



Terms & conditions

This is version 1.6 of the **winmasters.gr** Terms & Conditions, last updated on 21/07/2020.

1. General Introduction and definitions

1.1 winmasters.gr is operated by Rebels Gaming Limited, a company registered in Malta, having its registered office at 177A St. Moritz, Tower Road, Sliema SLM 1603, M registration number C-51793 and is regulated by the Malta Gaming Authority (MGA), operating under the following Licenses:

MGA/CL2/734/2011 issued on 06/10/2011 and renewed on 06/10/2016, MGA/CL1/186/2004 issued on 03/07/2009 and renewed on 03/07/2014

The operating website is www.winmasters.gr. Any reference to "the Company" or "**winmasters.gr**" or "We" means of **winmasters.gr** website and Rebels Gaming Limited.

1.2 "winmasters.gr T&Cs" are the terms & conditions constituting and governing the contractual relationship, as stated herein, and which the parties, as stated herein, her **winmasters.gr** T&Cs are available in several local languages for information purposes and ease of access between players. In any case of a dispute between a Client and case of a discrepancy between the English and other language versions, only the English version shall prevail.

1.3 A "Client" is an individual who enters into a contractual relationship with **winmasters.gr** for the use of the Services and who has personally registered with **winmasters winmasters.gr** Account, upon having satisfied the criteria detailed in clause 2 below. Any reference to "You" or "Player" or "User" or "Customer", means the "Client" as des

1.4 A "**winmasters.gr** Account" is an account held by a Client, for bona fide transactions, with a strict aim to establish a normal commercial relationship with **winmasters.gr** strict purpose of conducting betting and other gaming and gambling transactions.

1.5 The "Contract" is the contractual relationship between **winmasters.gr** and a Client and shall be constituted under and governed by the **winmasters.gr** T&Cs i.e. "the T Conditions". Any use of the services offered, registration on the website and all bets accepted by **winmasters.gr** are subject to these Terms and Conditions. Any changes to Conditions will be notified to players in advance and the player must re-confirm acceptance, before changes come into effect. Any reference to "T&C" means the "Terms and this document.

1.6 The "Governing Authorities" are the authorities of Malta.

1.7 The "Governing Law" is the law of Malta.

1.8 The "Place of the Contract" is Malta.

1.9 The "Website" is the internet gateway, accessible through the internet address www.winmasters.gr, where all current and relevant information regarding **winmasters.gr** published.

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

1.11 A "Payment Solution Provider" is an intermediary acting as a payment agent.

1.12 A "Financial Institution" is a bank and/or other institution regulated by an applicable domestic financial services act or similar.

1.13 "Client Application" shall mean the web browser application opened by the Client in order to use the Services.

1.14 The "Services" are the gaming and betting offers provided by **winmasters.gr** to the Client through the Website.

1.15 "Force Majeure" refers to any occurrence or condition beyond one's reasonable control which leads to a delay or default in the performance to the affected party's contract and shall, for the purposes of the **winmasters.gr** T&Cs, include Acts of God, Government restrictions (including the denial or cancellation of any necessary license where cancellation is made through no fault of the affected party), wars, insurrections and/or any other cause beyond the reasonable control of the party whose performance is affected.

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

1.17 These T&C come into force as soon as you click on the "ACCEPT" button, by doing which you signify to the company that you have read these T&C and accept them. the Website you signify that you agree with these T&C.

1.18 You must read these T&C carefully in their entirety before clicking on the "ACCEPT" button. If you do not agree with any provision of these T&C you must not use our Websites.

1.19 Rules and explanations for placing various types of bets on various events provided separately on the Website are incorporated into these T&C by reference.

1.20 Access to **winmasters.gr** services is only available to residents of Greece.

2. Account Rules

2.1 An individual applying for registration warrants and represents that any information provided in its application form is true and correct and that he is the rightful owner of the account was at any time deposited in the **winmasters.gr** account.

In order to participate in any of the Company's Games for real money, the client must register and open a **winmasters.gr** Account and provide at least the following personal information, which are mandatory:

- a) Name and surname
- b) Identity
- c) Citizenship/Nationality
- d) Date and place of birth
- e) Valid e-mail address
- f) A personal bank for money transfer and/or proof of payment method
- g) Phone number

Full name, email, and residence address and phone number must be real and verifiable. It is Your sole responsibility to ensure that the information You provide is true, correct and You hereby declare and warrant to the Company that the information provided is true, complete and correct. If the Company becomes aware that a user has provided false information the Company shall not register such person and where the person has already registered, the Company shall immediately cancel the person's registration as a user with the Company becomes aware that a user has more than one accounts opened, the Company shall immediately close down the accounts.

Important notice: Name, username, birthdate and currency cannot be changed post account creation.

winmasters.gr initializes the first step of the due diligence procedure during registration when the identification of the customer takes place with the details requested and registration page. At this stage the company ensures that no duplicate accounts are established.

Thirty days (30) post the initial registration, the customer is obliged to provide the following documentation as part of the Customer Due Diligence process (CDD):

- Client's ID for age verification (players under twenty one (21) years of age are not accepted)
- Client's place of residence (utility bill indicating the declared land line phone number)
- Client's valid e-mail address (cannot be the same as any existing Client's email address)

In case the Customer fails to provide the above mentioned documents within thirty (30) days from his registration at **winmasters.gr**, then the account becomes automatically closed. Additionally, thirty days (30) post the initial deposit, the customer is obliged to provide the following documentation as part of the Customer Due Diligence process (CDD):

- Client's proof of ownership of the payment method used for funds deposit in **winmasters** (including credit card number, expiry date)

In case the Client has changed place of residence, telephone number or any other element of his data, he/she is obliged to immediately inform the Company, so the new data is updated. The Company reserves the right to close a Betting Account should any information prove to be false or misleading as a result of verification mechanisms employed. Client details are reviewed by the team to ensure their accuracy and in certain cases further proof of address and identity might be requested, particularly in cases where it becomes active. Certain customers are highlighted automatically as higher risk customers and can by default not make deposits automatically into the system. Such customer is assigned a higher risk level based on a number of parameters, including but not restricted to: country of residence, country of issuing credit card, IP log, number of transactions with etc.

Once a customer reaches the following thresholds:

- €2000 in total deposits over a rolling six (6) month period using credit/debit cards or e-wallets;
- €1000 in total deposits over a rolling six (6) month period, using pre-paid vouchers;

He would need to undergo an Enhanced Due Diligence procedure (EDD), providing the company with one of the following documentation, within a period of 30 days post n

- Income tax declaration
- Salary income or company profit (Certified Payslip / Certified employer letter / audited accounts if self-employed)
- Copies of Share Certificates / Investments
- Proof of Sale of property
- Proof of Inheritance
- Proof of Company Sale
- Proof of Company Profits

Customers are granted a thirty (30) day period to assist in completing satisfactorily CDD or EDD requests. During this period, no withdrawals may be approved.

Depending on a customer's risk profile, other restrictions on customer account may be imposed during this period, such as:

- Restrictions on using all or specific deposit / withdrawal methods, or
- Restrictions on using any deposited funds for betting purposes.

Once the thirty (30) days period for completing CDD or EDD is over, if a customer has still not completed the requirements requested then it will be considered that the customer has failed the Customer Due Diligence.

2.2 An individual applying for a **winmasters.gr** Account acknowledges and accepts:

- All definitions and stipulations, as stated under "T&C" and/or herein
- The "T&C" as currently published on the website, as well as any possible future changes
- He/she must maintain the account details up-to-date;
- That the Place of the Contract is Malta; and
- That the Contract is governed by:
 - The **winmasters.gr** T&Cs, as published in English;
 - Any regulatory provisions or other decisions made from time to time by the Governing Authorities;
 - The Governing Law of the Place of the Contract;
- **winmasters.gr** accepts no responsibility for users that use the Company's services and come from jurisdictions where online gambling is totally or partially restricted or is illegal.
- **winmasters.gr** customer support is available in several local languages. In any case of a dispute between a Client and the Company, only the English version shall prevail.

2.3 **winmasters.gr** reserves the right, at its own discretion, at all times, to:

- Decline to open a **winmasters.gr** Account and/or to close an existing **winmasters.gr** Account, without any explanation whatsoever, but contractual obligations already made are honored;
- Decline to accept or limit deposits without any explanation whatsoever;
- Suspend Client's account and/or cancel the participation of a Client in promotional activities, competitions or other services, whenever **winmasters.gr** is of the opinion that legitimate concerns that an account is, has been or may be used for illegal, fraudulent or dishonest practices.
- Hold and manage funds belonging to Clients in accordance with generally accepted guidelines for cash management regarding such funds; this may include a Payment System being entrusted to hold funds in the name of and/or for the benefit of the Client;
- Forfeit and/or confiscate funds available on a Client's Account and/or refuse to honor a claim, in the event that, directly or indirectly, the "T&C" have been violated and/or activities have occurred in connection with a betting event and/or the operation of a **winmasters.gr** Account. This is subject to any of the said events being in connection with a **winmasters.gr** Account and/or the claim in question.
- Suspend and/or cancel the participation of the Client in the Services, and/or forfeit and/or confiscate funds available on his/her Client Account if the Client is found cheating determined by the Company that the Client has employed or made use of a system (including machines, robots, computers, software or any other automated system) designed to defeat the Client Application, and/or the software used to offer the Services
- Hold or charge any Payment method fees or expenses, from the Client's account, for all previous deposits and withdrawals, plus any administrative or legal costs the Company may incur for any reason, whenever **winmasters.gr** is of the opinion that there are legitimate concerns that an Account is, has been or may be used for illegal, fraudulent or dishonest practices.
- In case of a possible refunding to the client in regards to the above mentioned cases, the maximum refund is limited to the last deposit minus the deposit and withdrawal fees.
- To close the **winmasters** account as long as there are substantial evidences that the account is being administrated/managed by a third person, different than the official registered user.
- To close the **winmasters** account, if the registered user fails to verify his account, through a potential phone verification process conducted by the relevant department.

2.4 **winmasters.gr** does not accept clients:

- Being minor to 21 years old
- Working or contracted with any legal entity which is part of the same group as **winmasters.gr**, meaning other entities being, directly or indirectly, linked with **winmasters.gr** third party suppliers;
- Being professional punters, betting syndicates, traders, professional athletes and players wagering for the sole scope to take advantage of "inside" information.

2.5 **winmasters.gr** warrants and represents, at all times, to:

- Manage funds belonging to Clients in a secure and appropriate manner;
- Manage data regarding a Client in accordance with applicable laws, data protection acts and/or similar;
- Protect privacy and personal data and refuse to disclose such data unless the Regulatory body of the Governing authorities requests so.

2.6 The Company reserves the right to reject or limit bets and to terminate and/or, change any games or events being offered on the Website.

2.7 A **winmasters.gr** Account is opened, held and settled in a currency as agreed between **winmasters.gr** and a Client. All amounts displayed relating to wagers and wins are quoted with the symbol of the currency so agreed to. **winmasters.gr** calculates and settles all matters involving exchange rates in accordance with recognized financial institutions' currently applicable exchange rates. Slight differences may occur between the agreed amounts and the recorded amounts due to variances between exchange rates.

2.8 **winmasters.gr** does not constitute a financial institution and a **winmasters.gr** Client account does not accrue interest. Even if an account is being suspended for any reason, it is not eligible to any interest at the time his/her funds will be released.

2.9 A Client is liable towards the Company against any damage caused due to fraud actions. In such case, the Company is eligible to inform the authorities of the country of the Client and create a legal case against the fraudster. All of the Clients' personal data may be publicly announced and shared to prevent further fraud damages.

2.10 Only one **winmasters.gr** Account can be opened at a time per person, family, household, IP address and email address. In the event that we suspect that:

- A Client is opening multiple accounts (using same or similar names, address, telephone, e-mails, same or similar dynamic IP address, computers or other devices); and/c
- A Client is acting as a part of syndicate (using same or similar names, address, telephone, e-mails, same or similar IP address, computers or other devices, acting on similar pattern);

winmasters.gr reserves the right to block the relevant Account(s) held by the Client or the Syndicate and report the incident(s) to the relevant Authorities. Following an investigation, **winmasters.gr** has the right to cancel bets, forfeit winnings, and deduct bonuses from all relevant accounts. **winmasters.gr** also reserves the right to reallocate all the funds from the superfluous **winmasters.gr** Accounts to a single **winmasters.gr** Account and to delete the remaining superfluous account(s). Any bonus given to the superfluous **winmasters.gr** will not be transferred.

2.11 It is prohibited for Players to sell, transfer and/or acquire **winmasters.gr** accounts to/from other Players.

2.12 It is prohibited for Players to transfer funds amongst Player accounts.

2.13 **winmasters.gr** shall not make any payment out of a Client's account until the identity, age, place of residence and all data of the Client have been successfully verified.

2.14 Any claim regarding a transaction in conjunction with a **winmasters.gr** Account shall be made to **winmasters.gr** within 6 months after the transaction, payment and/or withdrawal, or should have taken place; otherwise **winmasters.gr** reserves the right, at its own discretion, not to consider the claim.

2.15 Any legal claim or dispute arising under or in connection with the Contract shall be settled in accordance with the Governing Law of the Place of the Contract.

2.16 The Client shall not share his/her login details with any third party. The customer is solely responsible for browser settings remembering username and/or password for the common use of his account. The customer accepts full responsibility for the consequences of allowing such activity, without derogating from the generality of any other indemnification herein, indemnifies and certifies that **winmasters.gr** does not bear any responsibility for any damages caused by this activity. Any losses due to this shall not be refunded and we shall not be responsible in any manner whatsoever. Regarding this, we strongly advise you to pay attention to our Privacy Policy which you should read carefully at T&C.

2.17 An "Inactive Account" is a **winmasters.gr** Account which has no record of any log-in and/or log-out for 12 consecutive months and which holds funds. A "Dormant Account" is a **winmasters.gr** Account which has no record of any log-in and/or log-out for 30 consecutive months and which holds funds. In the case of an Inactive Account **winmasters.gr** shall contact the Client via email at his/her registered email address at least 30 days prior to any fees incurred by the Client, informing him/her that an Inactive Account fee may be charged and will provide the Client with the option to withdraw any remaining funds held in the account in order not to incur such fees. If such notification proves unsuccessful, **winmasters.gr** reserves the right to withhold all bonuses given, plus charge the Client a maximum of EUR 5 or equivalent in other currencies for every consecutive month ever since as a "Fee". If no more funds are standing on the account of the Client, **winmasters.gr** shall not continue charging the processing fee. **winmasters.gr** shall continue to use reasonable contact you throughout once your account becomes dormant and all reasonable efforts to contact you prove futile, we shall proceed to transfer the remaining funds to MGA. The account will be disabled and the user can no longer log in.

The Client holds the right to reclaim his funds in case of "Inactive Accounts Fee", as long as his/her account activation is done by not later than three (3) months from when incurred by **winmasters.gr**. In such a scenario **winmasters.gr** will pay a maximum of six (6) months inactive account fees.

2.18 Users only have access to the public web server and only HTTP/HTTPS protocols are allowed. A user is not permitted to participate in the games offered by the Company if the user is not registered and holds an account with the Company. User needs to register and supply the minimum required information in the registration form and the account will be activated before the mail activation process is being completed.

2.19 If an account is not activated within two weeks, the account will be disabled and the user can no longer use the activation code to activate his account. The only way to reactivate an account that has not been activated within these two weeks is by contacting customer service department.

2.20 The **winmasters.gr** Website works by using cookies for the following purposes:

- To identify the Client's preferred language so it is automatically selected when the Client returns to **winmasters.gr**;
- To ensure that bets placed by the Client are associated with the Client's betting coupon and account;
- To ensure that the Client receives any bonuses the Client is eligible for;
- For analysis of **winmasters.gr** Website traffic so as to allow us to make suitable improvements. Please be aware that it is not possible to use the Website without cookies

2.21 You may close Your **winmasters.gr** Account at any point in time by sending an email at support@winmasters.gr with the relevant request on the subject line "Permanent account" or alternatively use the Self-Exclusion functionality (under "Responsible Gaming" for logged users) and select "Exclude me permanently". The Company shall refund all funds from Your **winmasters.gr** Account subject to the deduction of any withdrawal charges which may apply. You shall continue to assume all responsibility for all activities on Your **winmasters.gr** Account until this has been closed.

2.22 There might be situations where a wager is confirmed or a payment is performed by us in error, or where pay tables, odds or gaming software are not correctly set, which is a result of technical or operational issues. In all these cases, the Company reserves the right to cancel all wagers accepted containing such an error or to correct the mistakes and adjust all the wagers at the correct prices/spreads/terms that should have been available at the time that the wager was placed in the absence of the error.

2.23 Maximum winning limits

Winnings are paid out up to a maximum limit. If the Client places a bet/casino round and its payment exceeds the maximum winning limit, winmasters.gr is not liable for the amount. In such cases the payment of the winnings will be reduced correspondingly. This also applies if winmasters.gr has not warned the bettor against possible excessive limits when placing the bet/casino round. The following limits apply on winnings per user:

* € 15.000 per bet/casino round/day

* € 20.000 per week

* € 25.000 per month

2.24 Customer Support services

2.24.1 Telephone service

All our incoming calls are registered and kept for minimum of 60 days.

2.24.2 Live Chat Terms and Conditions

After accepting the Live Chat Terms and Conditions, users may use this Live Chat service free of charge. The following rules apply for the use of the Live Chat service:

When using the Live Chat feature, all users are prohibited from:

- a) Harassing, threatening, slandering, or embarrassing anyone, be it a natural or legal person or company, or cause this person inconvenience of any kind.
- b) Publishing data, texts, links, or any other content that Sports in particular deems illegal, harmful, threatening, abusive, harassing, slanderous, vulgar, obscene, hate-inciting or otherwise objectionable;
- c) Engaging in any collusion activities;
- d) Harming minors in any way;
- e) Passing off as another person in the chat rooms;
- f) Entering, publishing, transmitting content if this violates the rights of third parties, particularly patents, marks, copyrights, business secrets or other ownership rights;
- g) Entering, publishing, disseminating or naming in any other way any advertisement, promotion material or other information/news if it promotes other providers of sports betting of chance in the chat rooms;
- h) Using Game Chat for commercial purposes;
- i) Entering, publishing, or transmitting any email address or soliciting users to use another chat service outside the sports interaction game chat service;

If the user already has a screen name from previous use of the Live Chat feature then this screen name will remain permanent. If the user does not have a previous screen name, the user is required to select a permanent screen name during registration for the Live Chat. The user must ensure that the screen name selected bears no resemblance to the user's name or password for security purposes. **winmasters.gr** reserves the right to change or delete inappropriate screen names at any time if necessary.

Every user is obliged to observe the applicable legal provision (e.g. penal law, protection of minors, trademark rights, copyright, unfair competition, and so on).

In case of breach of the Terms and Conditions, **winmasters.gr** reserves the right to delete the contributions to Live Chat. In serious cases or in case of recurrence, **winmasters.gr** may temporarily or permanently suspend or delete the user's access to Live Chat. It shall be at **winmasters.gr** sole discretion to assess the situation leading to a suspended or deleted access. Furthermore, any suspicious chat will be reported to the Authorities for its investigation.

Compliance with these rules shall be monitored. Every user is also authorized to inform us in case of suspected violation of the Terms and Conditions.

Every user is responsible for the content and data he/she publishes. **winmasters.gr** shall not assume any liability for damage of any kind resulting from the use of the Live Chat service. No assurance or warranty can be given for the availability and reliability of the Live Chat service.

The present Terms and Conditions may be subject to change at any time. The users of this Live Chat service are not entitled to assert claims of any kind against **winmasters.gr** liable for any damage caused by the faulty transmission or non-transmission of contributions, irrespective of whether a confirmation of transmission is received or not.

All conversations are logged and recorded for security purposes.

3. Deposits & Withdrawals

3.1 Deposits to, and withdrawals from, a **winmasters.gr** Account shall at all times be made through a Financial Institution or a Payment Solution Provider. Procedures, terms, availability and timing for deposit/withdrawal may vary from time to time, as well as between different countries and different Financial Institutions. All deposits made to **winmasters.gr** will not be a product of any illegal activity or criminal action. Any attempt for money transfer or laundering is strictly prohibited.

3.2 **winmasters.gr** shall not make a payment out of a **winmasters.gr** Account of any Client until the Client's identity, age and place of residence have been verified. **winmasters.gr** reserves the right to request the completion of the KYC (Know Your Client) process right after the first deposit to the **winmasters.gr** Account.

3.3 . In order to use the Services, You will be required to send money to and may require receiving money from **winmasters.gr**. We may use third-party electronic payment financial institutions ("PSPs") to process such financial transactions. You irrevocably authorize us, as necessary, to instruct such PSPs to handle Account deposits and withdrawals from the Account and you irrevocably agree that we may give such instructions on your behalf in accordance with your requests as submitted using the relevant feature on our Platform. You will be bound by the terms and conditions of use of each applicable PSP. In the event of conflict between these Agreements and the PSP's terms and conditions these Agreements shall prevail.

3.4 **winmasters.gr** does not accept cash funds sent or delivered directly to **winmasters.gr** or a Payment Service Provider.

3.5 A Client is only allowed to make a deposit with his personal Card or via his personal account or e-wallet created with one of the Financial Institutions or their licensees. **winmasters.gr** does not accept deposits made with other individual's card or account.

3.6 **winmasters.gr** shall not accept a wager from a Client unless a **winmasters.gr** Account has been established in the name of the Client and there are adequate funds in the **winmasters.gr** Account to cover the amount of the wager; or funds necessary to cover the amount of the wager are provided in an approved way.

3.7 **winmasters.gr** shall not deal with the amount standing to the credit of a Client.

3.8 All winnings will be credited to the Client's **winmasters.gr** account. Withdrawals from the **winmasters.gr** account, in the extent of the original deposit amount, are made by the same payment method as was used for the original deposit. For instance, if a deposit was made with a credit card, at least an amount from the winnings corresponding to the original deposit amount will be withdrawn to the same credit card whereas the remaining winnings amount may be withdrawn by using any other payment method (subject to the company's policy). Withdrawals will only be made to a credit card, a bank account or e-wallet account held in the Client's own name. Nevertheless, **winmasters.gr** reserve the right to use any other payment method for withdrawal at its sole discretion.

3.9 When a Client wishes to withdraw funds he had deposited on his **winmasters.gr** Account, but has not wagered them in any game or sport betting offer, at least one time the initial deposit, **winmasters.gr** reserves the right to refuse to transfer the funds to another bank account than the one the funds originated from, if **winmasters.gr** suspects money laundering.

3.10 winmasters.gr reserves the right to charge for withdrawals for administrative cost as indicated on the Website.

3.11 Placing a bet through the Internet may be illegal in the jurisdiction in which a Client is resident and/or domiciled; if so the Client is not authorized to use a Card for the a bet.

3.12 winmasters.gr , the Regulator or all relevant Authority can control all transactions to prevent money laundering. All transactions shall be checked in order to prevent and all suspicious transactions found out by **wimasters.gr** will be reported to the relevant Authorities.

3.13 We reserve the right to apply minimum withdrawal amounts for different payout methods, as notified to customers from time to time in the Payout Information section (customer requests a smaller amount than the minimum withdrawal amount, we may charge the customer a discretionary fee depending on the selected payout method. We right to charge an increased fee for payouts.

3.14 Company will carry out additional procedures for any pay-out or cumulative withdrawal exceeding the equivalent of €2,300 and furthermore reserves the right, as per t Terms and Conditions, to carry out such additional verification procedures in the case of lower pay-outs.

3.15 In case of a withdrawal request, we reserve the right to define minimum or maximum withdrawal amounts for each client. In such case, the client will receive his/her w (6) equal monthly instalments.

3.16 All **wimasters.gr** financial transactions are secure and protected using the highest Secure Sockets Layer (SSL) encryption methods. **wimasters** do not store any pe such as credit card numbers and/or internet wallet ID's related to customers transactions.

3.17 General Information for deposit payment methods.

3.18 The deposit limits and fees of available payment methods are listed below:

Payment Method	Minimum	Maximum	Fees
Credit cards (local)	€ 5	€ 2,000	0%
Credit Cards (international)	€ 10	€ 2,000	0%
Bank transfer	€ 50	€ 10,000	0%
Paysafe Card	€ 5	€ 1,000	0%
Neteller	€ 10	€ 2,000	0%
Skrill (Moneybookers)	€ 10	€ 2,000	0%
Viva wallet	€ 5	€ 2,000	0%
Viva spots	€ 10	€ 500	0%

To deposit funds into Your **wimasters.gr** Account, You can use any of the methods specified in the relevant pages of the Website(s), as may be amended from time to tim following methods are available:

3.18.1 VISA: The transfer of funds into your account is instant. You can withdraw to your Visa card provided you have made a successful deposit in the last 180 days and y ownership has been verified. The funds are directly credited to your card in 3-5 business days. All cashier transactions are processed adhering to Payment Card Industry (standards for data security, using a 128-bit encryption that ensures the safety and security of the data transmitted.

3.18.2 MasterCard: The transfer of funds to your account is instant. Direct withdrawal on MasterCard is available.

3.18.3 Maestro: The transfer of funds to your account is instant. Direct withdrawal on Maestro card is available.

3.18.4 Bank transfer: is a transfer of funds from one bank account to another. In most cases, you will need to log in to your online banking and authorize the bank transfer (bank to initiate the transfer. You can transfer the funds from one domestic bank to another locally or internationally. Bank transfer is much quicker in the domestic transfers credited to your bank account in 1-4 business days depending on the processing time at your bank.

3.18.5 NETELLER: is an "online wallet" that allows you to deposit, withdraw and transfer funds online. NETELLER provides same-day payments and instant cash transfers affiliated merchant sites and between NETELLER account holders.

3.18.6 Skrill (Moneybookers): enables customers with a valid e-mail address to securely and cost-effectively send and receive payments online in real time. You can use SI

- Send money via e-mail from your credit card or bank account

- Make online purchases

- Collect money via e-mail

You can fund your Skrill (Moneybookers) account by credit/debit card, online bank transfer, direct banking or via cheque. The transfer of funds to your account is instant pr funds in your Skrill (Moneybookers) account. We do not charge any fees for Skrill (Moneybookers) deposits.

3.18.7 Paysafecard: is the leading prepaid payment card for internet payments. The transfer of funds to your account is instant. We do not charge any fees for Paysafecarc Paysafecard is totally secure. Through a combination of transaction monitoring, SMS transaction verification for cardholders and a dedicated anti-fraud team, Paysafecard online payment method.

Important: The name of the MyPaysafe account holder that is used to make the deposit, must be the same name as the name of the account holder of the winmasters acc withdrawal will be feasible.

3.19 General Information for withdrawals methods.

Your Account balance is the amount of real money held in your Account plus any winnings and/or minus any losses accrued from using the Services, less any entry or other applicable, and less any amounts previously withdrawn by you or amounts forfeited or reclaimed by us due to any known or suspected fraud or due to deposits or other transactions cancelled by your bank (whether as a result of insufficient funds, charge-backs or otherwise), any Inactive Account Fees or any sums which are otherwise deductible or these Agreements.

Acceptance of a withdrawal request is subject to any deposit method restrictions, bonus restrictions and/or Security Reviews and any other terms of these Agreements. All subject to the transaction limits as set forth in below and any processing fees for deposits and withdrawal methods that we notify you of before withdrawing. Cash shall not form of deposit or withdrawal.

We may report and withhold any amount from your winnings in order to comply with any applicable law. All taxes due in connection with any winnings awarded to you are your Account balances cannot be transferred, substituted or redeemed for any other prize. Payment of funds which you withdraw shall be made via the same method of payment currency with which deposits were made.

- Prior to any withdrawal request, your **winmasters.gr** account must be verified by sending us your KYC (Know Your Client) documents. The fastest and safest way to do the verification process, upon registration. Once you have your account verified, all limits will be removed and your withdrawal requests will be executed quicker.

- The minimum and maximum limits for each withdrawal option are set on the cashier and below and the player will not be able to withdraw more than the maximum limit or minimum limit specified.

- If a player reaches the maximum limit for a particular withdrawal option, s/he will not be able to request another withdrawal through the same option until the original redemption is completely processed

- The Company keeps the players' funds separately from the Company's own funds in a Clients' account held with a Bank Institution in Greece, which Bank is instructed by law to disclose information to the Authority should it be requested.

- Successfully placed withdrawals are processed according to priority order within 72 hours, for the sake of timely completion. Company reserves the right to undertake any necessary controls within and up to ten (10) business days, prior to executing the withdrawal.

- **winmasters.gr** reserves the right to use an alternative payment method for withdrawal at its sole discretion

- The withdrawal limits and fees of available payment methods are listed below:

Payment Method	Minimum	Maximum	Fees
Credit cards	€ 20	€ 2,000	0%
Bank transfer	€ 20	€ 2,000	0%
Paysafe Card	€ 20	€ 1,000	0%
Neteller	€ 20	€ 2,000	0%
Skrill (Moneybookers)	€ 20	€ 2,000	0%
Viva wallet	€ 20	€ 2,000	0%

3.19.1 Withdrawals to your Bank account: If you want your winnings to be paid into your bank account, please make sure that the desired funds are first transferred to "Cashier" requesting your withdrawal.

3.19.2 Withdrawals to your Credit Card: is available for VISA/Mastercard cards that have been previously used for depositing funds. If there are more than one VISA/Mastercard registered in your account, then your withdrawal will be processed to the VISA/Mastercard card which has been mostly used, within the last 3 months.

3.19.3 Withdrawals to e-wallets, Skrill (Moneybookers), Neteller: is only possible to a Skrill or Neteller account that has been previously used for depositing funds.

3.20 winmasters.gr reserves the right to charge an administrative fee (minimum of 5 EUR - to a maximum of 2% of the requested amount, up to 30 EUR), post the 4th withdrawal within a period of 30 days.

3.21 Withdrawals that are requested from users prior fulfilling the rollover requirements of at least one time of the deposit amount (in case no bonuses have been claimed) will be charged with 7,75% processing fees.

4. Responsible Gaming

4.1 You may at your discretion choose to exclude yourself from playing any Games on Our website. In order to block your access to the Games you need to send an email address support@winmasters.gr indicating the following options:

- Time Out Facility – exclusion – 24 hours
- Self-exclusion for an extended period (minimum 7 days)
- Permanent self-exclusion

Alternatively self-exclusion mechanism is available (for logged users) through "Responsible Gaming" internal page within the "My account" section self-exclusion becomes immediately.

4.2 Should you opt for self-exclusion in the ways stated above then you will be able to reverse this only by sending an email to support@winmasters.gr in order to re-activate our Games and re-activate your winmasters Account. The re-activation of your account will take place:

- In no less than 24 hours from the time of your request in the case of temporary self-exclusion
- In no less than 7 days from the time of your request in the case of permanent self-exclusion

4.3 When setting up your winmasters.gr account you may also choose to impose a ceiling on the maximum deposit you may make in relation to your gaming account. The ceiling can be defined on a daily, weekly and/or monthly basis under the following conditions:

- Deposit limits are set in your account currency
- First time deposit limits will be activated instantly
- Decreased deposit limits will also be activated instantly
- Increased deposit limits will be activated in 24 hours
- If you wish to remove a deposit limit you had previously set, it will be activated in 24 hours
- You can set deposit limits on a daily, weekly, or monthly basis. Deposit limits apply to the amount set for the certain period of time (daily, weekly, or monthly)

4.4 When setting up your winmasters.gr account, you may also choose to impose a ceiling on the maximum amount of money lost per day (24h) in sportsbook or casino games. If you reach the maximum self-imposed limits at any time, then further wagering will be denied. You can set limits under the following conditions:

- A first time limit will be activated instantly.
- A decreased limit will also be activated instantly.
- An increased limit will be activated in 24 hours.
- If you wish to remove a previously set limit, this will be activated in 24 hours.

5. Other

5.1 User Complaints & Disputes

5.1.1 winmasters treats all complaints and disputes seriously and is fully committed to ensuring that any complaint received is dealt in a fair, open and timely manner. You can find the Complaints and Disputes Procedure below.

5.1.2 Definitions deriving from MGA Directive 5 of 2018

Complaints are understood to be a report by any individual that any aspect of the provision of the gaming service by an MGA licensee is unlawful, or conducted in a manner that is not fair, or transparent. A complaint is anything "regulatory" in nature – i.e. customer service, responsible gambling.

Disputes are understood to be a disagreement between a player and the operator with which that player is registered. A dispute is anything 'transactional' in nature – i.e. game results, account management, application of bonus offers or misleading terms and conditions

5.1.3 Procedure to follow

Lodging a Complaint

If you have a complaint to make with any aspect of the services you have received from winmasters, or you wish to challenge how your bet has been settled in any of the games, please email us at support@winmasters.com, or click contact us stating the terms of your grievance.

What to Provide

In order to resolve your complaint as quickly as possible, it is important that you provide us with as much information as you can, including:

- Your name
- Your username
- The full details of your complaint

How winmasters treats the complaints

1. Upon receipt your complaint will be assigned to an individual member of winmasters' Customer Support team to assess and resolve and we will endeavor to respond with you as quickly as possible. Our Customer Service team is highly trained to resolve any queries in order to provide a satisfactory outcome.

2. If you are not satisfied with our response, you can request for your complaint to be escalated to a senior team member (Head of our Customer Support team), who will review and seek resolution to your complaint. This should be viewed as winmasters's final response.

3. If you are not in agreement with our final response you can refer your dispute to the independent third party entity eCOGRA, responsible for Alternative Dispute Resolution using the following online form:

<https://ecogra.org/ata/dispute.php>

Please ensure before lodging a dispute to read the ADR Services policies and procedures, through the following link:

https://ecogra.org/ata/policies_procedures.php

4. You can also raise your complaint to the Malta Gaming Authority (MGA), using the following contact details:

- Malta Gaming Authority
- Building SCM 02-03, Level 4, SmartCity Ricasoli SCM1001, Malta
- Telephone Number: +356 25469000
- Email: support.mga@mga.org.mt

5.1.4 In the event that a Player submits a complaint or dispute, winmasters reserves the right at any time and without precedent notice to:

- close/freeze the player's account
- block access in all or part of the services
- reject bets or transactions
- withdraw its promotional offers

until the dispute resolution procedures are finalized.

5.2 Limitation of liability

5.2.1 You enter the Website and participate in the Games at Your own risk. The Websites and the Games are provided without any warranty whatsoever, whether expressed or implied.

5.2.2 Without prejudice to the generality of the preceding provision, winmasters.gr, its directors, employees, partners, service providers:

- o Do not warrant that the software or the Website is/are fit for their purpose;

o Do not warrant that the software and Website are free from errors;

o Do not warrant that the Websites and/or Games will be accessible without interruptions;

o Shall not be liable for any loss, costs, expenses or damages, whether direct, indirect, special, consequential, incidental or otherwise, arising in relation to Your use of the participation in the Games.

5.2.3 You hereby agree to fully indemnify and hold harmless **winmasters.gr**, its directors, employees, partners, and service providers for any cost, expense, loss, damage or liabilities howsoever caused that may arise in relation to Your use of the Website or participation in the Games.

5.2.4 Any information given out by Customer Service agents is a guide only, and is subject to the **winmasters.gr** Rules mentioned above. Although we will make every endeavour to ensure the information supplied to the customer is correct, ultimately it is the customer's responsibility to ensure they understand what they are betting on and the terms and

5.2.5 **winmasters.gr** reserves the right to temporarily suspend your Account, if you permanently reside in Greece, until Know Your Customer verification procedure is completed. For this verification procedure to be completed you will have to provide all necessary documentation to **winmasters.gr**, as described in Greek Gaming Commission published at FEK 3162/ 25.11.2014.

5.3. Miscarried and Aborted Games

5.3.1 The Company is not liable for any downtime, server or other technical disruptions, lagging or any types of disruptions which might arise whilst you are making use of whilst you are benefiting from the Services. If we determine that any refunds are to be effected, they shall be given on a case by case basis and at our sole discretion.

5.3.2 In addition, we shall not be held liable for any damages or losses which may arise out of or in connection to any downtime, server or other technical disruptions, lagging or other disruptions which might arise in operation or transmission, the Website or its content, loss or corruption of data, communication or lines failure, any individual's misuse of the Website or other damages or losses which may arise.

5.3.3 In the event that a game is started but miscarries due to a failure in **winmasters.gr**' system, **winmasters.gr** shall refund the amount wagered in the game to You by crediting it to your **winmasters.gr** Account or if the Account no longer exists, by paying it to You in an approved manner; and if You have an accrued credit at the time the game miscarried, **winmasters.gr** shall treat the game as fully completed. This includes the withdrawal of the amount wagered and granting of all winnings that were produced as game outcome. **winmasters.gr** Account the monetary value of the credit or, if the account no longer exists, pay it to You in an approved manner.

5.3.4 In the event that a game is started but miscarries due to a failure deriving from Your system or deriving from a network error, **winmasters.gr** shall refund the amount game to you by crediting it to your **winmasters.gr** Account or if the Account no longer exists, by paying it to You in an approved manner. If the game was completed from **winmasters.gr** shall treat the game as fully completed. This includes the withdrawal of the amount wagered and granting of all winnings that were produced as game outcome. **winmasters.gr** shall include the granting of all winnings during bonus games that may have been granted as the outcome of the aborted game.

5.3.5 In the event of a casino system malfunction, all wagers shall be declared void.

5.3.6 If due to a technical error, winnings are not credited to Your **winmasters.gr** Account, You must stop playing immediately and inform **winmasters.gr** in so that the game may be examined and rectified accordingly.

5.3.7 Should **winmasters.gr** fail to return any and all funds from Your **winmasters.gr** Account (less any withdrawal charges) upon closure, blocking or exclusion of Your **winmasters.gr** Account, You must contact **winmasters.gr** customer support who shall then examine the request and, if approved, take all the necessary measures to return the funds to You.

5.4. Breaches and Termination

5.4.1 If You breach any provision of these T&C or if we have reasonable ground to suspect that You have breached them, we reserve the right not to open, suspend, close or terminate Your **winmasters.gr** Account, but shall reserve the right to withhold payment of Your winnings and apply such funds on account of any damages due by You.

5.4.2 If we suspect that You are engaged in illegal or fraudulent activities when using the Website; or that You are having problems with creditors or otherwise detrimental to the Company, we may freeze or terminate Your **winmasters.gr** account or cancel any stakes at our absolute discretion.

5.4.3 You acknowledge that the Company shall be the final decision-maker of whether You have violated our rules, terms or conditions in a manner that results in Your suspension or permanent barring from participation in our site.

6. Privacy Policy

Introduction

The Privacy Policy describes how www.winmasters.gr, operated by Rebels Gaming Limited (or otherwise referred to herein as "us" or "we") treats your personal information provided to us in order to be able to manage our relationship. We manage any personal information you provide to us and are kept by us in relation to you in the manner set out in our Privacy Policy.

Who are we?

www.winmasters.gr, operated by Rebels Gaming Limited which is a Maltese Company whose registered address is at 177A St. Moritz, Tower Road, Sliema SLM 1603, Malta registration number C51793 and is regulated by the Malta Gaming Authority (MGA).

We may be contacted at support@winmasters.gr

Our Data Protection Officer may be contacted on dpo@winmasters.com

Why do we collect Personal Data?

We need to collect data from you to be able to provide you with the service of remote gaming. This may include the need to share this data with our partner companies and with whom we would have established safeguards to protect your data, for the purpose of providing you our services as requested.

When we provide remote gaming services to our customers, we must collect personal data from you to comply with legal obligations related to our gaming licence obligations to the Gaming Authority, for company tax reporting obligations to the tax authorities in Malta and to meet our obligation to assist authorities, when requested, in the investigation of criminal activity.

We also have a legitimate interest to protect our services from promotion abuse, prevent fraud and internet security risks. This also allows us to ensure the security, integrity and availability of our services.

We will also ask you if you wish to receive marketing communications from us or third parties, like our contracted service providers, on our behalf. You have the right at all times to give or withhold your consent through your account profile privacy settings.

Personal data that we collect

Your personal information, which we collect and use, relates to the following:

- Personal identification and communication details provided to us by completing the registration form on the website or any other information you submit to us through the website
- Verification documents provided for Identity, Payment Method verification and other documentation we may request due to our obligations at law.
- Contact information through the website, email, telephone or other media.
- Your answers to questionnaires or surveys we conduct.
- Elements of transactions, including financial accounts information that you may provide us, made through the website, telephone or other media.
- Details of your visits to the site, including but not limited to traffic data, site information, weblogs and other contact information.
- Telephone calls or chat sessions to and from our Customer Service Department are recorded for security and education purposes along with the resolution of questions arising from provided to you.

We do not collect special categories of data on a regular basis, however, we may receive such data from you if you tell us that you have a problem controlling your betting treat such data as equivalent to health data and protect it accordingly.

Use of Cookies

Cookies are small text files (composed only of letters and numbers) that a web server places on your computer or mobile device when you visit a webpage. When used, they make our Services more user-friendly, for example by remembering your language preferences and settings.

Cookies are widely used in order to make websites work in an efficient way. The use of cookies allows you to navigate between pages efficiently. Cookies remember your preferences and make the interaction between you and the Services smoother and more efficient. Cookies are also used to help ensure that the advertisements you see online are relevant to your interests.

Types of Cookies used

There are five main types of Cookies:

- **Strictly Necessary Cookies** – These Cookies are essential to enable you to login, navigate around and use the features of our Services. We do not need to obtain your consent to use these Cookies. These Cookies can be used for security and integrity reasons - for example to detect violation of our policies and for support or security features.
- **Functionality Cookies** – These Cookies allow our Services to remember choices you make (such as your language) and provide enhanced and personalized features. For example, Cookies are used for authentication (to remember when you are logged-in) and support other features of our Services.
- **Performance Cookies** – These Cookies collect information about your online activity (for example the duration of your visit on our Services), including behavioral data and conversion metrics. These Cookies are used for analytics, research and to perform statistics (based on aggregated information).
- **Marketing or Advertising Cookies** – These Cookies are used to deliver tailored offers and advertisements to you, based on your derived interests, as well as to perform email marketing campaigns. They can also be used to limit the number of times you see an advertisement as well as help measure the effectiveness of the advertising campaign. They are used by our advertisers (for example advertising networks) and provide them insights about the people who see and interact with their ads, visit their websites or use their app.
- **Social media Cookies** – Our website includes social media features, such as the Facebook "Like" or "Share" buttons. These features are either hosted by a third party or hosted on our Services. Your interactions with these features are governed by the privacy statement of the company providing these features.

Provider / Service	Type	Purpose
Analytics Cookies	First party Cookies	Performance Cookies These Cookies are used to collect information regarding how you interact with the content on our Services. We use the information to improve the Services and to offer personalized products and content.
Hotjar	Third party Cookies	Performance Cookies Hotjar is a tool that aggregates data on how visitors are using our site. Hotjar uses cookies to collect non-personal information. Examples of the type of information collected include, but is not limited to, pages visited, how pages are used and interacted with, type of device and browser used and the country you are in. For more information on Hotjar, how it collects data, what data it collects please and how to opt out of it collecting your information, please read Hotjar's privacy policy .
Xtremepush	Third party Cookies	Performance, Marketing or Advertising Cookies Xtremepush is a multi-channel marketing platform we use for analytics purposes, enabling web push notifications and for other marketing communications. Xtremepush Privacy Policy .
Google Analytics	Third party Cookies	Performance Cookies This cookie is used to collect information about how visitors use our Services. We use the information to compile reports and to help us improve the Services. The cookies collect the number of visitors to the Services, where visitors have come to the Services from and the pages they visited, and other data. Google Privacy Policy .
Google Tag Manager	Third party Cookies	Performance Cookies The Google Tag Manager cookie used to load scripts into our website pages. Google Privacy Policy .

Google AdWords	Third party Cookies	<p>Marketing or Advertising Cookies</p> <p>Google AdWords uses cookies to help us determine how many people who clicked on our Google Ads end up contacting us through our websites. This tracking cookie is set on your browser only when you click on a Google Ad and these cookies help us increase the website's effectiveness for our visitors. Google Privacy Policy</p>
Netrefer	Third party Cookies	<p>Marketing or Advertising Cookies</p> <p>We utilize Netrefer, an affiliate marketing services, to help record the performance of the affiliate services provided. Netrefer may record unique identifiers associated to your device to follow your activity within our website or app. This information is used to analyze and improve our services and to measure the effectiveness of our advertising campaigns. Netrefer Privacy Policy</p>
Incapsula	Third party Cookies	<p>Strictly necessary Cookies</p> <p>This cookie is used to improve the security on our websites (such as for protection from Denial of Service (DDoS) attacks). Incapsula Privacy Policy</p>
Other cookies	First and Third party Cookies	<p>Strictly necessary Cookies</p> <p>These unlisted cookies might be in use on internal sections of the Services, in order to customize and simplify the user experience on the site by remembering choices you made and your log in credentials.</p>

How to manage your Cookie settings

Please note that we do not recognize or respond to automated browser signals regarding Cookies, including "Do Not Track" requests. However, there are various ways in which you can manage and control your cookie settings. Please remember that, by deleting or blocking cookies, some of the features of the Services may not work properly or as effectively.

- Turning off Cookies via your web browser Most web browsers will provide you with some general information about cookies, enable you to see what cookies are stored on your device, and enable you to delete them all or on an individual basis, and enable you to block or allow cookies for all websites or individually selected websites. You can also normally turn off third party cookies. Please note that the settings offered by a browser or device often only apply to that particular browser or device.

How do we use your personal data?

We use your personal data to:

- Create, operate, and manage your account.
- Participate in games and perform relevant functions to participate in them.
- Carry out identification procedures for your participation in the game.
- Promote your bets, including card payments and online payments.
- Compliance with the legal and regulatory frameworks governing our operations, including transmission of personal details, personal data about transactions and traffic data to authorities.
- Creating personal profiles for Anti-Money Laundering Risk Assessment purposes.
- Tracking transactions for the purpose of preventing fraud, abnormal betting, money laundering and fraud, including exchanging personal data with our suppliers of Payment Processing Services.
- Conducting research, questionnaires and analysis.

When you consent to, we use your data to provide you with information about site changes, new services and offers. In case you do not wish to receive marketing information, you can exercise your right to leave this service. You can re-consent to be provided with marketing information by emailing our support department or by using the relevant function under "My Account".

Personal data that is provided to us will be shared amongst group companies which will handle relevant aspects of processing in order to provide you with requested services.

To provide our services, and for the purpose of preventing illegitimate use of our services, we perform automated individual decision-making, including profiling.

Where do we keep your data?

We take all industry standard precautions to keep your personal data secure within our European Union physically located servers. These servers may in turn be accessed by our service providers over the internet. For this purpose, we have in place an Information Security Management System initiative that is working towards meeting the ISO27001:2017 standard.

Third Party Transfers of Data

We may transfer data you provide to us, or inferred data based on your data for multiple purposes as described in the following.

Transfers within our Group

Your personal data is transferred within our group companies which provide us customer data processing on the basis of a contractual agreement between us in line with the applicable laws. Our group companies process your data on our behalf to provide you with the following services:

- Customer Support
- Payment processing
- Anti-Fraud and Anti-Money Laundering checks
- Marketing (where consent has been provided – further information below)

We ensure that data transfers within group companies are covered with appropriate controller-processor contracts and safeguards as specified by the General Data Protection Regulation (EU2016/679).

Transfers outside of our Group to third parties

When processing your betting account and its associated transactions, we may need to appeal to credit rating agencies, fraud detection agencies and money laundering regulatory provisions from the Malta Gaming Authority or any other relevant authority.

The purpose of such communications would be to ensure:

- Assess whether you may be a Politically Exposed Person or an individual subject to Financial Sanctions.
- Assess whether your personal details are similar to those of people suspected of having committed fraud or money laundering.
- Verify your personal details through electronic means by matching against third party databases.
- Where such information is requested by payment providers in relation to enquiries regarding fraud, we shall also provide such personal data as long as the request for information your rights and/or, the legitimate interest of the company to protect itself from fraud.

We ensure that data transfers outside of group companies are covered with appropriate controller-processor contracts and safeguards as specified by the General Data Protection Regulation (EU2016/679).

Transfers to regulatory authorities

To satisfy our legal obligations, we may be requested to transfer your data to the:

- Malta Gaming Authority
- Financial Investigations and Analysis Unit
- Sanctions Monitoring Board
- Maltese and other Tax Authorities with whom we are registered
- Other applicable Law enforcement bodies where so requested

This can include transferring of all personal details, verification documents, payment and betting transaction history, communications history and any other information we hold. The methods of transfer of such data may be prescribed by the relevant authority, over which we do not have control.

Transfers for marketing Purposes

We will share personal data with marketing partners (network providers, banks, payment processors, affiliates, etc.) only based on a freely given, specific, informed and unambiguous consent from you. Such partners would be limited to receive contact information such as e-mail address and sports preferences for marketing reasons.

Your consent may be withdrawn at all times through "My Account" or by contacting us on support@winmasters.gr.

Should you withdraw your consent, the company will inform marketing partners to stop their marketing communications to you as soon as your wish is communicated to the company.

Third Country transfers

The company does not regularly share any of the personal data you provide us to third parties (outside of group companies) located outside of the European Economic Area considered by the EU to provide an equivalent standard of data protection.

If the company will in the future need to carry out such transfers of personal data to third parties (outside of group companies) to be able to provide you with your requested services, we will let you know of this. In such a case, we would ensure to follow applicable data protection legislation and seek approval from our Lead Data Protection Authority to ensure that your personal data rights are respected and guaranteed.

Retention and Disposal of Information

After the closure of any account, we retain your data for a period of up to 10 years due to our legal obligations towards Anti-Money Laundering and Countering Finance of Terrorism, Company and Taxation record-keeping obligations.

Specifically:

- For up to one (1) year: Details of your visits to the site, including but not limited to traffic data, site information, weblogs and other contact information; Telephone calls to and from our Customer Service Department
- For up to five (5) years from last activity: Personal identification and communication details provided, contact information through the website, email, telephone or other media.
- For up to ten (10) years from last activity: Elements of transactions, including financial accounts information that you may provide us, made through the website, telephone or other media.

We will also keep personal data for the purpose of presenting and processing in case of a litigation or a legal process which you, the relevant authorities or us may be party to. The provision of services to you.

If your account in any of the above cases is not active, then we will not process the data further except for complying with the above obligations.

All this information is stored in accordance with this Privacy Policy.

Your personal data rights

You have the right to:

- access to the personal information provided by you;
- request rectification of personal data that you consider incorrect;
- request for restriction of processing of data;
- request erasure of data;
- file an objection about processing of your data;
- request to export your data; and
- be informed about automated individual decision-making, including profiling; and

Your rights may be exercised in accordance with the Law, which might include restrictions on when you can exercise these rights. You can exercise these rights by contacting support@winmasters.gr

You have also the right to lodge a complaint with the Hellenic Data Protection Authority whose website may be found at <http://www.dpa.gr/>.

Changes to the Privacy Statement

Any changes we may make to our Privacy Policy in the future will be published from this page on the site and will be effective from the time of their posting. Where the changes are substantial, we will offer you the chance to preview these changes and decide whether you wish to remain our customer prior to these coming into effect.

This Privacy Policy was last updated on May 23rd 2018.

7. Standard Promotional Terms

7.1 The terms contained in this document (Standard Promotional Terms) apply to all promotional offers available through the Website (each a Promotion) and, together with specific promotional terms, which may also be referred to as "Key Terms", set out on the individual web landing page for the relevant Promotion (Specific Promotional Terms) agreement between you and **winmasters.gr** and can only be amended with our consent. By participating in any Promotion, you are indicating that you accept and agree to these Rules.

7.2 You should check these Standard Promotional Terms and any applicable Specific Promotional Terms before participating in any Promotion.

7.3 In the event of any conflict or inconsistency between these Standard Promotional Terms and the Specific Promotional Terms, the Specific Promotional Terms shall prevail over these Standard Promotional Terms, but only to the extent necessary to resolve such conflict or inconsistency.

7.4 Unless otherwise indicated, participation in each Promotion is limited to one per person, family, household, address or organization to whom **winmasters.gr** sends the promotion. **winmasters.gr** reserves the right to restrict participation in certain Promotions to players who fulfill specific selection criteria. Where a Promotion permits multiple participation, **winmasters.gr** reserves the right, in its sole discretion, to limit the number of participants. **7.5** Participation in any Promotion is voluntary.

7.6 In relation to some Promotions, certain release requirements or withdrawal restrictions must be satisfied before a bonus may be used, played with or, where appropriate, a condition of being eligible for a prize or to compete in a competition, contest, league or tournament. Any such additional restrictions or requirements will be contained or referred to in the applicable Specific Promotional Terms. You may only withdraw any funds from your **winmasters.gr** account obtained via a Bonus on our Sports Service when you have met the restrictions associated with that Bonus offer.

7.7 In the event that you withdraw funds in respect of which you have received a Bonus, without having met any applicable release requirements, cash out restrictions or other criteria, you shall forfeit the entire sum of the Bonus and any winnings resulting from this Bonus and **winmasters.gr** shall be entitled to deduct this from your **winmasters.gr** account.

7.8 Your use of any real money bonuses is subject to **winmasters.gr** review for irregular playing patterns. To ensure fair gaming and the proper use of bonuses, **winmasters.gr** reserves the right to restrict participation in certain Promotions to players who fulfill specific selection criteria. Further examples of irregular playing patterns are not limited to: (i) placing single or multiple bets of a value of fifty percent or more of the bonus on any single game, individual hand, or round, building a balance and significant play patterns (bet size, game types, bet structures etc.) in order to meet the bonus release requirement; (ii) placing large bets which result in a substantial gain followed by equal to or more than seventy five percent of the previous average bet size until the bonus release requirements have been met; (iii) if we have good grounds to suspect that you are sought only to exploit a bonus offered by **winmasters.gr** in good faith to enhance your entertainment (for example, on acceptance of a bonus, the minimum wagering requirements are subsequently withdrawn). In the event that **winmasters.gr** deems that an irregular playing pattern has taken place, **winmasters.gr** reserves the right to prevent you from withdrawing Account funds and/or withhold any of your winnings derived from your use of the bonus.

7.9 Excluded and disqualified players: Officers, directors, employees, consultants or agents of **winmasters.gr**, parent or associated companies, or any of its or their respective vendors (including advertising, printing and publicity agencies) or any officers, directors, employees, consultants or agents of any entity connected with any Promotion, or any of the foregoing persons, "relative" shall include, but not be limited to, a spouse, partner, child or sibling and any person residing in the same household as any of the foregoing persons.

7.10 If a non-eligible Client participates in any Promotion, **winmasters.gr** reserves the right, without prejudice to any other rights under the T&Cs, to seek the return of any award or other prize, including from that Client's Account.

7.11 **winmasters.gr** reserves the right, at its sole discretion, to disqualify any player who cheats or who tampers or attempts to tamper with the entry process for, or the operation of, any Promotion, or whose conduct is in breach of the Rules, contrary to the spirit of the Rules or the intention of the relevant Promotion, or might, in its reasonable opinion, bring the reputation of Our Group companies into disrepute.

7.12 **winmasters.gr** reserves the right to alter, discontinue or terminate any Promotion, or any aspect of it, at any time, with or without notice, for any reason whatsoever, including limitation if there has been any printing, production, distribution or other error in any Promotion or on the Website, or where there has been any error in the preparation for a Promotion affecting the result of the Promotion or the number of participants or the value of claims.

7.13 The terms and conditions may be modified by **winmasters.gr** at any time by posting the modified terms on the relevant page(s) of the Website. **winmasters.gr** recommends that you check these Standard Promotional Terms regularly. By your continued participation in the Promotion, you accept any such modified terms.

7.14 When registering at **winmasters.gr**, you consent to receive marketing communications from **winmasters.gr** relevant to promotional offerings by email, post, SMS and other means of communication, any of which you may unsubscribe from at any time by contacting Customer Service.

7.15 **winmasters.gr** reserves the right not to activate the First Deposit Bonus or any other offer, if you permanently reside in Greece, until Know Your Customer Verification of your Account. For this verification procedure to be completed you will have to provide all necessary documentation to **winmasters.gr**, as described in Greek Gaming Compliance published at FEK 3162/ 25.11.2014.

8. Sportsbook General Rules

8.1 This set of terms and conditions govern the use of the **winmasters.gr** Sportsbook. When placing a bet with **winmasters.gr**, the Client is therefore agreeing that the Client has understood and will be adhering to these Terms and Conditions.

8.2 **winmasters.gr** reserves the right to make changes to the Website, betting limits, payout limits and offerings.

8.3 A bet is not valid until it is validated and shown in the customer bet history. In cases of uncertainty about the validity of a bet, the customer is requested to check the offer or contact Customer Service.

8.4 Should a dispute arise about the acceptance (or lack thereof) of any transaction in the customer's account, the transaction log database will be the ultimate authority in such matters.

8.5 Every bet that was placed and accepted cannot be altered, withdrawn or canceled/void except in the cases listed below. **winmasters.gr** reserves the right to declare a bet void, if it is obvious that any of the following circumstances have occurred:

- Bets have been offered, placed and/or accepted due to an Error; ("Error" is a mistake, misprint, misinterpretation, mishearing, misreading, mistranslation, spelling mistake, technical registration Error, transaction Error, manifest Error, force majeure and/or similar.)
- Bets placed while the Website was encountering technical problems, that would otherwise not have been accepted;
- Influence Betting; ("Influence Betting" is an act, prohibited by **winmasters.gr**, where a Client, or parties acting in association with a Client, can influence the outcome of a match or indirectly.)
- Syndicate Betting; ("Syndicate Betting" is an act, prohibited by **winmasters.gr**, where a Client, or parties acting in association with a Client, evades the Rules of **winmasters.gr** - in order to obtain an unfair advantage.)
- A result has been affected by criminal actions - directly or indirectly;
- A public announcement has occurred in relation to the bet which alters significantly the odds
- For Pre-match betting:

o Betting effected after the event has started;

o Betting effected after a related event was underway and where conditions could have been altered in a direct and indisputable way.

- System 3/5: A 3/5 system consists of 10 bets involving 5 selections in different events, 10 trebles. Any three winning bets guarantee a return. Please note that a 1 EUR System 3/5
- System 4/5: A 4/5 system consists of 5 bets involving 5 selections in different events, 5 four-folds. Any four winning bets guarantee a return. Please note that a 1 EUR System 4/5
- Super Yankee: A Super Yankee system consists of 26 bets involving 5 selections in different events, 10 doubles, 10 trebles, 5 four-folds, and 1 five-fold. Any two winning bets guarantee a return. Please note that a 1 EUR Super Yankee costs 26 EUR.
- Lucky 31: A Lucky 31 system consists of 31 bets involving 5 selections in different events, 5 singles, 10 doubles, 10 trebles, 5 four-folds, and 1 five-fold. Any one winning bet guarantees a return. Please note that a 1 EUR Lucky 31 costs 31 EUR.

Systems involving 6 selections

- System 2/6: A 2/6 system consists of 15 bets involving 6 selections in different events, 15 doubles. Any two winning bets guarantee a return. Please note that a 1 EUR System 2/6
- System 3/6: A 3/6 system consists of 20 bets involving 6 selections in different events, 20 trebles. Any three winning bets guarantee a return. Please note that a 1 EUR System 3/6
- System 4/6: A 4/6 system consists of 15 bets involving 6 selections in different events, 15 four-folds. Any four winning bets guarantee a return. Please note that a 1 EUR System 4/6
- System 5/6: A 5/6 system consists of 6 bets involving 6 selections in different events, 6 five-folds. Any five winning bets guarantee a return. Please note that a 1 EUR System 5/6 costs 6 EUR.
- Heinz: A Heinz system consists of 57 bets involving 6 selections in different events, 15 doubles, 20 trebles, 15 four-folds, 6 five-folds, and 1 six-fold. Any two winning bets guarantee a return. Please note that a 1 EUR Heinz costs 57 EUR.
- Lucky 63: A Lucky 63 system consists of 63 bets involving 6 selections in different events, 6 singles, 15 doubles, 20 trebles, 15 four-folds, 6 five-folds, and 1 six-fold. Any one winning bet guarantees a return. Please note that a 1 EUR Lucky 63 costs 63 EUR.

Systems involving 7 selections

- System 2/7: A 2/7 system consists of 21 bets involving 7 selections in different events – 21 doubles. Any two winning bets guarantee a return. Please note that a 1 EUR System 2/7
- System 3/7: A 3/7 system consists of 35 bets involving 7 selections in different events – 35 trebles. Any three winning bets guarantee a return. Please note that a 1 EUR System 3/7
- System 4/7: A 4/7 system consists of 35 bets involving 7 selections in different events – 35 four-folds. Any four winning bets guarantee a return. Please note that a 1 EUR System 4/7
- System 5/7: A 5/7 system consists of 21 bets involving 7 selections in different events – 21 five-folds. Any five winning bets guarantee a return. Please note that a 1 EUR System 5/7
- System 6/7: A 6/7 system consists of 7 bets involving 7 selections in different events – 7 six-folds. Any six winning bets guarantee a return. Please note that a 1 EUR System 6/7 costs 7 EUR.
- Super Heinz: A Super Heinz system consists of 120 bets involving 7 selections in different events, 21 doubles, 35 trebles, 35 four-folds, 21 five-folds, 7 six-folds, and 1 seven-fold. Any two winning bets guarantee a return. Please note that a 1 EUR Super Heinz costs 120 EUR.

Systems involving 8 selections

- System 2/8: A 2/8 system consists of 28 bets involving 8 selections in different events – 28 doubles. Any two winning bets guarantee a return. Please note that a 1 EUR System 2/8
- System 3/8: A 3/8 system consists of 56 bets involving 8 selections in different events – 56 trebles. Any three winning bets guarantee a return. Please note that a 1 EUR System 3/8
- System 4/8: A 4/8 system consists of 70 bets involving 8 selections in different events – 70 four-folds. Any four winning bets guarantee a return. Please note that a 1 EUR System 4/8
- System 5/8: A 5/8 system consists of 56 bets involving 8 selections in different events – 56 five-folds. Any five winning bets guarantee a return. Please note that a 1 EUR System 5/8
- System 6/8: A 6/8 system consists of 28 bets involving 8 selections in different events – 28 six-folds. Any six winning bets guarantee a return. Please note that a 1 EUR System 6/8
- System 7/8: A 7/8 system consists of 8 bets involving 8 selections in different events – 8 seven-folds. Any seven winning bets guarantee a return. Please note that a 1 EUR System 7/8
- Goliath: A Goliath system consists of 247 bets involving 8 selections in different events, 28 doubles, 56 trebles, 70 four-folds, 56 five-folds, 28 six-folds, 8 seven-folds, and 1 eight-fold. Any two winning bets guarantee a return. Please note that a 1 EUR Goliath costs 247 EUR.

9. Casino, Live Casino and Virtuals General Rules

9.1 The Casino Games are provided to **winmasters.gr** by the following suppliers:

- Microgaming
- Evolution Gaming
- EGT
- Isoftbet
- Tom Horn
- Play'n GO

All bets placed on the Casino are placed respectively on the servers of Microgaming, Evolution Gaming, EGT, Isoftbet, Tom Horn and Play'n GO depending on the provider which the bet is placed. **winmasters.gr** is licensed by the Casino Games Providers to represent, promote, and market the Casino games. **winmasters.gr** receives, holds a relation to an Account Holder for the purpose of transactions and settlements with the Casino.

9.2 **winmasters.gr** accepts and acknowledge liability for transactions conducted to, from and/or with the Casino exclusively for funds received, held and/or paid to and/or from **winmasters.gr** Account in conjunction with arrangement with the Casino Games Providers.

9.3 All Casino games are highly trustworthy and verified from authorities to prevent any potential hacking action. However technology loopholes not related with our company ability to specific users to take advantage of such loopholes. Irregular winnings or betting patterns will be investigated and **winmasters.gr** reserves the right to confiscate € under such pattern.

9.4 Casino games are running with a low margin on clients' benefit. **9.1.5** You hereby agree that in case you win a jackpot of EUR 10,000 or higher (or the equivalent to an amount) relation to any casino game offered in **winmasters.gr**, the winnings may be awarded once the Casino provider verifies and accepts it.

9.6 **winmasters.gr** has insured jackpots with the Casino providers therefore all winnings are paid through the global pools of the games providers. For the avoidance of an misunderstanding, the Client will receive the winnings once the casino provider has transferred the relevant funds to **winmasters.gr**.

9.7 Minimum Casino / Live Casino bet is €0.01. However, few casino games may have higher than €0.01 minimum bet.

9.8 Access to some games may be restricted.

9.9 **winmasters.gr** is not liable for any dispute related to the Intellectual property rights attached to the Casino games.

9.10 Rules for each specific game can be found in the specific area of each game.

9.11 **winmasters.gr** Virtual games are regulated under MGA and operated under License No. MGA/B2C/172/2009

9.12 Virtuals betting rules. Virtuals rules are an integral part of the General Betting Rules, which you can find [here](#).

10. General Terms 0% margin

10.1 Events with 0% margin, do not count on bonus rollover requirements.

10.2 0% margin is counted in 3 digit rounded (for example 0,003 is becoming after rounding 0%)

10.3 0% margin offer is available on 1-x-2 or match winner or winner market

10.4 0% margin offer is available for specific hours every day and is available only pre-match.

10.5 0% margin offer cannot be combined with cash out on Live betting.

11. Cash-Out Terms and Conditions

11.1 Cash Out is available on selected markets both pre-match and Live, on single and multiple/combo bets, for a variety of sports including but not limited to Soccer, Tennis, Volleyball.

11.2 Cash Out will become unavailable if: Each Way terms change (either place or odds or both), points on which a bet was placed change for Handicap and Over/Under B on Asian Handicap Soccer Live.

11.3 **winmasters** cannot guarantee that Cash Out will be available on your bet selection. **winmasters** reserves the right to amend, suspend or remove the Cash Out at any fixture or market. Any bets placed on such events, fixtures or markets will stand as originally placed.

11.4 Cash Out offers are available only within a specific time frame - any changes in the price or market during this time may result in a new Cash Out offer or in the suspension of the Cash Out Facility.

11.5 Cashed Out bets will be considered and shown as settled. The outcome of the final market is not correlated with the bet settlement.

11.6 Cash Out bets are not included in the Sport Bonus Rollover Conditions. **winmasters** reserves the right to cancel any bonus affected due to system/human error.

11.7 A bet will be voided if the Cash Out used is placed on markets or odds affected by an error.

11.8 Bets placed using Free Bets cannot be subject to Cash Out, whereas bets placed using bonus money can. **winmasters** reserves the right to cancel any Free Bet affected by system/human error.

11.9 Combo bets, placed together with system bets via the combo tab, cannot be the subject of a Cash Out.

11.10 **winmasters** will not be responsible if Cash Out is not available for technical reasons and bets will stand as originally placed during any such period.

11.11 **winmasters** reserves the right to withhold, restrict or cancel Cash Out from any of its customers.

11.12 For the "Partial Cashout" option, the above terms and conditions also apply.

11.13 General Terms and Conditions apply.