



RULES FOR THE "SportsWin " OFFER OF FIXED ODDS SPORTS BETTING PROPOSED IN GHANA ON MOBILE AND ON THE INTERNET

1. Legal framework

- 1.1. These rules apply to the offer of fixed odds sports bets proposed through various sales channels from the 1st of May 2015 in Ghana.
- 1.2. The SportsWin game is proposed to the public in the context of a Sports Betting licence dated December 15th, 2014 assigned by the Ministry of Youth and Sports to SportsWin Ghana Ltd, located at IC Watson Adabraka - Watson Loop - P.O. Box GP 766 Accra - Ghana.
- 1.3. SportsWin is responsible for the organisation of this game. SportsWin is a registered trademark. This means that the SportsWin brand and/or logo may not be used or distributed in any way whatsoever without express authorization from SportsWin. The player must respect trademark law in all circumstances, even when he is not online.
- 1.4. These rules be modified and complemented by specific clauses at any time.
- 1.5. SportsWin, whatever the access method (Internet or physical sales outlet network), is only accessible to persons with the legal age required by the laws applicable in Ghana, and is in all circumstances forbidden to minors. By taking part in the game, the player implicitly accepts these rules.
- 1.6. On Internet, by taking part in the game, the player explicitly confirms that he has read and accepted these Game rules, including any future changes in these rules.

- 1.7. In the context of placing bets using the physical sales network, the fact of placing a bet also automatically implies acceptance of these rules without any reservations or restrictions. The rules are made available to the public on the SportsWin's Website and via the organisations approved to operate the game in each territory.
- 1.8. In the event that any of the provisions in these rules is declared void or inapplicable, it shall then be considered as having been replaced by a valid provision that reflects the objective pursued by the initial provision as faithfully as possible. The other provisions shall not be affected and shall remain fully effective.
- 1.9. Except for additions linked to a specific territory, these rules constitute the entire agreement concluded between the player and SportsWin concerning the use of the Website or game in any other form (sales outlet, mobile phone, etc.)

2. Signing up, creation and conditions of use of an Internet account

- 2.1. No betting or gaming activities are possible on SportsWin Website without signing up and creating a player's account (hereafter termed "the Account"). Signing up is performed by completing the signing up form available on the Website.
- 2.2. When the player signs up and requests the creation of his/her Account, he/she declares and guarantees that:
- He/she has attained the age of majority. He recognizes that the use of SportsWin Website services are forbidden to minors and that he will not help any minors to request the creation or use of an Account.
 - He is a physical person (the creation and use of an Account are forbidden for computer robots and corporate bodies).
 - He will comply with these rules at all times.
 - All the information that he provides for signing up and for the creation of the Account and during the use of the Website is complete, accurate, up-to-date and not deceitful, and that he shall immediately inform SportsWin in the event of changes to any of this information.
 - He will comply with all the rules applicable in the country in which this website is operating, under the control of the authorities approved to operate gaming in this country.
- 2.3. By accepting these rules, he declares that the source of the funds used on the Website is legal and that he will not use the Website for illegal or fraudulent activities, such as money-laundering. Criminal and/or civil prosecutions may be initiated against the player and any other person who may be implied in such an activity and SportsWin reserves the discretionary right to transmit any information, in particular including personal details that may be requested by any competent public authority.

- 2.4. SportsWin also reserves the right to block any funds suspected of being linked to illicit or fraudulent activity, in relation to possible money-laundering.
- 2.5. The same physical person can only have one SportsWin Account. SportsWin reserves the right to terminate any multiple Accounts opened in the same name or accounts that may be imputed to the same person. In this case, the balances remaining on these terminated accounts will be transferred to the oldest Account, which will be the only one retained. If SportsWin has reasons to believe that the player has committed or attempted to commit fraud, it reserves the right to cancel any transaction, bonus or offer relating to this and to terminate the Account, without this affecting any other action that may be taken at a later date.
- 2.6. The requestor cannot request the creation of an Account if he is domiciled in a territory in which the creation of an Account and/or the use of SportsWin's services is illegal or contrary to the applicable laws ("Forbidden Territories"). It is the requestor's responsibility to ensure that this is not the case. SportsWin reserves the right to suspend any Account immediately.
- 2.7. The player understands and accepts that SportsWin cannot provide any legal advice concerning the legality of Internet games in the player's country of residence, and it cannot accept any responsibility whatsoever for any punishment that may be imposed by the competent public authority after any use of this Website that is deemed to be illegal in accordance with the legislation.
- 2.8. The following personal information is demanded when signing up on the Website: surname, first name, pseudonym, sex, postal address, electronic address, State, country, date and place of birth and mobile phone number (if player wants to be able to play by SMS using the same account, he must ensure to enter the proper number). Optionally, when he signs up the player can provide a bank account number (IBAN) to which he may transfer all or part of the balance of his Internet Account.
- 2.9. The pseudonym chosen by the requestor must not be already used, obscene, menacing, racist, offensive, pejorative, defamatory or in violation of third-party intellectual property or property rights. If SportsWin considers that the username chosen is unsuitable, it reserves the right to refuse the signing up request or prevent the use of the pseudonym on the Website at any time without having to give the requestor prior notice.
- 2.10. The Account creation procedure generates an e-mail containing an activation link, which is sent to the e-mail address given by the requestor.
- 2.11. Starting from the Account creation request, the Requestor has 30 days to click on the validation link that has been sent to him.

- 2.12. The Account shall be definitively terminated if the link proposed in the mail sent to the requestor has not been activated within 30 days of the creation of this Account.
- 2.13. Once the Account has been created and validated, the player may gamble without any constraints other than those in these rules and in the applicable regulations, and he may access his account information. In particular, the Account shall record the date on which it was created, the player's details, the history of bets, wins, bonuses, losses and the gaming events associated with them.
- 2.14. The Internet Account is strictly personal. No person other than the account holder may use the Account, bet or gamble via this Account, or use it to accept payment of wins, bonus points or prizes. In particular, the player must ensure that minors and other vulnerable persons for whom he is responsible do not use his Account.
- 2.15. Under no circumstances may the player disclose his login information to third parties. He shall be deemed responsible for any misuse or misappropriation.
- 2.16. To use SportsWin's Internet Services and perform gaming actions on them, the player must enter his user id and password.
- 2.17. SportsWin formally prohibits the use of robots, automatic systems, mechanical devices, electronic devices or any other device enabling automatic decisions to be made on any of the games or bets offered on the Website, whether such use is attempted or performed by the player or by a third party. In the event that SportsWin suspects the use of such a device on the Website, SportsWin reserves the right to suspend the Account concerned throughout the duration of investigation and to terminate the Account at its sole discretion. SportsWin considers the use of this sort of device as attempted fraud and reserves the right, in such a case, to cancel any bet or gaming in progress and initiate any legal action that it deems most suitable.

3. Description of the game

3.1. Definitions

- 3.1.1. The term "game" designates the set of rules enabling wins to be obtained based on the exactness of one or several sporting forecasts.
- 3.1.2. The sporting event is the event or competition used as a support for one or several bets. It proceeds for one or several game periods.

3.1.3. The period of a sporting event represents the time interval of the game phase on which bets may be placed. The period to be taken into account may be the regulation time or any other period specified in these rules or in the header of the betting form presented to the player. If it is not specified, the period to be taken into account is the regulation time. Players' winnings are determined according to the results and scores occurring at the end of the period concerned by the bet. Details of the specific rules for determining results are given in article 9.

3.1.4. A bet is a question made to the player concerning a period of a sporting event. The question is specific to each betting form. Each event is identified by a unique number. The forecast dates and times for each sporting event presented to the player correspond to the dates and times of the betting support event, in the time zone in which the bet is distributed.

3.1.5. The forecast is one of the replies to the question posed in the bet.

3.1.6. Odds are allocated to each forecast: They are greater than 1 (except in the case of cancellation) and may have up to 2 decimals. The odds may be changed during the validation period when placing the bet. The odds used to determine the winnings of a combination are those recorded during the validation of placing the bet and indicated on the betting slip.

3.2. Offers

3.2.1. Bets:

In accordance with the frequency defined by SportsWin according to the sporting events calendar, a betting offer is proposed to the players. The offer includes the date and time at which the offer was updated and specifies the following elements for each bet:

- Forecast date and time for the end of validation for placing bets for each bet
- Sport and competition
- Sporting event
- Number of the event
- Odds associated with the forecasts.

3.2.2. Advertising of the offers:

Advertising of the offers means the offers about which the players are informed via the betting list, by the display of bets on the betting terminal and on posters, and on SportsWin 's Website.

3.2.3. The Betting List:

The betting list is the document containing the bets, distributed to the sales outlets and on Internet at regular intervals by SportsWin. This list is a guide and is not contractual. It represents the odds, times and bets at the moment at which it is distributed. This information may change later, without the list having to be systematically updated at the sales outlet. The frequency of list distribution is also freely chosen by LSFA.

3.2.4. Display on the Terminal:

The offer displayed on the terminal corresponds to the information updated in real-time. It therefore has contractual value at the moment of the request for display of the information. However, it is the player's responsibility to check his betting slip (in particular the odds for the forecast selected) at the time at which his form is validated, because the odds may have changed in the meantime. In all cases, the information on the betting slip takes precedence over the information distributed or displayed at the sales outlet.

3.3. The different betting formulas:

Bets may be of several different types and are therefore available in different formulas. Certain betting formulas may not be available at a given time. The order in which teams or competitors are listed which is valid is the order mentioned by SportsWin. This may be different from the advertising and promotion order used by the event organiser or the competition support for the bet concerned.

3.3.1. The betting formulas:

3.3.1.1. "1N2 final result" bet on the final result of an event:

The "1N2" betting formula consists of determining the result of a sporting event at the end of the event on which the bet is placed. For each bet, the player chooses a single forecast from the possible forecasts:

- Forecast "1" corresponds to the victory of the first team (or the first athlete) mentioned in the bet.
- Forecast "N" corresponds to a draw.
- Forecast "2" corresponds to the victory of the second team (or the second athlete) mentioned in the bet.

In the context of certain sports for which a draw is impossible (example tennis), the "N" forecast will not be offered. In this case it will only be possible to gamble on "1" and "2" forecasts.

3.3.1.2. The 1N2 "Half-time Result" betting formula: consists of determining the result of the first period of the sporting event, i.e. from the start of the event until the referee's whistle blow that marks the end of the first period. The principle of the forecasts offered is identical to those in section 3.3.1.1, but limited to the first period. In the specific case of basketball, the sporting event

period to be taken into account for the first half is from the start of the first quarter-time until the end of the second quarter-time.

3.3.1.3. "1N2 handicap" bet on the final result of a period: consists of determining the result of a sporting event at the end of the period in which the bet is placed, but granting one of the two teams or one of the two athletes one or several goals, points, sets or advance laps (element chosen according to the sport being considered). The final result takes account of the handicap and can therefore be different from the sporting event's result. For each bet, the player chooses a single forecast from the possible forecasts:

- Forecast "1" corresponds to the victory of the first team (or first athlete) mentioned in the bet, adding the handicap to the score of the entity benefiting from it
- Forecast "N" corresponds to a draw, adding the handicap to the score of the entity benefiting from it
- Forecast "2" corresponds to the victory of the second team (or second athlete) mentioned in the bet, adding the handicap to the score of the entity benefiting from it.

Example: in a football match, if the second team mentioned in the bet is granted a two-goal lead (shown by "[+2]"), the match result to be taken into account shall be the true result modified by adding two goals to the number of goals actually obtained by the second team mentioned in the bet.

Therefore, still in the framework of the example with a handicap [+2], the forecast "1" will correspond to a sporting victory by the first team with more than two goals difference (for example a score of 3-0). The forecast "N" will concern a sporting victory by the first team mentioned by exactly 2 goals (so for example, a score of 2-0). Finally, forecast "2" will concern any other result, i.e. a victory with less than two goals difference, a draw or a defeat. So, if the match ends with the score 0 – 0, the forecast "2" will be a win in the context of this example.

3.3.1.4. "Double chance" bet on the final result of a period: consists of forecasting the result of an event at the end of the period on which the bet is placed, with two chances. In this betting formula, the player performs a "double" forecast, i.e. he chooses a pair of results from the three possible results ("1", "N" or "2", as defined in section 2.3.1.1)

- forecast "1/N" corresponds to the victory of the first team (or the first athlete) mentioned in the bet or to a draw
- Forecast "N/2" corresponds to a draw or the victory of the second team (or the second athlete) mentioned in the bet
- Forecast "1/2" corresponds to the victory of the first team (or the first athlete) mentioned in the bet or the victory of the second team (or second athlete) mentioned in the bet.

SportsWin reserves the right to only offer one or two forecasts from the three possible forecasts for a bet.

3.3.1.5. "Half-time/Final" bet on the result at halftime and at the end of the regulation time: consists of forecasting the combination of the result at half-time together with the end of match result. Each of the two results is always chosen on the principle of "1N2" (1 = 1st team mentioned in the bet, N = draw, 2 = 2nd team mentioned in the bet). For each bet, the player chooses a single forecast from the possible forecasts:

- "1/1": Team 1 (1st team mentioned in the bet) leads at half-time and wins the match
- "1/N": Team 1 leads at half-time and the match finishes with a draw at the end of the match
- "1/2": Team 1 leads at half-time and team 2 (2nd team mentioned in the bet) wins the match
- "N/1": The match is a draw at half-time and team 1 wins the match
- "N/N": Draw at half-time and at the end of the match.
- "N/2": The match is a draw at half-time and team 2 wins the match
- "2/1": Team 2 leads at half-time and team 1 wins the match.
- "2/N": Team 2 leads at half-time and the match finishes with a draw at the end of the match.
- "2/2": Team 2 leads at half-time and wins the match.

The end of match result is determined – with exceptions, for example, according to the sport - at the end of the regulation time.

3.3.1.6. "Over or Under XX goals" bet on the final result of a period: consists of forecasting whether the total number of goals, points, sets or tries scored during the period considered in the event on which the bet is placed will be greater ("Over" forecast) or less ("Under" forecast) than the reference value ("XX" here) shown in the section corresponding to the bet and defined by SportsWin .

For each bet, the player chooses a single forecast from the possible forecasts:

- The "Over" forecast means that the total number of goals, points or tries scored will be greater than the value shown
- The "Under" forecast means that the total number of goals, points or tries scored will be less than the value shown.

To avoid an inconclusive result, SportsWin may offer a reference value containing a decimal (example "total +/- 2.5 goals")

3.3.1.7. "Odd or Even" bet on the final result of a period: consists of forecasting the total number of goals, points, sets or tries in an event at the end of the period on which the bet is placed, specifying whether this number will be odd or even.

For each bet, the player chooses a single forecast from the possible forecasts:

- The "Even" forecast means that the total number of goals, points, sets or tries will be even. A scoreless draw "0-0" corresponds to the even forecast.
- The "Odd" forecast means that the total number of goals, points, sets or tries will be odd.

3.3.1.8. "Exact score" bet on the final result of a period: consists of forecasting the exact score of the match at the end of the period in which the bet is placed. For each bet, the player chooses a single forecast from the possible forecasts. For tennis, the exact score is measured in number of sets (example "2-0" means player 1 wins by 2 sets to 0).

An "Other" forecast enables you to forecast a result different from those proposed in the list of forecasts, without specifying the value beforehand. This forecast is declared as winning in the event that none of the forecasts explicitly proposed correspond to the final score.

3.3.1.9. "Winner" bet: consists of forecasting the sporting entity, team or athlete classified first in the context of a classification. The forecast is made from a list of those taking part, of which some are listed by name and others may be grouped as "Others". The number of elements listed by name is at SportsWin 's discretion. In the event that the winner was not listed by name, the "Others" forecast will be declared the winner, except where specific provisions are made for this case.

3.3.1.10. "Face to Face" bet: placed on the comparison of the ranking of two sporting entities, teams or athletes, within the same competition or event, in the context of a "1N2" bet.

The result is determined in the following manner:

- "1" The first named entity finishes the event and is ranked above the second named entity, even if the second does not finish the event.
- "2" The second named entity finishes the event and is ranked above the first named entity, even if the first does not finish the event
- "N" Neither of the two entities finishes the event

3.3.1.11. "Total goals" bet: consists of forecasting the number of goals scored during a period. If a sporting entity is specified, only the goals scored by this entity count for the betting result, otherwise all the goals scored during the period are taken into account. If the period is not specified, the regulation time is taken into account without any extra time and/or penalties.

SportsWin may add to, modify or delete the betting formulas above at any time.

3.4. Betting formulas: straight, combination

3.4.1. Straight betting formula: The straight betting formula consists of the player betting on a combination consisting of a single forecast. Except for specifically mentioned exceptions, bets with two solutions (example, a bet on a tennis match result) will not be offered for straight bets.

3.4.2. Combination betting formula: The combination betting formula consists of the player betting on a single combination made up of 2 to 4 forecasts. To win, the player must have selected all the exact forecasts in the combination.

No forecast errors are accepted in a combination. Betting formulas may not be available for certain bets or certain sports.

4. **Money deposits on an Internet Account**

4.1. The validation of the Internet account enables the player to deposit the sums he wishes, within the applicable legal and banking limits.

4.2. SportsWin's minimum betting amount is set at Cedis 2 (GHS).

4.3. This is freely decided by SportsWin and may therefore change in time according to SportsWin 's wishes.

4.4. A minimum deposit on the Account shall be required before being able to bet or gamble. This is 10 times the value of the minimum stake.

4.5. It is possible to make a deposit on the Internet account at any time using electronic payment solutions accessible on the Website.

4.6. It is possible to make a deposit on the Internet account at certain sales or partners outlets. The player deposits a cash sum and receives a voucher with a unique identification number in exchange. Entering this number on the Website provisions the account with the amount deposited.

4.7. The amounts credited to a user's Account cannot be transferred to the Account of another Website user.

Handling charges and transaction costs may be invoiced directly by the banking or credit organisation responsible for the transaction for each deposit of funds made by credit card or any other electronic payment method. These charges will be automatically invoiced to the player.

5. Placing a bet and stakes

5.1. Placing a bet: Placing a bet is a transaction performed by a player, and which is validated by LSFA's system. It consists of the selection of a betting formula, bets compliant with the betting formula based on one or several sporting events, forecasts associated with each bet and a stake.

5.1.1. Placing a bet is performed by recording the player's forecasts on SportsWin 's computer servers, via a sales outlet terminal, a web page or any other method made available to players by SportsWin in the territory.

5.1.2. At a sales outlet, the player asks the retailer to record the placing of the bet by giving him:

- the betting formula (straight, combination or multiple)
- the number of events chosen
- the type of bet (1N2 result, winner, exact score...)
- the forecast associated with each bet
- the associated stake

When placing a bet by Internet, the player enters the same information himself.

5.1.3. The event number is mentioned on the offer applicable at the time that the bet is placed, whether this is on the list in the sales outlet, on the terminal, on Internet or on any other support published by SportsWin and recognized as official.

5.1.4. In all cases, the deadline for placing bets shall be determined by the company.

5.2. A bet on Internet or any other telematics system is accepted after confirmation by SportsWin. A bet is confirmed when it appears on the client account in the "My bets" section.

Until the acceptance of the bet or gaming actions by the servers mentioned above, all information concerning a bet or gaming action constitutes a simple invitation to gamble and/or bet.

Delays may occur in a few isolated cases. In the event of dispute concerning the date on which the bet has been placed, only the date on which SportsWin recorded the bet shall be decisive. Depending on the channel and mode by which the bet is placed - in a sales outlet, by Internet or by using mobile services, the player will receive various confirmation messages. In all cases, SportsWin considers its rules to be implicitly accepted by the client when the latter places a bet.

5.2.1. Invalid/void bets: If a bet is declared to be "invalid" or "void" (e.g. cancellation of the competition on which the bet was placed), the bet will be assessed as "winning" with odds of 1.00. For individual (straight) bets, this means that the user will be reimbursed with an amount equal to his stake. In the case of a combination bet, this

means that the total odds will be adjusted in consequence and that the combination bet will still be winning if all the other bets it contains are also winning.

5.2.2. Relative bets: The player may not combine (re-use) relative bets on the same event. Relative bets are two or more different bets with relative possibilities, i.e. bets for which the element of one bet is more or less directly linked to the other.

Example:

Bet 1: "Which team will score the next goal?" contains the following results to bet on:

- "Team A"
- "Team B"
- "No goals"

Bet 2: "When will the next goal be scored?" contains the following results to bet on:

- "In period X"
- "In period Y"
- "No goals"

Because the "No goals" option has an influence on both bets, they are considered to be "relative" to one another.

Relative bets do not necessarily contain the same result or refer to the same action. Because the relation between bets is not always as obvious as in the example above, SportsWin reserves the right to decide which bets are relative to each other. If a multiple bet containing two relative choices or more has been accepted by error, the company then reserves the right to declare this bet invalid.

5.3. Stakes: The player chooses the amount of the stake for placing his bet. He may choose any valid monetary value between a minimum stake and a maximum stake.

To place a bet by Internet, the player must have sufficient funds in his Account. SportsWin does not accept bets on credit.

In the case of a multiple bet, the amount of the stake chosen by the player is multiplied by the number of combinations chosen by the player in the choice zone of the betting form to be completed, in order to obtain the amount of the total stake that he must pay.

Example: a player who wishes to bet on a "2/3" with a basic stake of 3 monetary units will bet a total of 9 monetary units because a "2/3" multiple contains 3 combinations.

6. Financial limits and restrictions for betting

- 6.1. SportsWin may, at any time, restrict the betting formulas offered for each bet. For example, certain bets may not be offered in the straight betting formula.
- 6.2. SportsWin may, at any time, restrict the possible bet combinations. For example, bets for the same sporting event cannot, except in the case of explicitly specified exceptions, be combined with one another.
- 6.3. Placing of bets may be refused when the total odds of one of the combinations or the potential winnings of a combination are considered to be too large, according to threshold values which are left to SportsWin 's sole discretion.
- 6.4. The maximum stake per ticket is set to GHS 20,000. The maximum potential gain per ticket is set at GHA 200,000. The maximum number of events that can be combined in a single ticket is 20. The maximum number of combined odds is 10,000. The maximum gain per week is NGN 200,000. In case of big win, SportsWin may elect to pay the winner over several installments.
- 6.5. SportsWin may, at any time, interrupt or suspend the placing of bets and/ or forecasts, or change the dates and times for ending the placing of bets.
- 6.6. SportsWin may, at its sole discretion and at any time, block the placing of bets for one of the forecasts of a bet with odds.
- 6.7. SportsWin may establish for each sales outlet or terminal (each Website being considered as a sales outlet), thresholds concerning:
 - the total amount of stakes for all combinations recorded during one day,
 - the total potential winnings of a combination for all the bets placed and recorded during one day.
 - the total recorded stakes of a combination for all the bets placed and recorded during one day.

If these thresholds are reached, SportsWin may refuse the placing of bets.
- 6.8. In the event of fraud or suspicion of fraud concerning a sporting event, placing of bets is interrupted. In application of the saying "fraud corrupts everything", SportsWin reserves the right to cancel the corresponding bets.
- 6.9. The player must record his bet requests as individual. In consequence, repeated requests containing the same selection by the same client or by different clients must be considered as void. Even after the official result of relative selections is already known, bet selections may also be considered to be void if SportsWin believes that the clients are acting in collusion or as a syndicate, or that the bets concerned have been placed

by one or several clients during a short lapse of time.

6.10. In the event that it interrupts the placing of bets, SportsWin is not obliged to systematically communicate the reason for its actions.

6.11. To place a bet by Internet, the player must have sufficient funds in his Account. SportsWin does not accept bets on credit.

7. Betting slip in the context of gaming on the physical network

7.1. The player is provided with a betting slip edited on paper by the sales outlet computer terminal, after the bets have been recorded on SportsWin's central computer site and the amount due has been paid.

7.2. In particular, the following are noted on the betting slip (non-exhaustive list):

- The logo of SportsWin
- the date and time at which the bet placed was recorded,
- the betting formula: straight, combination or multiple,
- the chosen sporting events, with, for each of them, the event number, the names of the two teams or athletes followed by the handicap if applicable, the forecast and the associated odds,
- the amount of the stake chosen by the player,
- the amount of the "potential maximum winnings" corresponding to the total potential winnings of all the combinations on the betting slip,

This betting slip **MUST** have an identification barcode

7.3. As soon as the betting slip has been handed over by the retailer, the player must immediately check that the information noted on the betting slip corresponds to his choice and to the total amount of the stake. In the event of dispute between the player and SportsWin concerning a difference between the information noted on the display and the information on a betting slip, only the latter information shall be considered as proof.

7.4. Any betting slip that has been modified in any way whatsoever after recording shall be cancelled, without this affecting any possible legal action set down in the provisions of the Penal Code.

8. Recording of the bets on SportsWin's central computer site

8.1. Dates and times for recording bets:

8.1.1. A player may only forecast for the results of sporting events for which the placing of bets is open. The forecast date and time limits for recording placing of bets may be obtained in each sales outlet

proposing the offer of sports bets, on SportsWin 's website or any official document published by SportsWin for this purpose.

8.1.2. Recording of information cannot be performed after the forecast dates and times planned by SportsWin.

8.1.3. The players' forecasts take part in the bet, so long as they have been recorded in the conditions laid down in these rules by SportsWin. The date and time on the betting slip constitute proof for both parties.

8.2. Recording

8.2.1. The possession of a betting slip issued in compliance with sub-article 7.2, together with recording of the information mentioned on the betting slip by SportsWin, are the substantial conditions for the formation of the contract between the player and SportsWin.

8.2.2. The player must immediately check that the information noted on the betting slip corresponds to his choices. Any claim on this subject must be made immediately to the retailer who issued the betting slip, so that if the player requests this, his bet may be cancelled under the terms defined in sub-article 8.3.

8.2.3. Any betting slip issued that does not comply with the provisions of these rules will not take part in the betting.

8.3. Cancellation of a bet at the player's request:

Cancellation of a bet is not possible.

9. **Determination of the results**

9.1. For a bet placed on the regulation time, the result to be considered is the result at the end of the regulation time, unless an exception applies, including any interruptions of the game or time added by the referee, but not including any extra time or penalty shoot outs.

9.2. For a bet placed on the result at half-time, the result to be considered is the half-time score, i.e. at the referee's whistle blow indicating the end of the first half, or the 2nd quarter time in a basketball match.

9.3. For all the bets offered in the sports bets offer, the declaration of results takes account of any extra information associated with each betting formula. This extra information may be:

- The period on which the bet is placed
- The entire or decimal value of the handicap granted to one of the teams
- The decimal value of the "Over or Under" bet.
- ... or any other value necessary for the correct declaration of the bet concerned.

9.4. Except in the case of a specifically formulated statement to the contrary, the "All bets stand" principle applies to all the bets. This means that if the athlete (or team, horse, etc.) on which the bet has been placed withdraws and does not take part in the competition - for whatever reason - the bet is lost if the competition concerned by the bet takes place. Bets are declared void only in exceptional cases, in particular in the following cases:

- The tournament/competition is cancelled.
- The tournament/competition is declared void.
- The place is changed.
- The competition/tournament is interrupted or postponed and will not restart, at the latest, 72 hours after the original start date.
- Face to face bets (H2H): if one or several participants withdraw before having started the competition/tournament.

9.5. A dead heat occurs when one athlete or nation finishes with the same ranking. Unless specified to the contrary, the following rules dealing with the amount of winnings are applicable if the competition finishes with a draw or equality (dead heat) and when a bet on this option has not been offered: the odds of the winning options (based on the European decimal form) will be divided by the number of winning results then multiplied by the corresponding initial stake.

Unless indicated otherwise, this rule is valid for all the cases where 2 bet options or more are assessed as winning options.

Example: a race finishes with a dead heat between athlete A (odds of 4.60) and athlete B (odds of 9.00). Users who bet 10 euros on athlete A win 23 euros (Odds x stake/number of correct forecasts = $4.6 \times 10/2$). Users who bet 10 euros on athlete B win 45 euros ($9.00 \times 10/2$).

10. Cancellation of bets and forecasts

10.1. If a sporting event is cancelled or postponed with respect to its initial start date, SportsWin reserves the right to cancel the bets.

10.2. If a period of a sporting event does not continue to the end, the bets offered on this period are cancelled.

10.3. If a sporting event does not continue to the end, unless an exception applies (for example, for tennis), all the bets placed on the event concerned will be considered to be cancelled.

10.4. If the time of the sporting event is earlier than planned, the odds for the forecasts are maintained but the end of validation time is changed depending on the new time. If the sporting event has already started at the moment when SportsWin is informed of the new time, placing of bets is no longer authorized and the odds applicable during placing of bets by

players before the effective start of the sporting event are maintained. SportsWin reserves the right to cancel forecasts of combinations of all or some of the bets recorded after the effective start of a sporting event.

- 10.5. All bets or forecasts that do not have any possible sporting result or for which the result is already known are cancelled.
- 10.6. Bets may only be recorded during the bet validation period defined by SportsWin. If this is not the case, SportsWin reserves the right to cancel all or some of the bets concerned.
- 10.7. A cancelled bet or forecast is no longer offered in the bet offer and cannot be gambled upon.
- 10.8. Cancellation of a bet consists in considering all the forecasts proposed as winning and changing their odds to 1 for the calculation of the winning combinations. Cancellation of a forecast consists of considering it as a win and changing its odds to 1 for the calculation of the winning combinations. If all the forecasts in the combination are cancelled, SportsWin reimburses the player with the corresponding basic stake according to the procedures defined for this purpose.
- 10.9. SportsWin reserves the right to partially or totally refuse a bet and to consider ambivalent bets, or bets with a result not planned for in the list of solutions offered in the context of this bet, as void.
- 10.10. If, during the period for accepting winnings, information is published that may allow the result of the bet to be determined, the deadline for acceptance of dates shall be recalculated by the company or the bet will be cancelled, at SportsWin's sole discretion.
- 10.11. SportsWin declines all responsibility in the event of printing, transmission and/or assessment errors. In particular, the company reserves the right to correct obvious errors, even after the competition, by entering the betting odds and/or the assessment of betting results (e.g. errors concerning odds, teams, the competition) or by declaring the bets concerned as void. In addition, the company does not accept any responsibility concerning the correctness, completeness and updating of the information services provided, for example the scores and results messages sent by e-mail or by SMS. The stake is solely the amount confirmed and recorded by the company. In the event that the erroneous event/competition is cancelled, all the bets shall be void.
- 10.12. For combination bets, if the competitor on which the bet has been placed does not take part in the competition or if one of the competitions selected is cancelled or abandoned, or if it does not take place for other reasons, and if the respective competitions included in the bid are not held within the due time limits, these bets are assessed as "wins" with odds of 1.00, which means that the combination bet will still be a win, depending on the other results contained in the bet, if the latter are also wins.

11. Declaration of the results

- 11.1. Whatever the sport, only the results obtained in the field or at the end of the sporting event are taken into account. Results obtained due to a disciplinary measure, originating from a sporting tribunal or not, or following a decision from the competent authorities, are not taken into account. Only the sporting results declared by SportsWin and accessible on its website are used to calculate winnings.
- 11.2. If the result of a sporting event on which bets are placed is not officially confirmed within 48 hours at the end of the day starting from the end of the planned period for the placing of bets, SportsWin reserves the right to cancel the bet concerned.
- 11.3. If the result declared by SportsWin does not correspond to the result obtained in the field and confirmed by the organiser of the sporting event, this result shall be modified. This means that the winnings for bets placed by Internet are automatically corrected, whether this is an increase or a decrease. For the betting slips obtained at sales outlets, betting winnings that have not yet been paid shall be automatically corrected, by an increase or decrease.
- 11.4. If an event is interrupted and only restarts after more than 48 hours, it may be the subject of new bets including different information (time for ending the placing of bets, odds, competitors, etc.). These new bets will be different from the initial bets and shall not be linked with the latter.
- 11.5. If an event is cancelled, all the bets concerning this event are cancelled. In particular, this applies for a half-time results bet even if the match is interrupted in the second half.

12. Specific rules linked to certain sports

12.1. Football

- 12.1.1.** Total number of goals: This bet includes the penalties taken and the own goals scored during the regulation time (including added time). Unless otherwise stated, extra time and penalty shootouts are not included in the assessment.
- 12.1.2.** Competition Winner: If the team on which the bet is placed does not succeed in qualifying, withdraws or is disqualified, all the bets placed on the team are considered as lost.

12.1.3. Bet on scores during the half:

12.1.3.1. All the bets placed on the results occurring during the first half apply to the period between the start of the match and the end of the first half.

12.1.3.2. All the bets placed on the results occurring during the second half apply to the period between the start and the end of the second half.

12.1.3.3. The start and end of the half is defined by the referee's whistle that starts or ends the respective half.

12.1.4. Own goals: for bets referring to teams, own goals always count for the team to which the goal is allocated during the match. For example, if a player in team A scores an own goal, the goal will then be allocated to team B for the assessment of the bets.

12.1.5. Interruption/restarting of a match: if a match is interrupted and only restarts after more than 48 hours, starting from the time in the game at which the first interruption took place, and not from the start of the match, bets concerning the end of this match shall be considered to be independent from the bets created for the first part of the match.

12.1.6. Referee's decisions: all decisions taken by the referee or linesmen must be carried out in order for them to count in the assessment of bets.

Example: The referee changes a decision after having consulted one of his assistants. In this case, the final decision counts for the assessment of bets.

12.2. Basketball

12.2.1. Extra time: except when stated otherwise, bets shall be assessed according to the result excluding the extra time. This is also applicable for bets concerning the second half. The 1st half contains the 1st and 2nd quarter+times; the 2nd half contains the 3rd and 4th quarter+times. Extra time does not count for bets on the 2nd half (unless indicated otherwise) and for bets on the 4th quarter+time (unless indicated otherwise). However extra time counts for "result 1-2" bet.

12.2.2. Half-time/Final result: except when stated otherwise, bets shall be assessed according to the result excluding the extra time. This is also applicable for bets concerning the second half.

12.3. Tennis

12.3.1. Abandon of a player during a match: Contrary to the general provisions, the result of a tennis match is considered to be valid as soon as the first set has been finished, even if one of the two players abandons afterwards, during the match, and the match is not finished

in sporting terms. The player who qualifies due to retirement in this case shall be declared the winner of the match. The same conditions apply to double matches.

12.3.2.A player retires before the end of the first set: if one of the two players retires before the end of the first set, the bets placed on the match concerned will be cancelled. The same conditions apply to double matches.

12.3.3.Tie-Break: we consider that a set/game/tie-break has taken place as soon as the first ball of the set/game/tie-break has been played. However, the result of a set/game/tie-break is not known until the set/game/tie-break concerned has been finished. For all bets referring to the number of games played, a tie-break is counted as a game.

12.3.4.Interruption/Restarting of a match: if a match is interrupted or postponed, the bets placed in the context of the tournament remain valid until the match is finished. However, matches that are interrupted or postponed, but which do not take place in the context of the tournament (e.g. exhibition-matches), will be declared invalid if the match is not restarted and finished within 48 hours.

12.4.Formula 1:

12.4.1.Official times: the official times announced by the FIA are used to determine the winners of all Formula 1 bets.

12.4.2.Face to face bets: in the context of qualifications, if at least one of the two drivers does not start his individual session or does not finish at least the first part with an official heat time, then all the bets on this face to face are void.

For races, if at least one of the two drivers is not at the start, then all the bets are void. If one driver or both of them do not classify, then the winner is the driver who finished the most laps. If both drivers do not classify, then the result is a draw.

12.4.3.Final classification: the bets will be assessed according to the official FIA results. If a driver does not start the race, all the bets on this driver are no longer valid. Drivers who do not take part at the start of the race are marked as having withdrawn in the official race results.

12.4.4.Safety car: if a Grand Prix starts with a phase led by a safety car (for example, due to bad weather) instead of starting lights, this phase will not be taken into consideration as such for the bets to be valid.

13. Winnings

- 13.1. Winnings are calculated by combination, whatever the betting formula. The possible winnings shown on the betting slip correspond to the maximum winnings for the player in the case where all the forecasts in his bet prove to be exact and where none of the selected forecasts has been cancelled.
- 13.2. In the context of a straight bet, if the combination forecast is exact, the odds are multiplied by the amount of the basic stake to obtain the winnings. The winnings are rounded down to the nearest usual monetary value.
- 13.3. In the context of a combination bet, if all the forecasts in the combination are correct, all the associated odds are multiplied with each other. The product of the odds rounded to the nearest two decimal places is multiplied by the amount of the player's basic stake. The winnings are rounded down to the nearest usual monetary value.
- 13.4. In the context of a multiple bet, the winnings of the different combinations composing the multiple bet are added to obtain the total winnings. The winnings are rounded down to the nearest usual monetary value.

14. Payment of winnings

- 14.1. Payment methods for winnings or reimbursement of bets placed on the physical network:
- 14.1.1. The rules applicable for the payment of winnings apply in an identical way to the payment of reimbursement of bets following the cancellation of all the forecasts in a combination.
- 14.1.2. Winnings are only payable after declaration of all the results of the forecasts in the bet. As minors, even emancipated, are not allowed to take part in gaming for money and games of chance, minors cannot win.
- 14.1.3. The player can have his betting slip registered as winning in a sales outlet offering SportsWin's sports betting offer or in a SportsWin payment centre.
- 14.1.4. In case of important win, on internet or in an outlet, SportsWin reserves the rights to pay the total amount over several weeks.
- 14.1.5. Winnings are only payable in exchange for an intact betting slip, i.e. complete and not torn, following checks of its authenticity, and that it has not expired, and after checking, using the information recorded on SportsWin's computer servers (which are the sole proof in terms of payment of winnings) that the winnings have not already been paid.

14.1.6. Winnings are payable within the limits of the dates and times of opening of the sales outlets or payment centres.

14.1.7. Winnings concerning the same betting slip must be collected within 30 (THIRTY) days from the day after the declaration by SportsWin of the results of all the bets selected on the betting slip, after this period the betting slip will be expired.

14.2. Payment method for winnings or the reimbursement of bets on Internet and other electronic media

14.2.1. Winnings for bets placed on Internet are automatically transferred to the player's Account at the latest on the day after the declaration of the results of all the bets selected in the bet. SportsWin may not be held responsible for the consequences of a delayed payment of winnings on the Internet Account.

14.3. Procedure for withdrawal of funds from the Internet Account

14.3.1. At any time the player can make a withdrawal from his account once it has been validated. Nevertheless, such account cannot be used as a bank account. In the case of repetitive deposits and withdrawals without betting action or betting on tiny proportions of initial deposits, SportsWin reserves the right to request evidences before allowing any withdrawal and/or close the account.

14.3.2. The players can choose the amount they wish to withdraw up to the available balance of the account. If deposits are not used for the sole purpose of participating in games or engage in bets, SportsWin - especially in case of suspicion of manipulation or fraud - reserves the right to cancel the deposits in question, in whole or in part, and recover any costs that may have been engaged by SportsWin on this basis. SportsWin reserves the right to verify payments made by a user in the context of the fight against fraud by credit card.

14.3.3. In the context of advertising activities, SportsWin may offer players amounts made available to them free of charge by the organiser in a very specific context, i.e. for purposes of placing bets and not for later withdrawal of the amounts concerned. These amounts are called "Bonuses"

14.3.4. Certain bonuses which have been received and which have not been used for bets may not be withdrawn. The amounts credited to a User Account during advertising campaigns may only be used in the context of bets and gaming provided for this purpose on SportsWin's Website. The player is not authorized to withdraw these amounts, except when indicated otherwise in the rules of the advertising campaign concerned. SportsWin reserves the right to delete these amounts from the credit on the player's Account if the player does not

use them for placing one or several bets on the Website during the period specified in the advertising campaign.

14.3.5. Withdrawals may be made by transfer to the player's bank account, after checks made by SportsWin, if the bank account was entered by the player at the time that he signed up or afterwards.

14.3.6. All withdrawals by bank transfer from an Internet Account may give rise to bank transaction costs, which are at the player's expense and which are automatically deducted from the amount transferred.

14.3.7. Withdrawals may be made at the sales outlets. The player indicates the amount he wishes to withdraw on the Website: a voucher is then generated, with a unique identification number, which the player must print out on ordinary paper. The player obtains payment of the voucher in any sales outlet that pays prizes, in the same conditions as those that apply to the payment of prizes. For security reasons, SportsWin reserves the right to refuse withdrawals by voucher at sales outlets to players who have credited their accounts by bank card. In this case, therefore, the withdrawal will be performed automatically as specified in article 14.3.6.

14.3.8. Withdrawals at the sales outlets are free of charge.

15. Limited liability

15.1. Without limiting the effects of the other provisions in these rules and in observance of the applicable legal provisions, the player accepts that SportsWin cannot, under any circumstances, be held liable to himself or any third party, on the basis of contractual and/or penal third party responsibility, for facts that are involuntary or independent from SportsWin's control, and for direct or indirect damage and any loss of revenue, in particular resulting from:

- use of the Website and/or the game organized by SportsWin;
- use of SportsWin's partner's websites, accessible via links published on the Website;
- Any lateness or interruption of Services, any error in the information or services provided, for example in entering and transmitting data, any loss of data due to a communications or network interruption, any accidental transmission of viruses or other harmful agents, all unauthorized or abusive use of your Account or any force majeure event.
- All software errors.

15.2. In the event of an error or software failure of which proof is provided by SportsWin, on one of its systems or on one of the systems provided by one of its suppliers, the bets or gaming concerned shall be cancelled whatever the platform concerned.

16. Liability – Claims

- 16.1. SportsWin may not be held liable for any damage resulting from a technical failure or for a failure of the automatic data-processing system, for difficulties due to the data transmission network, for a temporary interruption or permanent end to the bet or to any fact outside its control.
- 16.2. Subject to the provisions in sub-article 8.2.2., all claims, in particular those concerning bets placed, betting slips, recording of bets, sporting events, results, payment of winnings, account history and balance are to be addressed in writing in English to info@sportswingh.com
- 16.3. Claims linked to bets placed on the physical network must be sent before the end of the expiry date, as proven by the postmark. No claims will be considered after this date. The betting slip must be enclosed with the claim letter.
- 16.4. Winnings and bets to be reimbursed concerning the same betting slip and which are not claimed by their bearer within the expiry date are allocated to a reserve fund. This fund may be used to pay extra winnings or prizes, or for the allocation of cash or in-kind benefits granted to all or some of those taking part in the gaming, according to the conditions set down by SportsWin 's management and communicated to the public in a statement published on its website.
- 16.5. All claims concerning the history of an Account or its balance must be communicated to SportsWin within 14 days following the date of its online publication, as proven by the postmark. Continued use of the Website beyond this period of 14 days shall be considered as proving acceptance of the accounts by use.

17. Promotional activities

By accepting a prize and/or winnings on the Website, the player with an account consents to the use of his username, first name and surname by SportsWin for advertising and promotional purposes without any additional reward. In this context, SportsWin may wish to ask for other optional details concerning him.

18. Intellectual property

- 18.1. All the registered brand names, patents and other intellectual property rights on any hardware or Website content (in particular including software, data, applications, information, text, photographs, music, sounds, videos, graphics, logos, symbols, model-drawings and other images) ("Content") or any other support linked to the company's game

either belong to SportsWin or their use has been granted to SportsWin by their owner as a Service element.

18.2.No use of this Content and the intellectual property rights relating to it is authorized without first having requested express written consent from SportsWin. All these rights are expressly reserved.

18.3. In particular, the player accepts, for all or part of the Content, not to engage in the forbidden activities listed below (as a group, the "Forbidden Activities"):

- Sell or transfer it, or conclude any act enabling third parties to access it, outside the expressly authorized limits
- Change, or modify it, restructure it or adapt it in any way whatsoever
- Copy it, redistribute it, access or attempt to access the source code, whatever the reason
- Use the Website in a manner and/or with an aim contrary to these rules, and more generally with an aim contrary to the laws.

18.4.The player recognizes that he is entirely responsible for any damages, costs and expenses that may arise from the performance of one of the Prohibited Activities.

18.5.SportsWin grants the non-exclusive, non-transmissible and non-transferable personal right to view and use the Content via a computer, mobile phone or any other of the player's access devices, for private and non-commercial purposes, subject to strict observation of these rules.

18.6.The player undertakes to immediately inform SportsWin of any unauthorized use or any copy of all part of the Website Content, in particular including any Prohibited Activity of which he is informed.

19. Case of fraud

Any fraud or attempt to defraud, manifested by a start of an execution and committed with the aim of wrongfully obtaining winnings or improperly taking part in draws, will be prosecuted in accordance with the provisions applicable in the gaming operator's territory.

20. Taxation

It is the player's responsibility to ensure he pays all the taxes applicable to his winnings or the other amounts paid to him, in accordance with the local regulations.

21. Adhesion to the rules

The fact of taking part in the gaming implies full and complete adhesion to these rules.

22. Publication, changes and abrogation of the rules

These rules may be subject to changes or application by simple publication on SportsWin 's Website.

Drawn up in Accra, on 1st of May 2015