

# Terms & conditions

This is version 1.2 of the **winmasters.gr** Terms & Conditions, last updated on 23/05/2018

## 1. General Introduction and definitions

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

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

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

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

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

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

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

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

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

**1.8 The "Place of the Contract"** is Malta.

**1.9 The "Website"** is the internet gateway, accessible through the internet address [www.winmasters.gr](http://www.winmasters.gr), where all current and relevant information regarding **winmasters.gr**' operation is published.

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

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

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

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

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

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

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

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

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

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

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

## 2.Account Rules

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

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

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

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

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

In order for the Client to request withdrawals, remove all initial limitations and have full rights in the promotions, the account must be verified. For the account verification **winmasters.gr**

request the following details (Know your Customer procedure):

- Client's ID for age verification (players under twenty one (21) years of age are not accepted)
  - Client's place of residence (utility bill indicating the address and the name)
  - Client's valid e-mail address (cannot be the same as any existing Client's email address)
  - Client's proof of ownership of the payment method used for funds deposit in **winmasters.gr** (including credit card number, expiry date)
- Client's mobile number which probably will be used for verification

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

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

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

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

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

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

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

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

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

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

**2.7** A **winmasters.gr** Account is opened, held and settled in a currency as agreed between **winmasters.gr** and a Client. All amounts displayed relating to wagers and winnings shall be in the currency so agreed to. **winmasters.gr** calculates and settles all matters involving exchange rates in accordance with recognized financial institutions at current exchange rates. Slight differences may occur between the agreed amounts and the recorded amounts due to variances between exchange rates.

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

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

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

- A Client is opening multiple accounts (using same or similar names, address, telephone, e-mails, same or similar dynamic IP address, computers or other devices); and/or
  - A Client is acting as a part of syndicate (using same or similar names, address, telephone, e-mails, same or similar IP address, computers or other devices, acting on same or similar accounts)
- winmasters.gr** reserves the right to block the relevant Account(s) held by the Client or the Syndicate and report the incident(s) to the relevant Authorities. Following an internal investigation, **winmasters.gr** has the right to cancel bets, forfeit winnings, and deduct bonuses from all relevant accounts. **winmasters.gr** also reserves the right to reallocate all the funds in the Client's superfluous **winmasters.gr** Accounts to a single **winmasters.gr** Account and to delete the remaining superfluous account(s). Any bonus given to the superfluous **winmasters.gr** Account cannot be transferred.

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

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

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

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

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

**2.16** The Client shall not share his/her login details with any third party. The customer is solely responsible for browser settings remembering username and/or password that might be in common use of his account. The customer accepts full responsibility for the consequences of allowing such activity, without derogating from the generality of any other indemnity contained herein. **winmasters.gr** will provide the Client with the option to withdraw any remaining funds held in the account in order not to incur such fees. If such notification proves unsuccessful, **winmasters.gr** reserves the right to withhold all bonuses given, plus charge the Client a maximum of EUR 5 or equivalent in other currencies for every consecutive month ever since as a "Inactive Accounts Fee". **winmasters.gr** shall not continue charging the processing fee. **winmasters.gr** shall continue to use reasonable efforts to contact you once your account becomes dormant and all reasonable efforts to contact you prove futile, we shall proceed to transfer the remaining funds to MGA. After this the account will be deactivated and you can no longer log in.

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

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

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

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

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

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

**2.21** You may close Your **winmasters.gr** Account at any point in time by sending an email at [support@winmasters.gr](mailto:support@winmasters.gr) with the relevant request on the subject line "Permanent closure account" or alternatively use the Self-Exclusion functionality (under "Responsible Gaming" for logged users) and select "Exclude me permanently". The Company shall refund to You a maximum of EUR 5000 from Your **winmasters.gr** Account subject to the deduction of any withdrawal charges which may apply. You shall continue to assume all responsibility for all activity on Your **winmasters.gr** Account until this has been closed.

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

## **2.23 Maximum winning limits**

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

\* € 15.000 per bet/casino round/day

\* € 20.000 per week

\* € 25.000 per month

## **2.24 Customer Support services**

### **2.24.1 Telephone service**

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

### **2.24.2 Live Chat Terms and Conditions**

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

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

- a) Harassing, threatening, slandering, or embarrassing anyone, be it a natural or legal person or company, or cause this person inconvenience of any kind.
- b) Publishing data, texts, links, or any other content that Sports in particular deems illegal, harmful, threatening, abusive, harassing, slanderous, vulgar, obscene, hate-inciting, racist or otherwise objectionable;
- c) Engaging in any collusion activities;
- d) Harming minors in any way;
- e) Passing off as another person in the chat rooms;
- f) Entering, publishing, transmitting content if this violates the rights of third parties, particularly patents, marks, copyrights, business secrets or other ownership rights;

g) Entering, publishing, disseminating or naming in any other way any advertisement, promotion material or other information/news if it promotes other providers of sports bets and/or chance in the chat rooms;

h) Using Game Chat for commercial purposes;

i) Entering, publishing, or transmitting any email address or soliciting users to use another chat service outside the sports interaction game chat service;

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

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

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

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

Every user is responsible for the content and data he/she publishes. **winmasters.gr** shall not assume any liability for damage of any kind resulting from the use of the Live Chat.

No assurance or warranty can be given for the availability and reliability of the Live Chat service.

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

All conversations are logged and recorded for security purposes.

### 3. Deposits & Withdrawals

**3.1** Deposits to, and withdrawals from, a **winmasters.gr** Account shall at all times be made through a Financial Institution or a Payment Solution Provider. Procedures, terms and conditions availability and timing for deposit/withdrawal may vary from time to time, as well as between different countries and different Financial Institutions. All deposits made to winmasters.gr be a product of any illegal activity or criminal action. Any attempt for money transfer or laundering is strictly prohibited.

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

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

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

**3.5** A Client is only allowed to make a deposit with his personal Card or via his personal account or e-wallet created with one of the Financial Institutions or their licensees. A Client cannot use with other individual's card or account.

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

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

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

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

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

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

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

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

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

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

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

**3.17** General Information for deposit payment methods.

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

Payment Method	Minimum	Maximum	Fees
Credit cards (local)	€ 5	€ 2,000	0%
Credit Cards (international)	€ 10	€ 2,000	0%

Bank transfer	€ 50	€ 10,000	0%
Paysafe Card	€ 5	€ 1,000	0%
Neteller	€ 10	€ 2,000	0%
Skrill (Moneybookers)	€ 10	€ 2,000	0%
Viva wallet	€ 5	€ 2,000	0%
Viva spots	€ 10	€ 500	0%

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

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

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

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

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

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

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

- Send money via e-mail from your credit card or bank account
- Make online purchases
- Collect money via e-mail

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

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

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

### 3.19 General Information for withdrawals methods.

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

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

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

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

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

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

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

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

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

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

Payment Method	Minimum	Maximum	Fees
Credit cards	€ 20	€ 2,000	0%

Bank transfer	€ 75	€ 5,000	0%
Neteller	€ 20	€ 2,000	0%
Skrill (Moneybookers)	€ 20	€ 2,000	0%
Viva wallet	€ 20	€ 2,000	0%

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

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

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

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

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

#### 4. Responsible Gaming

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

- Time Out Facility – exclusion – 24 hours
- Self-exclusion for an extended period (minimum 1 month)
- Permanent self-exclusion

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

**4.2** Should you opt for permanent self-exclusion in the manners contemplated above then you will not be able to reverse this position for at least 6 months, after which you will be able to send an email to the same email address in order to re-activate your access to our Games and re-activate your winmasters.gr Account.

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

- Deposit limits are set in your account currency
- First time deposit limits will be activated instantly
- Decreased deposit limits will also be activated instantly
- Increased deposit limits will be activated in 7 days
- If you wish to remove a deposit limit you had previously set, it will be activated in 7 days
- You can set deposit limits on a daily, weekly, or monthly basis. Deposit limits apply to the amount set for the certain period of time (daily, weekly, or monthly)

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

- A first time limit will be activated instantly.
- A decreased limit will also be activated instantly.
- An increased limit will be activated in 7 days.
- If you wish to remove a previously set limit, this will be activated in 7 days.

#### 5. Other

##### 5.1 User Complaints

In the event of a dispute, it is advisable that the Account Holder lodges a complaint with winmasters.gr' customer service using the contact details in the Website. The parties should make every effort to reach an amicable settlement within a reasonable time. The client may also lodge a complaint within 6 months to MGA or using the e-mail address [support.mga@mga.org.mt](mailto:support.mga@mga.org.mt) complaint must contain clear and unequivocal information about the complainant's identity and shall give all the relevant details that gave rise to the complaint.

If a user has a complaint, he/she can:

Email customer support at [support@winmasters.gr](mailto:support@winmasters.gr)  
winmasters.gr will use best efforts to resolve a reported matter promptly.

If for some reason the user is not satisfied with the resolution of the complaint by the Company, you can lodge a complaint with the Malta Gaming Authority:  
Address: Level 3, Suite 1, TG Complex, Brewery Road, Mriehel, Malta

Telephone Number: +356 25469000

Email: [support.mga@mga.org.mt](mailto:support.mga@mga.org.mt)

#### Example

Step 1:

If you have a complaint to make with any aspect of the service you have received from winmasters.gr, or you wish to challenge how your bet has been settled in any of the channels please email us at [support@winmasters.gr](mailto:support@winmasters.gr) or click contact us stating the terms of your grievance.

Step 2:

A member of our Customer Support Team will read your query or complaint, a decision may be delivered at that time, for more complex queries or complaints where further investigation required you will be contacted at all times within 72 hours with a decision, or a request for further information in order to make that decision.

Step 3:

If you are not in agreement with the decision of our Customer Support Team, you may then choose to escalate the matter to a member of the department that is more senior than the fielded your original complaint, up to and including our Head of Customer Support.

In order to escalate a complaint, you will need to clearly state your reasons for appealing the previous decision, and any other relevant information.

Step 4:

The decision of our Head of Customer Support on a dispute or complaint will be considered as the view of the Company, unless it is subsequently overruled by the Malta Gaming Authority Company Director as follows:

- Your complaint will be referred to the Malta Gaming Authority Complaints Department who will hear your complaint; and/ or
- Under exceptional circumstances, a complaint can be escalated to a Company Director for a final decision if both parties agree on this as a course of action.

Step 5:

In the unlikely event that you are not satisfied with the outcome of your query, under all of the steps above:

- You can refer a complaint to the Independent Betting Adjudication Service (IBAS): IBAS offers effective dispute-resolution procedures which refer to the operator's own terms and conditions to ensure it has abided by those terms. IBAS rulings are binding on all parties; and
- You at all times have the right to bring disputes to the attention of the Malta Gaming Authority, at [support.mga@mga.org.mt](mailto:support.mga@mga.org.mt), if you deem your complaint to be unresolved.

## 5.2 Limitation of liability

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

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

- o Do not warrant that the software or the Website is/are fit for their purpose;
- o Do not warrant that the software and Website are free from errors;
- o Do not warrant that the Websites and/or Games will be accessible without interruptions;
- o Shall not be liable for any loss, costs, expenses or damages, whether direct, indirect, special, consequential, incidental or otherwise, arising in relation to Your use of the Websites or participation in the Games.

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

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

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

## 5.3. Miscarried and Aborted Games

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

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

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

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

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

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

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

## 5.4. Breaches and Termination

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

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

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

## 6. Privacy Policy

## Introduction

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

## Who are we?

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

We may be contacted at support@winmasters.gr

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

## Why do we collect Personal Data?

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

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

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

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

## Personal data that we collect

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

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

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

## Use of Cookies

We use cookies as a means of collecting information from an internet server for the below reasons, at visiting of the site by a member. If you register with us or if you continue to use the site, you agree to the use of cookies.

Cookies contain information that is transferred to your computer's hard drive. They help us to improve the website and provide better and more personalized services. Some of the cookies are necessary for the operation of the site.

If you want to delete any cookies already stored on your computer or stop cookies that record your browsing habits on the webpage, you can do so by deleting your existing cookies or changing your browser's privacy settings to block cookies (the procedure you follow will vary depending on the browser). Please note that by deleting our cookies or by deactivating cookies, you may not be able to access certain sites or services on the site.

## How do we use your personal data?

We use your personal data to:

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

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

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

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

## Where do we keep your data?

We take all industry standard precautions to keep your personal data secure within our European Union physically located servers. These servers may in turn be accessed through encrypted connections over the internet. For this purpose, we have in place an Information Security Management System initiative that is working towards meeting the ISO27001:2013 standard.

## Third Party Transfers of Data

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

## Transfers within our Group

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

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

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

### Transfers outside of our Group to third parties

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

The purpose of such communications would be to ensure:

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

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

### Transfers to regulatory authorities

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

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

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

### Transfers for marketing Purposes

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

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

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

### Third Country transfers

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

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

### Retention and Disposal of Information

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

Specifically:

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

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

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

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

### Your personal data rights

You have the right to:

- access to the personal information provided by you;
- request rectification of personal data that you consider incorrect;
- request for restriction of processing of data;
- request erasure of data;
- file an objection about processing of your data;

- request to export your data; and
- be informed about automated individual decision-making, including profiling; and

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

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

## Changes to the Privacy Statement

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

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

### 7. Standard Promotional Terms

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

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

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

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

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

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

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

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

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

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

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

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

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

**7.15** **winmasters.gr** reserves the right not to activate the First Deposit Bonus or any other offer, if you permanently reside in Greece, until Know Your Customer Verification is complete. For this verification procedure to be completed you will have to provide all necessary documentation to **winmasters.gr**, as described in Greek Gaming Commission's Rule 4 of FEK 3162/ 25.11.2014.

### 8. Sportsbook General Rules

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

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

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

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

**8.5** **winmasters.gr** reserves the right, at its own discretion, to declare a bet void, totally or partly, if it is obvious that any of the following circumstances have occurred:

- Bets have been offered, placed and/or accepted due to an Error; ("Error" is a mistake, misprint, misinterpretation, mishearing, misreading, mistranslation, spelling mistake, technical hazard, request Error, manifest Error, force majeure and/or similar.)
- Bets placed while the Website was encountering technical problems, that would otherwise not have been accepted;
- Influence Betting; ("Influence Betting" is an act, prohibited by **winmasters.gr**, where a Client, or parties acting in association with a Client, can influence the outcome of a match or an event - directly or indirectly.)
- Syndicate Betting; ("Syndicate Betting" is an act, prohibited by **winmasters.gr**, where a Client, or parties acting in association with a Client, evades the Rules of **winmasters.gr** - directly or indirectly.)
- A result has been affected by criminal actions - directly or indirectly;

- A public announcement has occurred in relation to the bet which alters significantly the odds
- For Pre-match betting:

o Betting effected after the event has started;

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

- For Livebetting:

o Betting effected at incorrect price due to delayed or failing 'Live' coverage;

o Betting effected on particular offers after these have occurred, or else after an event which could normally be deemed as leading to the outcome has happened or is happening (e.g. on offers such as Total Goals Scored or Next Goal while a penalty is being taken, or has been awarded);

o Betting effected on odds which represented a different score than the actual;

o Bet is received after the result of the event has been determined.

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

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

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

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

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

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

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

\* € 15.000 per bet/day

\* € 15.000 per week

\* € 25.000 per month

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

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

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

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

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

**8.16** The Minimum Sportsbook Stake is 0,20 EUR [CP1] (or equivalent selected currency during registration).

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

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

## 8.19 System Bets

**8.19.1** In Pre-match and Live betting, it is possible to combine up to twenty (20) different bets on a single slip. Based on these twenty (20) selections you can choose combinations of doubles, trebles etc.

**8.19.2** Systems names and description

### What is a system bet?

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

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

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

Systems involving 3 selections

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

- System 2/4: A 2/4 system consists of 6 bets involving 4 selections in different events - 6 doubles. Any two winning bets guarantee a return. Please note that a 1 EUR System 2/4 costs 6 EUR
- System 3/4: A 3/4 system consists of 4 bets involving 4 selections in different events - 4 trebles. Any three winning bets guarantee a return. Please note that a 1 EUR System 3/4 costs 4 EUR
- Yankee: A Yankee consists of 11 bets involving 4 selections in different events, 6 doubles, 4 trebles and 1 four-fold. Any two winning bets guarantee a return. Please note that a 1 EUR Yankee costs 11 EUR.
- Lucky 15: A Lucky 15 consists of 15 bets involving 4 selections in different events, 4 singles, 6 doubles, 4 trebles and 1 four-fold. Any one winning bet guarantees a return. Please note that a 1 EUR Lucky 15 costs 15 EUR.

#### Systems involving 5 selections

- System 2/5: A 2/5 system consists of 10 bets involving 5 selections in different events, 10 doubles. Any two winning bets guarantee a return. Please note that a 1 EUR System 2/5 costs 10 EUR
- System 3/5: A 3/5 system consists of 10 bets involving 5 selections in different events, 10 trebles. Any three winning bets guarantee a return. Please note that a 1 EUR System 3/5 costs 10 EUR
- System 4/5: A 4/5 system consists of 5 bets involving 5 selections in different events, 5 four-folds. Any four winning bets guarantee a return. Please note that a 1 EUR System 4/5 costs 5 EUR
- Super Yankee: A Super Yankee system consists of 26 bets involving 5 selections in different events, 10 doubles, 10 trebles, 5 four-folds, and 1 five-fold. Any two winning bets guarantee a return. Please note that a 1 EUR Super Yankee costs 26 EUR.
- Lucky 31: A Lucky 31 system consists of 31 bets involving 5 selections in different events, 5 singles, 10 doubles, 10 trebles, 5 four-folds, and 1 five-fold. Any one winning bet guarantees a return. Please note that a 1 EUR Lucky 31 costs 31 EUR.

#### Systems involving 6 selections

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

#### Systems involving 7 selections

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

#### Systems involving 8 selections

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

### 9. Casino, Live Casino and Games General Rules

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

- Microgaming

All bets placed on the Casino are placed respectively on the servers of Microgaming depending on the provider of the game in which the bet is placed. **winmasters.gr** is licensed by Games Providers to represent, promote, and market the Casino games. **winmasters.gr** receives, holds and pays funds in relation to an Account Holder for the purpose of transaction settlements with the Casino.

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

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

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

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

**9.1.7** Minimum casino bet is €0.01. However, few casino games may have higher than €0.01 minimum bet.

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

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

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

### 10. General Terms 0% margin

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

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

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

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

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

### 11. Cash-Out Terms and Conditions

**11.1** Cash Out is available for pre-live and live markets and applicable for Single and Combo Bets only.

- Cash Out is not available for Forecast/Tricast Bets and will become unavailable if: Each Way terms change (either place or odds or both), points on which a bet was placed change and Over/Under Bets, result changes on Asian Handicap Soccer Live.

**11.2** There is no guarantee that the Cash Out Facility will be available for specific market or customers. **winmasters.gr** reserves the right, at its sole discretion, to disable the Cash Out Facility any time - in such an event, any bet placed by the customer shall remain outstanding as originally placed.

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

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

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

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

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

**11.8** General Terms and Conditions apply.