

Terms of Service

Last updated: 19 June 2026

1. General Information

1.1 These Terms of Service ("**Terms and Conditions**" or "**T&Cs**") apply to your use by You of the Games (as defined below), as well as the related enabling Internet, mobile or other platforms made available through the domain name betico.io ("**Website**") and other domain names and/or software applications registered and approved by the Curaçao Gaming Authority (CGA) for use by Betico in providing games of chance (collectively, the "Website"). The term "T&C" also includes all Betico policies published on the Website (relevant links can always be found in the footer of the Website), including but not limited to: **Responsible Gaming, Self-Exclusion, Dispute Resolution, AML, Fairness & RNG Testing Methods, KYC Policies, Privacy & Management of Personal Data, Account, Pay-outs and Bonuses.**

1.2 Betico, betico.io and associated trademarks are the property of either Techcore Holding B.V. or any of its subsidiaries, or parent company (if any) ("**Affiliates**").

1.3 Techcore Holding B.V. ("**Betico**") a company registered at "03 Abraham Mendez Chumaceiro Boulevard, Willemstad, Curacao" under the laws of Curacao with registration number 151612. Betico is trading under the name betico.io and other domain names and/or software applications registered and approved by the Curaçao Gaming Authority (CGA) (accordingly any reference to Betico, betico.io or other domain names and/or software applications owned by Betico, registered and approved by the Curaçao Gaming Authority (CGA) shall be construed as a reference to Techcore Holding B.V. and/or its Affiliates).

Betico is operating under the Gaming License, issued and regulated by the Curacao Gaming Authority, subject to the National Ordinance on Games of Chance, which allows to exploit a gaming site by service line and/or by way of Internet on the international market via a redundant game server and via a full-time server.

1.3.1 Fabeltra Ltd., a company incorporated and existing under the laws of Cyprus with company registration number 399178, with its registered office "Boumpoulinas, 1-3 Bouboulina building, 4th floor, flat/office 42, 1060, Nicosia, Cyprus", is contractually authorized by Techcore Holding B.V. to process all sums deposited or withdrawn by the Users through the corresponding payment institutions, aggregators and banks.

1.4 The contractual relationship between the registered player ("**User**") and Betico is governed by these Terms and Conditions and by the laws of Curaçao.

1.5 These T&Cs come into force as soon as You click on the "Sign Up" button and register Your Member Account (as defined below) with Betico. By creating and/or opening and/or registering a Member Account with Betico, You signify to Betico that You have read these T&Cs, understand them and accept them.

Moreover, upon registration of Your Member Account You will immediately enter an agreement with Betico on terms and conditions contained in these T&Cs (the "**Agreement**"). By using the Website, Betico services, any of the Games and/or Your Member Account, You signify that You agree with these T&Cs and commit Yourself to abide by them at all times when using the Website, Betico services, any of the Games and/or Your Member Account.

1.6 You must read these T&Cs carefully in their entirety before clicking on the "Sign Up" button. If You do not agree with any provision of these T&Cs You must not use or continue to use the Website.

1.7 You fully understand and agree to be bound by the terms and conditions contained herein and as they may be amended by us from time to time.

1.8 Rules and explanations for participating in any of Betico's Games, maintaining Your Member Account with Betico, and other important information is provided in separate links on the Website and are incorporated into these T&Cs by reference.

1.9 Any reference to Betico's Games in these T&Cs shall refer to casino and other Games as such may from time to time become available on the Website. Betico reserves the right to add and remove Games from the Website at its own discretion.

1.10 If You open or attempt to open more than one Member Account, for whatever reason, Betico may block or close any or all of Your Member Accounts at its discretion. Betico also reserves the right to withhold any deposits or winnings upon the discovery of duplicate or multiple accounts at its sole discretion.

Should Betico decide to leave one Member Account open, it will be the first Member Account that You opened with Betico to which Your remaining deposits, if any, will be transferred. Betico will deduct an administrative fee of 10% (minimum 30 Euro or equivalent) for every additional Member Account You have opened as well as any other deductions that may apply in accordance with these T&Cs.

Furthermore, if You attempt to open any additional Member Account after Your original Member Account had been closed for the reason of gambling addiction, any funds held in Your additional Member Account(s) will be immediately forfeited and no winnings shall be paid out under any circumstance.

1.11 **Privacy Policy.** Betico processes some of Your personal data. To understand which personal data We process and how We use Your personal data, You can read our Privacy Policy. This Privacy Policy will inform You as to how We look after Your personal data when You visit Our Website and/or use Betico services and tell You about Your personal data and privacy rights and how the law protects You. Although Our goal is to always be as clear and transparent as possible, We appreciate that legal documents can sometimes be difficult to read. Please do not hold back from contacting Us for any clarification You may need. Thus, please read carefully Our Privacy Policy available at the Website and make sure that You fully understand it prior to the registration of Your Member Account. You should be aware that our Privacy Policy is included herein by reference in these T&Cs.

1.12 Betico supports responsible gaming. You are aware that You will not use the Website in case of compulsive gambling disorder, or You feel that You have or may have a problem with habitual or compulsive gaming. We advise You to avoid playing Games on the Website and to seek professional help.

1.13 You shall understand that a term "**law**" shall mean any and all applicable laws, regulations, judgments, decrees, treaties, ordinances, orders and rulings, interpretations and statements of policy of any governmental authority or regulatory or self-regulatory organization, authority, agency or body, in each case which has jurisdiction over Betico, its Affiliates, You or Your use of the Website and the Games.

2. Account, Pay-outs and Bonuses

This information is included in these T&Cs and is set forth below in the "Account, Pay-outs and Bonuses" section.

3. Your Obligations as a User

3.1 You hereby represent and warrant that:

3.1.1 You have read these T&Cs and other documents supplied to You in connection with use of the Website and the Games and You understand and agree that Your use of the Website and Games will be governed by these T&Cs as amended from time to time.

3.1.2 You are over 18 years old or such higher minimum legal age as stipulated in the laws of jurisdiction applicable to You and, under the laws applicable to You, You are allowed to participate in the Games offered on the Website.

3.1.3 You will use the Website and Your Member Account solely and exclusively for the purpose of Your participation in the Games and not for any financial or other reason, Your participation in the Games will be strictly in Your personal non-professional capacity for recreational and entertainment reasons only.

3.1.4 You possess the sophistication, expertise and knowledge necessary to make informed decisions in respect of bets, stakes and wages, as well as use of and play the Games, and you will not rely on any communication or statement (written or verbal) by Betico as financial, game or investment advice or as a recommendation to enter into and play any of the available Games.

3.1.5 You fully understand that it is entirely and solely Your responsibility to enquire and ensure that You do not breach laws applicable to You by participating in the Games.

3.1.6 You register on Your behalf, and You participate in the Games on Your own behalf and not on behalf of any other person.

3.1.7 You are not a resident of (or in) a Restricted Jurisdiction or any other jurisdiction where Your participation or use of the Website or Games would be in conflict with any applicable law or any other rules, including those relating to online gaming. You may not access or use the Website, app/s and Games from these jurisdictions, including using a VPN to disguise Your location.

3.1.8 All information that You provide to Betico during the term of this Agreement is true, accurate, complete and correct, and that You shall immediately notify Betico of any changes of such information.

3.1.9 You are solely responsible for reporting and accounting for any taxes applicable to You under relevant laws for Your participation in Games including any winnings that You receive from Betico.

3.1.10 All money that You deposit into Your Member Account is not tainted with any illegality and, in particular, does not originate from any illegal activity or source.

3.1.11 You understand that by participating in the Games You take the risk of losing money deposited in Your Member Account.

3.1.12 You are and shall not be involved in any fraudulent, collusive, fixing or other unlawful activity in relation to Your or third parties' participation in any of the Games and shall not use any software-assisted methods or techniques or hardware devices in connection with Your participation in any of the Games. Betico hereby reserves the right to invalidate or close Your Member Account or invalidate or terminate Your participation in a Game in the event of such behaviour.

3.1.13 Execution by you of this Agreement and entering into each Game session through the Website will not violate any law, regulations or rule applicable to You.

3.1.14 In relation to deposits and withdrawals of funds into and from Your Member Account, You shall only use funds, credit card and other financial instruments that are valid and lawfully belong to You.

3.1.15 The computer software that we make available to You is owned by Betico, its Affiliates or other third parties and protected by copyright and other intellectual property rights. You may only use the software for Your own personal, recreational use in accordance with all rules, terms and conditions as set out in these T&Cs and in accordance with all applicable laws, rules and regulations.

3.1.16 Games played on or through the Website should be played in the same manner as games played in any other setting. You shall be courteous to other Users and representatives of Betico and shall avoid rude or obscene comments, including in chat rooms.

3.1.17 You will take legal responsibility and bear liability for compliance with the legislation applicable to You and confirm that a bank or payment service provider who is processing any of Your deposit or withdrawal transactions shall not be liable for any violation of the laws and legislation applicable to You.

3.1.18 You understand and accept that processing of any of Your payments are executed by the payment service provider, and there is no statutory right of revocation of already purchased services or any other opportunities to cancel the payment. Payment service providers are not responsible for any failure to process the data related to your payment card, or for the issuing bank's refusal to provide authorisation of the payment with your payment card.

3.1.19 You confirm that the funds used for the deposit (top-up) hereunder do not directly or indirectly come from any illegal sources. The User hereby expressly represents and warrants that he/she is not using any proceeds of criminal or illegal activity, which also includes money laundering, and that no transaction with use of the wallet (Member Account) of such User are being used to facilitate a criminal or illegal activity, including, but not limited to, performing money laundering and financing terrorism.

4. Intellectual Property

4.1 Betico and its Affiliates shall be the sole owner(s) of the trademark Betico and the Betico logo. Any unauthorised use of the Betico trademark and the Betico logo may result in a prosecution.

4.2 The website Betico.io is the uniform resource locator of Betico. The domain name Betico.io, together with any other domain names owned by Betico that are registered and approved by the Curaçao Gaming Authority (CGA) for use by Betico in providing games of chance, shall be considered the exclusive property of Betico. No unauthorised use, reproduction, or distribution of these domain names, or their incorporation into any other website or digital platform, is permitted without the prior written consent of Betico.

4.3 Betico is the owner or the rightful licensee of the rights to the technology, software and business systems used within this Website.

4.4 The contents and structure of Betico's Website are subject to copyright © and database right in the name of Techcore Holding B.V., Curacao. All rights reserved. The copyright in this Website including all text, graphics, code, files and links belongs to Techcore Holding B.V., Curacao and the site may not be reproduced, transmitted or stored in whole or in part without our written consent. Your registration and use of Our system does therefore not confer any rights whatsoever to the intellectual property contained in Our system.

4.5 Links to the Website and any of the pages therein may not be included in any other website without the prior written consent of Betico.

4.6 You agree not to use any automatic or manual device to monitor any Betico web pages or any content therein. Any unauthorised use or reproduction may be prosecuted.

5. Rewards and VIP Program

5.1 Betico reserves the right to change the terms and conditions and rules for the Rewards Program at any time, e.g., change the parameters for calculations of points. If Betico suspects that You are engaged in illegal or fraudulent activities when using the Betico Rewards and VIP Program or in breach with these

T&Cs, Betico may freeze or terminate Your Member Account and/or a related account (e.g. a referred friend) at Betico's absolute discretion.

5.2 Once You have registered You will automatically be a member of the Betico Rewards and VIP Program. When playing for real money You will increase Your VIP level and have the chance to earn special rewards.

5.3 The VIP level is personal and cannot be transferred to another User.

6. Complaints

This information is included in these T&Cs and is set forth below in the "Dispute Resolution" section.

7. Refund Policy

7.1 Unless otherwise expressly established hereby, Betico does not guarantee any reimbursements, returns and refunds and in no case will provide money refunds, except when the funds in question have not been used by You as Your stake in the Games.

7.2 Should any of the technical breakdowns, errors or problems which took place due to Our fault (hereinafter collectively referred to as the "**Technical Issues**") result in any decrease of the balance of Your wallet (Member Account), Betico may consider Your request for refund.

7.3 You agree that Betico cannot prevent all potential and possible Technical Issues. If You face any Technical Issue while using the Website or the Games, please notify Our customer support via email at support@betico.io.

7.4 In the event that a Technical Issue faced by You results in decrease of the balance of Your wallet (Member Account), You shall communicate Our customer support with the respective request for refund within seven (7) days upon the moment (date) when the respective decrease of the balance of Your wallet (Member Account) took place or You became aware thereof.

7.5 For the avoidance of doubt You shall be deemed to be aware of a decrease of the balance of Your wallet (Member Account) at the first time You logged in Your Member Account after the respective decrease of the balance. Any request for refund sent upon expiration of the specified in Clause 7.3 hereof period will be considered by Us, however, We may refuse such a request for refund without explanation at Our sole discretion.

7.6 Betico shall have the right to request You to provide any document and information to make Your KYC check, and additional information aimed at careful and accurate consideration of Your request for refund. You shall provide Us with such documents and additional information (including all available screenshots and other supporting data) within five (5) days upon receipt of Our request.

7.7 Betico may refuse Your request for refund if:

7.7.1 Decrease of the balance of Your wallet (Member Account) does not result from Technical Issue.

7.7.2 You failed to provide Us with document and information or additional information as per Clause 7.6 hereof.

7.7.3 You request for refund of potential or theoretical win.

7.7.4 Decrease of the balance of Your wallet (Member Account) results from problems with Your system (i.e., computer or other technical device used by You while using the Website or Games, due to

malfunctioning of Your devices through which the Internet connection was provided to You) or problems with a third party system without Our fault.

7.7.5 If You were prohibited from using the Website or a Game as set forth by these T&Cs.

7.7.6 Timing out as a result of inactivity in Your system.

7.8 Should You submit to Us false or fraudulent information with Your request for refund more than twice time in a row or more than three times in general, Betico shall have the right to suspend and/or close Your Member Account and stop all communication and/or replies from Betico, and/or take any further measures as may be deemed appropriate, including reporting to relevant local authorities and law enforcement agencies.

8. Limitation of Liability

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

8.2 Without prejudice to the generality of the preceding provision, Betico, its directors, employees, partners, service providers:

8.2.1 Do not warrant that the software, the Website or the Games is/are fit for their purpose.

8.2.2 Do not warrant that the software, the Website or the Games are free from errors.

8.2.3 Do not warrant that the Websites and/or Games will be accessible without interruptions.

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

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

8.4 Betico shall not bear any liability related to the operation of any software, the presence of computer viruses or other malicious code elements, dangerous or destructive files, which can spread or in any other way affect the software and hardware while You are using the Website or Betico services, participating in the Games or accessing any information or downloading any kind of data.

9. Disclaimer of Warranties

9.1 You expressly agree that the Website and the Games are provided "as is", "with all faults" and "as available", without warranty of any kind. Betico disclaims all warranties, express, implied, statutory, or otherwise, including, but not limited to, implied warranties of fitness for a particular purpose, merchantability, title, quality, and non-infringement.

9.2 Betico does not guarantee that the Website and any services of Betico will be available at all times, in all countries and/or all geographic locations, or at any given time, or that Betico will continue to offer its services for any particular length of time (unless We expressly say otherwise in writing).

9.3 Betico does not guarantee, represent, or warrant that Your use of the Website will be uninterrupted, timely, secure, or error-free. Betico does not warrant that the results that may be obtained from the use of the Website will be accurate or reliable. Betico makes no representations, and expressly disclaims any

warranties, of any kind, regarding the accuracy, completeness, reliability, appropriateness, and timeliness of any Game and content available on or through the Website.

9.4 Betico is not responsible for any damage to Your mobile, tablet, laptop, or desktop device, computer system, other hardware or software, or for any loss of or damage to data that may result from use of the Website or the Games by You.

10. Anti-money Laundering Reporting

10.1 If You become aware of any suspicious activity relating to any of the Games on the Website, You must report this to Betico immediately.

10.2 Betico may suspend, block or close Your Member Account and withhold funds if suspicions of money laundering occur in accordance with any applicable Anti-Money Laundering legislation.

11. Breaches, Penalties and Termination

11.1 If You breach any provision of these T&Cs or if Betico has a reasonable ground to suspect that You have breached them, Betico reserves the right not to open, suspend, close Your Member Account, withhold any money in Your Member Account (including any deposit) and use such funds on Your Member Account to settle any damages incurred in this respect.

11.2 If Betico suspects that You are engaged in illegal or fraudulent activities when using the Website or the Games; or in breach of this Agreement; or that You are having problems with creditors or otherwise detrimental to Our business, We may freeze or terminate Your Member Account or cancel any stakes at Our absolute discretion.

Without prejudice to the generality of the foregoing, in order to mitigate and prevent illegal or fraudulent activity through use of the Website and Betico services, We may, at our discretion, request that You cease to and/or refrain from making use of a VPN or Proxy while using the Website. If suspicious, illegal or fraudulent activity is detected on an account while a VPN or Proxy is or was in use, we shall have the right to block the said account and funds held thereon, based on our assessment of the activity in question.

11.3 You acknowledge that Betico at its own discretion may decide to suspend or permanently bar You from using the Website if You have violated these T&Cs, without any right of compensation or other for You.

12. General Game Rules

12.1 A bet, stake or wage can only be placed by You upon registration of Your Member Account at the Website. Unless otherwise established by these T&Cs, a bet, stake or wage can only be placed if You have sufficient funds in Your Member Account.

12.2 Betico retains the right to stop offering You any Game.

12.3 Each bet, stake and wage made by You will be governed by the version of the T&Cs and rules of the respective Game which are valid at the time of the bet, stake or wage being accepted.

12.4 A bet, stake or wage shall be deemed to have been accepted as soon as it is received on the Betico system and validated and processed.

12.5 Betico retains the right, in case it has a motivated reason, to decline to accept bets, stakes and wages on any Game.

12.6 The list of all the bets, stakes, wages and details are available to You on the Website after login.

12.7 Should Betico decide to close Your Member Account bets, stakes and wages which have already been placed will not be voided and You will be paid any winnings unless there is suspicion of fraudulent activity.

12.8 A bet, stake or wage which has been placed and confirmed cannot be amended, withdrawn or cancelled by You.

12.9 When You place a bet, stake or wage You acknowledge that You have read and understood in full all of the T&Cs and rules of the respective Game available on the Website.

12.10 Winnings will be paid into Your wallet (Member Account) after the final result is confirmed. However, Betico reserves the right to set aside any winnings should there be investigations into the result of an event resulting from a suspicion of criminal activities that may have affected the result of the event. If the irregularity is confirmed then Betico retains the right to void any related bets, stakes, wages and resultant winnings if any.

12.11 Should Betico become aware that You have placed a number of bets, stakes and/or wages from different Member Accounts You have irregularly opened, all these bets, stakes and wages will be voided. Betico retains the right to take further action as deemed necessary.

12.12 Communication errors do occasionally happen. Bets, stakes and wages are confirmed only when received on Betico servers. Should there be a break in communication after You offer a bet, stake or wage and it has been received on Betico servers it will still be considered to be valid. If Your bet, stake or wage offer is not received at Betico servers then it will not stand and the bet, stake or wage amount will not have been taken from Your Member Account.

12.13 If a Game is started but fails or produces an inexact result due to a breakdown of the Game account management software and/or of the Game and/or of the random number generator, all the stakes and wins coming from that Game will be cancelled and the Game account balance will be restored to its position prior to the start of the Game.

12.14 If You disconnect Your session with Betico during an active Game, the amount of the stake will be returned to the Your Game account. When applicable, amounts of un-wagered stakes will be returned to Your Game account and confirmed bets will be processed and winning will be credited to the Your Game account.

12.15 Betico endeavours to make no mistakes when quoting paytables; if any mistake is inadvertently done, Betico reserves the right to modify the payout ratios even once the event has finished (when applicable).

12.16 If for any reason, Betico incorrectly credits Your Member Account or Game account balance, it is Your responsibility to immediately notify Betico of the error, and repay Betico the incorrect balance.

12.17 In the event of software or random number generator malfunctioning, the bet will be considered null and void and the amount of the stake will be returned to You.

12.18 The refund policy of Betico is to not affect any refunds. However, it remains at management's discretion to determine whether a refund request for a deposit made should be entertained.

12.19 For detailed Game rules please refer to the rules attached to each of the Games while Your session.

12.20. Betico reserves the right to cancel rating points and/or payments if a player has violated the rules, as well as in the case of collusion of players.

12.21. Betico reserves the right to cancel rating points and/or payments in case of a technical malfunction in one or more tournament games.

13. Territorial restrictions on the use of NetEnt Games

13.1 Absolute Restriction. NetEnt will not permit NetEnt Casino Games to be supplied to any entity that operates in any of the following jurisdictions (irrespective of whether or not NetEnt Casino Games are being supplied by the entity in that jurisdiction) without the appropriate licenses: Belgium, Bulgaria, Colombia, Croatia, Czech Republic, Denmark, Estonia, France, Georgia, Italy, Latvia, Lithuania, Mexico, Portugal, Romania, Spain, Sweden, Switzerland, United Kingdom, United States of America.

13.2 Blacklisted Territories. All NetEnt Casino Games may not be offered in the following territories: Afghanistan, Albania, Algeria, Angola, Australia, Bahamas, Botswana, Belgium, Bulgaria, Colombia, Croatia, Czech Republic, Denmark, Estonia, Ecuador, Ethiopia, France, Ghana, Guyana, Hong Kong, Italy, Iran, Iraq, Israel, Kuwait, Latvia, Lithuania, Mexico, Namibia, Nicaragua, North Korea, Pakistan, Panama, Philippines, Portugal, Romania, Singapore, Spain, Sweden, Switzerland, Sudan, Syria, Taiwan, Trinidad and Tobago, Tunisia, Uganda, United Kingdom, United States of America, Yemen, Zimbabwe.

13.3 Blacklisted Branded Games Territories. The following NetEnt Branded Games have some further restrictions in addition to the Blacklisted Territories set out above:

13.3.1 In addition to the jurisdictions set out in Clause 13.2, Planet of the Apes Video Slot must not be offered in the following territories: Azerbaijan, China, India, Malaysia, Qatar, Russia, Thailand, Turkey and Ukraine.

13.3.2 In addition to the jurisdictions set out in Clause 13.2, Vikings Video Slot must not be offered in the following jurisdictions: Azerbaijan, Cambodia, Canada, China, France, India, Indonesia, Laos, Malaysia, Myanmar, Papua New Guinea, Qatar, Russia, South Korea, Thailand, Turkey, Ukraine, United States of America.

13.3.3 In addition to the jurisdictions set out in Clause 13.2, Narcos Video Slot must not be offered in the following jurisdictions: Indonesia, South Korea.

13.3.4 In addition to the jurisdictions set out in Clause 13.2, Street Fighter Video Slot must not be offered in the following jurisdictions: Anguilla, Antigua & Barbuda, Argentina, Aruba, Barbados, Bahamas, Belize, Bermuda, Bolivia, Bonaire, Brazil, British Virgin Islands, Canada, Cayman Islands, China, Chile, Clipperton Island, Columbia, Costa Rica, Cuba, Curacao, Dominica, Dominican Republic, El Salvador, Greenland, Grenada, Guadeloupe, Guatemala, Guyana, Haiti, Honduras, Jamaica, Japan, Martinique, Mexico, Montserrat, Navassa Island, Paraguay, Peru, Puerto Rico, Saba, Saint Barthelemy, Saint Eustatius, Saint Kitts and Nevis, Saint Lucia, Saint Maarten, Saint Martin, Saint Pierre and Miquelon, Saint Vincent and the Grenadines, Suriname, Turks and Caicos Islands, United States of America, Uruguay, US Virgin Islands, Venezuela.

13.3.5 In addition to the jurisdictions set out in Clause 13.2, Fashion TV Video Slot must not be offered in the following jurisdictions: Cuba, Jordan, Turkey, Saudi Arabia.

13.4 Exclusive jurisdictions. Universal Monsters (Frankenstein, the Bride of Frankenstein, Dracula, The Mummy, The Wolf Man, Creature from the Black Lagoon and The Invisible Man), can only be played in the following countries: Andorra, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Georgia, Iceland, Liechtenstein, Moldova, Monaco, Montenegro, Norway, Russia, San Marino, Serbia, Switzerland, Ukraine, Croatia, North Macedonia, Turkey, Austria, Bulgaria, Cyprus, Czech Republic, Finland, France,

Germany, Greece, Hungary, Ireland, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Peru, Poland, Slovakia, Slovenia, and Sweden.

14. Territorial restrictions on the use of Play'n GO Games

14.1 Generally prohibited jurisdictions: Afghanistan, Alderney, American Samoa, Angola, Australia, Belgium, Cambodia, Croatia, the Czech Republic, the Democratic People's Republic of Korea (DPRK), Denmark, the Dutch Caribbean including Curacao and Aruba, Ethiopia, Georgia, Germany, Greece, Gibraltar, Hungary, Iran, Iraq, Italy, Laos, Latvia, Lithuania, Malta, The Netherlands, Ontario, Portugal, Romania, Serbia, Singapore, Spain, Sweden, Switzerland, Syria, Uganda, the United Kingdom, the United States of America, Vanuatu, Yemen.

14.2 Prohibited Games in particular jurisdictions. Prohibited Games in Denmark: HUGO. Prohibited Games in Canada and the United States of America: SKATE FOR GOLD.

14.3 Exemption to prohibited jurisdictions. In the event that evidence of holding a relevant licence, approval or permit issued by a Prohibited Jurisdiction can be provided, such territory can cease to be a Prohibited Jurisdiction only if the licence, approval or permit is valid and Play'n GO gives express written approval thereof. Notwithstanding the foregoing, Play'n GO shall be entitled to exercise granting or refusal of such approval at its sole discretion. Any approval shall be subject to refusal or subsequent withdrawal by Play'n GO at any time if in Play'n GO's reasonable opinion, granting or maintaining such approval is likely to cause commercial, reputational, legal or regulatory risk for Play'n GO.

15. Miscellaneous

15.1 Applicable Law and Dispute Resolution. These T&Cs in a part, which relates to your participation in the Game, shall be governed by the laws of Curacao and is a part that relates to the collection and processing of payments (deposits and withdrawals) shall be governed by the laws of Curacao.

You acknowledge that, unless stated otherwise, the Games are organized from Curaçao and Your participation therein takes place within the aforementioned territory. Any contractual relationships between You and Betico shall be deemed to have been entered into and performed by the parties in Curacao, at the registered address of Betico.

The parties agree that any dispute, controversy or claim arising out of or in connection with these T&Cs, or the breach, termination or invalidity thereof, shall be submitted to the exclusive jurisdiction of courts of Curacao.

15.2 Severability. If any part of this Agreement is held to be invalid by law, the remaining parts of this Agreement shall remain in force unless the deletion of such invalid part results in a fundamental change to the rights or obligations of a party.

15.3 Entire Agreement. This Agreement constitutes the entire agreement between You and Betico with respect to the Website, save for the case of fraud, it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between You and Betico with respect to the Website.

A printed version of this Agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this Agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

15.4 Assignment. Betico reserves the right to assign or otherwise lawfully transfer this Agreement. You will not have the right to assign or otherwise transfer this Agreement without prior written consent of Betico. You shall not assign the Agreement with Betico in any manner without the prior written consent of Betico, and any purported assignment in contravention of this Clause 15.4 shall be null and void. Betico may assign the Agreement with You to any of its Affiliates or to a third party. By accepting these T&Cs and entering the Agreement, You irrevocably consent for the above mentioned assignment and/or transfer, including for the transfer of Your personal data and other information, as well as for the transfer of any funds on Your wallet (Member Account) held by Betico in the course of such assignment.

15.5 External Sites. Betico makes no representations whatsoever about any external or third-party website You may access through the Website. Occasionally, Our Website may provide references or links to other websites ("**External Websites**"). We do not control these External Websites or third-party websites or any of the content contained therein. You agree that We are in no way responsible or liable for the External Websites referenced or linked from the Website, including, but not limited to, website content, policies, failures, promotions, products, opinions, advices, statements, prices, activities and advertisements, services or actions and/or any damages, losses, failures or problems caused by, related to, or arising from those websites. You shall bear all risks associated with the use of such external content and External Websites.

External Websites have separate and independent terms of use and related policies. We request that You review the policies, rules, terms and regulations of each External Website that You visit. It is up to You to take precautions to ensure that whatever You select for Your use is free of items such as viruses, worms, Trojan horses and other items of a destructive nature.

15.5.1 Third-Party Services. Betico and Trueplay Inventions Inc., a company registered in accordance with legislation of Republic of Seychelles under company number 232041, with its registered office at House of Francis, Room 303, Ile Du Port, Mahe, Seychelles ("**TRUEPLAY**"), have agreed upon arrangements on integration of the latter's technical solution in the form of widget ("**TRUEPLAY Widget**") in the Website and it is available at <https://betico.io/token>.

Betico makes no statements, representations or warranties whatsoever about the TRUEPLAY Widget and the services of TRUEPLAY. We neither control the TRUEPLAY Widget nor the services of TRUEPLAY. You agree that We are in no way responsible or liable for the TRUEPLAY Widget and the services of TRUEPLAY, including, but not limited to, content, failures, promotions, products, statements, prices, activities and advertisements, services or actions and/or any damages, losses, failures or problems caused by, related to, or arising from the TRUEPLAY Widget and the services of TRUEPLAY. You shall bear all risks associated with the use of the TRUEPLAY Widget and the services of TRUEPLAY.

Each User may use the TRUEPLAY Widget and the services of TRUEPLAY provided, however, that such User has read, understood and accepted TRUEPLAY's terms and conditions available at <https://btftoken.com/> as well as other TRUEPLAY's policies available at <https://btftoken.com/>.

Any balance which may be available to You at Your TRUEPLAY Widget account (as defined at <https://btftoken.com/>) is Your balance with TRUEPLAY, which may be used, topped-up and/or withdrawn only according to the TRUEPLAY's terms and conditions available at <https://btftoken.com/>.

15.6 Legal Restrictions. The User understands and accepts that online gambling may not be legal in some jurisdictions. We make no representation whatsoever as to the legality of the Website and the Games. The use of the Our services is on the Your sole discretion, option, and risk. Nevertheless, we restrict the use of Betico to the Users from the Restricted Jurisdictions and/or any other restricted by law country or state.

Each User must not attempt to circumvent any geographical restrictions related to holding or using Your Member Account. To do so would be a serious breach of these T&Cs and therefore a prohibited action. An attempt at circumvention includes manipulating the information used by Betico to identify your location

(such as by using a VPN) and/or providing Betico with false or misleading information about your location or place of residence in an attempt to appear to reside in a territory from which Betico accepts users. If Betico, on reasonable evidence, identify You as using a VPN, Betico shall have the right to block the said account and funds held thereon, based on our assessment of the activity in question.

Use of Our services is unauthorized and unlicensed wherever it is unlawful under applicable law. You may not use the Website and the Games at any place or in any manner that would violate any applicable laws and/or regulations. Any offer of any feature, product or service is void where prohibited. Betico may limit or deny to any person, in its sole discretion, access to the Website, Games, any feature, product or service.

15.7 Security and Viruses. Any use of the Internet may be subject to a virus attack and/or communication failure. Betico shall not bear any liability, whatsoever, for any damage or interruptions caused by computer viruses, spyware, Trojan horses, worms or other malware that may affect Your systems, computer or other equipment, or any phishing, spoofing or other virus attacks. Betico recommends that You use a reputable and available virus screening and prevention software at all times. You should also apply caution when reviewing text messages and emails purporting to originate from Betico, as SMS and emails are also vulnerable to phishing and spoofing and additional viruses. It is advisable that You log into your Personal Cabinet through the Website only and avoid using unauthenticated communication advising You options to log in.

15.8 Website Accuracy. Although we intend to provide accurate and timely information on the Website, the latter (including, without limitation, its content) may not always be entirely accurate, complete or current and may also include technical inaccuracies or typographical errors. In an effort to continue to provide You with as complete and accurate information as possible, information may, to the extent permitted by applicable law, be changed or updated from time to time without notice, including without limitation information regarding our policies, products, services and the Games. Accordingly, You should verify all information before relying on it, and all decisions based on information contained on the Website are Your sole responsibility and We shall have no liability for such decisions.

15.9 Amendments of T&Cs. Betico reserves the right to modify these T&Cs and, thus, to amend the Agreement between You and Betico at any time choosing in its sole discretion the method of informing the players about changes to T&Cs. Such modification shall take effect immediately upon the new version of these T&Cs is published on the Website. The date of modification thereof will always be specified at the top of these T&Cs (see "Last updated"). Each time You visit the Website You shall check the last date of modification of these T&Cs and read the updated version of these T&Cs carefully in their entirety before You start using the Website, Betico services, any of the Games and/or Your Member Account.

By using the Website, Betico services, any of the Games and/or Your Member Account upon modification of these T&Cs, You signify that You agree with the updated version of these T&Cs and commit Yourself to abide by them at all times when using the Website, Betico services, any of the Games and/or Your Member Account. If You do not agree to be bound by the updated version of these T&Cs You may stop using the Website, Betico services, any of the Games and/or Your Member Account, withdraw all available funds and ask customer support to close Your Member Account.

15.10 English Language Controls. These T&Cs are published in a number of languages for information purposes and ease of reference. It is only the English version that is the legal basis of the relationship between You and Betico and in case of any discrepancy between a non-English version and the English version of these T&C, the English version shall prevail.

15.11 Indemnification. You agree to defend, hold harmless and hereby indemnify Betico and its Affiliates from and against any loss, damage, cost, claim, proceeding, penalty, fine or expense, including legal fees, incurred by or suffered by Betico and its Affiliates, which arises out of, or relates to, directly or indirectly: (i) Your use of the Website and the Games; (ii) Your failure to fully and timely perform any of Your

obligations hereunder; (iii) any of Your representations or warranties made hereunder being, at any time, untrue or incorrect; (iv) Your use of the Website, Games and Your wallet (Member Account) by You or any person who is using Your wallet (Member Account) whether with your knowledge, approval and authorization or without it; (v) any violation by You of any law, rule, regulation, or the rights of any third party.

Responsible Gaming

Last updated: 29 January 2026

All capitalized terms not otherwise defined in this document shall have the meanings ascribed to them in the Terms of Service.

Foreword

Playing with Betico can be an enjoyable form of entertainment and You might even win some money. But You cannot win every time. Losing is a part of the game and You have to be ready for it. Therefore, You should play responsibly, and not risk money that You cannot afford to lose. We want all Your gaming experiences to be positive, regardless of whether You win or not. Knowing when to stop is one of the most important aspects of gambling responsibly. For that reason, We are offering a number of tools, and give regular feedback about Your gambling habits to make it easier for You to keep track and stay in control.

No Underage Play

It is illegal for anyone under the age of 18 to open a Member Account and/or to gamble at Our online casino. We reserve the right to request proof of identity from You and may suspend Your Member Account until adequate age verification has been conducted. Please note that local legislation might differ from the general rules that apply at Our online casino. If You are unsure whether You are allowed, or at a legal age, to play with Us, please contact a local solicitor or legal counsel.

Quick Tips

We want to encourage a culture of positive play where gambling is something fun and happens within each player's personal limits. Here are a few tips for playing responsibly:

- Set a personal budget and make sure You stick to it.
- Only play for the fun of it, not to make money.
- Only gamble when sober and in a clear state of mind.
- Make sure You take regular breaks.

If the fun is overshadowed by negative emotions, it may be time to take a break or to start using the tools and support services We offer.

You are given the opportunity to indicate the limits of Your gambling behavior in terms of the maximum amount of time to be allowed access to the interface; the maximum amounts of money to be deposited into the account or to spend through the account. If You want to set up the limits, please notify Our customer support via email at support@betico.io.

How Deposit Limits Work

1. Setting a limit

1.1. You can set Your own deposit limits (e.g., \$100 per day).

1.2. You can configure the period, which by default will be:

- daily (24h)
- weekly (7d/168h)
- monthly (28d/672h)

1.3. The minimum limit amount will be set by Betico.

1.4. The amount will be specified in USD.

2. Deposit processing

2.1. If the deposit amount does not exceed the limit, it is credited in full to the active balance and is available for play.

2.2. If the deposit amount exceeds the limit, the portion of the funds up to the limit is credited to the active balance, and the excess is automatically transferred to the “frozen balance.”

3. Frozen funds

3.1. Funds in the “frozen balance” cannot be used for betting, but are available for withdrawal at any time.

3.2. Frozen funds are displayed separately from the active balance for transparency.

4. Automatic unblocking

4.1. After the current limit period expires (for example, at the end of the day), Betico automatically transfers funds from the frozen balance to the active balance, within the new limit.

4.2. If the frozen funds exceed the new limit, the balance remains frozen until the next period.

4.3. Funds from the frozen balance are unfrozen according to the deposit history.

5. Removing the limit

5.1. When the limit is removed, all frozen funds are automatically transferred to the active balance.

6. Withdrawing funds

6.1. When withdrawing funds, the frozen balance is used first, followed by the active balance.

7. Other conditions

7.1. You can only have one limit per Your Member Account.

7.2. The limit applies to all currencies in Your Member Account collectively.

7.3. Removing or changing the limit may be restricted by a “cooling-off period” (with a default value of 24 hours).

External Organizations

Gambling problems and the consequences that sometimes come with them can be difficult to handle on Your own. That is why we recommend turning to an organisation that specialises in helping people with gambling-related issues to get the support needed in such situations. There are several who offer free and confidential help.

- www.gamcare.org.uk
- www.begambleaware.org
- www.gamblingtherapy.org

- www.gamblersanonymous.org.uk

Parental Control

Do You share a computer with a child? Always remember to keep Your account information and passwords secret. There is free software that You can download that will help protect Your children from online gambling, two well-recognised options include Net Nanny and CYBERSitter. Our customer support team is always happy to answer any questions You may have about safety and the use of Our site.

Your Family and Friends

Consequences of excessive gambling do not only affect the player, but can also have an impact on family and friends. As an affected other, it can be reassuring to know that there is support for both You and Your loved one. If You are worried about a relative or a friend, We recommend that You reach out to one of the support organizations available. Please do not hesitate to contact Our customer support team at support@betico.io who will help guide You in the right direction.

Self-Exclusion

Last updated: 17 December 2025

All capitalized terms not otherwise defined in this document shall have the meanings ascribed to them in the Terms of Service.

Keeping track of how much time and money You spend playing is something We recommend all Our players, and You can easily do so by following Your transaction history.

Cooling Off

If You want to take a break from gambling, We offer the option of suspending Your Member Account for the period You need, giving You some time to cool off and reflect on gambling situation. You can easily cool off for 1 day, 7 days, 1 month or 3 months by filling out the designated form. Please note that if You wish to self-exclude permanently, You will need to complete the KYC process to prevent any future account re-creation.

Please note that You can still contact Our customer support if you have any questions after blocking.

Do You Have a Gambling Problem?

Determining whether Your gambling is in the safe zone may not always be easy. However, there are a few common warning signs that You should be aware of:

- Do you ever play for larger sums than You intend to?
- Does Your gambling impact Your work or social life?
- Have You tried to reduce the time spent gambling and failed?
- Have You ever lied to or hidden gambling activity from Your family or friends?
- Do You think a big win is the answer to Your problems?

If You feel like Your gambling activity has become a problem, the first thing You should do is limit Yourself from gambling. You can easily self-exclude for 1 year, 3 years, 5 years, 10 years or lifetime by filling out the designated form. This way, You will feel safer knowing You cannot log in and play again in a moment of weakness. You can leverage software products such as Betfilter and Gamban that block access to gambling sites from Your computer or any other device You might have. Moreover, You are always welcome to contact Us at support@betico.io if You need additional assistance.

Dispute Resolution

Last updated: 17 December 2025

All capitalized terms not otherwise defined in this document shall have the meanings ascribed to them in the Terms of Service.

General Terms

This Dispute Resolution Policy outlines the framework for managing player complaints and disputes, ensuring a transparent, fair, and efficient process in alignment with the requirements under the National Ordinance on Games of Chance (Landsverordening op de kansspelen, "LOK").

Definitions

Alternative dispute resolution ("ADR") is a dispute resolution organization which is offered in accordance with the ADR policy as is to be issued by the CGA.

Complaint is a written expression of dissatisfaction by You relating to Betico's services, decisions, terms, or conduct, which indicates You is unhappy and expect a response or resolution.

Customers are players who have opened an account on Betico's website and have been accepted as customers.

Dispute is a complaint that has not been resolved to Your satisfaction through the internal complaints process and has been escalated, either within Betico or to an independent third party (e.g. an ADR provider or court of law).

Player Interaction is any written communication initiated by Your and directed to Our customer support via email at support@betico.io. This includes general enquiries, feedback, or requests for information, assistance, or clarification.

Complaint Submission Process

Our customer support team handles all Customer inquiries, ensuring prompt and high-quality responses. Players may lodge a Complaint free of charge at any time up to six months of the settlement of the bet or the incident about which they are making a Complaint.

In the case of P2P (such as poker) or ante post fixed odds betting the six month clock begins after the bet settlement or conclusion of a specific event rather than the placement of the wager.

Customers are entitled to submit Complaints regarding in-running sports betting within six months of the relevant event.

If the Complaint is initiated after the six-month period, Betico can decide not to handle the Complaint, depending on the subject of the Complaint.

Stages/Escalation of Complaint Resolution

Complaints can only be made by the registered player. You are not allowed to sell, donate, rent out, lease, pawn, or pledge, under any title, any of their claims against the holder of a gaming license from the CGA.

If You have a concern or dispute, please contact our customer support team as a first step.

You can reach Betico via:

- Email (support@betico.io)

- Live Chat

If Your issue is not resolved through initial support, You may submit a formal Complaint. To submit a Complaint please [download the form](#), fill it in, and email to Betico.

Betico will provide the customer support function through a system designed to manage the support tickets, complaints, feedback and suggestions submitted by Customers. Initially, all customer support will be done through email, helpdesk chats and/or communication via telephone.

For Your protection and to ensure the best possible service to You by Betico, telephone conversations and other relevant communication between You and Betico may be recorded and/or monitored.

Betico will not tolerate derogatory, abusive or violent behavior or statements that are threatening, vulgar, defamatory or otherwise offensive. Should You behave in any such manner towards Betico's employees, (as determined in Betico's sole opinion), Betico reserves the right to suspend and/or close Your Member Account and stop all communication and/or replies from Betico, and/or take any further measures as may be deemed appropriate, including reporting to relevant local authorities and law enforcement agencies.

Also, if You are not satisfied with the resolution offered by Betico, You have the right to escalate Your Complaint to an approved Alternative Dispute Resolution (ADR) provider.

Role of the CGA

The CGA will not resolve or make decisions on any player Complaints regarding gambling-related transactions on Betico's website(s).

Unless deemed to be inadequately handled, the decisions made by Betico and/or ADR provider will not be subject to reviewing and/or overturning by the CGA.

CGA can be contacted by You with regards of matters such as malpractice, breach of license conditions or whistle blowing.

Complaint Resolution Process

Timeline: Responsible Gaming Complaints

Complaints related to responsible gaming will be prioritized due to potential impacts on player well-being.

Betico aim to resolve such Complaints within five (5) business days whenever possible.

Upon receiving a responsible gaming Complaint, Betico will respond within two (2) days to:

- Confirm receipt of the complaint in writing
- Explain how the complaint will be processed
- Provide an estimated timeframe for resolution

If more time is needed to make a reasonable and informed decision, players must be informed of the delay, which cannot exceed two (2) weeks. If a delay is due to a lack of or a slow response from the player, the resolution period may be extended by no more than a further two (2) weeks.

Timeline: All Other Complaint Types

Betico will assess and respond to complaints within four weeks. If necessary, due to complexity or lack of information, this period may be extended once by an additional four weeks, with prior written notice to the player.

Within one (1) week of receiving a Complaint, Betico will:

- Confirm receipt of the Complaint in writing
- Explain how the Complaint will be processed

- Provide an estimated timeframe for resolution

Complaint Response and Resolution

Every player who submits a formal Complaint will receive a final written response.

The response will be either:

- A reasoned final assessment of the outcome/resolution of the Complaint with supporting evidence if necessary or applicable.
- Detailed reasons for not handling the Complaint. If Betico needs additional information from You to address Your Complaint, Betico will request it within four (4) weeks of receiving Your Complaint. If You do not provide the required information within this timeframe, Betico may be unable to proceed and the Complaint may be closed or rejected.
- If You are unsatisfied with the resolution and make a further Complaint to that effect, You may escalate the matter to an independent ADR entity.

Alternative Dispute Resolution (ADR)

In accordance with Betico's licensing obligations under the LOK framework, Betico provides access to independent and free Alternative Dispute Resolution (ADR) services for all players. However, the Customer must first exhaust Betico's complaint procedure before the Customer can approach an ADR.

Betico will be engaging an independent ADR entity in Curaçao, approved by the CGA.

Once the ADR process is completed, it cannot be restarted with a different ADR provider - by either the player or Betico.

If a player voluntarily withdraws from an ADR process after it has started, the dispute may not be reopened at a later time.

The ADR procedure does not eliminate the possibility for Customers to bring proceedings against Betico to any Curaçao Courts instead of opting for an ADR procedure.

Reasons for Complaint

You have the right to make a Complaint regarding any part of Your relationship with Betico, or any incident related to Your participation in a game of chance. This includes (but is not limited to):

- Deposit issues
- Withdrawal issues
- Bonus terms and conditions
- Account closures or restrictions
- Alleged errors or unfairness in game outcomes
- Responsible gaming issues
- Treatment of player balances
- KYC and Verification
- Data Protection
- Technical or Software issues
- AML concerns

- Issues with minors
- Fraudulent games
- Fraudulent practices
- License or regulation
- Unfair terms and conditions

AML Policy

Last updated: 17 December 2025

All capitalized terms not otherwise defined in this document shall have the meanings ascribed to them in the Terms of Service.

Money Laundering is the process of disguising the identity of money of illegal origin so that it appears to have originated from a legitimate source. Terrorist financing provides funds for terrorist activity. Financing of Proliferation of weapons of mass destruction is the provision of funds for the manufacture, acquisition, possession, development, export, trans-shipment, brokering, transport, transfer, stockpiling or use of nuclear, chemical or biological weapons and their means of delivery and related materials. The use of products and services by money launderers and terrorists exposes Betico to significant criminal, regulatory and reputational risk.

This policy is designed to provide direction to staff on the approach and management of Anti-Money Laundering (AML), combating of the Financing of Terrorism (CTF) and Proliferation of weapons of mass destruction (CFP) within Betico. This policy supports management's objective of mitigating the following risks:

- Money laundering;
- Financing of terrorism;
- Sanctions;
- Politically exposed persons (PEPs);
- Legal and regulatory risk.

This policy applies to all individuals working and/or providing services at all levels of Betico, including acting as senior managers, officers, directors, employees, consultants, contractors, trainees, homeworkers, part-time and fixed-term workers, casual and agency staff, all of whom are collectively referred to as 'staff' in this document.

Senior management of Betico will provide direction to, and oversight of, the AML/CTF/CFP strategy as well as apply a risk-based approach across the business.

Betico has put in place Know-Your-Customer (KYC) programs as an essential element for service, risk management and control procedures.

Such programs include:

- Customer Registration/Acceptance;
- Customer Identification/Verification;
- On-going Monitoring of customers' activity;
- Risk Management;
- Reporting of suspicious activities to respective authorities.

Betico is obliged not only to establish the identity of its customers, but also to monitor account activity to determine those transactions that do not conform with the normal or expected transactions for that customer or type of account. KYC constitutes a core feature of services' risk management and control procedures. The intensity of KYC programs beyond these essential elements is tailored to the degree of risk.

All Betico clients will acknowledge, undertake and agree to the following terms regarding their use of the website, entering into trading activities with Betico as a Betico client:

1. The client will comply (throughout the time as a Betico client) with all relevant statutes pertaining to money laundering, financing of terrorism and proliferation of weapons of mass destruction, and proceeds from criminal activities;
2. Betico will operate under certain obligations known as “know-your-customer” obligations which grant Betico the right to implement anti money laundering, combating of the financing of terrorism and proliferation of weapons of mass destruction procedures to help detect and prevent money laundering activities where money laundering may mean to handle any funds associated with any illegal activity regardless of the location of such activity;
3. The client agrees to lend full cooperation to Betico with respect to anti money laundering efforts. This involves providing information that Betico requests regarding account, website usage etc. to help Betico perform its duties as dictated by applicable laws, regardless of jurisdiction;
4. Betico reserves the right to freeze without delay and without prior notice any funds transfer or other assets, as well as freeze an account, if there is reason to believe that completing such a transaction may result in the violation of any applicable law or is contrary to acceptable practices;
5. Betico reserves the right to suspend or terminate any trading activity if there is reason to believe that services are used for activities that are deemed unlawful or fraudulent;
6. Betico has the right to use client information for the investigation and/or prevention of fraudulent or otherwise illegal activities;
7. Betico has the right to share client information with:
 - Investigative agencies or any authorized officers who are helping Betico to comply with applicable law, including anti-money laundering laws and know-your-customer obligations;
 - Organizations that help Betico provide the services it offers to its clients;
 - Government, law enforcement agencies and courts;
 - Regulatory bodies and financial institutions.

Sanctions and PEPs Screening

“Sanctions” means any financial or trade sanctions enforced by the United Nations Security Council, the European Union, the UK Government (including, without limitation, Her Majesty’s Treasury), the US Government, (including, without limitation, the Office of Foreign Assets Control of the US Department of the Treasury or the US Department of State), or any other relevant sanctions authority.

Betico will make use of an external service provider SumSub (www.sumsub.com) to screen applicants against recognized Sanctions Lists and Politically Exposed Persons (**PEPs**) lists. Individuals will be screened on a monthly basis as well as on initial sign up.

Sanctions Lists

While establishing business relationships with customers, Betico will take into account a variety of information sources, including published by:

- the Financial Action Task Force (**FATF**)
- the Caribbean Financial Action Task Force (**CFATF**)
- the Office of Foreign Assets Control (**OFAC**)
- European Union sanctions (**EU**)
- United Nations sanctions (**UN**)

Information leading to “fuzzy matches” will be investigated further, for example where the match was related to a name which can be deemed as popular, and this will be compared against the other information that is collected at point of registration. The full evaluation of the customers data will provide a result.

Any confirmed matches to sanctions lists will be declined or closed, and the necessary reports will be made.

Suspicious Activity Reporting

When any member of staff either knows, suspects or has reasonable grounds for knowing or suspecting that a money laundering offence has been or is being committed they must make a suspicious activity report.

Staff are not required to actively search for indications that money laundering offences are occurring. However if they become aware of, or suspect that, such offences are occurring during the course of their normal duties then they shall make a SAR.

Fairness & RNG Testing Methods

Last updated: 05 February 2025

All capitalized terms not otherwise defined in this document shall have the meanings ascribed to them in the Terms of Service.

In order to ensure the integrity of the casino games, a Random Number Generator (RNG) is used where applicable to determine the random outcome of such games. This is a standard industry system which ensures consistently random results which has also been extensively tested by running and analyzing thousands of game rounds. The randomness of the RNG provides a credible and fair gaming environment.

The Theoretical Return to Player (RTP) value is a theoretical calculation of the expected percentage of wagers that a specific game will return to player after a significant amount of plays (e.g. hundred of million game plays). While every single game play is unpredictable and it is possible to win a big amount or lose your bet, the average return of a specific game in the long run will approach the Theoretical RTP value. The RTP value is calculated via either a theoretical or simulated approach with the method used depending on the game type.

Gaming providers conduct compliance testing to verify elements such as Functionality, Display, Transaction, Rules, Mathematics (RNG, RTP) etc. to ensure the compliance of overall product to applicable regulatory requirements. Subsequently, Betico makes testing including Integration Testing and User Acceptance testing, thus guaranteeing the game integrated into our gaming platform performs as it was expected in terms of user experience.

KYC Policy

Last updated: 05 February 2025

All capitalized terms not otherwise defined in this document shall have the meanings ascribed to them in the Terms of Service.

1. Know Your Client (KYC)

1.1. You are hereby notified that Betico may carry out verification procedures, whether itself or through third parties. You may be requested to provide Betico with documents at the deposit stage and/or the withdrawal stage (or both) or at any other stage at the sole discretion of Betico, such as a copy of Your passport or other identification documentation as part of the Betico KYC procedures.

1.2. Betico may also request any documentation previously provided which would have later on expired or would no longer be valid for any reason, or to request any additional KYC documentation for any reason and at any time. Your Member Account may be blocked or closed if You do not provide requested information or documents or if such information or documents you provide is/are found false or misleading. Betico reserves the right to close Your Member Account and withhold any funds held in Your Member Account until the Betico verification process is complete.

1.3. Betico may request additional information for performance of Your KYC such as Your age, identity, address and additional contact details, including Your place of residence, Your place from where You intend to access the Website, if other than Your place of residence, relevant payment information, all of which must be true and correct.

1.4. We shall have the right to make a phone call to the number provided by You in course of registration of Your Member Account, which at Our own discretion may be a necessary part of the KYC procedure. Until the full verification of Your Member Account no withdrawals, payouts (cashouts) will be processed.

1.5. We reserve the right to verify You using the services and verification systems of third parties, including Sum&Substance (<https://sumsub.com>).

1.6. It is Your sole responsibility to ensure that the information You provide is true, complete and correct and You hereby represent and warrant to Betico that the information provided is true, complete and correct.

Privacy & Management of Personal Data

Last updated: 05 February 2025

All capitalized terms not otherwise defined in this document shall have the meanings ascribed to them in the Terms of Service.

1. General Information

1.1. Betico, acting as the data controller, values your integrity and privacy immensely. We only gather information which is really necessary for our operation and we protect it with state of the art security.

1.2. When You choose to open a Member Account You will be asked to provide Us with certain personal information. This information may include Your full name, e-mail address, a chosen password, username, age, valid mobile phone number.

1.3. Betico may at its sole discretion request You to provide additional information (e.g. residence address, country of residence) and/or documents (s.a. ID, passport, driver's license). This is important for the 'Know Your Client' process as imposed by the anti-money laundering regulations.

1.4. Betico will use Your personal data and information to give You access to the Games, for monetary transactions to Your Member Account and to provide You with promotional and operational information for Our services.

1.5. When executing payments in fiat currency, You will need to provide personal payment details such as a credit card number. These details may be stored in the PCI-certified environment of our payment provider and will never be available to the Betico staff. Your personal details such as name and address may also be provided to the payment provider. For both Your security and Ours, You may be asked to validate your registered mobile phone number upon a credit card deposit.

1.6. Once a Member Account is opened, Your personal data may be processed for anti-money laundering purposes. We will not take any automated decisions based on Your personal data.

1.7. This Privacy Policy constitutes the integral part of T&Cs. All terms used in this Privacy Policy shall be understood and interpreted as set out in the T&Cs.

2. Data Protection Laws and Regulations

2.1. For the purposes of applicable data protection legislation, the User hereby consents to the processing of any and all personal data (in manual, electronic or any other form) in connection with the User's transactions in relation to Betico. You approve and agree that Betico may use Your personal details for marketing purposes. We process personal data on the basis of our legitimate business interests and for the performance of the contract with You.

2.2. Betico processes personal information collected via its Websites for the purposes of:

- Setting up and managing Your Member Account;
- Building up Your personal profiles;
- Providing you with information about Betico promotional offers; and
- Complying with all regulatory requirements, in particular those relating to the identification of individuals under money laundering legislation.

2.3. You may object to the processing of Your data, insofar as the Agreement can still be performed.

2.4. Access to personal information is limited to the staff of Betico and/or its agents in accordance with their roles and responsibilities in managing the above uses in accordance with the applicable Data Protection Act.

3. Confidentiality of Information

3.1. Betico shall ensure the confidentiality of the information it has collected about individual Users and will not knowingly allow access to this information to anyone outside of Betico, other than to the User himself or as described in this Privacy Policy.

3.2. Being a User, You should ensure that Your Member Account password remains confidential and we recommend that You take appropriate steps to ensure others are not able to access Your Member Account and other information.

4. Confidentiality Limits

4.1. Legally Required Disclosures. Due to the existing legal, regulatory and security environment, Betico may be required, under certain circumstances, to disclose personally identifiable information about Our Users. Betico will use its best reasonable efforts to limit such disclosure to the following: where Betico believes in good faith that it is required to do so in response to a subpoena, warrant or other legal process; or where reasonably necessary to identify, contact or bring legal action against persons or entities to preserve and/or enforce the Betico 's rights. Further, We can, and You authorize Us to, disclose Your User identification, name, street address, city, state, zip code, country, phone number, e-mail, etc. to third party agents of Betico as We, in Our sole discretion, believe necessary or appropriate in connection with an investigation of fraud, intellectual property infringement, piracy or other unlawful activity or activity that may expose Us to legal liability.

4.2. Customer service representatives and other representatives of Betico may have access to the above-mentioned data in order to provide quality customer service and to administer Our business activities.

4.3. We may share Your personal data with any of Betico's agents who may only use such data for strictly the same purposes as Betico shall specify and within the terms of T&Cs and this Privacy Policy.

5. Global Operations and Data Transfers

5.1. We operate globally and transfer information to trusted third parties within the EEA for the purposes described in this Privacy Policy.

5.2. If we transfer data to trusted third parties outside the EEA, we will rely on multiple legal bases to lawfully transfer personal data around the world.

6. Retention of data

6.1. We keep Your Member Account information, like Your name, email address and password, for as long as Your Member Account is in existence because We need it to operate Your Member Account. In some cases, when You give Us information for a particular feature, We delete the data after it is no longer needed for the feature. We also keep information about You and Your use of Our services for as long as necessary for Our legitimate business interests, for legal reasons, and to prevent harm.

7. Cookies

7.1. We may send You a temporary cookie when You visit the Website. A cookie is a text-only string of information that We place in Your computer's cookie file so that We can remember who You are when You revisit our Website. We may use the data that is generated from cookies to compile statistical data on Your use of the Website. By entering and using the Website and Betico services You accept cookies from Us. Please contact our support team: support@betico.io, if You require any further information about the use of cookies.

8. Consent to Privacy Policy

8.1. By opening a Member Account with Betico, You agree to the terms of the Privacy Policy. We may occasionally update the Privacy Policy and encourage You to periodically review it. Your continued use of the Website and Betico services constitutes Your agreement to the Privacy Policy and any updates.

9. Users' Requests

9.1. You have the right to request access to, correction, erasure and/or restriction of Your personal data processed by Betico. Any such request must be made in writing to Betico at the following address: dpo@betico.io and must be signed by Yourself as the data subject to whom the particular data relates. The processing of such requests sometimes attracts the imposition of a nominal fee.

9.2. Any concerns of Our handling of Your data must be addressed directly with our assigned Data Protection Officer (DPO) available by email - dpo@betico.io.

Account, Pay-outs and Bonuses

Last updated: 19 June 2026

All capitalized terms not otherwise defined in this document shall have the meanings ascribed to them in the Terms of Service.

1. Registration of Your Member Account

1.1. In order to participate in any Game offered by Betico on the Website for real money You must first register an account at the Website (a "**Member Account**").

1.2. Betico shall have the right to appoint or engage either third parties or its Affiliate(s) as a payment processor or payment solution provider to act, receive and/or pay funds on behalf of Betico without prejudice to Sub-Clause 1.3.1 of the T&Cs.

1.3. You are only allowed to have one Member Account with Betico. If You attempt to open more than one Member Account, all accounts You try to open may be blocked or closed. If You notice that You have more than one Member Account under different names, You must notify Betico immediately.

1.4. **Registration.** A request to register (open) a Member Account is made by filling out the registration form and submitting it to Betico online through the Website. We reserve the right to refuse to open a Member Account in case of violation of our T&Cs or policies, or terms and conditions or policies of third parties or Affiliate(s) engaged by Betico, or other laws, regulations and policies applicable to Betico or by request of the relevant thirds parties (including governmental bodies and regulators).

1.5. You must enter all mandatory information requested into Your registration form, in particular, Your valid email address and mobile phone number. For the security purpose You may verify Your email address (used for registration of Your Member Account) as follows: upon You have submitted the registration form Betico sends the message to Your email address with a verification link; You need to go through the link to verify Your email address.

1.6. **Eligibility.** You must be 18 years of age or older, or such higher minimum legal age as stipulated in the laws of jurisdiction applicable to You and, under the laws applicable to You, You are allowed to participate in the Games offered on the Website.

1.7. **Restricted Jurisdictions.** You are aware that the right to access and use the Website and any products there offered, Games, Betico services and a Member Account may be considered illegal in certain countries or jurisdictions. We are not able to verify the legality of service in each and every jurisdiction, consequently, You are responsible in determining whether Your accessing and using our Website is compliant with the applicable laws in your country and You warrant to Us that gambling is not illegal in the territory where You reside.

1.8. For various legal or commercial reasons, We do not permit Member Accounts to be opened or used by resident of certain jurisdictions, including Afghanistan, Aruba, Australia, Austria, Belgium, Bonaire, Bulgaria, Belarus, Belize, Central African Republic, Comoros, Colombia, Croatia, Cuba, Curacao, Cyprus, Czech Republic, Democratic Republic of the Congo, Democratic People's Republic of Korea (DPRK), Ethiopia, Denmark, Estonia, France, Georgia, Germany, Greece, Hungary, Islamic Republic of Iran, Iraq, Italy, Ireland, Latvia, Lebanon, Libya, Lithuania, Mexico, Moldova, Mali, Myanmar, Nicaragua, Portugal, Poland, Romania, Russian Federation, Saba, Saint Martin, Somalia, South Sudan, Statia (Sint Eustatius), Singapore, Slovakia, Spain, St. Maarten, Sudan, Syria, Sweden, Switzerland, Ukraine (Crimea, Donetsk, Luhansk), the Netherlands, the United Kingdom, the United States of America, Venezuela, Yemen (the "Restricted Jurisdictions"). By using the Website or the Games You confirm You are not a resident of or residing in a Restricted Jurisdiction.

1.9. **Ineligibility.** If on completion of Betico's KYC and verification checks, You are shown to be underage or be resident of any Restricted Jurisdiction ("**Ineligible Person**"), or use the Website and any products there offered, Games, Betico services and a Member Account from a Restricted Jurisdiction: (a.) Betico will block

Your Member Account; (b.) All transactions made whilst You were Ineligible Person will be made void, and all related funds deposited by You will be frozen.

1.9.1. Betico will consider and review carefully each case of opening a Member Account by an Ineligible Person and take the appropriate decision as regards to such Member Account and the deposited funds to such Member Account.

1.9.2. Betico shall have the right to engage local consultants and governmental agencies residing in the jurisdiction where an ineligible person resides for the purpose of full compliance with laws and regulations applicable to such Ineligible person. In the event that such engagement results in any expenses for Betico the latter shall have the right to debit an amount of such expenses from the Member Account opened (registered) by an Ineligible Person unless otherwise expressly established by the applicable laws and regulations.

1.9.3. Betico will eventually decide at its sole discretion either to (i.) freeze the funds and such Member Account until an ineligible person becomes compliant with these T&Cs or (ii.) close a Member Account and return an amount of deposited funds excluding fees and charges applicable to the respective return transaction(s), Withdrawal Fee and other expenses (including expenses specified in Sub-Clause 2.1.9.2 hereof).

1.10. **Password.** As part of the registration process You will have to choose Your password for Your login into the Website. It is Your sole and exclusive responsibility to ensure that Your login details are kept securely. You must not disclose Your login details to anyone. Betico is not responsible for any abuse or misuse of Your Member Account by third parties due to Your disclosure, whether intentional or accidental, whether active or passive, of Your login details to any third party. Additionally, should Betico detect or suspect that any other person is using Your Member Account except for You, then Betico reserves the right to suspend or close such Member Account and retain any funds in its absolute discretion.

Please note that if You want to change Your or to restore (in the event You have forgot) the password You should use and have access to Your email address which was used to register Your Member Account. Should You lose access to such an email address, You will not be able to change or restore the password. You will be unable to withdraw any funds from Your Member Account within 48 hours upon You have changed or restored Your password, due to security reasons.

1.11. You are not allowed to transfer funds from Your Member Account to other Users or to receive funds in fiat money or cryptocurrency from other Users into Your Member Account, or to sell, transfer and/or acquire accounts to/from other Users.

1.12. Betico may refuse to open a Member Account or close an existing Member Account in case of violation of our T&Cs or policies, or terms and conditions or policies of third parties or Affiliate(s) engaged by Betico, or other laws, regulations and policies applicable to Betico or by request of the relevant third parties (including governmental bodies and regulators). However, all contractual obligations already made will be honoured.

1.13. Your Member Account shall be deemed inactive if it has not been accessed for one hundred eighty (180) days and the positive balance shall be reset. You wish to reinstate this balance, you are welcome to contact our customer support at any time.

1.14. All transactions will be checked by our Anti-Fraud department in accordance with the prevention of money laundering laws and regulations as applicable.

1.15. Any suspicious activity on Your Member Account could lead You to being reported to the relevant authorities and freezing of the balance of Your Member Account in full. It could also lead to the closure of Your Member Account and forcible withdrawal or confiscation of Your funds.

2. Deposits into Your Member Account

2.1 Unless otherwise established by these T&Cs, You may participate in a Game only if You have sufficient funds on Your Member Account for such participation. Betico will not give You any credit for participation in any Game. You may play demo Games (if any) without having funds on Your Member Account, however, such You may not win any real money resulting therefrom.

2.2. All information required to deposit funds into Your Member Account (including available currencies and payment methods), can be found under Your Member Account interface page available on the Website. You can use any of the payment methods available to You as specified on these pages as may be amended from time to time. Please note that some of the payment methods may not be available in some jurisdictions. Moreover, each time You make a deposit please check the amount of fees and charges (if any) applicable by a bank or payment service provider and ensure that such fees and charges are acceptable for You.

2.3. **Principal Currency.** While registration You must choose the main currency of Your wallet (Member Account) from the list of available currencies (the “**Principal Currency**”). You may deposit Your Member Account using any available from time to time fiat or crypto currency (the “**Available Currencies**”). All deposits should be made through the “Deposit” section in Your Member Account.

2.4. You will see the list of all Available Currencies in Your wallet (Member Account). You may not make a deposit in any Available Currency unless it is Principal Currency of Your wallet (Member Account).

2.5. If You made a deposit and thereafter changed the Principal Currency to another Available Currency, You may not use such deposit to play the Games unless the currency of Your deposit is the same as the Principal Currency. Subject to Sub-Clause 2.8 hereof, Your deposit cannot be converted from one Available Currency to another Available Currency through our Website.

2.6. You may change the Principal Currency choosing any of the Available Currencies at any time through the settings of Your Member Account. If You change the Principal Currency of Your Member Account by an Available Currency You will not be able to use the balance of Your wallet (Member Account) in the former Principal Currency *(example: if You have 100 USD on Your wallet (Member Account) and change the Principal Currency of Your wallet (Member Account) from USD to EUR, You will not be able to use 100 USD to play the Games unless You change the Principal Currency from EUR to USD)*.

2.7. If You deposit an Available Currency which is different from the Principal Currency of Your Account, the respective amount of deposit will be converted into the Principal Currency at the exchange rate of the respective bank or payment service provider. Please note that any potential exchange premiums or charges are payable by You.

2.8. **Default Game Currency.** If You starts a Game session provided that such Game's currency (a currency which is allowed and supported by the respective provider of a Game and may be used to play such Game) differs from the Principal Currency of Your Member Account, Our Website will automatically convert the respective amount of balance of Your wallet (Member Account) from the Principal Currency to USD (the “**Default Game Currency**”) at the exchange rate of Betico, and You will see simultaneously the balance of Your wallet (Member Account) shown in the Principal Currency, and the balance of Your Game session shown in the Default Game Currency. Default Game Currency is USD because this currency is acceptable by all of Our providers of the Games and gaming content.

2.9. If You make a stake, bet or wage while the Game session and lose it, the balance of Your Game session as well as the balance of Your wallet (Member Account) will decrease on the respective amount. In the event of the winning, the balance of Your Game session and the balance of Your wallet (Member Account) will increase respectively.

2.10. The exchange rate of Betico applied from time to time to Your Game sessions may be calculated by You at any moment while the Game session is opened. If You do not agree with the exchange rate of Betico applied to Your Game session, You may terminate Your Game session and choose a Game which supports and allows to use Your Principal Currency to play it.

2.11. **Third party payment.** Please note that only You may deposit funds to Your Member Account and no other person shall make transfers or payments to deposit funds to Your Member Account. Should We find that Your Member Account has been deposited by a third party (the “**Prohibited Deposit**”): (a.) We will immediately return the amount of the respective Prohibited Deposit by the same payment method used for transfer of the Prohibited Deposit, wherever practicable, excluding all fees and charges applicable by a bank or a payment

service provider to Us for such return and no winnings will be paid; and (b.) All transactions made whilst You were using any amount of the Prohibited Deposit will be made void.

2.12. Should Your Member Account be deposited by the Prohibited Deposit more than one time, Betico shall have the right to close Your Member Account and return the balance of Your Member Account to You excluding all fees and charges applicable by a bank or a payment service provider to Us for such return.

2.13. Depending on the method selected for deposits, such deposits can incur charges. For current fees regarding depositing funds, see "Cashier" on Your Member Account interface page for each deposit method. Your bank or other payment service provider may independently charge You for bank wire transfers and other methods of payment.

2.14. When using a credit or debit card for depositing funds, Your funds only clear when Betico has received an irrevocable approval and authorisation code. Should Betico not receive such approval and code Your Member Account will not be credited with those funds.

2.15. Betico reserves the right to use additional procedures and means to verify Your identity when effecting deposits into Your Member Account.

2.16. Betico is not a financial institution and thus should not be treated as such. Your Member Account will not bear any interests and no conversion or exchange services (including fiat-crypto exchange) will be offered at any time. Credit balances in Your Member Account will not bear interest. Betico does not grant any credit for the use of its Website or services.

2.17. We offer basic protection in relation to the funds we hold on account for You. This means that User's funds are kept in accounts separate from business accounts but they would form part of the assets of the business in the event of insolvency.

2.18. Betico shall not be responsible for any fluctuations, both down and up, of currency exchange including cryptocurrency over short periods of time on a regular basis. Such fluctuations are due to market forces and represent changes in the balance of supply and demand. Betico shall not be liable for any losses or any special, incidental, or consequential damages arising from, or in any way connected to such fluctuations.

2.19. Deposited amounts are available on the Member Account within a reasonable amount of time after the confirmation of the deposit. Before a withdrawal can be made, all previous deposits need to be confirmed.

2.20. Your Member Account top-up is considered to be made when the corresponding amount of funds is credited to the respective User wallet (Member Account). Notwithstanding the fact that the Website usually operates 24 hours a day, certain Member Account top-ups, depending on the payment method used, might be processed and credited to Your wallet (Member Account) only during regular working hours in CET time zone. The amount of confirmations required for the purposes of full transfer of cryptocurrency to Your wallet (Member Account) may vary from the amount of confirmations required for the purposes of reflecting funds in Your wallet (Member Account) according to the information mentioned in the respective section of Your Member Account on the Website, and in such a case Betico shall not be liable for any preliminary notification of the User regarding such changes in the amount of required confirmations.

In cases of Member Account top-up with cryptocurrency, the amount of cryptocurrency that is being transferred shall not be fully available in Your wallet (Member Account) until it has been fully topped-up, in particular: until relevant amount of confirmations is received by the network, depending on the type of cryptocurrency.

2.21. We reserve the right to use additional procedures and means to verify Your identity (Know Your Client) when effecting deposits into Your Member Account. This could include (but is not limited to) a selfie with a document or form of identification.

2.22. When depositing cryptocurrencies, please ensure that You are depositing an amount which is not less than the minimum deposit amount for that particular cryptocurrency, as displayed on the deposit page of Your Member Account. Deposits below this limit will not be processed by Our payment processor and will not reach Your Member Account and nor can it be returned back to You.

3. Account Administration

3.1. Betico operates Your Member Account, calculating the amount of funds You have staked or offered to stake on a bet, which represents Your potential exposure at any time ("**Reserved Amount**") and calculating Your available to play balance, from time to time, as well as settling bets made by You with other users through Your participation in the Games.

3.2. The amount of money in Your Member Account which has not yet been used for a stake (Game) is Your available to play balance and will determine Your betting limit.

3.3. Betico's calculations of Your Reserved Amount, Your available to play balance and amounts owed by You under the terms of this Agreement will be final and, in the absence of any manifest error, will not be subject to any enquiry or investigation.

3.4. Betico will both on a market basis and in general set off any losses against any gains.

3.5. Any deposit made by You into Your Member Account will be held for Your use until You place a stake or play a Game on the Website. Betico will then hold such an amount awaiting the outcome of the stake or a Game.

4. Payouts

4.1 When the outcome of a Game You participate in is determined or, where applicable, Betico has confirmed the relevant result of an event and settled the markets, all winnings will be available for use in Your Member Account.

4.2. If Betico by mistake credits Your Member Account with winnings that do not belong to You, whether due to a technical or human error or otherwise, the amount will remain the property of Betico and the amount will be transferred from Your Member Account. If prior to Betico becoming aware of the mistake You have withdrawn funds that do not belong to You, without prejudice to other remedies and actions that may be available by law or otherwise, the amount paid by mistake will constitute a debt owed by You to Betico. In the event of an incorrect crediting, You are obliged to notify Betico immediately by email.

4.3. Betico will carry out additional verification procedures for any payout exceeding the equivalent of **2,000.00 Euro** and reserves the right to carry such verification procedures in case of lower payouts.

4.4. We reserve the right to check and verify any of Your winning with the relevant provider of the Games and gaming content. Betico shall have the right to define at its sole discretion whether the amount of Your winning is substantial or not. Betico shall have the right to payout amounts of substantial winnings in monthly installments.

5. Withdrawals from Your Member Account

5.1. You may withdraw any amount up to the available to withdraw balance in Your Member Account by issuing Betico with a valid notice of withdrawal on the Website. The minimum and maximum amount of a one-time withdrawal transaction will be indicated in the "Cashier" on Your Member Account interface page per each of the available withdrawal methods (payment methods), while the maximum and minimum amount of such a one-time transaction may differ depending on the currency, in which the transaction is carried out, and the withdrawal method (payment method) You will have chosen to withdraw funds from Your Member Account.

If you wish to withdraw more than 10,000.00 USD (or its equivalent in other currency), Betico reserves the right on its discretion to split the payment and pay the withholding amount in daily instalments not exceeding 5,000.00 USD (or its equivalent in other currency) per day, until the withholding amount is paid in full. The

transaction amount can be limited on the bank side. Betico may request from You KYC or identification documents before any withdrawal.

5.2. Notice that Betico products are consumed instantly when playing. Thus, Betico can not provide returns of goods, refunds or cancellation of Your service when playing. If You play a Game with real money, the money will be drawn from Your Member Account instantly.

5.3. To free Your Member Account balance and withdraw all Your funds, You must first cancel any bets or other actions that You have made that remain outstanding. In order to make a withdrawal, You shall play a Game through the Website using active deposited amounts at least once prior to withdrawal. In order to make a withdrawal in Sport Betting Games and Live Casino Games, You shall play a Game through the Website using active deposited amounts at least three times prior to withdrawal. This procedure is in line with anti-money laundering practices.

5.4. Notices for withdrawals must be made via the Website. Betico will not accept requests for withdrawal made by telephone or by email. Employees of Betico are not permitted to circumvent these instructions.

5.5. Considering that You have submitted Your identification documents (if applicable), Betico will process Your withdrawal request. The withdrawal request processing may take from ten (10) minutes or more, if Betico or relevant third parties have to perform additional checks.

5.6. Betico will credit Your account back using the same method as You have previously deposited with, whenever possible. Upon withdrawing funds, Your own bank or other payment provider may add a further handling fee or charge. Such fees or charges may vary from time to time, thus please check the amount of fees and charges applicable to You (Your withdrawal transaction) before You make a withdrawal and ensure that such fees and charges are acceptable for You.

5.7. After the funds have been withdrawn from Your wallet (Member Account), You are solely responsible for any freeze or confiscation that may arise due to the exchange terms of use that restrict transactions from gambling websites. Always read and understand Your exchange's or other wallet provider terms of use and use at Your own risk.

5.8. Before any withdrawals are processed, Your behavior on the Website/usage of the Games may be reviewed for any irregular use of any vulnerabilities. Should the Betico deem that irregular have occurred or a vulnerability was used, the Betico reserves the right to withhold any withdrawals and/or confiscate all winnings and bonuses and to block Your account.

5.9. Betico reserves the right to withhold tokens from the Member Account of the User in the following cases:

- if the User has abstained from making any deposits from the moment of registration for a period of 31 (thirty one) calendar days or does not logged in to the Member Account within 1 (one) calendar month after registration, Betico reserves the right to withhold, within the Member Account of said User, all tokens granted to the User as part of the loyalty program, even in the event when the corresponding User made a deposit subsequent to the debiting of the tokens. It is hereby acknowledged that these tokens shall be deemed non-refundable;
- if the User has not logged in to Betico within 2 (two) calendar months since the last activity on the Website, Betico reserves the right to debit, without the right to recover, from the User's balance tokens provided to the User as part of promotional campaigns, rewards and other methods of obtaining that do not include the play2earn program;
- if the User has not provided authorization within a period of 6 (six) consecutive calendar months on the Betico platform, resulting in the assignment of the "inactive" status as a part of the User's Member Account, Betico retains the right to fully withhold tokens from the User's Member Account balance, while also reserving the right to reinstate them upon request.

5.10. In the case of withdrawal requests pertaining to funds not used for wagering, Betico will only remit Your funds when the extended due diligence procedure has been successfully carried out. Betico will apply a charge

on withdrawal ("**Withdrawal Fee**") in amount defined at the Betico's sole discretion, if such amount has not been used at least once for gambling at the Website.

Betico will inform You personally the applicable amount of the Withdrawal Fee, thus You will have the right to either agree or refuse to withdraw Your funds which have not been used for wagering and to pay Betico the respective amount of the Withdrawal Fee.

5.11. Each User hereby acknowledges that upon accepting free money from creating its Member Account, that it may not be withdrawn unless the terms and conditions relating to this are adhered. To qualify for a withdrawal on these funds a minimum real money deposit must be made.

5.12. You acknowledge that the funds in cryptocurrencies are consumed instantly and Betico do not provide for refunds or cancellation.

5.13. **Cross-Chain Deposit (CCD)**. Cross-chain deposit means valid depositing of one cryptocurrency to the address of another cryptocurrency in blockchain. Recovery of CCD is a very dangerous and time-consuming process. Not all CCDs may be recovered, and the level of complexity, risk and time frames depend both on the type of currency and the address used for the deposit.

Having taken into consideration all factors Betico team has developed the following fee structure of a cross-chain deposit recovery, Betico will recover only those CCDs which exceed equivalent of **5,000.00 Euro** at the moment of deposit transaction within a thirty (30) banking days period. The User incurs a ten (10) percent fee of the respective CCD (its amount) for the recovery.

In order to enable the recovery process, the User has to replenish his/her Member Account with the above mentioned amount. After the successful replenishment, Betico support and finance departments take steps required for the deposit recovery. The fee will be written off from the User's Member Account in case of the successful transaction.

Users should consider the described difficulties of the cross-chain recovery process and take into consideration a significant number of deposits mistakenly sent to the wrong address. Our team dedicates its best efforts to resolve the issue within the shortest time frames. Thus, we ask You to be patient.

Betico shall have the right to refuse any request aimed to recover deposit made by You in cryptocurrency which is not Available Currency.

5.14. Maximum limit for withdrawals of a non-deposit amount bonus or free spins winnings cannot exceed the amount of a bonus applied. The remaining amount will be cancelled.

5.15. Please note that funds usually will be transferred to Your external account or wallet within ten (10) banking days upon the moment (date) Betico has processed Your notice for withdrawal and Betico confirmed (approved) such withdrawal.

6. Closing Your Member Account

6.1. If You would like to close Your account, You shall contact Our customer support via email at support@betico.io. The balance remaining in the account will be made available for payment. This payment will be conditional upon establishing Your identity and producing the documents required in these T&Cs.

6.2. The method of repayment will be at our absolute discretion.

6.3. Betico reserves the right to close Your Member Account and to refund to You the available to withdraw balance, subject to the deduction of relevant withdrawal charges, at Betico's absolute discretion and without any obligation to state a reason.

6.4. Betico reserves the right to withhold and remove any bonuses awarded to You if such bonuses have not been used.

6.5. In the event a User should use bonus funds to play on Games not included in Games that count towards meeting the bonus requirement, Betico reserves the right to refuse withdrawals, remove bonus money and remove winnings without notice and lock Member Account of the User abusing this provision.

7. Bonus Policy

7.1. GENERAL TERMS

7.1.1. All bonuses have a minimum deposit requirement, limits on the maximum bonus amount, wagering terms, limits on the maximum number of bets while wagering, and a time limit of bonus validity, unless otherwise indicated herein.

7.1.2. Please note that a bonus cannot be wagered on the following games: Classic Fruit, Classic Fruits, Kitty Cash, Downtown, Sic Bo 888, Golden Quest, Hot Choice Deluxe, Vampire's Fate, Valentine Monchy, Hot Hot Summer, Cards Of Asgard All Aces, Money Cart, Money Cart 2, Book Of 99, Marching Legions, Moonstone, Burning Ice, Vampires, Evolution, Genie's Bonanza, Burning Ice 10, Burning Ice 40, Samurai, Fruity Beats Xtreme!, Fairy Dust Xtreme!, Poseidon Xtreme, Ed Jones & Book of Bastet Xtreme! Deluxe, Ed Jones And Book of Seth Xtreme!, 1429 Uncharted Seas, Thrones of Persia, Sugar Pop, Sugar Pop 2, All Aces, Aloha King Elvis, Blood Suckers MegaWays, Catch The Gold Hold And Win, Solar King, Solar Queen, Solar Temple, and all games of the gaming providers Mascot Gaming and Agt Software.

7.1.3. Betico reserves the right to amend or cancel all bonuses, free bets and winnings, as well as confiscate all money from Your Member Account without prior notice and/or suspend or close Your Member Account, if they were received in an unfair way or in violation of the applicable rules, policies and/or legislation, or if the change or cancellation is needed because of any change in law or regulation.

7.1.4. Terms of Service shall apply to all promotions and bonuses.

7.2. SPORTS BETTING BONUS

7.2.1. Eligibility:

7.2.1.1. Bonuses are restricted to one per person, account holder, household, IP address, address, device, phone number, bank account, and payment method.

7.2.1.2. Publicly shared environments (universities, workplaces) are subject to additional scrutiny.

7.2.1.3. Bonus is only available on sportsbook excluding Virtual markets (Virtual horse racing, Virtual greyhound racing, Virtual football and any other Virtual product(s)) launched by Betico.

7.2.1.4. The bonus is non-refundable and cannot be withdrawn as cash.

7.2.1.5. Betico reserves the sole right to determine eligibility for receiving bonuses, free bets, promotions, or offers, and can grant or withhold them at its discretion.

7.2.2. Types of Bonuses

Betico may provide promotional offers to Users in the form of bonuses, subject to the T&Cs and the specific terms of each offer. The following types of bonuses may be offered:

7.2.2.1. Deposit bonus. A bonus amount granted upon making a qualifying deposit. The following conditions shall apply unless otherwise specified in the promotion:

The bonus amount and percentage;

The minimum deposit required to activate the bonus;

The wagering requirement (e.g., 35x the bonus amount);

The validity period during which the bonus must be used or wagered;

Any restrictions on eligible games or bet types.

All applicable conditions will be clearly stated in the specific promotional offer. Misuse of the bonus or violation of the T&Cs may result in the forfeiture of funds.

7.2.2.2. Free Bet

A Free Bet is a promotional wager granted by Betico to the User under specific promotional terms.

If the Free Bet carries no wagering requirement, only the net profit (i.e., the total winnings minus the value of the Free Bet) shall be credited to the User's withdrawable balance.

If a wagering requirement applies, any winnings resulting from the Free Bet will be credited as bonus funds and must be wagered in accordance with the terms stated in the relevant promotional offer.

Full conditions, including validity period, eligible games or markets, minimum odds, and maximum payout limits, will be provided within the specific offer.

7.2.2.3. No Risk Bet

A No Risk Bet is a type of promotional bonus in which the User receives a full or partial refund of the original stake if the qualifying bet results in a loss. This bonus may be offered as part of a welcome package or other promotional campaigns.

The specific conditions — including the refund amount, eligibility requirements, and any wagering requirements on the refunded amount — will be detailed in the corresponding promotional terms.

Unless explicitly stated otherwise, the No Risk Bet shall be treated as a component of the active bonus offer.

7.2.2.4. Risk-Free Bet.

A Risk-Free Bet allows the User to place a bet using their own funds and receive a refund of up to the set limit in the event of a loss.

The refund is credited as sports bonus funds with wagering (rollover) requirements, which will be specified in the terms of the specific promotion.

Qualifying bets are accepted only on the markets specified in the terms of the specific promotion.

To participate, the bet must be placed exclusively with real money.

If the qualifying bet wins, the User receives the net winnings to their main balance. If the bet loses, the refund is credited as bonus funds.

Bonus funds received under the Risk-Free Bet promotion can be withdrawn only after the full completion of the wagering requirements.

Betico reserves the right to exclude, cancel, or remove any Risk-Free Bet and associated winnings in cases of misuse or breach of the promotion's terms and conditions.

7.2.2.5. Bet Boost.

Bet Boost allows the User to place a bet using their own funds and receive an additional percentage on the potential winnings.

Qualifying bets are accepted only on the sports, categories, championships, or events specified in the terms of the specific promotion. The bet must be placed exclusively with real money. Free bets or bonus bets do not qualify for this promotion.

In the event of a winning bet, the additional percentage is applied only to the net winnings (the stake amount is not included).

Bets that are settled via early cash out (Cash Out) are automatically excluded from receiving any additional winnings.

Betico reserves the right to exclude, cancel, or remove any Bet Boost and associated winnings in cases of misuse or breach of the promotion's terms and conditions.

7.2.2.6. Alternative or Personalized Offers

Betico may, at its discretion, provide alternative or personalized promotional offers to certain Users. These may include, but are not limited to:

- Rakeback
- Cashback
- Risk-Free Bets
- Individual or loyalty-based bonuses.

Users are encouraged to consult the Promotions section or contact customer support to review the availability and terms of such offers, and to select the offer that best suits their preferences and play style.

7.2.3. Wagering Requirement (Wager)

The Wagering Requirement (or "Wager") is a multiplier that determines the total amount of qualifying bets a User must place before bonus funds (and any associated winnings) become eligible for withdrawal.

Example: A \$100 bonus with a 10x wagering requirement means the User must place \$1,000 in qualifying bets before withdrawal is permitted.

7.2.3.1. Eligible Bets

Depending on the promotion, single bets, accumulator bets, or both may contribute toward the wagering requirement. Details will be outlined in the specific offer.

7.2.3.2. Excluded Bets

Bets that are settled via cashout, or those that are refunded, voided, or cancelled, will not count toward the wagering requirement.

7.2.3.3. Minimum Odds

Unless otherwise specified in the promotion, only single bets placed at minimum odds of 1.60 (decimal) or higher shall count toward fulfilling the wagering requirement.

7.2.4. Responsible Use and Access Restrictions

7.2.4.1. Betico may limit or withhold bonuses for certain Users.

7.2.4.2. Bonuses and winnings may be denied or revoked in cases of bonus abuse.

7.2.5. Bonus Abuse:

7.2.5.1. We consider certain types of play to be unfair and to breach the T&Cs. We define these types of play as the following:

- any attempts to place bets on both sides of a market;
- creating multiple accounts;

- colluding with other User in order to gain an unfair advantage in relation to bonus (for example, series of bets placed by a User or group of Users, which due to a deposit offer, enhanced payments, free bets or any other promotional offer results in guaranteed user profits irrespective of the outcome, whether individually or as part of a group);
- sharing personalized bonuses (that is, promotions only available to specific Users) with others and/or taking part in any personalized bonus forwarded to You by someone else when it was not intended for You;
- purchasing all the tickets for a free game; or repeatedly depositing, cashing out and redepositing purely to gain a deposit related bonus;
- using 'minimal risk wagering patterns' (a set pattern of bets or stakes that unfairly minimizes risks or opposite betting);
- taking advantage of broken mechanics and combination of loopholes on the game that leads to abusing bonus; or
- otherwise manipulating the bonus system.

7.2.5.2. Betico reserves the right to cancel bonuses, void bets, and remove winnings if any form of abuse or fraud is detected.

7.2.5.3. In cases of suspected abuse, Betico may charge an administrative fee to recover associated costs.

7.2.5.4. Any dishonest bets or abuse of features, such as the combo bet, will lead to the cancellation of winnings and may result in account suspension.

7.2.5.5. Repeated offenses may lead to permanent bans and forfeiture of funds.

7.2.6. Flexible Bonus Parameters

7.2.6.1. The wagering model may vary by promotion and include:

- Wagering with real funds only;
- Real funds used first, then bonus funds;
- Proportional wagering (e.g., 50% real / 50% bonus).

7.2.6.2. Each bonus may have a minimum odds requirement for qualifying bets.

7.2.6.3. Bonuses may apply only to certain bet types (e.g., singles, accumulators, live, or pre-match).

7.2.6.4. Specific sports, markets, or events may be excluded from bonus wagering.

7.2.6.5. Individual limits on bet size or winnings may apply.

7.2.6.6. The full terms and wagering conditions for each bonus are clearly stated on its respective promotional page.

7.2.6.7. Each bonus has defined validity periods: an activation period (when it can be claimed) and a wagering period (when it can be used). Specific dates are stated in the bonus terms.

7.2.7. Bonus Balance for Sports Offers

7.2.7.1. Sports bonuses are credited to a separate bonus balance, distinct from casino bonuses.

7.2.7.2. Bonus funds for sports are frozen and cannot be used for betting until the wagering requirements are fully met, unless otherwise specified in the offer.

7.2.7.3. Wagering requirements must be fulfilled using the User's own real funds. Bonus funds may not be used to satisfy wagering requirements unless explicitly stated otherwise in the promotional terms.

7.2.7.4. Upon completion of the wagering requirements, the bonus balance may be unlocked and transferred to the User's main account balance as withdrawable funds.

7.2.7.5. Betico reserves the right to establish alternative rules for specific promotions. In cases where no alternative terms are specified, the provisions of this section shall apply

7.2.7.6. Betico reserves the right to modify, suspend, or cancel any bonus terms or promotions at its sole discretion, particularly in response to changes in applicable laws or in cases of suspected abuse or fraud.