

My Club Betting - General Terms and Conditions

This website (myclubbetting.co.uk) is owned by My Club Betting (MCB).

The sportsbook is operated and provided by FSB Technology (UK) Ltd (Company Reg. Number: 6401555) who are licensed by the Gambling Commission (licence 000-022201-R-305119-013) to provide these services in the United Kingdom who are authorised to operate these parts of the website under licence from My Club Betting (MCB).

FSB Technology (UK) Ltd is the Merchant of Record for this website, meaning it processes all credit and debit card payments from customers. It is therefore the organisation responsible for processing all payments, including both deposits and withdrawals.

The following rules form an agreement between My Club Betting and its Customers. By registering with MCB you declare your full understanding and acceptance of these rules.

All Customers must be 18 years of age or older in order to register and participate in any content, including the placing of stakes on a bet or participation in any other content found on this website. In order to avoid unlawful betting, we reserve the right to carry out checks to verify the information provided. We may undertake a search with a third party for the purpose of verifying that you are 18 or over. Where these checks are unable to verify that you are 18 years of age or over, we reserve the right to ask you for proof of age. If we are unable to confirm that you are aged eighteen (18) or over within seventy-two (72) hours of your account being opened then we are required to suspend your account until satisfactory proof of your age is provided.

The Customer has sole responsibility in ensuring their payment/bank details and contact information are up to date at all times.

The Customer is responsible for the security relating to access to their account. By selecting the 'Remember Me' option at login, it is recommended users logout if anyone else has access to the device used. If access is on a public computer, it is suggested that this option is not selected.

The Customer has sole responsibility to ensure that their security details remain confidential. In any event where a Customer is concerned that their security details are no longer confidential, they have the obligation to notify MCB immediately. Any transactions that have been placed by a user who is securely logged into the Customer's account will be the Customer's responsibility.

Bets cannot be cancelled or changed once the bet has been confirmed by MCB.

It is the Customer's responsibility prior to placing a bet to check that the laws in their country concerning betting allow them to place bets. Under no circumstances will bets placed from within the United States of America be accepted.

MCB only accepts bets made online, which for clarity includes the use of iPhone and Android applications. Bets are not accepted in any other form (telephone, email, fax, in person, etc.) and any bets received in these forms will be null and void.

MCB reserves the right to refuse/cancel any bet or part of a bet before the game starts without providing any justification. MCB also reserves the right to refuse/cancel any bet or part of a bet that is placed while a game is in progress if there is sufficient evidence that the Customer was placing a bet with prior knowledge of an event that would affect the accurate pricing of a market – for example, betting on the first-to-score market while the first goal is being scored.

MCB reserves the right to void any or all bets that have been made by any person or group of persons who are acting in an attempt to defraud us. If there is any evidence of a series of bets, each containing the same selection having been placed by or for the same individual or syndicate of individuals, MCB reserves the right to make such bets void and suspend relevant accounts. This rule applies to both settled and unsettled bets.

Winnings will be credited to Customer's accounts following confirmation of the final result. Bonuses and FREE bets however will be added by 4pm latest, the day following bet settlement.

MCB reserves the right to void any bet that may have been accepted when the account did not have sufficient funds to cover the bet. If an account has insufficient funds as a result of a deposit that has been cancelled by the payment processing party, MCB reserves the right to cancel any bet that may have been accepted retroactively, and void any winnings paid to the Customer from those bets.

Should funds be credited to a Customer's account in error, it is the Customer's responsibility to notify MCB of the error without delay. Any winnings subsequent to the error shall be deemed invalid and returned to MCB. The Customer shall remain responsible for any entry fees placed into tournaments or contests that involve pools or pools-style betting where the stakes can no longer be recovered from the pool.

The reference language of the present Terms and Conditions is English. In spite of the care brought to our translations, in case of difficulty of comprehension of a clause of these Terms and Conditions, only the English version will be valid.

MCB reserves the right to suspend or close Customer's accounts and void all settled and unsettled bets in the event that a Customer opens more than one account.

Bets will only be accepted up to the advertised start time. Any bet that is inadvertently accepted, which includes an event after its start time, the bet will be cancelled. If any portion of a multiple bet is inadvertently accepted, then all parts of that multiple bet will be cancelled.

Multiple bets that combine different selections within the same event are not accepted where the outcome of one affects or is affected by the other. If such a bet is taken in error, the bet will be cancelled.

MCB does not accept responsibility for any typing, human or palpable errors that lead to obvious price errors. In all such cases bets will be deemed void.

MCB does not accept responsibility for damages or losses deemed or alleged to have resulted from or been caused by the website or its content including without limitation, delays or interruptions in operation or transmission, loss or corruption of data, communication or line failure, any person's misuse of the site or its content, or any errors or omissions in content.

1. Matters Beyond our Reasonable Control

We are not liable for any loss or damage that you may suffer in respect of an event of Force Majeure. For the purposes of these Conditions, "Force Majeure" means any event outside our reasonable control affecting our ability to perform any of our obligations under these Conditions.

2. Amendments

We reserve the right to make changes to our site and all terms and conditions and policies included on our site, including this Agreement at any time. You will be subject to the terms and conditions and policies in force at the time that your bets are matched. It is therefore your responsibility to check the terms and conditions and policies from time to time to ensure that you agree with them, and your continued use of the Services will be deemed to be your acceptance of any changes we may make. All current terms and conditions and policies can be viewed at the footer of the betting site you are registered with and logged into.

3. Betting

The maximum winning to any Customer on any single bet, multiple bet or on any single day for bets placed on this website is £50,000 or currency equivalent.

The maximum amount of funds that can be requested to be withdrawn from the website is £100,000 in any 7-day period.

The minimum amount for a bet is £0.10 unless otherwise stated on the website.

MCB reserves the right to change odds and information displayed on the website at any time and without notice. MCB will take reasonable care to ensure accuracy of this information but information is presented as a guide only. Prices displayed on the website are indicative only and are not binding until a bet has been confirmed by us. In the event of any particular information (score, time of game etc) being incorrect we assume no

liability for this. Please refer to our betting rules for information on how we settle individual markets.

The website will at all times show records of recent bets placed, results and account activity. We recommend that the cardholder keep independent records of all of the transaction information, games rules, cancellation rules, and payment methods in order to avoid any future misunderstandings.

All bets will be processed once the bet has been placed and the acceptance confirmed.

The Customer will be able to play immediately after any deposit transaction has been confirmed.

When an event is cancelled, all bets referring will be cancelled automatically and the related accounts will be refunded.

All Customer offers are limited to one per person, family, household address, email address, telephone number, same payment account number (e.g. debit or credit card, Moneybookers etc), and shared computer, e.g. school, public library or workplace. We reserve the right to withdraw the availability of any offer or all offers to any Customer or group of Customers.

In case of a bonus manipulation or abuse of any kind, MCB reserves the right to deduct the bonus and the winning associated to the bonus from the Customer's account.

MCB considers these rules to be fair. Should you need any advice regarding these rules, please contact Customer Services, by email <mailto:support@myclubbetting.com>

4. Complaints

Any customer who wishes to make a formal complaint about our services should first contact our Customer Services department using the contact us form on the website or <mailto:support@myclubbetting.com>. We will respond as quickly as possible and in all cases we strive to ensure that all customers are responded to within 48 hours. Our response will include the name of the person who will be handling your complaint and a full record of the correspondence will be tracked, including our operator login credentials who has provided any response to you. If you do not believe our resolution to your complaint to be fair and transparent then you are free to request for the complaint to be escalated to a member of our Senior Management team who will personally review your complaint and make a final decision. Should you still be of the opinion that our resolution is not fair and transparent then the complaint is escalated to a "dispute" and can be referred to independent adjudication service IBAS. MCB gives its commitment to pursuing an amicable solution to all disputes but the results of independent adjudication are not necessarily binding. All disputes and the resolution of these disputes will be reported to the Gambling Commission on a quarterly basis.

Data protection. Please see our Privacy Policy for details of how personally identifiable information is collected and may be processed or shared with others.

Copyright in the information displayed on this website is the property of MCB and/or its licensors. This information is intended for personal use only and may not be displayed in public, broadcast or used for any commercial purpose without the express written consent of MCB. Whilst every effort is made to ensure that the information is accurate, MCB accepts no responsibility for any use made of the information provided on this website and excludes all liability in respect of any loss suffered by any person arising directly or indirectly from use of the information.

We are required by our licence to inform customers about what happens to funds which we hold on account for you, and the extent to which funds are protected in the event of insolvency. We hold customer funds separate from company funds in a dedicated "Clients Premium" account from Barclays Bank Plc. This means that these funds are not protected in the event of our insolvency. This meets the Gambling Commission's requirements for the segregation of customer funds as the level: basic protection

Any changes to these Terms and Conditions will be displayed on your next login to this website prior to these changes taking effect.

5. Offer Exclusions

Please make sure that you are responding to offers that are advertised specifically on your betting site, when you have logged in. All current offers will be displayed on the carousel at the top of your site. We cannot be responsible for any offers advertised on 3rd party areas, such as blogs or forums that we do not have direct control of. Offers that have been shared with you by other means, such as messaging or emails, again, are out of our control, unless they have been sent directly to you by us.

6. Bonuses

All bonus offers can be redeemed only once per offer unless it was clearly stated otherwise.

Each bonus offer will have its own 'terms and conditions' and Customers should ensure that the terms and conditions associated with each individual bonus offer are read and understood prior to accepting the bonus. You are only eligible for offers that are displayed on the betting site you are registered to and logged into at the time you place your bet.

Promotions are subject to change. All management decisions are final.

In the event of an error when attributing a bonus to a Customer account, the company reserves the right to correct such errors by removing any funds that were put into a Customer's account erroneously and by voiding any bets that were placed by these funds.

At no time will a bonus be offered where the benefit amount is dependent on the Customer gambling for a certain time limit or frequency; where the benefit increased if the Customer reaches a qualifying activity in a shorter amount of time; or where the value of the benefit increases with Customer spend it does so at no greater rate than the Customer spend increases.

7. Deposits

MCB accepts deposits via the following credit and debit card types: Visa; Visa Debit; MasterCard; Visa Electron and Maestro.

The minimum deposit amount accepted is £10.00/10.00€ with the maximum being £3,000.00/3,000.00€.

MCB will not accept deposits from the following countries:

Afghanistan, Algeria, American Samoa, Antigua and Barbuda, Armenia, Australia, Austria, Azerbaijan, Belarus, Belgium, Canada, China, Costa Rica, Czech Republic, Denmark, Ecuador, Estonia, Finland, France, French Guiana, French Polynesia, French Southern Territories, Greece, Hong Kong, Iran, Iraq, Ireland, Republic of, Israel, Italy, Japan, Kazakhstan, Lao, Libya, Macedonia, Malaysia, Myanmar/Burma, Netherlands, Netherlands Antilles, Nigeria, North Korea, Norway, Pakistan, Philippines, Portugal, Puerto Rico, Russia, Saudi Arabia, Serbia, Singapore, Somalia, South Africa, South Korea, Spain, Sudan, Syria, Thailand, Turkey, United States, United States Minor Outlying Islands, Uzbekistan, Vatican City, Vietnam, US Virgin Islands, Yemen, Zimbabwe.

MCB does not charge you for depositing using your credit or debit card however you may incur some charges from your bank. See your bank account terms and conditions for further information.

What are 'Verified by Visa' and 'MasterCard SecureCode'?

MCB utilises services called 'Verified by Visa' and 'MasterCard Secure' – in the event your card issuer subscribes to one of these services, you'll be asked to enter a password or specified characters from a password in order to be able to complete your deposit.

If you have not signed-up for this service online before, you'll be able to create a new password on being prompted.

If you cannot remember this password, you'll also be able to reset this at this time.

Please note that for your online security, MCB have no visibility of this password and cannot reset this on your behalf.

To read more about these services please click here to learn more about Verified by Visa and click here to learn more about MasterCard SecureCode.

8. Withdrawals

The process for requesting and receiving winnings is outlined as follows. Please note we will always contact you via your registered email address if there is any further information we require (such as identification documents) in order to process it for you:

Credit/Debit Card Depositors:

If you choose to make a withdrawal request and have deposited with us using a credit or debit card, we will look to pay any requested winnings in full back to this card.

If you have deposited using more than one credit or debit card, you will be able to select which card you wish your winnings to be returned to during the withdrawal request process.

With the exclusion of any applicable withdrawal or management fees detailed below, no charge on any type of credit or debit card payment will be levied by MCB – in the event that your Bank or card-issuing company charge an exchange rate fee for example (in the event your account is held in a currency other than GBP (Sterling)) or any other charge, then MCB cannot be held liable for any such charge.

In the event that you have requested a withdrawal from us, but have yet to receive either your debit or credit card payment after 3-5 days, please first check with your bank; payment will read FSB Technology on your statement. If the payment is still not located please contact Customer Services. Either mailto: support@myclubbetting.com or call 01883 772929

MCB, in its sole discretion, reserves the right to refuse payment of any withdrawal following a Withdrawal Request.

The minimum withdrawal amount that can be paid back to your credit/debit card is £10.00.

Withdrawal Management Fees:

Free bets or promotional awards of any kind cannot be withdrawn.

In the event you choose to withdraw funds from your account and have not carried out any financial activity, or if the financial activity on your account equates to a sum of less than 50% of the amount deposited by you, then MCB reserves the right to charge a processing fee of 5% of the requested withdrawal amount with a minimum charge of £3.00

'Financial activity' is defined by the placing of bets anywhere on this website (voided/ cancelled bets to not count).

9. Self-Exclusion

We realise that for some Customers gambling might become a serious problem and for such Customers we offer a self-exclusion option for a period from six months up to permanent exclusion, as per a Customer's request. If you wish to self-exclude, please either contact Customer Services specifying the period you wish to be self-excluded for, or choose the "Self-Exclude" option found within your "My Account" section of this website when you are logged in..

If you choose to contact Customer Services, kindly note that only upon a clear "self-exclusion" request will your account be suspended for the agreed time. Otherwise all accounts will be "closed" and can be reopened at any time upon a Customer's request. Please read through our Responsible Gaming guide for more information.

MCB are a brand partner, using the FSB platform under the FSB licence, at a platform level, practice guidance is taken from the UK Gambling Commission such that a self-exclusion will be enabled across all brands, operating within one licence. For brands holding their own licence, but using the FSB technical platform, it is illegal under the Data Protection Act 1998 (DPA) to pass any consumer information to third parties.

FSB Technology (UK) Ltd (the gambling licence holder) takes its social responsibility extremely seriously and follows the UK Gambling Commission code to the letter to make sure that effective procedures are in place for self-exclusion. We take all reasonable steps to prevent self-excluded individuals from participating in gambling. The company will close all known gambling accounts of identified individuals who self-exclude from all branded sites using FSB Technology's platform, and under their licence, within two working days or sooner upon learning that a person is self-excluded. Furthermore, the company has the following procedures in place in order to manage self-excluded individuals:

- a. A register of those excluded (name, address, membership and any other account details);
- b. A record of the card numbers, if known, to be excluded;
- c. Our staff are trained to effectively administer the systems; and
- d. The removal of access from those persons found to have attempted to gamble on the 'sites'

All self-excluded individuals found to be either attempting or having perpetrated such acts to open an account that could not be practically stopped at the time will have their winnings forfeited and all bets voided. The company treats such instances where an individual wilfully construes to subvert the account opening process having self-excluded extremely seriously and will take all necessary action including legal action to protect itself and the individual in order to mitigate harm.

We would urge all person(s) who believe they have a gambling problem to seek help from agencies such: <http://www.gamcare.org.uk/> and <https://begambleaware.org>

10. Time Out

If you wish to take a time out, you can do this for a minimum of 24hrs and a maximum of six weeks. During this time, you will not be able to access your account, neither will you receive any marketing information. Once the Time Out period has ceased, your account will automatically become active again. Please note that there is a 24hr period before your account becomes active following the time-out setting. If you time-out for 24hrs it will actually be 48hrs before your account resets.

11. Account Closure

If you wish to close your account, you can withdraw any remaining funds and there is no further requirement to inform us. Should you want to close your account permanently please contact our Customer Services team, (<mailto:support@myclubbetting.com>) who will assist you and your account will be closed upon your confirmation. Please allow us up to 24 hours to process your request.

12. The Referral Scheme

When you, the 'REFERROR', has become a 'qualified' account holder, which means you have deposited a minimum of £30 to open your account, and then continued to deposit and placed bets totalling £90(min) at odds of 2.0 or greater, only then will you be eligible to benefit from this bonus.

When someone you know (REFEREE) that registers for a betting account, and records your REFERRAL CODE on their registration signup, and then deposits £30 (or more) and then bet £90 or more, that have been placed at odds of 2.0 or greater and settled, we will credit your account with £30 in free bets.

Terms and Conditions:

This offer is available to new customer registrations only who quote your REFERRAL CODE on their registration signup form

Applies when a deposit of £30.00 or more is made

Applies when £90 worth of singles bets have been placed and settled at individual odds of

1.1 (2.0) or greater, and on multiple bets containing two or more selections, the minimum cumulative win odds for the bet to qualify must also be 1/1 or greater, to trigger the £30 in free bets

For Each Way bets, only the win part counts towards the promotion e.g. A £50 E/W bet (total stake £100) would not qualify for the promotion. However, a £50 E/W single bet (total stake £100) at win odds equal to or greater than 1/1 (2.0) in addition to two win single bets of £30 and £10 respectively at odds equal to or greater than 1/1 (2.0) would trigger the £30 in free bets. If placing an E/W multiple bet of two selections or more, the

cumulative win odds must be equal to or greater than 1/1 (2.0) to qualify towards the promotion. Applies to bets placed by UK residents only.

Free Bet Details:

Bonuses will be credited to your account within 7 days of qualification of both the referrer and referee. The free bet must be wagered in full, on one bet only, i.e. A £30 Free Bet can be used as a £30 win, and cannot be split over several bets. Bet types are win only.

Free bet must be redeemed within 7 days of award and if not used, will not be re-issued.

Free bet tokens are non-refundable. Free bet stake is not included in any returns.

MCB periodically reviews the terms of its promotions and reserves the right to amend them at any point.

MCB reserves the right to limit the eligibility of customers to participate in these promotions. For further information, please see our General Terms and Conditions.

MCB reserves the right to amend, cancel, reclaim or refuse the award of any free bet at its own discretion. Referee MUST quote Referrer code on registration form. The identity of a player will be determined on the basis of all or any combination of the following: account number, username, and name, mailing address, e-mail address, IP address, credit/debit card number, registered payment method, computer, and any other forms of identification which may be required. However, players with multiple accounts attempting to enter the Promotion may result in any/all accounts being closed, any winnings deemed forfeited and being removed from this Promotion. We reserve the right to withdraw the availability of any offer or all offers to any Customer or group of Customers.

This offer is not applicable to registered users of the following bet sites:

THIS OFFER IS CURRENTLY SUSPENDED AS OF 24.08.2017

13. Cash Out Terms

Pay-outs to customers in respect of cashed out transactions will occur at the time of cash out, however, there may be delays from time to time in settling funds, so please allow time for settlements.

My Club Betting reserves the right to withdraw or suspend Cash Out offers to users on a market at their discretion without prior notice, and, will not be held responsible for any promotional imagery, messaging or social media updates which may be on display despite the offer having been withdrawn.

Not all markets are available for Cash Out in-play. You will find the Cash Out icon on the applicable bets

Live Betting rules apply on all live bets where Cash Out is available.

My Club Betting's decision is final in regard to the result or settlement of a market.

Please note Cash Out will be unavailable on bets when you have used a free bet. Cash Out will only be available once the value of your Cash Out is higher than the value of said used free bet.

My Club Betting reserves the right to accept/decline the Cash Out settlement. Where we have reason to believe that a Cash Out is carried out after the outcome of an event is known we reserve the right to void the original bet that was Cashed Out.

Where a blatant or tangible error is made in offers made, prices offered, bets accepted or in the in transmission of any event on which we have purported to offer Cash Out, Bets

may be settled at the correct price at the time at which the bet was placed, as determined by My Club Betting.

My Club Betting will not be held responsible if the Cash Out option is not available for technical reasons. Bets placed will stand regardless of whether the Cash Out option was available, or, sought by the Customer.

Horse racing cash out: My Club Betting reserves the right to cancel a cash-out settlement when the selection that has been cashed out on becomes a non-runner subsequent to the bet being cashed out. In this scenario as the bet placed was on a non-runner the bet would voided and the bet stake will be refunded.

14. Offer Exclusions

Please make sure that you are responding to offers that are advertised specifically on your betting site, when you have logged in. All current offers will be displayed on the carousel at the top of your site. We cannot be responsible for any offers advertised on 3rd party areas, such as blogs or forums that we do not have direct control of. Offers that have been shared with you by other means, such as messaging or emails, again, are out of our control, unless they have been sent directly to you by us.

Bonus offers and promotional offers (unless expressed to be generally available) are intended for the addressed recipient or category of persons only and cannot be transferred. If you are not the intended recipient or you are not part of the intended category, then the offer cannot be accepted by you.

You accept that it is your responsibility to ensure that any bonus offer or promotion you are interested in is still available (if only available for a particular period), that you are eligible for it, and that you understand any terms which apply to it. We reserve the right to limit the number of times that you may participate in a bonus or promotional offer. Except as otherwise expressly stated in the offer itself, bonuses and promotional offers are limited to one account per person, family, household address, email address and credit card number. Where multiple participation is permitted, we reserve the right to limit the number of participations, in our sole discretion.

15. Free Bet Rules

Free bets/bonuses will be credited to your account by 4pm the day following the bet settlement.

The free bet must be wagered in full, on one bet only, i.e.

A £30 Free Bet can be used as a £30 win, and cannot be split over several bets. Bet types are win only.

All Free bets must be redeemed within 7 days of award, and are not re-issued if not used.

Free bet tokens are non-refundable. Free bet stake is not included in any returns.

Free bets placed on voided events will be returned within 24 hrs.

Any free bet offer cannot be used in conjunction with, or contribute to any other MCB free bet offer or promotions.

MCB periodically reviews the terms of its promotions and reserves the right to amend them at any point. MCB reserves the right to amend, cancel, reclaim or refuse the award of any free bet at its own discretion.

The identity of a player will be determined on the basis of all or any combination of the following: account number, username, and name, mailing address, e-mail address, IP address, credit/debit card number, registered payment method, computer, and any other forms of identification which may be required. However, players with multiple accounts attempting to enter the Promotion may result in any/all accounts being closed, any winnings deemed forfeited and being removed from this Promotion.

16. Revenue Payments to Clubs

(Revised 1st April 2017)

To qualify for a payment, as listed below, a Club must have had 3 registered bettors who staked more than 5 bets during the accounting period.

Any registered club will receive 20% net revenue share of any profits generated by the users of your club-betting site.

The revenues will be calculated on a month to month basis, and each club administrator will always be able to see the ongoing progress of the clubs betting site activities by accessing the club affiliate system at <http://affr.myclubbetting.com>

The net revenue calculations will run as follows:

First day of each month until last day of same month inclusive.

The net revenue in that period is calculated as follows: 20% of any profit (the difference between any betting stakes lost and bookmaker pay-outs on winning bets.) This is cumulative of all the bets placed on your site in the given period. (not including free bets stakes, and including payout on winning free bets)

Club administrators will receive a statement at the end of each period showing the club revenues, and if the figures are agreed and accepted, will be asked to submit an invoice to claim the agreed amount.

My Club Betting will make revenue payments to clubs within 21 days of mutual agreement of revenue.

Example of revenue:

User 1 stakes £100 and loses, so £100 goes into the club 'pot'.

User 2 places a bet that wins £50 (not including stake)

The pot is the £100 (loss) minus the £50 (win) equals £50

Your club benefits from 20% of the pot which is £10

Winning bets are the bookmaker losses, and losing bets are the bookmaker profits, the pot is the difference between the two over set period, and the club revenue is 20% of the 'pot'.