

## **Rules for betting game of chance**

### **GENERAL PROVISIONS**

#### **Article 1.**

These rules govern the terms and conditions for preparing betting game of chance (hereinafter: betting) by Hattrick-PSK Ltd., Dugopolje, Sv. Leopolda Mandića 14 (hereinafter: Organizer).

#### **Article 2.**

Betting games are considered bets on the results of individual or group sports competitions, bets on the success of dance, singing, music or similar competitions (hereinafter: events) and other bets.

Betting is a game in which the participant (hereinafter: player) guesses the outcomes of the events proposed by the Organizer, and any gain is determined by the multiplier of the final coefficient and bet.

Circumstance that decides on gain or loss must not be known to anyone in advance and must be of such a nature that the Organizer or player cannot affect it. The terms of the game must be predetermined. Betting is a game that is being prepared permanently

#### **Article 3.**

Betting fees are received on the territory of the Republic of Croatia, at payment betting sites, through self-service betting terminals and through distance betting (internet) based on the approval of the Ministry of Finance of the Republic of Croatia.

#### **Article 4.**

These Rules are the exclusive legal basis for the conclusion of a contract to participate in the game (hereinafter: Contract). The contract referred to in paragraph 1 shall be concluded between the Organizer and the player based on the acceptance of the provisions of these Rules for a freely expressed will of the player. The contract is deemed to have been concluded at the time of the betting, i.e. by the payment of the bet. These Rules represent the general terms and conditions of the Contract and are an integral part of the Contract and are binding on all parties involved in the relationship between the organizer of the betting (the Organizer, the person authorized to receive the payment, the player and the third party). These

Rules are available at all paying points of the Organizer, on self-service terminals, as well as on the official web site of the Organizer, who is obliged to familiarize persons interested in participating in the game with their content. By concluding the Contract, the player acknowledges the validity of these Rules and confirms that he has read them and is familiar with their content and accepts them completely and without delay. Ignoring the Rules or their subjective interpretation shall not affect the validity of bets. In the event of a dispute, a player may not complain that he or she has not been aware of the provisions of these Rules and cannot claim or base any claim towards the Organizer

#### **Article 5.**

A player is a natural person who concluded with the Organizer the Contract referred to in Article 4 of these Rules, provided that the contents of the same are stored on the magnetic media of the Organizer. For odd bets, a coefficient of 1.00 is calculated. In case of any doubt or dispute, only the record on the magnetic medium of the Organizer is applicable. Participation in betting is forbidden to employees of the Organizer and juveniles. For age checking, the Organizer may ask the player for the appropriate identity document.

#### **Article 6.**

The Organizer arranges different types of bets:

- betting on events, their parts (e.g. half-time) and derivatives (e.g. handicap),
- betting on lottery numbers in the world, except for the results of the Croatian Lottery,
- live betting,
- horse racing betting,
- betting on virtual races and events

#### **Article 7.**

Bets are received based on a bidding that is publicly announced on the betting list of the organizer prior to the start of the betting process. The betting offer is defined by title, date, time of play and coefficients. The height of the coefficient is determined by the organizer based on his own judgment, taking into account team or individual information that takes part in the event. If the bidding offer is defined by the attention or additional terms specified with the name of the competitor, the

same applies only to the title under which the bidding is made. The Organizer as a help to players, may add additional information to each individual offer, e.g. neutral pitch, type of base on which the tournament is played, number of rounds, whether the cup is played in one or two matches, the result of the first match, whether the match is the first or it is a return, registered number of cards, etc., but he shall not be responsible for the accuracy of the information mentioned. In case where the information that the Organizer has added as support to the players, i.e. which information is of informative character only (e.g. neutral pitch, type of base on which the tournament is played, number of rounds, whether the cup is played in one or two matches, the result of the first match, whether the match is the first or it is a return, etc.), are incorrect, bets shall be taken into account. The Organizer is not required to notify the Player of any subsequent changes related to a particular event, which are in the sphere of the event organizer and on which the Organizer cannot influence (e.g., the event organizer has shortened the playing time of the match). In case of a mistake when publishing a betting list (PSK website, teletext, player printing and selfservice terminal, etc.), the Organizer takes into account the data recorded on the magnetic media of the Organizer at the time the bets are concluded. The Organizer may change the published dates, times and odds and withdraw from any event without prior notice to the players. In the event of any printing errors or obvious errors of data entry in the Organizer's computer, the Organizer reserves the right to cancel such bets or to make their own judgments on the payment of such bets by the exact coefficient even if an error has occurred after the event has ended. A clear error is considered, but not limited to, the following cases: 1) when the coefficient at a particular event deviates significantly from the average coefficient for this event on the domestic or foreign market (incorrectly entered coefficient 14.40 instead of 1.44), 2) when a given handicap or limit is out of the usual and potential value for that offer (e.g. in betting handicap-wrongly provided advantage in the basic offer to the favored team), 3) in the event of a safe winnings. If due to technical features there is a lack of ability to display full-scale event participants (e.g. names of tennis players, club names, etc.), and a commonly known fact is that they are the event participants, the organizer may in such cases include the abbreviations of the names of the event participants (for example, it is commonly known that Dinamo Zagreb plays in the Champions League with Linfield and because of the impossibility of technical nature the organizer lists only Dinamo without Zagreb, in which case the player cannot invoke the fact that he thought that Dinamo Kiev or Dinamo Bucharest was playing).

#### **Article 8.**

Depending on the type of event the organizer offers bets:

- to event outcome and part of event (type 1 win of the host or first competitor - team, type X tie, betype 2 win of the guest or another competitor - team or

combination of types 1X, X2, 12 or f+2 -handicap - puts the team in favor of the team (the team with the lowest base coefficient) without any special remarks if the host or guest is a favorite. The valid result of the "Handicap f+2" offer is achieved if the favored team wins in regular time with two or more goals difference.)

- to the winner of an event or part of the event
- the winner of an event or part of a handicap event (presumed advantage of one of the teams or individual competitors)
- the outcome of an event or part of an event
- the order of the participants in the competition (e.g.: 1, 2, 3, ...)
- to a hit or a first hit in an event or part of the event
- to the total number of hits achieved
- to the passage of an individual or team in the cup competitions
- to bets where the organizer does not assign individual coefficients, rather than the total coefficient or gain for a multiple event set
- so-called. A DOUBLE PEAK (HALF-TIME OR END) where a bet is awarded if it is hit either first half or end of match
- Asian Handicap
- bets where one, more or all events can be missed, while the player achieves a gain or part of the winnings
- bets where a player hits a certain number of events or fills other special criteria of the organizer can earn an additional bonus, a higher payout of the bet, etc.
- other types of bets according to the provider's offer.

The betting can be single (single event), combined (on multiple events) and system betting (betting in combinations).

The system may contain bets made for example:

selected number n – a combination of the default number of events (e.g. 2 and 3 of 4) selected number n - a combination of the default number of events and the number of constant events - fixes (e.g. 2 of 4 with 2 fixes).

Fixed events come in all combinations, and in order the ticket is the winning one, all fixed events must be affected.

A special kind of system is a system in which groups of events are combined (a group of events in this situation represents one event).

The maximum number of events in groups is determined by the Organizer. A winning group of events is considered a group in which all events are affected. A particular group can be fixed, meaning it enters all combinations. In that case, in order the ticket is the winning one, that group must be profitable.

For various types of n - combinations players can choose differently high roles.

Bets on events, parts of events or their derivatives that are linked and mutually exclusive are a nonwinnable bet (e.g. Hajduk Croatian Champion, Dinamo Croatian Champion or e.g. 4 th third places). If such a bet is still received, it shall be considered a loss.

Betting on events and betting on lotto numbers is also possible by betting in combinations (hereinafter: system betting), whereby the computer creates combinations of individual bets.

MAXICOMBI is a system offering players the option to select a minimum number of winning events or groups of events, in a way that the betting ticket will be comprised of several system bets. In order for the individual group to win, all events attributed to the group must be confirmed as winning. In case that the course of the group is reduced to 1.0, the group shall be considered as winning. The ticket will be paid out after recalculation of every event.

FALC (DOMINO) bet is a variant of the system offering a progressive increase of winnings or securing a portion of winnings pursuant to a specific, minimal group. FALC (DOMINO) may be comprised of several combinations or individual events. In order to select the FALC (DOMINO) system the player must select the type of bet (FALC) DOMINO, and the selected events shall be divided in several groups. The amount of the bet for an individual group is determined by a percentage of the total bet of the ticket. The player is eligible for basic gains only if all events in the first group of events are calculated as winning. Half of the first group's gains are then re-

invested as a stake in the next group, and the procedure is repeated if the subsequent group is also winning (domino).

The Organized shall maintain the right to limit the combinations of use of any type of bonus in its offer with any type of system bet.

In bets where a player hits a certain number of events or fills other special criteria of the organizer can earn an additional bonus, a higher payout of the bet, etc., in case one or more events from such offer is cancelled or do not take place at the envisaged time, the potential bonus or higher payout will not be realised and the bet shall be settled by regular odds for other correct picks in the offer.

BETBUILDER bets are treated as a solo event, and in case one of the events is settled with 1.00 the entire bet shall be settled with 1.00.

Lotto numbers betting may not be used in MAXICOMBI and FALC (DOMINO)

Asian Handicap is a special type of handicap for football, where it is assumed that a weaker club takes the advantage (handicap) than a better club in order to bring the coefficients (and likelihood of victory) closer or equalize. Characteristic for Asian Handicap is that there are only two coefficients (two types).

The offer may relate to quarter, half and full Asian Handicap.

The entire Asian handicap is a bet similar to a classic handicap (0:1) in the Organizer's bid, while the difference applies only to the fact that the Asian Handicap does not have a coefficient for the tie result of the handicap. Example: (-1,0/Inter - Palermo) - Palermo at the start of the match has one goal of

advantage. If the match ends with a score of 1:0, the result of the Asian Handicap is 1:1. Bearing in mind that the result of the Asian handicap is tie, a coefficient of 1.00 is calculated. In case of winning of Inter with more than one goal difference, type 1 is won. In case of tie or winning of Palermo, type 2 is won.

Half Asian handicaps are bets where it is assumed that one team leads by half, one-half, two-and-a-half goals of difference (0.5, 1.5, 2.5 ...). There is no tie handicap outcome in this bet. Example: -

0.5/Inter - Palermo (Palermo in the start of the match has half the goal advantage).  
If the match ends

1:0, the result of the Asian Handicap is 0.5:0. In case of winning of Inter, type 1 is won. In the event of tie or winning of Palermo, type 2 is won.

Fourth Asian handicap are special bets where, depending on the outcome, there are several types of winnings, depending on whether the type is within the difference of 1 goals in the total handicap score.

Example: -0.25/Inter - Palermo (Palermo in the start of the match has a quarter of goal advantage) and the match ends with a score of 0: 0, the result of the Asian handicap is -0.25:0. In case of type 1 bets in the above-mentioned result, the coefficient 0,5 is calculated. and in case of type 2 bets, the coefficient is reduced to the player. If the match ended with winning of Inter, type 1 is won, and if the game ended with winning of Palermo, type 2 is won.

Calculation of winnings in a quarter handicap in case of quarter handicap bets the calculation of the reduced coefficient is calculated according to the following formula:  $\text{reduced coefficient} = 1 + ((\text{played coefficient} - 1)/2)$ .

Example 1: -0.25/Inter - Palermo 1.80 1.90 (Palermo at the start of the match has a quarter of a goal advantage and the coefficient of 1.90). If the match ends with a score of 0:0, the result of the Asian Handicap is -0.25:0. If one played for type 2 (you hit 0.25 of goals), in this case the coefficient is reduced from 1.90 to 1.45 according to the above formula  $(1+((1.90-1)/2)=1.45)$ . If EUR 100 is invested, the gain is  $100 \times 1.45 = \text{EUR } 145$ .

Example 2: -0.25/Inter Palermo 1.80 1.90 (Palermo at the start of the match has a quarter of a goal advantage and the coefficient of 1.90). If the match ends with a score of 0:0, the result of the Asian Handicap is -0.25:0. If one played on type 1, the coefficient is reduced to fixed 0.5.

In the of combined betting (multiple betting events on the ticket), the coefficient reduction is done in the same way as in Examples 1 and 2 above, with such reduced coefficients being multiplied by the other coefficients on the ticket. An example of ticket with three events, where the first two events bets on Asian Handicap, and the third event is a basic match.

-0,25/Inter - Palermo 1.80 1.90 (0:0) played type 1 (1.80)

-0,75 /Milan -Atlanta 1.60 2.00 (1: 0) played type 1 (1.60)

Rijeka - Osijek 1.80 3.30 4.50 (1:0) played type X (3.30)

If the matches finish with the results listed in the brackets, the winnings calculation is done as follows:

-0.25/Inter - Palermo 0.50 (reduced from coefficient 1.80; see example 2.)

-0.75/Milan -Atlanta 1.30 (reduced from 1.60 coefficient; see example 1.)

Rijeka - Osijek 3.30

Bet EUR 100 x 0.50 x 1.30 x 3.30 = winning EUR 214.50

The organizer has the right to refuse or limit the receipt of bets on individual events or their derivatives on the same ticket.

#### RECEIVING BETS

##### Article 9.

The Organizer shall receive bets before the start of the event or the time indicated on the betting list, except for live betting. If the event commences before it was announced in the betting list, except for live betting, then bets received shall remain in effect if they are concluded before the actual start of the event, and null bets shall be made after the actual start of the event or live betting after completion of the event (a coefficient of 1.00 is calculated). When betting on lotto numbers, as the start of an event, the start of the first number draw is taken into account. The Organizer may offer betting for the event that has started but is terminated and shall continue, provided that the bets are offered under a new ordinal number and with the time of the start. In live betting, bets are received before the start and during the event, and the bets are null and void at the end. The Organizer may change the timing of the termination of receiving bets due to unforeseen circumstances (possible change of start, transfer, delay or other reasons). In the event of a compromised betting process, an authorized employee has the right to limit or stop the receipt of all bets (for example, by limiting the event to a system betting, banning bets on this event, etc.). Organizer's employee may decline to receive bets in cases that are justified (if he or she has noticed that the event has already started or has been withdrawn from the bidding and is not blocked in the computer), the provisions of paragraph 3 of Article 2 of these Rules are violated, if the player is in violation of the Home Rule or these Rules.

#### MINIMUM AND MAXIMUM BETS

##### Article 10



Eventual winning of a single bet, or combination in the system development, is calculated by multiplying the coefficients of the played types and roles.

In betting on events (regular betting, system betting, betting on lotto numbers, betting on events with required outcome, live betting) at branch offices:

- minimum payment for betting-on-betting points (regular, system, events with required outcome, live betting, virtual racing, lottery) is 20 cents;
- betting on sporting events, lottery betting, betting on events with the required outcome, the maximum stake is determined so that the eventual winnings with the selected coefficient cannot exceed the maximum possible prize of 250,000.00 euros per individual bet, per whole system.
- for the virtual races maximum bet is determined so that the eventual winnings with the selected coefficient cannot exceed the maximum winnings of 15,000.00 euros.

If the multiplication of the bet and the selected coefficient exceeds the foreseen maximum amount of possible winnings provided by these Rules, the Organizer is solely obliged to pay the amount up to these Maximum Winning Rules.

In betting on events (regular betting, system betting, betting on lotto numbers, betting on events with required outcome, live betting) on self-service terminals: - minimum payment for betting at self-service terminals when betting on sports events, live bets and events with the required outcome is 20 cents.

- minimum payment for betting at self-service terminals when betting on virtual races and betting on lottery bets is 20 cents.
  - betting on sports events, betting on lotto numbers, betting on events with the required outcome, the maximum bet is determined so that any winnings with the selected coefficient cannot exceed the maximum possible winnings of 250,000.00 euros per single betting system.
  - for live betting and virtual races, the maximum bet is determined so that any winnings with the selected coefficient cannot exceed the maximum winnings of 15,000.00 euros. If the multiplication of the bet and the selected coefficient exceeds the foreseen maximum amount of possible winnings provided by these Rules, the Organizer is solely obliged to pay the amount up to these Maximum Winning Rules.
- In betting on events (regular betting, system betting, betting on lotto numbers, betting on events with required outcome, live betting) by betting on distance:
- minimum payment via distance betting (regular, systematic, events with the required outcome, live betting) is 25 cents.

- minimum payment on distance betting for betting on virtual races is 25 cents.
- minimum payment on distance betting for betting on lottery numbers is 10 cents.
- betting on sporting events, lottery betting, betting on events with the required outcome, the maximum payment is determined so that the eventual winnings with the selected coefficient cannot exceed the maximum possible prize of 250,000.00 euros per individual bet, per whole system. If the multiplication of the bet and the selected coefficient exceeds the foreseen maximum amount of possible winnings provided by these Rules, the Organizer is solely obliged to pay the amount up to these Maximum Winning Rules. The change and limitation of any eventual bet and winnings is the responsibility of the Organizer. The maximum number of events on a sports betting ticket is determined by the Organizer

**Article 11.**

The Organizer may, in a percentage, approve an additional amount (bonus) for a player who is betting on multiple events, parts of events or their derivatives, by a Decision of the Management Board that shall be publicly announced in all organizational units of the Organizer, Sports Weekly and Website. For each payment, the Organizer can calculate the manipulative cost. Changing the amount or abolishing the billing charge is under the authority of the Organizer.

**ACCEPTING BETS****Article 12.**

The final coefficient written on the magnetic media of the Organizer is required for the player and the Organizer, regardless of the subsequent change in the coefficient except in the case of a "dead race" if the bets are treated as null and void because they are mutually exclusive, or the bet is null and void. Live betting coefficients change during event play, and coefficient change information is transmitted to monitors, self-service terminals, web pages, and/or teletext pages. The coefficients that were valid at the time of the betting can be changed until the time the ticket is printed.

**CANCELATION OF BETS****Article 13.**

The player may cancel (denounce) the bet paid within 5 minutes of the betting time. After that, the bet is closed, and the player cannot change or cancel it. In live betting, bets on virtual races are concluded at the time printing the ticket and the player

cannot change it or cancel it. In case of distance betting, a bet may not be cancelled (denounced).

## **REFUSAL OF BETS**

### **Article 14.**

The Organizer or the Organizers employee maintains the right to refuse a bet partially or completely.

without explanation, and especially in cases listed below:

- if the player is not at least 18 years old which is the minimal age for participating in games of

chance;

- if the player violates the betting rules;

- if the player disrupts the public order or interferes or disrupts the normal course of betting;

- if the player is previously known to the Organizer due to disrupting public order and interfering

or disrupting the normal course of betting;

- if the player is under the influence of drugs or alcohol or similar intoxicating substances;

- due to a possible Organizer error;

- if there is reasonable doubt that the result of an event that is the subject of a bet may be predetermined or fixed and if there is suspicion that a player, a group of players or a third party

has information that make the result of an event certain;

- if the event that is the subject of a bet has already started;

- if an event that was withdrawn from the Organizers offer was not blocked in the Organizers

computer;

- due to force majeure

## **CONFIRMATION ON PAYMENT OF BET (TICKET)**

### **Article 15.**

Confirmation on payment of bet is written on the Organizer's magnetic medium and is printed on the

organizer's ticket and contains the following information:

- the name and address of the Organizer, Organizer's PIN and the address of the branch office or the self-service terminal

- the date and time (hour, minute, and second) of the bet

- number, name and types with the corresponding coefficients

- the name of the lottery and the country in which the lottery is to be drawn, the day, the date and time of draw and the print of played numbers in lottery draw

- number of races, number of participants, with respective coefficients and expected race start time

- final coefficient (except for system bets)

- bet, percentage and amount of manipulative cost, if determined, payment

- eventual winning

- serial number of bet (branch office), ticket's PIN and number of bet (self-service terminal)

## **CONFIRMATION ON PAYOUT FROM SELF-SERVICE TERMINAL**

### **Article 16.**

Confirmation on payout of betting on self-service terminals is recorded on the Organizer's magnetic

medium and is printed on the organizer's ticket and contains the following information:

- name and address of the Organizer, Organizer's PIN
- the branch office (payment point) with the number of terminal
- date and time (hour and minute) of the payment receipt
- number of bet
- PIN
- winning amount
- payment amount

#### **BET VALIDITY AND ESTABLISHMENT OF RESULTS**

##### **Article 17.**

Single and combined bets are profitable if the outcome of all events is hit.

System bets are winning if the outcome of all events is hit by at least one combination of the system.

In case of ineffective bets for all events, the player is entitled to a refund of the amount paid.

The Organizer may provide the option of early cash-out of a ticket in games of chance sports betting remotely, under conditions determined by the Organizer.

The earlier payment of winnings is the possibility (cash out) offered by the Organizer in relation to a specific slip paid, namely on bets made on sporting events and the entire ticket, where by the player can accept it or not. The Organizer will offer the amount of the cash out based on the exchange rate (coefficient) of certain events. For the purpose of calculating the amount, for this purpose the envisaged algorithm calculates the amount of payout based on the current exchange rate (odds) in relation to the starting exchange rate (odds) when placing a bet (quote).

When calculating, the Organizer margin is applied to the calculated payout, which reduces the amount of the total payout.

In the event that the player chooses earlier cash out, by paying part of the winnings, the entire ticket is calculated and is considered complete.

Cash-out is possible for a single ticket from the moment the offer is shown to the player and the time for which it was displayed. The availability of the cash-out option is finally decided by the Organizer.

#### **Article 18.**

In case that the betting event is cancelled, postponed, before the expiration of a regular time or before the results have been determined, only the bets relating to the part and derivative of the event that ended before the break, i.e. or bets where any further change the results would not affect the winning bet type.

These are for example bets on:

- part of the event that ended before the break (first half, first third, first set, etc.)
- for a team or a contestant's hit, if it was achieved before the break
- gives a goal/does not score if the team has scored a goal
- the number of hits achieved if it is greater than the limit set
- the sum of the gems, points, goals, scores if it is greater than the boundary. The rest crashes to a coefficient of 1.00.
- on the duel when the one is dropped, and the passage of another competitor is determined by the outcome, etc.
- betting on events if the event commences within 24 hours of the last announced start time, and exceptionally, by the decision of provider, if the event begins in 36h from the last announced start time
- betting on event in the event of a break, if it was continued and completed by the end of the next day (23.59 hours) in which it should be played at local time.

Exceptionally of the events listed above for betting:

- at baseball, only the played bets and the result of the event are taken into account only if it begins, starts again or continues until the end of the day (23.59 hours), where it should be played at local time.

- in tennis, table tennis and snooker play bets are taken into account if the event is played until the end of the tournament, and when betting on the passage until the end of the retirement match.

For the result of a series of more matches (e.g. the leading team after the fifth round or the Austrian 1st Football League 2011/2012), subsequent changes, individual or commission decisions shall be taken into account if the Organizer gets acquainted with them before publishing their official results (disqualification, subtraction of points, withdrawal from competition, etc.).

#### **Article 19.**

In case when the event for which bets are received before the expiration of a regular time or before the results have been resolved, losses shall be considered as bets for which a possible event continuation would not affect the change in the result which would lead to the winnings of the bets, while for "active" bets by the time the event was terminated (an active bet is a bet for which there is a possibility to become a winner or a loser) and the continuation of the event would have an impact on the change in the outcome that would lead to the final status of the bet (gain or loss) coefficient 1.00 is calculated and returned to the player.

Example: Osijek-Rijeka football match was halted in 54th minute (second half ended) with a score of 1:0 with a score on 34th minute in the first half, with the following bets being lost: - bet on the Half Time/End (loss types: X/1, X/X, X/2, 2/X, 2/1 and 2/2, while in types 1/1, 1/X and 1/2, coefficient 1.00 is calculated and refunded to player) - bets to the exact score (loss types: 0:0, 0:1, 0:2, while in types 1:0, 1:1, 1:2, 2:1, 2:0, and the other results coefficient 1.00 is calculated, 00 and refunded to player) and other bets.

#### **Article 20.**

If there is an interrupted or unfinished competition that does not have a fixed time period (skiing, car racing, etc.), and despite being officially declared a result by the contest organizer, the winnings are paid according to that official result. The condition that this result is valid is that the event was started. Except as provided in the preceding paragraph, regular time competitions (e.g. football, handball, volleyball, etc.) may also be shortened if it meets the criteria set by the official body of the organizer of that competition. The provision in paragraph 1 of this Article does not apply to tennis, table tennis and volleyball competitions as well as regular matches (football, handball, basketball, hockey, etc.).

#### **Article 21.**

In the case of waivers or disqualifications, the following provisions shall apply:

- a bet that reads a contestant or team that has been disqualified or disqualified before the start of an event is considered as null and void,
- if a competitor is disqualified or disqualified during the event, he/she is deemed to have participated

in the event, and the bet on it (except for tennis, table tennis and snooker) is considered a loss,

- if during a team competition, when a team member has to resign or disqualify a team member has to give up or be disqualified by a team (e.g. racing, etc.), the team or individual (and hence team) disqualifies or disqualifies, the bets on that team are losses other than bets where a further course of the event would not have affected the winning bet type.

- if during a team competition in which a team's withdrawal or disqualification during an event results in an interruption of an event before its regular completion, one of the teams is suspended or disqualified during the event, all bets on that event, parts of the event or its derivatives are null and void, refer to the portion and derivative of that event which ended before the withdrawal and bets where any further change in the outcome would not affect the winning bet type.

In the event of tie, duel, the outcome of which the Organizer did not offer (no TYPE X is offered, i.e. only TYPE 1 and TYPE 2 are offered), and it becomes successful, bets on that event, the duels are null and void.

#### **Article 22.**

In case of betting on placement, winner, etc., in case two or more competitors or teams achieve the same result (same time, equal number of goals, etc.), respectively, are placed in the same place, the rule "DEAD RACE" when calculating the winnings shall be applied, the odds are reduced so that they are divided by the number of competitors who have achieved the same score or the placement. Example: skiing, downhill in Wengen - winning coefficient Hermann Maier is 3.00, and Stephan Eberharter 4.00. If both skiers do the same time and divide the first place, the Maiera coefficient is reduced to 2.00, and at Eberharter at 2.50. In the betting of a single duel, if the duelists in the duel have completed the same event (e.g. in skiing, athletics, swimming) at the end of the event, all bets on that duel are considered null and void and are calculated at a coefficient of 1.00.

#### **Article 23.**



If there is a rule in Article 24 of these Rules (Special Provisions) under a particular sport that is in contravention of the provisions of these Rules described in Article 15 to Article 22 (Bet validity and establishment of results), the rule specified for each sport in Article 24 of these Rules shall be valid.

**Article 24.**

Tournament competitions, mutual duels

In the tournament competitions and in duels there is no principle of stressing the host when making bets (various tournaments, world championships, European championships, ski cups, etc.) it shall be considered that all participants of such competitions are playing on neutral ground regardless of whether they are from the state of organizer of such competition or competition venue.

Football, American football, rugby, basketball, handball, hockey, water polo

The outcome determined (achieved, realized) in regular time (time determined by the rules of a particular competition and eventual referee reimbursement) is always taken into account as the result of the event unless the Organizer already determines that for an event the result of a certain part is taken into account as the final result.

Subsequent changes, individual decisions or commissions are not taken into account.

In the event that certain events are played according to specific rules of the specific league (e.g. basketball - NBA league plays 4 times for 12 minutes, while e.g. Croatian league plays 4 times for 10 minutes), the rules applicable to that particular league shall apply.

When betting on an individual's winner in a mutual duel betting is considered to be valid if both players have to compete in the match.

In the event of a change of event site not announced by the Organizer or with which Organizer is unfamiliar, the bet shall be valid provided that the change of event location is not of such a nature that the event is played on the field of the visiting team (no substitution has taken place). If there is a change of household, bets and all of its processing are null and void.

In case of bets on individual competitors in the event it is considered that the competitor has only participated in the event if he is actively participating (e.g. if the competitor is sitting on a reserve bench and does not appear in the event, it is

taken as if he did not participate in the event). Exceptionally, in case of betting on "PLAYER SCORES/DOES NOT SCORE" and "PLAYER SCORES + MATCH" („IGRAČ DAJE/NE DAJE GOL" i „IGRAČ DAJE GOL + UTAKMICA"), if the player is not in the starting line-up, the odd "PLAYER DOES NOT SCORE" („NE DAJE GOL" ) will be settled by 1.00.

In case of betting on individual competitors in the event, if the competitor has given an own goal, such own goal shall not be considered.

In case of a bet on "YES/NO GOAL", if a player achieves an own goal, the same is disregarded.

In the event that both players are the official participant of the match, the winner of the duel shall be considered the one who achieves more goals, assists, etc. (depending on the offer).

In the event that both players officially participate in the game and score the same number of goals, the winning type is X (draw) unless the draw is not in the offer. In this case, the bet is null and void.

In case that the corner was awarded but was not executed because in the meantime the referee marked the end (or the half or end of the match), the corner is not acknowledged. Only drawn corners are recognized.

Red and yellow cards issued after the completion of regular time are not taken into considerations. Red and yellow cards are considered as awarded to all players on the official team roster (including substitutions), and cards awarded to trainers and other expert personnel are not considered. Direct red cards are not considered as two yellow cards.

Regular time in friendly matches shall be considered to be the period agreed upon by the teams prior to the beginning of the match.

Tennis, table tennis

For the result of the event, the final outcome, determined by the first official publication, is taken into account.

Subsequent changes, individual decisions or commissions are not taken into account.

If the event finishes due to a waiver (injury, handover, disqualification, etc.) of one of the contestants, a bet on this event is null and void.

When a handicap is bet and the exact result in the case of one of the competitors after the start of the event the bet is null and void.

If the event is interrupted and has not been played, then the bid on the total sum of the bets is valid if the total sum of the gems reached is longer than the default. If the total sum of the achieved gems is less than or equal to the default time of the event break, the bet is null and void.

When betting on the outcome of the first set, in case the event is terminated during the first set, the bet is null and in case the first set played before the first set is played until the end of the bet on the first set are valid.

If the event is terminated and has not started again until the official end of the tournament, the bet is null and the event is terminated and resumed before the official end of the tournament bets are valid.

## Skiing

For the result of the event, the order determined by the first official publication is taken into account.

Later changes, individual or commission decisions shall be taken into account if the Organizer becomes familiar with them before publishing their official results.

If the competition started and stopped and no official result was released on the same day (local time of the event posting), the bet is null and void unless it continues the same day (local time of event play). In this case, the bet is valid and the played coefficients are taken into account.

If a competitor withdraws before the start of the competition, it is considered that he has not participated in the competition and the bet is null and void.

It is considered that the competitor participated in the race if he started in the first run or the first discipline.

If a competitor is disqualified or disqualified during the event, he/she is deemed to have participated in the event.

In betting on a single player's winning bid, the bidder is considered to be valid if both contestants participated in the competition and the winner of the duel (if both

contestants complete the competition) is considered a competitor who is better placed in the official results of the official body of the organizer.

If both contestants quit and remain without official betting results, they are considered null and void.

In the duel bets, the bets shall be considered null and void if the contestants have an identical rank or number of points after the competition has been completed.

If one of the participants is dropped during the competition, the winner of the contest is considered to have completed the competition.

In the event of a change of event site not announced by the Organizer, the bet is null and void.

#### Athletics

The result of the event shall be considered in the order determined by the first official publication of the official body of the organizer of the competition, unless the eventual amendment does not refer to the correction of the wrongly published result.

The bet is null and void if the contestant has not participated in the competition for which the bet was offered.

In the betting of a single competitor in the duel if both contestants quit and remain without official results, the bet is considered null and void.

In betting, the bet shall be considered null and void in the event that the competitors have an identical placement after the competition has been completed.

If one of the participants is dropped during the competition, the winner of the contest is considered to have completed the competition.

#### Competitions of cars, motorcycles, boats, bicycles and horses

For the result of the event, the final order determined by the first official publication is taken into account. Later changes, individual or commission decisions are not taken into account.

If a competitor has come to the track for a warm-up or trial circuit, it is considered that he has participated in a competition other than in a horseracing competition or has been involved in the race after the start.

If a competitor is disqualified or disqualified during the event, he is deemed to have participated in the event.

In the betting of an individual in a two-handed bid, the bets are considered valid if both contestants participate in the competition and the winner of the duel (if both drivers complete the competition) is considered a competitor who is best placed in the official results of the organizer.

In the betting of an individual in a two-handed bid, if the competition consists of a qualifying round and the main event, the qualification shall be considered as a part of the event and the bet will remain valid.

If one of the participants is dropped during the competition, the winner of the contest is considered to have completed the competition.

If both drivers leave the race during the competition and remain without official results, the bet is considered null and void.

In the duel bets, the bets shall be considered null and void if the contestants, after finishing the competition, have the same rank or number of points.

#### Martial arts

The winner of the event is considered a competitor who, after the end of the fight, was declared the winner. In the event that the contestants have completed the match due to the resignation of one of the competitors (injuries, handover, disqualification, etc.), the opponent is considered a winner and takes into account the feature coefficient, unless the official body of the competition has declared the match to be null and void. Later changes, individual or commission decisions shall be taken into account if the Organizer becomes familiar with them before publishing their official results. In case the event is cancelled before the start of the fight due to the abandonment of one of the contestants, a

coefficient of 1.00 shall be calculated.

If the Organizer has not placed an unsuccessful bid on the offer and the match is over, the bet is null and void.

In MMA matches, if the event is stopped between two rounds (e.g. fighter cannot continue, doctor decision and similar), the bet shall be settled as if the fight ended in the previous round.

#### Golf

For the result of the event, the final result determined by the first official announcement is taken into account (as is the case if only 15 of the 18 holes are played). Subsequent changes, individual decisions or commissions are taken into account if the Organizer becomes familiar with them before publishing their official results.

#### Baseball

For the result of the event, the final result after the end is taken into account, including any extension or shortening of the time of the game that meets the criteria set by the official bodies of the competition in question, unless the Organizer determines otherwise in the offer. Subsequent changes, individual decisions or commissions are not taken into account.

If two games are played in one day between the same clubs, the result of the first game is taken into account.

If two games between two clubs are played on a single day, one of which is a continuation of the match, and the other scheduled in full, the match scheduled in full is subject of bet.

In the event of a change of the event location not announced by the Organizer or with which Organizer is unfamiliar, the bet shall be valid provided that the change of the place of events is not of such a nature as to be played on the field of the visiting team; in such a case (substitution of the household) the bet is null and void.

In some cases, the Organizer may also take the unsuccessful result for the final result of the match, if this is the final outcome of the competition rules (example: in MLB pre-season, the final result can be final). In that case, if the unsuccessful outcome is not in the offer, bets on the outcome of the match are null and void.

#### Lotto number drawing betting

The Organizer organizes lottery betting of different countries, except for the draw of the Lottery of the Croatian Lottery.

The result is the official result of the drawing of the lottery and that is only the basic numbers.

Supplemental numbers are invalid. The maximum number of bets on which bets are received is 5, except when multi-lotto is drawn.

If two draw outs of the same lottery are played in one day, the main draw (first, A draw) is taken into account, unless there are no other instructions.

Lotto number betting cannot be combined with the draw of a lot of different states, the draw derivatives of a particular lotto, or any other offer of the Organizer.

Each draw is marked with the date and time of the draw.

In the case of cancellation or interruption of the draw of the announced game, all payments received for that draw shall be null and void.

In the event that the withdrawal of the announced game takes place earlier than the time shown on the betting list, payment is due until the start of the draw. All other bets are null and void.

For all that is not covered by these special provisions, the Organizer's General Rules of the games of chance betting on sports event shall apply.

#### Betting on E-sports

If the name of a certain E-sports team is changed (e.g. sponsor change, and similar), and the composition of the team does not significantly change (most of the players within the team remain the same), the bet shall be duly settled by the match result.

#### Virtual race betting

Winner: In this type of betting, one guesses which participant (with the number) shall pass through the goal as first (the bet can be made to multiple participants at once).

BETWEEN FIRST 2: In this type of betting, one guesses which participant (with the number) shall pass through the goal as first or second (one can bet on more than one participant at a time).

**BETWEEN FIRST 3:** In this type of betting, one guesses which participant (with the number) shall pass through the goal as first, second or third (one can bet on multiple participants at one time).

**COMBINATIONS FIRST - SECOND:** In this type of betting, it is possible to bet which of the participants (with the numbers) shall pass through the goal as the first and the second regardless of the order (the bet can be multiple combinations at a time).

**COMBINATIONS FIRST - SECOND - THIRD:** In this type of betting, it is possible to bet which of the participants (with the numbers) shall pass through the goal as the first, second and third regardless of the order (the bet can be multiple combinations at a time).

**ORDER FIRST - SECOND:** In this type of betting, it is possible to bet which of the participants (with the numbers) shall go through the goal in the order chosen as first and second (the bet can be in multiple rows at once).

**ORDER FIRST - SECOND - THIRD:** In this type of betting, it is possible to bet which of the participants (with the numbers) shall go through the goal in the order selected as first, second and third (bet can be in multiple rows at once).

Receiving bets shall stop at the start of the race.

All bets received after the start of the race are null and void.

The Organizer may, at its own discretion, stop receiving race bets before the start of the race, in the event of system, communication or equipment failure.

The Organizer shall not be liable to the player for any damage or loss that may occur due to system, communication or equipment failure due to extraordinary circumstances (force majeure, etc.).

For any eventual circumstances not covered by this Article, other provisions of the Organizer's Rules of betting rules shall apply.

In virtual races (dogs or horses), it is often visually difficult to determine the exact order of passing through the target because of the insufficient light at the racetrack or the unfavourable angle of setting the camera shooting the race. For the calculation of results, only the official results published on the race day, which are stored on the magnetic media of the Organizer, shall be taken into account.

Live betting



Organizer can organize a special type of betting - betting during the event (live betting).

Live betting coefficients change during the event.

In live betting, the bet is concluded at the time the betting is made and cannot be changed, cancelled or terminated.

The coefficients that were valid at the time of the betting can be changed until the time the ticket is printed, in which case the valid coefficient is printed on the ticket.

Bets are received before the start and during the event, and the bets are received after the end of the event.

The winnings are paid after the end of an event or part of an event (kick, half, who scores the first goal, etc.).

The minimum and maximum payment is determined by the Organizer in accordance with the provisions of these Rules.

In the event of an interruption or postponement of an event (live betting), the Organizer may wait up to 48 h for the continuation of a football match, or in tennis matches, until the official declaration whether the match shall be continued.

#### Distance betting

General terms and conditions for participating in distance betting (Internet betting)  
The general terms and conditions of participation in the games of the Organizer of distance betting shall be determined and regulated by the contractual relations of the Organizer and the Player.

Distance betting (online gambling) is the provision of online gambling and SMS games by which a player can play the game independently, through interaction with the system, without the organizer's immediate presence.

Contractual relations between the organizer and the players become effective by successful conclusion of the registration through which the player fully accepts these Rules.

The Contract between the Organizer and the Player is terminated for an indefinite period of time and can be cancelled by any contractual party (see closing the virtual private account).

By accepting these Rules the Player gives consent to any future changes, additions, and amendments.

The Organizer cannot assume responsibility for any eventuality that might arise during the provision of the service and may affect execution (e.g. interruption of the Internet connection, etc.), therefore the Organizer does not guarantee the availability of the service but undertakes to do everything to provide the service in its entirety and fulfilled.

#### Requirement for player registration

To register and use the Organizer's distance betting, the player must be adult (+18), have a valid email address and PIN.

#### The process of registering a virtual player account

Player registration is the download and storage of player data, based on Contract concluded through the Organizer's website.

During the registration process, the player is required to accurately complete the application form requested by the Organizer.

User data - username, password, e-mail address and time zone. There is a text to accept these Terms and Conditions of use. The username is unchangeable.

The player does not have the option to change the username on their own. The organizer reserves the right to request a change in username if the username contains inappropriate words in accordance with the organizer's assessment.

Personal data – first and last name, date of birth, personal identification number (OIB), address of residence (place, zip code, country), nationality, type of identity document, identity document number, ID card issuer, issuing State of the issuer of the identity document, political exposure data, type of public duty and source of funds used in the business relationship.

All personal information of the player that the Organizer is collecting are collected pursuant to Law and in case that the player refuses to submit them he will not be able to participate in betting - games of chance.

Financial data: number of current (transactional) payroll accounts.

After confirming the personal data, the Organizer identifies the player through the Electronic Tax Administration service, which checks the accuracy and age of the player.

The Player is required to keep their username and password and is liable for the material and nonmaterial consequences of disposing of the virtual account as well as for its abuse by unauthorized persons.

After registration, the player automatically and free of charge opens a virtual account through which all cash transactions take place.

For all the circumstances not covered by this Article, the other provisions of these Rules shall apply.

#### Access to a virtual account

Only one virtual account can be managed by the player, which can only be accessed by entering the correct username and corresponding passwords.

A player may use a virtual account only for the purposes of participating in a betting game of chance.

The name and surname of the player's virtual account must be identical to the name and last name of the player's credit card and other accounts used for cash transactions only if payments and payouts are made through credit cards and transaction account of the player.

The Organizer reserves the right to verify the information about the name and surname on the player's credit card and other invoices and payment methods allowed by the organizer, as well as to check the data on the source of the funds used for the purpose of participation in betting games.

The Organizer reserves the right to limit the disposal of the player's user account completely or partially until the analysis and verification of the collected data is completed.

The Organizer reserves the right to terminate the virtual account, deny any winnings, and declare all of its bets to be inadmissible in the event of manipulation or fraud as well as in the event of a violation of the provisions of these Rules, if the player acts in lieu of another person, pays funds obtained through criminal and/or illegal activities, funds on transaction accounts that are not authorized to use, or if

it has been determined that a player has opened a few virtual accounts contrary to the provisions of these Rules.

For all the circumstances not covered by this Article, the other provisions of these Rules shall apply.

Payments and disbursements to the virtual account betting account of the player

The funds for the payment of the games can be paid by the player in supported payment methods.

With paid funds, the player has the option to have it recorded on his virtual account.

In order to participate in the betting, the player must have at least the minimum amount of the lowest bet or stake in his virtual account. Player can at any time dispose of his money in a virtual account.

All paid funds serve solely for the purpose of participating in a betting game of chance, or for the purpose of making a bet. Exceptionally, in the event that a player has paid out the money to participate in a betting game of chance, he shall be granted it provided that he has paid for the betting (payment of the bets) a certain amount in the percentage determined by the Organizer except in the case of a permanent closing accounts.

The Organizer may at any time limit or decline any bet or any payment made by the Player.

Each gain generated by the player shall be automatically recorded by the organizer's system on his virtual account. The Organizer does not charge a fee when you make a prize payout to a player's virtual account. The Organizer shall calculate and collect the profit tax when the payout is paid to the player's virtual account.

The Organizer reserves the right to correct the financial transaction of the winnings paid to the player's virtual account if the payment was made based on a technical error or the wrongly recorded result and to make a refund of the wrongly paid amount.

The Organizer is entitled to correct any obvious mistakes at any time without prior notice or subsequent notice.

The Organizer reserves the right to make a refund of the wrongly paid funds based on the payment receipt and other credible documentation.

If the player who has been mistakenly paid out on his virtual account for betting, they are considered ineligible, regardless of the possible delay of the error message.

Before paying any amount from a virtual account, the Organizer reserves the right to demand a visible and legible copy of the ID card for verifying the identity of the data with the information provided during the registration. In the event of controversy, the Organizer reserves the right to not pay any eventual winnings to the player.

Transaction account information that a player registers when registering is solely for the payment of the proceeds from the proceeds or the refund of the pre-paid funds if it is about closing the account.

The Organizer has no way of disposing of funds on that Transaction Account.

If no payment transaction has been recorded for more than twelve months on the virtual account of the player, the Organizer shall return all the funds from that account to the player's transaction account.

For all the circumstances not covered by this Article, the other provisions of these Rules shall apply.

Organizer's marketing bonuses of a distance betting

The Organizer prescribes the terms of use of certain marketing bonuses.

Marketing bonuses are limited so that one player can only get one identical bonus. In case that a player gets more bonuses because, contrary to these Rules, he has multiple open accounts, the Organizer has the right to deny the bonus to the player and close all accounts of the player.

Marketing bonuses obtained by the organizers can only be used for betting and cannot be paid except if explicitly stipulated by the Organizer.

The payout for marketing bonuses shall not be executed until the player has invested at least as many times as specified under the terms of the marketing bonus.

If a player has assets for game from different sources (payments made to his account, earnings and bonuses), the prize pool shall first use the bonuses, then the funds paid and eventually the winnings, unless the organizer prescribes otherwise in the terms of each bonus

In case of misuse, the Organizer reserves the right to terminate the marketing action prematurely and deny marketing bonuses to individual or all players.

If a player uses marketing bonuses and then closes an account, the new account cannot be used when the account has already been used.

For all the circumstances not covered by this Article, the other provisions of these Rules shall apply.

#### Determining the maximum amount of play and self-exclusion

A registered player may, in writing or by electronic notice, determine the maximum amount to the Organizer that can be paid by within a certain period of time, or to determine the highest amount of loss that may be incurred in a given period of time. A player may request a timely exclusion from the game in writing. The organizer shall disable the player from a game that has validated its selfexclusion request within 3 days. Revocation of the maximum amount of play, loss or self- exclusion player may make in writing or by electronic notice.

Excessive betting can cause addiction and social problems. If a player notices that he is betting too much, he can contact Organizer or the Gambling Depot Club directly on the SOS phone, the number of which shall be highlighted on the Organizer's web site, on the self-service terminal and in the Organizer's branch offices.

#### Closing the virtual account

A request to close a virtual account can be submitted by the player without giving any reason at any time in writing. Closing the account is subject to payment to the virtual account of the player of all already paid tickets.

In the process of closing the virtual account, the player is paid out the funds (the funds paid and the realized winnings) excluding any bonuses received from the organizer, which are exclusively used for payment of bets or games of the organizer.

Once closed virtual account player can only open again by a written request. The Organizer shall decline to re-open the account at the request of the player in case he determines that the player used the account contrary to the provisions of these Rules or the rules of particular games and other positive legal regulations.

The Organizer reserves the right to close down the player's virtual account if he does not meet the terms and conditions set forth in these rules or the rules of particular games and other positive legal regulations, insults the employees of the Organizer,

as well as if the virtual account is not used for betting purposes, but for the purpose of making money and performing other transactions; in all other cases that are contrary to the purpose of the betting game of chance.

The Organizer can use automated systems and profiling in its processes, the aim of which is to provide the player with quality services. The Organizer may use these processes in particular to effectively manage the risks of participating in gambling or to evaluate the suitability of services based on the personal data provided. The Organizer does not make decisions based on profiling that would have legal or similar effects for the player.

#### Common provisions

For all that is not specifically regulated by this Article, the General Rules of the Game of Chance for organizing betting shall apply

#### **ISPLATA DOBITAKA**

##### **Article 25.**

Organizer publishes official results no later than 7 days after the end of the event. The official results are written on the Organizer's magnetic media and are published publicly at the organizers' offices, on the self-service terminal and on the Organizer's website.

In case of incompatibility of the official results published in the branch office, at the self-service terminal and on the web site or report on the weekly press with the score written on the Organizer's magnetic media, the score recorded on the magnetic media of the Organizer shall be taken into consideration when the payout is received. Any minor errors in the name or competitor's printing (e.g. Liverpool - Liverpool), if they do not affect the essence of the bet, are not taken into account. If such a mistake affects the bit of bet then the bet is null and the coefficient 1.00 is calculated (for example, instead of MANCHESTER CITY written MANCHESTER UTD, etc.)

##### **Article 26.**

The winnings are paid out in the betting office after the official results of the Organizer have been published, but not later than 14 days after the date of their publication. Gains derived through self-service terminals are paid in such a way that employees or associates of the Organizer are obliged to confirm the regularity of the winnings through the terminal and authorize the payment, after which the terminal issues a receipt for payment. To determine the regularity of the winnings, only the data on the Magnetic Media of the Organizer are taken into account and

only based on them the staff can authorize and issue the payment confirmation. Winning is paid solely based on the undisputed payment receipt, which is the certificate containing all the elements listed in these Rules. Winnings made through distance betting shall be paid in the manner and under the conditions described in the special provisions of "Distance betting". Exceptionally based on the approved request from the player, the winnings are paid out at the other branch or organizer's headquarters, which does not include the betting odds on virtual races, which can be raised only at the branch offices where they are paid. Based on the special decision of the Organizer, winnings made at the self-service terminal can also be paid in the branch offices of the Company. The Organizer may, in its sole discretion, pay out a certain amount of winnings to the player at the account or at the organizer's seat, especially in the case of payouts of major winnings, damaged tickets and other cases. The right to a payout expires within 60 days of the date of the payment entitlement. The specified time also includes the day of payment entitlement. Winning is paid only to the provider of the undamaged, complete original winning ticket. The undamaged ticket is the one that fully contains all the elements listed in these Rules. Exceptionally, based on the request of the player, the Organizer's commission may approve the payment by the damaged ticket, but provided that the minimum serial number or PIN is fully legible, or if it contains elements prescribed these Rules based on which it can be conclusively established that this is the original of the winning ticket. Because of his interest, the player has to keep the tickets out of damage or any alienation from a third party, as the winnings can be paid only once to the provider of the ticket. In case of suspicion of falsification of the ticket and the commission of other criminal offenses provided for in the Criminal Code, as well as in the cases provided for by the Law on the prevention of money laundering and financing of terrorism, the Organizer reserves the right to refuse to pay the winnings until the competent bodies of the Republic of Croatia complete the proceedings. When making a prize draw, the Organizer has the right to ask the player to submit a personal ID. If a player does not do so, the Organizer has the right to retain the winnings until this condition is met.

**Article 27.**

Player has the right to file a complaint within 15 days from the date of publication of the official results of the Organizer. This deadline is also included on the day of publication of the results. The complaint shall be submitted by registered mail to the organizer's address, to the organizer's email address or to the organizer's head office. Complaints filed after this deadline shall not be considered. The Commission decides on the complaint within 15 days from the day of its receipt and the decision shall be communicated to the complainant in written form within the specified deadline. If the Organizer's commission does not inform the Player in writing of its decision within the time limit referred to in the preceding paragraph, the complaint shall be deemed not to have been filed. In cases not covered by these Rules, the



Player must comply with the Organizer's decisions. Excessive gambling can cause addiction and social problems.

Counselling and expert assistance is available in relation to the prevention of gambling addiction and responsible gaming, by qualified experts, and if needed every player can anonymously and free of charge contact the telephone No. indicated in every point of sale of the Organizer, as well as its web page. The organizer, the persons who work with him in a working, membership, and similar relationship, the contracted partners, but also the representatives of the state control of the Ministry of Finance of the Republic of Croatia, or any other administrative body, are obliged to keep the secret on the players (gamers) and their participation in gambling (loss, gain).

The obligation to keep the secrets of betting of participants and their participation in gaming does not apply to cases where the participant resolves the persons referred to in item 1 of this article of the obligation to keep the secret or when it is referred to the subject of the hearing in civil or legal proceedings. The obligation to keep the information confidential does not apply to cases involving the exchange of statistical information between the bet company and the administrative organizational body among the betting companies.

By paying a ticket it is understood that the player gives the consent that the Organizer publicly announces his bet in the media, without mentioning his identity or facts based on which he could be identified.

## **PERSONAL DATA PROTECTION**

### **Article 28.**

The purpose, methods and all details of the players personal data processing are described in a separate document titled "Privacy policy", published on our web page and all points of sale.

## **FINAL PROVISIONS**

### **Article 29.**

If due to extraordinary circumstances (force majeure, etc.), preparation of the game is interrupted or in any way disrupted, the player shall not acquire the right to compensation, or any other right, unless these Rules allow

**Article 30.**

For player's obligations the organizer shall be responsible for all its funds if the conditions set out in these Rules are met. The Organizer may temporarily or permanently prohibit or limit participation in betting if they disturb the order of the organizer's offices or headquarters.

**Article 31.**

The Organizer is not responsible for any of the following: 1. For all printing errors or mistakes during printing (e.g. bidding, ticket, etc.). 2. For the damage caused by force majeure (which cannot be directly affected). 3. For other omissions and any other errors in the content on the betting, on the betting list and on the content published on the organizer's web and/or teletext page as well as on the contents of the organizer's press.

**Article 32.**

The Municipal Court in Split is solely responsible for solving disputes arising out of the participation in the game.

**Article 33.**

The Organizer reserves the right to amend these Rules in cooperation with the Ministry of Finance of the Republic of Croatia. Any modification or amendment shall be published at the Organizers' offices, at the self-service terminal and on the official website of the Organizer.

**Article 34.**

These Rules shall enter into force on the date of their adoption and shall be applied after the approval of the Ministry of Finance of the Republic of Croatia and shall be published in the branch offices of the Organizer, on the self-service terminal and on the official website of the Organizer.