Claims of individuals and legal entities 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.

For all types of wagers and events, the winnings are calculated according to established odds.

The amount of winnings may be decreased by amount of taxes.