

# Terms & conditions

This is version 1.14 of the winmasters Terms & Conditions, last updated on 16/04/2019

**1.1 winmasters** is a brand name of WM Interactive Limited, a company registered in Malta on May 15th 2014, having its registered office at 170, Pater House, Level 1 (Suite A174), Psaila Street, Birkirkara, BKR 9077, Malta, with company registration number C-65151 and is regulated by the Malta Gaming Authority (MGA). winmasters is operating its Sportsbook Casino and Live casino services under License No. MGA/B2C/275/2014, issued on 01/08/2018.

The operating website is [www.winmasters.com](http://www.winmasters.com). Any reference to "the Company" or "**winmasters**" or "We" means of **winmasters** website and WM Interactive Limited.

**1.2 "winmasters T&Cs"** are the terms & conditions constituting and governing the contractual relationship, as stated herein, and which the parties, as stated herein, hereby agree upon. **winmasters** 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 the Company or in case of a discrepancy between the English version and non-English versions, only the English version shall prevail.

**1.3** A "Client" is an individual who enters into a contractual relationship with **winmasters** for the use of the Services and who has personally registered with **winmasters** and holds a **winmasters** 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 described above.

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

**1.5** The "Contract" is the contractual relationship between **winmasters** and a Client and shall be constituted under and governed by the **winmasters** T&Cs i.e. "the Terms and Conditions". Any use of the services offered, registration on the website and all bets accepted by **winmasters** are subject to these Terms and Conditions. Any changes to the Terms and 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 Conditions" of 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.com](http://www.winmasters.com), where all current and relevant information regarding **winmasters'** operation is 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** to the Client through the Website. Sportsbook and Casino services are regulated by Malta Gaming Authority (MGA) :

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 contractual obligation and shall, for the purposes of the **winmasters** T&Cs, include Acts of God, Government restrictions (including the denial or cancellation of any necessary license where such denial or 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, the Client Application and the material contained therein are the exclusive property of **winmasters** and/or **winmasters'** suppliers and partners. The Client is not entitled to exploit or otherwise 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. By using any of 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 or continue to use the 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 services is restricted to residents of the following countries: Austria, Germany, Switzerland, Afghanistan, Angola, Aruba, Australia, Belarus, Belgium, Bonaire, Bosnia and Herzegovina, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Ethiopia, France and its outlying territories, French Guiana, French Polynesia, French Southern Territories, Gibraltar, Greece, Guyana, Iran, Iraq, Ireland, Isle of Man, Israel, Italy, North Korea, Laos People’s Democratic Republic, Libya, Lithuania, Mali, Mexico, Montenegro, Nicaragua, Pakistan, Papua New Guinea, Philippines, Portugal, Romania, Russia, Serbia, Singapore, Sint Maarten, Slovakia, Somalia, Spain, Sri Lanka, South Africa, South Sudan, South Korea, Sudan & Darfur, Syria, Sweden, Switzerland, Taiwan, Trinidad and Tobago, Tunisia, Turkey, Uganda, Ukraine, United Kingdom, United States of America, United States Minor Outlying Islands, Vanuatu, Venezuela, Yemen, Zimbabwe.

**2.1** An individual applying for registration warrants and represents that any information provided in its application form is true and correct.

In order to register the client must provide at least the following personal data and information:

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

Full name, email, and residence address and phone number must be real and verifiable. 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. If 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.

WM Interactive Limited initializes the first step of the due diligence procedure during registration when the identification of the customer takes place with the details requested and provided in the registration page. At this stage the company ensures that no duplicate accounts are established. 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 ID for age verification (players under eighteen (18) 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)
- 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 can be 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 by the Company.

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 the customer becomes active. Certain customers are highlighted automatically as higher risk customers and can by default not make deposits automatically into the system. Such customers are 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 within a defined period 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 notification:

- 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 Due Diligence.

**2.2** An individual applying for a **winmasters** 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** 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** accepts no responsibility for users that use the Company's services and come from jurisdictions where online gambling is totally or partially restricted or even

considered as illegal.

- **winmasters** 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** reserves the right, at its own discretion, at all times, to:

- Decline to open a **winmasters** Account and/or to close an existing **winmasters** Account, without any explanation whatsoever, but contractual obligations already made will be honoured;
- 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** 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.
- Hold and manage funds belonging to Clients in accordance with generally accepted guidelines for cash management regarding such funds; this may include a Payment Service Provider 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 honour a claim, in the event that, directly or indirectly, the "T&C" have been violated and/or other unauthorized activities have occurred in connection with a betting event and/or the operation of a **winmasters** Account. This is subject to any of the said events being in connection with the **winmasters** 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, or if it is 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 or suitable 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 Client provoked for any reason, whenever **winmasters** 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.

**2.4 winmasters** does not accept clients:

- Being minor to 18 years old or the age at which gambling is legal under any law that applies to the Client (whichever is the greater);

- Being residents of the following jurisdictions: Afghanistan, Angola, Australia, Belgium, Bulgaria, Bosnia and Herzegovina, Czech Republic, Denmark, Estonia, France and its outlying territories, Greece, Portugal, Guyana, Iran, Ireland, Iraq, Isle of Man, Israel, Italy, Laos People's Democratic Republic, Lithuania, Mexico, North Korea, South Korea, Papua New Guinea, Romania, Russia, Singapore, South Africa, Spain, Gibraltar, Syria, Turkey, Ukraine, United Kingdom, Scotland, United States of America and its territories, Aruba, Bonaire, Saba, Statia, St. Maarten, Netherlands, Uganda, Vanuatu, Philippines and Taiwan
- Working or contracted with any legal entity which is part of the same group as **winmasters**, meaning other entities being, directly or indirectly, linked with WM Interactive Ltd. or any other gambling company, or with **winmasters'** 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** 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 accepts no responsibility for any Betting Duties or taxes arisen by the local authorities of the Client's territory. Such duties or taxes are paid exclusively by the Client. If the Client refuses to pay such amounts, the Company has no liability whatsoever.

**2.7** A **winmasters** Account is opened, held and settled in a currency as agreed between **winmasters** and a Client. All amounts displayed relating to wagers and winnings shall be quoted with the symbol of the currency so agreed to. **winmasters** calculates and settles all matters involving exchange rates in accordance with recognized financial institutions at 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** does not constitute a financial institution and a **winmasters** Client account does not accrue interest. Even if an account is being suspended for any reason, the Client 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 origin 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** 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/or
- 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 same or similar pattern);

**winmasters** 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 internal investigation, **winmasters** has the right to cancel bets, forfeit winnings, and deduct bonuses from all relevant accounts. **winmasters** also reserves the right to reallocate all the funds in the different superfluous **winmasters** Accounts to a single **winmasters** Account and to delete the remaining superfluous account(s). Any bonus given to the superfluous **winmasters** Account(s) will not be transferred.

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

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

**2.13** **winmasters** 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** Account shall be made to **winmasters** within 6 months after the transaction, payment and/or settlement took place, or should have taken place; otherwise **winmasters** 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 that might drive to a 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

indemnity contained herein, indemnifies and certifies that **winmasters** does not bear any responsibility for any damages caused by this activity. Any losses due to this shall not be refunded by **winmasters** 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 along with these T&C.

**2.17** An "Inactive Account" is a **winmasters** 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** 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** will notify 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 to his/her account 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** 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 "Inactive Accounts Fee". If no more funds are standing on the account of the Client, **winmasters** shall not continue charging the processing fee. **winmasters** shall continue to use reasonable efforts to 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. After this 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 the last fee was incurred by **winmasters**. In such a scenario **winmasters** will pay a maximum of six (6) months inactive account fees.

**2.17.1** Before closing an account or excluding himself/herself from playing with us, the client is strongly recommended to withdraw all available withdrawable funds. If for some reason this is not possible, the Client is requested to contact customer support by sending us an email on [support@winmasters.com](mailto:support@winmasters.com).

**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 unless that user is registered and holds an account with the Company. User needs to register and supply the minimum required information of age, identity, residence and valid email address. A user is verified that the email they give at registration is valid and owned by the

registering user; by sending a unique activation code to that email address. The account will not be active before that activation code has been entered.

**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 a user can activate an account that has not been activated within these two weeks is by contacting customer service department.

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

**2.22** 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.

**2.23** 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, whether in error or as 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 mistake made re-settling 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.

#### **2.24 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 is not liable for the excess of the

amount. In such cases the payment of the winnings will be reduced correspondingly. This also applies if winmasters has not warned the bettor against possible excesses of the winning limits when placing the bet/casino round. The following limits apply on winnings per user:

\* € 15.000 per bet or per casino round or per day

\* € 20.000 per week

\* € 25.000 per month

## **2.25 Customer Support services**

### **2.25.1 Telephone service**

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

### **2.25.2 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, racist or in other ways 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 bets and/or games 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 then 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 their login username or password for security purposes. winmasters 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 reserves the right to delete the contributions to Live Chat. In serious cases or in case of recurrence, winmasters is entitled to temporarily or permanently suspend or delete the user's access to Live Chat. It shall be at winmasters sole discretion to assess the situation leading to a suspended account; or to remove the chat rooms if abused. 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 shall not assume any liability for damage of any kind resulting from the use of the Live Chat.

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. winmasters shall not be 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.

**3.1** Deposits to, and withdrawals from, a **winmasters** Account shall at all times be made through a Financial Institution or a Payment Solution Provider. Procedures, terms and conditions, 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 should not be a product of any illegal activity or criminal action. Any attempt for money transfer or laundering is strictly prohibited.

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

**3.3** . In order to use the Services, You will be required to send money to and may require receiving money from **winmasters**. We may use third-party electronic payment processors and/or 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 your 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 Platforms. You agree to 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** does not accept cash funds sent or delivered directly to **winmasters** 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. A Client cannot deposit with other individual's card or account.

**3.6 winmasters** shall not accept a wager from a Client unless a **winmasters** Account has been established in the name of the Client and there are adequate funds in the **winmasters** 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** 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** account. Withdrawals from the **winmasters** account, in the extent of the original deposit amount, are made using 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 sole discretion). 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** reserve the right to use an alternative payment method for withdrawal at its sole discretion.

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

**3.10 winmasters** 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 purpose of placing a bet.

**3.12 winmasters** , the Regulator or all relevant Authority can control all transactions to prevent money laundering. All transactions shall be checked in order to prevent money laundering and all suspicious transactions found out by **winmasters** 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 of the website. If a 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 also reserve the 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 the Company's 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 winnings in up to six (6) equal monthly instalments.

**3.16** All **winmasters** financial transactions are secure and protected using the highest Secure Sockets Layer (SSL) encryption methods. **winmasters** do not store any personal information 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:

<b>Payment Method</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Fees</b>
Credit/debit cards	10 € / \$ 10	2.000 € / \$ 2.000	0%
Bank Transfer/Trustly	20 € / \$ 20	10.000 € / \$ 10.000	0%
Paysafecard	5 € / \$ 5	1.000 € / \$ 1.000	0%
Neteller	10 € / \$ 10	2.000 € / \$ 2.000	0%
Skrill (Moneybookers)	10 € / \$ 10	2.000 € / \$ 2.000	0%

To deposit funds into Your **winmasters** Account, You can use any of the methods specified in the relevant pages of the Website(s), as may be amended from time to time. Currently the 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 your card 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 (PCI) compliance standards for data security, using a 128-bit encryption that ensures the safety and security of the data transmitted. This state-of-the-art protection is the same technology used by major banks and financial institutions all over the world.

**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/Trustly/FastBankTransfer: 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 or authorize your 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. The funds will be 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 to and from affiliated merchant sites and between NETELLER account holders. You can use NETELLER to make deposits to your account without disclosing your personal or credit card details. The transfer of funds to your account is instant provided you have sufficient funds in your NETELLER account. We do not charge any fees for NETELLER deposits. You can withdraw to your NETELLER account provided you have made a successful deposit in the last 6 months. The funds are directly credited to your account in 2-6 hours. Once you have completed the NETELLER sign-up form, you will receive an e-mail. This e-mail contains instructions for "Step 2" (your NETELLER account activation). Please follow the instructions, you will be prompted to submit your NETELLER Account ID and Secure ID (found in the e-mail), plus the password you originally entered on the NETELLER account sign-up page. Save this e-mail for further reference. Once you have completed these two steps, your NETELLER account (or "online wallet") will be active and ready to be funded.

**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 Skrill to:

- 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 provided you have funds in your Skrill (Moneybookers) account. We do not charge any fees for Skrill (Moneybookers) deposits. You can withdraw to your Skrill (Moneybookers) account provided you have made a successful deposit in the last 6 months and your card ownership has been verified. The funds are directly credited to your account in 2-6 hours once processed. You will not be able to transfer the funds from Skrill.com to your account if you have deposited them using MasterCard. Skrill (Moneybookers) is totally secure. Through a combination of transaction monitoring, SMS transaction verification for cardholders and a dedicated anti-fraud team, Skrill (moneybookers) is an entirely safe online payment method.

**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 Paysafecard deposits. Paysafecard is totally secure. Through a combination of transaction monitoring, SMS transaction verification for cardholders and a dedicated anti-fraud team, Paysafecard is an entirely safe online payment method.

### **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 fees, if 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 rejected or 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 forfeited under 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 withdrawals are 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 be an acceptable 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 sole liability. 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 and in the same currency with which deposits were made.

- Prior to any withdrawal request, your **winmasters** account must be verified by sending us your KYC (Know Your Client) documents. The fastest and safest way to do this is to complete 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 less than the 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 redeem request is completely processed

- The Company keeps the players' funds separately from the Company's own funds in a Clients' account held with Unicredit Bank in Romania, which Bank is instructed by the Company to disclose information to the Authority should it be requested.
- Withdrawals shall be processed within the next 72 hours, so the transfer is finished within a maximum of 3 working days. The company is entitled to operate any verification deemed necessary, within 10 working days, and after those to complete the transfer.
- **winmasters** 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:

<b>Payment Method</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Fees</b>
Credit cards	20 € / \$ 20	2.000 € / \$ 20000	0%
Bank transfer/Trustly/FastBankTransfer	20 € / \$ 20	2.000 € / \$ 2.000	0%
Paysafecard	20 € / \$ 20	1.000 € / \$ 1.000	0%
Neteller	20 € / \$ 20	2.000 € / \$ 2.000	0%
Skrill (Moneybookers)	20 € / \$ 20	2.000 € / \$ 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 "Cash", before requesting your withdrawal.

**3.19.2** Withdrawals to your Credit Card: is available only for VISA cards that have been previously used for depositing funds. If there are more than one VISA cards registered in your account, then your withdrawal will be processed to the VISA 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 reserves the right to charge an administrative fee (minimum of 5 EUR or equivalent currency to a maximum of 2% of the requested amount, up to 30 EUR or equivalent currency), post the 4th withdrawal request 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 by the customer), will be charged with 7,75% processing fees.

**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 to the following email address [support@winmasters.com](mailto:support@winmasters.com) 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 effective 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.com](mailto:support@winmasters.com) in order to re-activate your access to 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 account you may also choose to impose a ceiling on the maximum deposit you may make in relation to your gaming account. The deposit limits 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 account, you may also choose to impose a ceiling on the maximum amount of money lost per day (24h) in sportsbook or casino games. Should 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.
- Limits are set in your account currency.

**5.1** 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 review our Complaints and Disputes Procedure below.

## **5.2** 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 which is not safe, 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, betting results, account management, application of bonus offers or misleading terms and conditions

## **5.3** 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 channels

we offer, 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 within 72 hours. 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 independently 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 ("ADR) services 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](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](mailto:support.mga@mga.org.mt)

**5.4** 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.

**6.1** 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 the Website or 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.

**6.2** 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 any types of 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 site or for any other damages or losses which may arise.

**6.3** In the event that a game is started but miscarries due to a failure in **winmasters'** system, **winmasters** shall refund the amount wagered in the game to You by crediting it to your **winmasters'** 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, credit to Your **winmasters** Account the monetary value of the credit or, if the account no longer exists, pay it to You in an approved manner.

**6.4** 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** shall refund the amount wagered in the game to you by crediting it to your **winmasters'** Account or if the Account no longer exists, by paying it to You in an approved manner. If the game was completed from the server system, **winmasters** 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. This may also include the granting of all winnings during bonus games that may have been granted as the outcome of the aborted game.

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

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

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

**7.1** 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 Your **winmasters'** Account, but shall reserve the right to withhold payment of Your winnings and apply such funds on account of any damages due by You.

**7.2** 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 our business, we may freeze or terminate Your **winmasters** account or cancel any stakes at our absolute discretion.

**7.3** 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.

## **Introduction**

The Privacy Policy describes how [www.winmasters.com](http://www.winmasters.com) , operated by Rebels Gaming Limited (or otherwise referred to herein as "us" or "we") treats your personal information and the data 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 specified in this Privacy Policy.

## **Who are we?**

[www.winmasters.com](http://www.winmasters.com), operated by WM Interactive Limited which is a Maltese Company whose registered address is at 170, Pater House, Level 1 (Suite A174), Psaila Street,

Birkirkara, BKR 9077, Malta, with company registration number C-65151 and is regulated by the Malta Gaming Authority (MGA).

We may be contacted at support@winmasters.com

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 service providers, 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 Malta 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 potential 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, accessibility 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 withdraw 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 or by email.
- 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 the service 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 activity. We would 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, the cookie can help 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 you and 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 in order 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, these 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 content engagement 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 usually placed 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 directly on our Services. Your interactions with these features are governed by the privacy statement of the company providing these features.

<b>Provider / Service</b>	<b>Type</b>	<b>Purpose</b>
Analytics Cookies	First party Cookies	<b>Performance Cookies</b> 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	<b>Performance Cookies</b> 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 <a href="#">Hotjar's privacy policy</a>
Xtremepush	Third party Cookies	<b>Performance, Marketing or Advertising Cookies</b> Xtremepush is a multi-channel marketing platform we use for analytics purposes, enabling web push notifications and for other marketing communications. <a href="#">Xtremepush Privacy Policy</a>
Google Analytics	Third party Cookies	<b>Performance Cookies</b> 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. <a href="#">Google Privacy Policy</a>
Google Tag Manager	Third party Cookies	<b>Performance Cookies</b> The Google Tag Manager cookie used to

		load scripts into our website pages. <a href="#">Google Privacy Policy</a>
Google AdWords	Third party Cookies	<b>Marketing or Advertising Cookies</b> 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. <a href="#">Google Privacy Policy</a>
Netrefer	Third party Cookies	<b>Marketing or Advertising Cookies</b> 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. <a href="#">Netrefer Privacy Policy</a>
Incapsula	Third party Cookies	<b>Strictly necessary Cookies</b> This cookie is used to improve the security on our websites (such as for protection from Denial of Service (DDoS) attacks). <a href="#">Incapsula Privacy Policy</a>
Other cookies	First and Third party Cookies	<b>Strictly necessary Cookies</b> 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.

### 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, allow 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 separately. 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 have the 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 through encrypted connections over the internet. For this purpose, we have in place an Information Security Management System initiative that is working towards meeting the ISO27001:2013 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 GDPR. 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 agencies in line with 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 is aimed to protect 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 have about you. 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.com.

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 them.

## **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 or countries 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 at times, 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 in, due to our 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 us on [support@winmasters.com](mailto:support@winmasters.com)

You have also the right to lodge a complaint with the Data Protection Authority, which is the Information and Data Protection Commissioner whose website may be found at <http://www.idpc.org.mt/>. You may also decide to lodge a complaint with your local Data Protection Authority. You may find a list with your local Data Protection Authority contact details at [http://ec.europa.eu/justice/data-protection/article-29/structure/data-protection-authorities/index\\_en.htm](http://ec.europa.eu/justice/data-protection/article-29/structure/data-protection-authorities/index_en.htm)

## **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.

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**9.1** The terms contained in this document (Standard Promotional Terms) apply to all promotional offers available through the Website (each a Promotion) and, together with any applicable 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), form a legal agreement between you and **winmasters** and can only be amended with our consent. By participating in any Promotion, you are indicating that you accept and agree to be bound by the Rules.

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

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

**9.4 winmasters** may, from time-to-time, run Promotions and these may take the form of bonus offers (whether real-money bonuses or some other form of incentive), prize draws, competitions, contests, leagues, tournaments or other form of Promotion, or a combination of any of these. The particular form of Promotion will be described, and full details set out, in the communications (such as e-mails, computer pop-ups and letters) we issue to tell you about each Promotion and/or on the individual web landing page for the relevant Promotion.

**9.5** For the purposes of all Promotions, the promoter is the entity you have contracted with under the Terms and Conditions (as indicated under paragraph 1).

**9.6** The period of time during which each Promotion will run (Promotion Period) will be specified in the applicable Specific Promotional Terms. Each Promotion will automatically close at the end of the relevant Promotion Period, at which point no further participation in

that Promotion will be possible. Where no Promotion Period is specified the relevant Promotion will end when it is discontinued on the Platform.

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

**9.8** Unless otherwise indicated in the Promotion, it is intended for the addressed recipient or category of recipient only and cannot be transferred. If you are not the intended recipient or within the intended category of recipient then the offer is null and void.

**9.9** To be eligible to participate in any Promotion, you must:

(a) be eighteen (18) years of age or older, or the legal age of majority in your home country, state or province;

(b) if the Promotion is specifically intended for players who are residents of and/or located in a particular country as stated in the applicable Specific Promotional Terms, be a resident of and/or located in that country;

(c) have successfully completed registration on the Website and opened a real money **winmasters** account in accordance with the Terms and Conditions;

(d) satisfy any other eligibility criteria set out in the relevant sections of these Standard Promotional Terms in respect of certain general categories of Promotion and in the applicable Specific Promotional Terms;

**9.10** To be eligible to participate in any Promotion which is stated to be intended for new players or which is described as a "new player" or "sign up" offer (or similar), you must not previously have opened and made a deposit into a **winmasters** Account. Such Promotions may not be used in conjunction with any other Promotion.

**9.11** The identity of each participant in a Promotion will be determined from all or any combination of the following: name, address, email address, credit/charge/debit card number, IP address and other forms of identification which may be required. We reserve the right to request further information from you if you wish to participate in certain Promotions.

**9.12** Participation in any Promotion is voluntary.

**9.13** To participate in a Promotion, you should follow the instructions set out in the relevant Promotion, on the individual web landing page for that Promotion and, where appropriate, the applicable Specific Promotional Terms.

**9.14** Unless otherwise indicated in the applicable Specific Promotional Terms, entry into each Promotion may be used only once.

**9.15** 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, withdrawn, or as 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 referenced in the applicable Specific Promotional Terms. You may only withdraw any funds from your **winmasters** Account obtained via a Bonus on our Sports Service when you have met the wagering restrictions associated with that Bonus offer.

**9.16** 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 general eligibility criteria, you shall forfeit the entire sum of the Bonus and any winnings resulting from this Bonus and **winmasters** shall be entitled to deduct this from your **winmasters** Account.

**9.17** Where it is a requirement of any Promotion that a certain number of games, hands or wagers be played or placed, then unless otherwise indicated in the applicable Specific Promotional Terms, games, hands or wagers played or placed at tournament tables (unless the Promotion is a tournament) or at play money tables will not be counted.

**9.18** Subject to Clause 9.15 above, unless otherwise indicated in the applicable Specific Promotional Terms, all real money bonuses will be paid into the **winmasters** Accounts of qualifying players within seven (7) days of entry into the relevant Promotion.

**9.19** Your use of any real money bonuses is subject to **winmasters** review for irregular playing patterns. To ensure fair gaming and the proper use of bonuses, **winmasters** considers low margin betting, equal betting, zero risk bets or hedge betting to be irregular gaming when deployed to exploit bonuses. Further examples of irregular playing patterns also include, but 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 significantly changing 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 a drop in bet size 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 have sought only to exploit a bonus offered by **winmasters** in good faith to enhance your entertainment (for example, on acceptance of a bonus, the minimum wagering requirement is met and funds are subsequently withdrawn). In the event that **winmasters** deems that an irregular playing pattern has taken place, **winmasters** reserves the right to prevent you from cashing out Account funds and/or withhold any of your winnings derived from your use of the bonus.

**9.20** Excluded and disqualified players: Officers, directors, employees, consultants or agents of **winmasters**, parent or associated companies, or any of its or their respective suppliers or vendors (including advertising, printing and publicity agencies) or any officers, directors, employees, consultants or agents of any entity connected with any Promotion, or relatives of 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.

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

**9.22** **winmasters** 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 **winmasters'**, any of Our Group companies into disrepute.

**9.23** **winmasters** reserve the right not to award a Prize or to seek the return of any Prize awarded in the event that the Winner is not entitled to receive such Prize in accordance with applicable law (provided always that the Winner is solely responsible for ensuring that s/he is entitled to receive any Prize) or if we have cause to disqualify the Winner in accordance with clause 9.22.

**9.24** If a Client is competing in a contest, league or tournament and are unable, for any reason whatsoever, or choose not to progress to the next round after qualifying to do so, the Client will forfeit his/her place and will not be eligible to receive any Prize to be awarded for the next or any subsequent round or the final Prize.

**9.25** Any entitlement to receive a Prize is non-transferable.

**9.26** The Winner is solely responsible for all use made of the Prize. Except as expressly provided in these Standard Promotional Terms, no representations, warranties, conditions or other terms are made, given or accepted by the company and no other terms shall apply, as between **winmasters** and any person, in relation to any Prize, including without limitation any terms as to suitability, reliability, satisfactory quality or fitness for purpose, or any other implied terms, all of which **winmasters** exclude to the maximum extent permitted by law.

**9.27** In respect of any prize draw, Winners will be drawn at random from all entries correctly submitted and no favouritism will be shown in terms of gender, age, geographic location, length of time as a legible Client, which of **winmasters** gaming channels a legible Client has used, or any other factor.

**9.28** By participating in any Promotion in which the Client wins a Prize or which takes the form of a contest, league or tournament in which he/she successfully progress to a second or subsequent round, the Client agrees to co-operate in all advertising, marketing and publicity material and activities **winmasters** may, at its expense, produce or arrange. The Client also agrees if requested (a) to wear any branded clothing or attire **winmasters** may provide; and (b) to sign, if requested, an irrevocable release form allowing the company, without any compensation being payable, to use his/her name, photograph, likeness, details of the country and/or city where he/she lives, any comments made by or attributed to him/her, and to incorporate any such information and any audio/visual recording or broadcast for such promotional purposes, in any media, throughout the world.

**9.29** Where the Client participates in any event which **winmasters** hosts or arranges in connection with a Promotion, the Client agrees not to make use of any third party branding or advertising for any organisation which **winmasters** considers to be its competitor, including without limitation any branding or advertising for any other gaming company. In the event of any breach of this requirement, **winmasters** reserves the right not to award a Prize or to seek the return of any Prize awarded.

**9.30** With respect to any submission or entry the Client makes in the course of participating in any Promotion, he/she warrants that the relevant material will be all his/her own original work and will not infringe on the intellectual property rights or other rights of any person. The Client agrees to assign all rights (including intellectual property rights) in such material (and if moral rights exist, agree to waive such rights) and agrees to execute all documents and to do any other things reasonably necessary to assure the company's title to such material and to allow it fully to use and exploit such material.

**9.31** In the event that more than one real money bonus or any excess payment is accidentally paid to a qualifying player, **winmasters** reserves the right, without prejudice to any other rights under the Rules, to seek the return of the amount of any additional real money bonus or payment from that **winmasters** Account.

**9.32 winmasters** 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 without 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 or conduct of any Promotion affecting the result of the Promotion or the number of participants or the value of claims.

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

**9.34** If these Standard Promotional Terms or any applicable Specific Promotional Terms are translated into a language other than English, then the English version shall prevail where there is any inconsistency.

**9.35** When registering at **winmasters**, you consent to receive marketing communications from winmasters relevant to promotional offerings by email, post, SMS and telephone notifications, any of which you may unsubscribe from at any time by contacting Customer Service.

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

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

**10.3** 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 open (pending) bets, or contact Customer Service.

**10.4** 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 deciding such matters.

**10.5** 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, totally or partly, 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 hazard, 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**, where a Client, or parties acting in association with a Client, can influence the outcome of a match or an event - directly or indirectly.)
- Syndicate Betting; ("Syndicate Betting" is an act, prohibited by **winmasters**, where a Client, or parties acting in association with a Client, evades the Rules of **winmasters** - directly or indirectly.
- 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.
  
- For Livebetting:
  - o Betting effected at incorrect price due to delayed or failing 'Live' coverage;
  
  - o Betting effected on particular offers after these have occurred, or else after an event which could normally be deemed as leading to the outcome has happened or is happening (e.g. bets placed on offers such as Total Goals Scored or Next Goal while a penalty is being taken, or has been awarded);
  
  - o Betting effected on odds which represented a different score than the actual;
  
  - o Bet is received after the result of the event has been determined.

**10.6** In case that wrong prices were offered during live betting which were caused by any kind of error, **winmasters** reserves the right to cancel the bet(s), even after the game is finished.

**10.7** A bet can be declared void, and will be, in that event, settled with the odds of 1.00. In a combo/multi bet, the cancelled event is set to odds 1.00 and the overall slip odds is adjusted accordingly. The multi bet can still be won if the rest of the bets are also won. In case of technical difficulties for the company to cancel a bet, the company reserves the right to deduct any invalid winnings from its clients' balances.

**10.8** Unless otherwise stated – in the exceptions below, in the betting offer or in the special rules of each sport – the principle “all bets stand” applies to all bets. This means, that if the athlete (or team, etc.), on whom/which the bet has been placed, fails to participate – for any reason – the bet is considered as lost if the betting event takes place. The bet will be declared void, only in exceptional cases. Particularly in the following cases:

- The event/tournament is cancelled or declared void.
- Head to Head (H2H) bets: If one or more participants withdraw before they have started the event/tournament.

**10.9 winmasters** assumes no liability for correctness, completeness or up-to-datedness of the information services provided i.e. live scores and result messages sent via e-mail. The stake is exclusively the amount confirmed and recorded by the company. In case the erroneous event/market is cancelled all bets are void and the odds are set to 1,00.

**10.10 winmasters** only accepts those results which have been achieved on the playing field or platform. Results amounting from disciplinary measures from a sports' court or another court of law will not be accepted. In case of violation of sports laws, the company reserves the right to freeze any winnings and withhold payment(s). This also applies for live betting events.

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

\* € 15.000 per bet or per day

\* € 15.000 per week

\* € 25.000 per month

**winmasters** reserves the right to determine different winning limits for individual players.

**10.12** Stake Limits are the maximum acceptable stake for an event and the slip combination. Placing the same bet multiple times to exceed the stake limit will be considered as fraud by the Company and **winmasters** reserves the right to cancel all the respective bets/stakes/slips.

**10.13** Stakes are set by any individual Client, with the exception of the restriction imposed by winning limits in accordance with the calculation of winnings and possible stake limits. All Stakes should be covered by the Client's account balance; otherwise the stake will not be allowed.

**10.14** In order to avoid a bet not being accepted due to odds changes, the system automatically updates the odds before slip confirmation and the customer should check the latest odds in the betting slip before proceeding to the confirmation.

**10.15** The Client may not combine related bets on the same event ("related bets" are two or more different bets that have related contingency).

**10.16** The Minimum Sportsbook Stake is 0,20 EUR (or equivalent selected currency during registration).

**10.17** If the balance in the account does not provide full coverage and the difference is not remitted in due time, offers for the placement of bets will be accepted by the company only in the order in which they are received for as long as the betting account for each individual bet is completely covered. If the stake for a bet is only partly covered by the balance on the account, the bet is deemed to be placed with a stake corresponding to the remaining balance on the account.

**10.18** Live bets are settled on the company's own statistics which are based on the actual run of play. Unless otherwise stated, in live betting all bets on "Non-runners" will be void.

### **10.19 System Bets**

**10.19.1** In Pre-match and Live betting, it is possible to combine up to eight (8) different bets on a single slip. Based on these eight (8) selections you can choose combinations of singles, doubles, trebles etc.

**10.19.2** Systems names and description

**What is a system bet?**

System bets are similar to accumulators or accumulators in that you choose several selections within one bet, but all possible combinations of bets from those selections are covered, with the advantage of winning even if not all picks are winners.

Systems bets are presented as two numbers separated by a slash: e.g. 2/4, with the first number denoting the type of bets involved (in this case, doubles), and the second number denoting the number of selections involved.

For example, in a 2/4 system bet, you would choose 4 selections and click on the Combo tab at the top of the bet slip, where you would then see your system bets options. The 2/4 system bet is made up of the 6 possible combinations using your 4 selections, so a stake of 1 EUR would cost 6 EUR. Even if only 2 of those possible combinations were winners, your bet would win, with the return amount dependent on how many possible combinations actually win. If none or only one of your picks wins, your system bet loses. When you place your system bet, the amount of winnings shown is the maximum winnings possible if all picks win.

#### Systems involving 3 selections

- System 2/3: A 2/3 system consists of 3 bets involving 3 selections in different events - 3 doubles. Any two winning bets guarantee a return. Please note that a 1 EUR System 2/3 costs 3 EUR.
- Trixie: A Trixie consists of 4 bets involving 3 selections in different events, 3 doubles and 1 treble. Any two winning bets guarantee a return. Please note that a 1 EUR Trixie costs 4 EUR.
- Patent: A patent consists of 7 bets involving 3 selections in different events, 3 singles, 3 doubles and 1 treble. Any one winning bets guarantees a return. Please note that a 1 EUR Patent costs 7 EUR.

#### Systems involving 4 selections

- System 2/4: A 2/4 system consists of 6 bets involving 4 selections in different events - 6 doubles. Any two winning bets guarantee a return. Please note that a 1 EUR System 2/4 costs 6 EUR.
- System 3/4: A 3/4 system consists of 4 bets involving 4 selections in different events - 4 trebles. Any three winning bets guarantee a return. Please note that a 1 EUR System 3/4 costs 4 EUR.
- Yankee: A Yankee consists of 11 bets involving 4 selections in different events, 6 doubles, 4 trebles and 1 four-fold. Any two winning bets guarantee a return. Please note that a 1 EUR Yankee costs 11 EUR.

- Lucky 15: A Lucky 15 consists of 15 bets involving 4 selections in different events, 4 singles, 6 doubles, 4 trebles and 1 four-fold. Any one winning bet guarantees a return. Please note that a 1 EUR Lucky 15 costs 15 EUR.

#### Systems involving 5 selections

- System 2/5: A 2/5 system consists of 10 bets involving 5 selections in different events, 10 doubles. Any two winning bets guarantee a return. Please note that a 1 EUR System 2/5 costs 10 EUR.
- 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 costs 10 EUR.
- 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 costs 5 EUR.
- 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 costs 15 EUR.
- 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 costs 20 EUR.
- 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 costs 15 EUR.
- 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 costs 21 EUR.
- 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 costs 35 EUR.
- 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 costs 35 EUR.
- 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 costs 21 EUR.
- 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 costs 28 EUR.
- 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 costs 56 EUR.
- 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 costs 70 EUR.
- 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 costs 56 EUR.

- 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 costs 28 EUR.
- 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 costs 8 EUR.
- 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.

**11.1.1** The Casino Games are provided to **winmasters** by the following suppliers:

- Microgaming
- Play'n Go
- Quickspin
- EGT
- Isoftbet
- Tom Horn
- Red Rake
- Evolution Gaming

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

**11.1.2 winmasters** 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 a **winmasters** Account in conjunction with arrangement with the Casino Games Providers.

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

**11.1.4** Casino games are running with a low margin on clients' benefit. In addition to that, bonuses may be awarded and further reduce the margin of the company. If bonus rules are

misspelled or omitted by any client who takes advantage acting in a fraudulent attitude alone or as a syndicate, **winmasters** reserves the right to confiscate any winnings made under such pattern.

**11.1.5** You hereby agree that in case you win a jackpot of EUR 10,000 or higher (or the equivalent to any other currency) in relation to any casino game offered in **winmasters**, the winnings may be awarded once the Casino provider verifies and accepts it.

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

**11.1.7** Minimum casino bet is €0.10. However, few casino games may have higher than €0.10 minimum bet.

**11.1.8** Access to few games may be restricted.

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

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

## **11.2 Live Casino Rules**

**11.2.1** The Live Casino Games are provided to **winmasters** by the following suppliers:

- **Evolution Gaming**

All bets placed on the Live Casino are placed respectively on the servers of the above mentioned providers depending on the provider of the game in which the bet is placed. **winmasters** is authorized by the above providers to represent, promote and market the services of the Live Casino and to receive, hold and pay funds in relation to an Account Holder for the purpose of transactions and settlements with the Live Casino.

**11.2.2** The Live Casino is a stand-alone service. It is not managed and/or controlled by **winmasters**.

**11.2.3 winmasters** 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 a **winmasters** Account in conjunction with arrangement with the Live Casino Providers.

1. Events with 0% margin, do not count on bonus rollover requirements.
2. 0% margin is counted in 3 digit rounded ( for example 0,003 is becoming after rounding 0%)
3. 0% margin offer is available on 1-x-2 or match winner or winner market
4. 0% margin offer is available for specific hours every day and is available only pre-match.
5. 0% margin offer cannot be combined with cash out on Live betting.

**13.1** These **winmasters** General Promotional Rules, Sports Reload Bonus Terms, Sportsbook Welcome Bonus Terms, Free Bet Terms are inseparably linked to our Terms & Conditions, of which makes part, and their acceptance is a prerequisite to account registration. Any capitalized terms used herein which are not defined shall take their meaning from the Terms & Conditions.

**13.2** All customer offers are limited to one per person, family, household address, email address, telephone number, same payment account number (e.g. debit or credit card, Skrill and etc.), shared computer (e.g. school, public library or workplace) and shared IP.

**13.3** A Customer's total Account Balance is comprised of the aggregate of their Sports Cash Account, Casino Cash Account, Sports Bonus Account and Casino Bonus Account. Withdrawals cannot be made from either of the Bonus Accounts, but they can both be used to make wagers. Funds from the Sports Bonus Account can be used to place wagers on "Sports" and "Live Betting" products and funds from the Casino Bonus Account can be used to place wagers on "Casino", "Slots", "Games", "Live Casino" products.

**13.4** Withdrawals may only be processed from your Sports Cash Account. Any withdrawals from your Casino Cash Account can only be made by first transferring your withdrawal amount to your Sports Cash Account and then requesting the Withdrawal be processed from the Sports Cash Account. Please note that any transfer of funds from the Casino Cash Account to the Sports Cash Account will be construed as a Withdrawal from the Casino Cash Account and may consequently result in the cancellation and forfeiture of "Casino", "Slots", "Games", "Live Casino" Product bonuses and promotions.

**13.5** Any wagers made are deducted from the Sports Cash Account or Casino Cash Account first, as the case may be. Real money funds will always be used to place wagers/bets before bonus funds.

**13.6** Unless otherwise specified, all bonus and promotion offers are only redeemable once per Customer and a Customer may have no more than one active Casino bonus and one active Sports bonus on his account at any given time.

**13.7** Any bonus and any associated winnings will be automatically removed from a Customer's account upon the Customer requesting a Withdrawal before meeting the rollover or eligibility requirements of the applicable bonus.

**13.8** Cashed-Out bets shall not contribute to meeting the rollover or eligibility requirements of any Sports promotion.

**13.9** If you wish to find out how much rollover requirement remains in respect of a given bonus, you may find it in the bonus Information page once logged in your account.

**13.10** If you wish to cancel an active bonus, please contact Customer Service. Please note that in such circumstances, any amount (in the Casino Bonus Account or Sports Bonus Account, as the case may be) attributable to the active bonus will be removed, including any associated winnings.

**13.11** All **winmasters** bonuses and promotions are intended for recreational players and **winmasters** may, in its sole discretion, limit the eligibility of Customers to participate in all or part of any promotion. **winmasters** reserves the right to request identification verification documents, including a photograph of the Customer with his identification document, prior to crediting a bonus to a Customer's account.

**13.12** **winmasters** reserves the right to amend, cancel, reclaim or refuse any promotion at its discretion.

**13.13** All management decisions are final.

### **Sports Bonus Terms**

**13.14** Unless otherwise specified, you must rollover the amount of your deposit and the corresponding Sports Bonus funds eight (8) times before the funds in your Sports Bonus Account are transferred to the Sports Cash Account and a Withdrawal of these funds may be made.

**13.15** Unless otherwise specified, you must fulfil the rollover requirements within 60 days of the bonus being taken up, otherwise the funds held in your Sports Bonus Account will be forfeited.

**13.16** Unless otherwise specified, to fulfil the bonus rollover requirements, all wagers must be made on odds of at least (1.80) or higher, excluding any type of handicap, Forecast/Tricast/Draw no Bet bets . In order for a multi-bet to count towards rollover requirements, each selection should be at odds equal or more than 1.20 and minimum total odds of 1.80. System bets does not count towards the rollover requirements.

**13.17** Bets will only count towards rollover requirements once they have been finally settled.

**13.18** Any bet 'win' resulting from funds wagered from the Sports Cash Account is credited into the Sports Cash Account as 'stakes and winnings' up to the amount of the initial deposit used to claim the bonus. Any further realized gains (stake and winnings) exceeding the initial deposit amount, are credited to the Sports Bonus Account and continue to be subject to the remaining applicable bonus rollover requirements.

**13.19** Any bet profit resulting from mixed Sports Cash Account and Sports Bonus Account funds wagered, is credited into the Sports Bonus Account as 'stake and winnings' and is subject to the remaining applicable bonus roll-over requirements.

**13.20** Only once the roll-over requirements are met in their entirety, within the designated period of time, shall the Sports Bonus Account funds associated with the bonus be automatically transferred from the Sports Bonus Account to the Sports Cash Account and a Withdrawal of these funds may be made.

**13.21** Unless otherwise specified, should a Withdrawal from the Sports Cash Account be requested while there are funds in the Sports Bonus Account, the balance of the Sports Bonus Account shall be cancelled and forfeited.

**13.22 winmasters** reserves the right to cancel the bonus eligibility, bonus amount and any associated bonus winnings of a customer or a group of customers following suspicious common betting patterns that could result in generating guaranteed profit and/or guaranteed bonus eligibility. This suspicious activity might include, without being limited to, common betting patterns across identical events/markets/selections that could be identified in one or across several accounts.

**13.23** Without derogating from anything stated herein, detection of an apparent relation between users, common betting pattern or any other abusive betting strategic which unfairly exploits or manipulates one or more bonuses or promotions offered by **winmasters**(to be determined at winmasters's sole discretion) may result in the cancellation of the applicable promotion and any associated winnings, and may further result in the irreversible suspension of promotion and bonus eligibility.

**13.24** Repetitive and conflicting bets will not count in the calculation of the bonus rollover.

**13.25** The player is not allowed to place stakes higher than his initial deposit until he complete the rollover required. E.g. if the player has made a deposit of 50 EUR and received a bonus of 50 EUR, he has to place bets (according to the bonus minimum odd requirements) that are equal or smaller to his initial 50 EUR deposit before placing higher stakes. In the case of breach of this rule, winmasters reserves the right to cancel all bets and/or close the account and/or return your last deposit after retracting deposit/withdrawal fees from your balance and/or retract bonus and relative winnings

#### **Sports No-Deposit Free Bet Bonus**

**13.26** Unless otherwise specified, you must rollover the amount of the No-Deposit Bonus awarded ten (10) times before the funds in your Sports Bonus Account are transferred to the Sports Cash Account and a Withdrawal of any of these funds may be made.

**13.27** Unless otherwise specified, the maximum withdrawable winnings from a Sports No-Deposit Bonus shall be five times (5X) up to 200 RON the amount of the Sports No-Deposit Bonus credited to the Customer's account,

**13.28** Any winnings from No-Deposit Bonus credited to a Customer's Sports Cash Account may only be the subject of a Withdrawal upon the Customer making a deposit into his Sports Cash Account no less than the amount of the Sports No-Deposit Bonus from which the winnings were derived and not less than the minimum deposit limit.

#### **Free Bet Voucher**

**13.29** Unless otherwise specified, any winnings earned from a Free Bet Voucher shall be credited to a Customer's Sports Cash Account, and are withdrawable. The Free Bet Voucher amount shall not be stake-returned and it is retracted

**13.30** Unless otherwise specified, a Free Bet Voucher shall only be valid on specified bet types, sports, leagues or events – as stated in the specific promotion terms. Any type of

Handicap, Forecast/Tricast, Draw no bet are not allowed to any freebet or bonus offer.  
Multi-bets cannot be placed.

**13.31** No Free Bet Voucher may be used in portions. For example, if a 10EUR Free Bet is used for a 5EUR bet, then the unused 5EUR shall be forfeited.

**13.32** The Free Bet Voucher shall always be used prior to real money funds from the Sports Cash Account - for example, if a customer is placing a 20 EUR bet and selects a 10 EUR Free Bet token, while having a balance of 100 EUR in his Sports Cash Account, then the total amount of the Free Bet will be used (10 EUR) and 10 EUR will be drawn from the Sports Cash Account.

**13.33** Any bet that satisfies the eligibility requirement to be awarded a Free Bet Voucher may not later be the subject of a Cash-Out.

**13.34** Any bet the subject of a Cash-Out shall not contribute to any eligibility requirement to receive a Free Bet Voucher.

**13.35** Unless otherwise specified, Bets placed on Asian Handicap or Over/Under, and are half-lost, shall not count towards the eligibility requirements of a Free Bet Voucher, when such conditions are considered for lost bets only or for missed selections in an accumulator.

**13.36** If a bet which contributed to the eligibility of a Free Bet Voucher has been cancelled, **winmasters** reserves the right to remove the Free Bet Voucher from the Customer's account and shall, in its sole discretion, determine whether the Customer may be eligible for the promotion again.

**13.37** If a bet contributing the eligibility of a Free Bet Voucher and a bet placed with the Free Bet Voucher cover opposite selections of one and the same event, any winnings shall be cancelled and forfeited.

**13.38** Combo and System Bets, regardless of the number of individual bets placed, may contribute to the eligibility requirement for only for one Free Bet Voucher. For example, if a customer places three singles, as one bet, they shall contribute to the eligibility requirement for only one Free Bet Voucher. Further, if a Customer places a system of three doubles and one treble, the bets shall contribute to the eligibility requirement for only one Free Bet Voucher.

**13.39** Any bets which contributed to eligibility requirement for a Free Bet Voucher shall not contribute to the eligibility requirement of any other offer.

**13.40** Unless otherwise specified, any bets placed shall contribute to the eligibility requirements of a Free Bet Voucher first, before contributing the eligibility requirement of any other offer.

### **Casino Bonus Terms**

**13.41** Unless otherwise specified, you must rollover the amount of Casino Bonus funds and deposit forty (40) times before the funds in your Casino Bonus Account are transferred to the Casino Cash Account and a Withdrawal of these funds may be made.

**13.42** Unless otherwise specified, Customers must meet the rollover requirements within 60 days of the bonus being taken up.

**13.43** Stakes from all game categories on the **winmasters** 'Casino' product will contribute towards the rollover requirements. However, some game categories will contribute towards roll-over requirements more than others.

**13.44** The contributing percentages are as follows:

Game Category - Stake % Contribution

Slots (all varieties) - 100%

Scratch Cards - 20%

Arcades - 20%

Roulette (including Live Roulette) - 10%

Card Games - 10%

Blackjack (including Live Roulette) - 10%

Video Poker - 10%

**13.45** Examples:

· A bet of 5 EUR in Slots will be calculated as 5 EUR for wagering requirements.

- A bet of 5 EUR in Roulette will be calculated as 0.5 EUR for wagering requirements.
- A bet of 5EUR in Arcades will be calculated as 1 EUR for wagering requirements.

**13.46** Any win resulting from funds gambled from the Casino Cash Account are credited into the Casino Cash Account as 'stakes and winnings' up to the amount of the initial deposit used to claim the bonus. Any further realized gains (stake and winnings) exceeding the initial deposit amount, are credited to the Casino Bonus Account and continue to be subject to the remaining applicable rollover requirements.

**13.47** Winnings resulting from wagers made from the Casino Bonus Account are credited back to the Casino Bonus Account. Any profit resulting from mixed Casino Cash Account and Casino Bonus Account funds gambled, shall be credited into the Casino Bonus Account as 'stake and winnings' and is subject to the remaining applicable bonus rollover requirements.

**13.48** The use of funds from the Casino Bonus Account solely to progress faster through the bonus stages of multi-level games such as Castle Builder, Devil's Delight, Champion of the Track, Robin Hood, the Wishmaster, Eggomatic and Big Bang, in order to trigger winnings accumulation into the Casino Cash Account without meeting the necessary bonus roll-over requirements, may result in the forfeiture of any final bonus round profit and all subsequently generated winnings from the latter irrespective of whether the player's balance had an active bonus part at the time of the bonus round activation.

**13.49** Any winnings deriving from "free spin", "bonus" features or wagers which placement was initiated with funds from the Casino Bonus Account but completed after the bonus has been wagered, lost or forfeited will be removed.

**13.50** Casino bonus rollover requirements are removed only upon the cancellation or expiration of the applicable bonus. In the event that Customer makes subsequent deposits into his Casino Cash Account while still having a balance in his Casino Bonus Account (greater than 0.00 RON) the Customer shall contact Customer Service and ensure that the funds in his Casino Bonus Account are cleared from his balance prior to placing bets – otherwise, the initial bonus rollover requirements shall remain valid.

**13.51** Any winnings resulting from a Casino promotion which are then transferred from the Casino Cash Account to the Sports Cash Account, shall not, when transferred back to the Casino Cash Account, be a qualifying deposit for the purpose of any Casino promotion. Any winnings resulting from such transfer being inadvertently accepted as a qualifying deposit, shall be considered as a result of irregular gaming.

**13.52** Any transfer of funds between wallets (Casino Cash Account to Sports Cash Account) with the sole intention of gaining a bonus not entitled for your account is considered irregular gaming and may result to retracting the gained funds and even closure of the gaming account.

**13.53** Before any Withdrawal is processed, your play will be reviewed for any irregular playing patterns. In the interests of fair gaming, equal, zero or low margin bets or hedge betting, shall all be considered irregular gaming for the purpose of meeting any roll-over requirements. Other examples of irregular game play include but are not limited to placing stakes higher than the initial deposit until the rollover required is completed.

Should **winmasters** deem, at its sole discretion, that irregular game play has occurred, it reserves the right to withhold any Withdrawals and/or confiscate any associated winnings.

**13.54 winmasters** considers all of the above General Promotional Rules, and Sports and Casino terms to be fair. Should you require any clarification or advice regarding them, please contact Customer Support.

#### **Casino No-Deposit Free Bet Bonus**

**13.55** Unless otherwise specified, you must rollover the amount of Casino No-Deposit Free bet Bonus sixty (60) times before the funds in your Casino Bonus Account are transferred to the Casino Cash Account and a Withdrawal of any of these funds may be made.

**13.56** Unless otherwise specified, the maximum withdrawable winnings from a Casino No-Deposit Bonus shall be ten times (10X) up to 50 EUR the amount of the Casino No-Deposit Bonus credited to the Customer's account.

**13.57** Any winnings from Casino No-Deposit Bonus credited to a Customer's Casino Cash Account may only be the subject of a Withdrawal upon the Customer making a deposit into his Casino Cash Account no less than the amount of the Casino No-Deposit Bonus from which the winnings were derived and not less than the minimum deposit limit

#### **Free Spins Bonus**

**13.58** Every user who deposits which specified on the promotional page during a certain period will receive a specific free spins number for specific Slot games (desktop or mobile version).

**13.59** Unless otherwise specified, max 5 Free Spins are allowed per account/person/household/IP-address.

**13.60** Any winnings from the free spins must be rolled over at least 15 times before a withdrawal can be requested. In case of a withdrawal request prior fulfilling rollover requirements the bonus will be cancelled and any relevant winning will be deducted from your account. When the wagering requirement has been met, the funds will be converted to real money.

**13.61** Unless otherwise specified, the free spins will be available for 10 days after they have been triggered for the first time.

**13.62** Unless otherwise specified, customers have 7 days to meet the wagering requirements. If the requirements are not met, the bonus will be forfeited.

**13.63** The wagering requirements for each individual game type are according to **winmasters** Casino bonus terms.

**13.64** The maximum winnings from free spins and bonus funds is limited to 25 EUR

### **No-Deposit Free Spins Bonus**

**13.65** Users are entitled to get and convert into cash up to three non-depositor offers until a real money deposit is made. Extra non-depositor free spins are considered only recreational and therefore winnings are not withdrawable.

#### **13.66** Bonus payment rules

- Bonus winnings contribute to the bonus balance by keeping the scale to the initial bet( e.g. If you place a wager of 15, of which 10 are real money and 5 are bonus money, and win 30, 20 will go to the real money account while 10 will go to the bonus balance, keeping the 2:1 scale)

- Real money winnings always contribute to the chronologically activated bonuses in the order of their release and eligibility with one bet contributing to one bonus only

- Real money winnings that remain after all bonuses are completed, contribute to the real money balance

- If a bonus expired or is cancelled, real money bets which were active before the expiry/cancellation, will be added to the real money balance.

1. The **winmasters** bonus percentage and maximum amount are specified on each specific promotion's terms and conditions.
2. The bonus will be credited based on your deposit.
3. The bonus will only be granted to individuals who are registering at **winmasters** and are making a deposit.
4. This bonus offer is available only for selected **winmasters** customers coming from specific countries according to each promotion's terms and conditions. This offer is not transferable.
5. In order to get the bonus, please include the bonus code specified in each promotion in the respective field, in the " **Balances and Transfers**" section during the funds transfer process.
6. Minimum qualifying deposits and maximum bonus that can be claimed are specified in each promotion.
7. As long as your bonus is active, your Sportsbook/Casino balance including new transfers to the Sportsbook/Casino wallet are restricted for withdrawal and/or transfer to other wallets until the wagering requirements of the bonus are met.
8. Rollover requirements are specified in each promotion. You will need to rollover your deposit and bonus amount according to the rollover requirements prior to making a withdrawal.
9. The requirements of your bonus can only be met when playing the product(s) specified in the promotion.
10. For Sports bonus:
  - a) Any single bets placed at odds and multi-bets at cumulative (total) odd of less than 1.80 will not count towards the rollover requirement. (Except residents of Poland, [click here](#) for the Polish version)
  - b) In order for a multi-bet to count towards rollover requirements, each selection should be at odds equal or more than 1.20.
  - c) Bets placed on asian handicap and draw no bet markets, both pre-game and Live Betting do not count towards any rollover requirement.
  - d) Live bets do not count in the calculation of the bonus rollover.
  - e) Canceled bets/matches or participants who did not race or events that for any reason were settled at odds of (1.00) are not included in the calculation of the bonus.

1. For Casino bonus wagering on all games at **winmasters** contributes towards the wagering requirements but certain games contribute greater amounts than others. The following is a list of contributions towards wagering requirements for each individual game type:

### **Wagering Contributions**

**Game Category**

**Game  
Contribution**

Keno & Games	20%
Roulette (including Live Roulette)	5%
Blackjack (including Live Blackjack)	5%
Table games without Blackjack and Roulette (including Baccarat)	10%
Slots	100%
Video poker	10%

**Examples:**

Wager €500 on Slots, the entire €500 (100%) contributes towards the wagering requirements.

Wager €500 on Keno & Games, €100 (20%) contributes towards the wagering requirements.

1. Time to clear the bonus is specified on each promotion.
2. When the wagering requirements are met, the bonus money will be converted into cash (real-money).
3. If the stake rollover requirement for the specific bonus offer has not been met within specified time to clear the bonus of the qualifying deposit, all the bonus money and winnings will be voided.
4. Repetitive and conflicting bets will not count in the calculation of the bonus rollover.
5. The player is allowed to place stakes higher than his initial deposit only after he has placed bets (that fulfil the bonus minimum odd requirements) equal to his initial deposit amount. E.g. if the player has made a deposit of 50 EUR and received a bonus of 50 EUR, he has to place bets (according to the bonus minimum odd requirements) that are equal to his initial 50 EUR deposit before placing higher stakes.
6. Calculation of rollover counts from the moment that the amount of bonus was credited on your **winmasters** account.
7. **winmasters** reserves the right to amend, cancel, reclaim or refuse any promotion at its own discretion without a warning.
8. Standard **winmasters** terms and conditions also apply.
9. The offer is valid for customers who claimed this offer after 10/01/2018, 07:00 CET. For existing customers who have claimed this bonus offer prior to 10/01/2018, 07:00 CET, the offer remains valid and is subject to the Terms and Conditions, as those were accepted during the offer's activation.

Last update: 10/01/2018, 07:00 CET

**14.1** 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, Basketball and Volleyball.

**14.2** 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 Bets, result changes on Asian Handicap Soccer Live.

**14.3 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 time at any event, fixture or market. Any bets placed on such events, fixtures or markets will stand as originally placed.

**14.4** 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/removal of the Cash Out Facility.

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

**14.6** 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.

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

**14.8** 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 due to system/human error.

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

**14.10 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.

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

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

**14.13** General Terms and Conditions apply.