Virtual Terms and Conditions

Version 1: Effective 07.01.2020

These Virtual Games Terms and Conditions apply to all transactions performed on and bets placed on Virtual Games defined below that are made available on https://casino.bet9ja.com/virtual/Virtual+Football and https://mobile.bet9ja.com/Mobile#/ https://casino.bet9ja.com/league (jointly the "Bet9ja Platform") and form part of the General Terms and Conditions. Unless otherwise expressly defined in these Virtual Games Terms and Conditions, all capitalised terms shall have the meaning ascribed to them in the General Terms and Conditions.

In the event of any inconsistency between the General Terms and Conditions and these Virtual Games Terms and Conditions, the General Terms and Conditions shall prevail.

By initiating a bet on any of the Virtual Game you agree to be bound by these Virtual Games Terms and Conditions and the General Terms and Conditions.

A Virtual Game is any game or betting product made available by Bet9ja on the Bet9ja Platform that allows real money betting by the Customer on simulations of the real life events or simulations of the real life gaming activity.

For the avoidance of doubt, the Virtual Game does not need to have "virtual" stated in its title offers betting experience similar to the betting on real sports events or placing a real casino state, and is based on virtual sports match simulation or casino game simulation graphics and technologies.

The Virtual Game provides computer generated presentation of a totally random draw result where the outcomes are decided by the numbers selected by an independently certified Random Number Generator.

Each number can only be drawn once therefore a selection you chose can be allocated only one place in the winning results.

Additional Virtual Games may be made available by Bet9ja at any time together with any individual Virtual Games rules.

In the event of inconsistency between these Virtual Games Terms and Conditions and such individual rules, the individual rules shall prevail. It is your sole responsibility to read and/or understand any applicable rules for any of the Virtual Games before placing any bets.

General Virtual Games Rules

Each event and/or race will have an introduction and the markets displayed; the event or the race follows the introduction.

Bet9ja will aim to settle all valid bets immediately after the event has finished but there may be delay in settlement. After the result is shown, the introduction of the next race will start and the betting markets will be refreshed to show the next event's betting options. Each result will be shown on Bet9ja platform for a short time only.

All bets on the Virtual Games must be initiated from the betting Account. The betting limits may apply; please refer to individual games' rules for details.

The bet is confirmed once it is validated by Bet9ja and a bet ID has been assigned to the bet. All validated bets will appear in your Account history. The absence of a bet in the account history and/or in Bet9ja records makes the bet invalid and void. Once the bet ID has been assigned to a bet, the bet cannot be changed or cancelled by the Customer.

Bet9ja reserves the right to refuse part or all of a bet. Bet9ja has the right to void all accepted bets on an event at is sole discretion. In the event of technical malfunction all bets shall be deemed void unless Bet9ja decides otherwise.

Check your Account history for the record or placed and actually played bets. Bet9ja reserves the right to void any winnings that were obtained as a result of hardware/software error or malfunction.

Players found abusing such errors/malfunctions are subject to having their Account closed and any deposits and/or winnings forfeited. Without limits to the foregoing,

Bet9ja reserves the right to void any bet if and without limitations:

- Only partial or incorrect bet details are available;
- Bet9ja has any suspicion that the customer is participating in fraud, collusion, money laundering, hacking of our software or other illegal activities;
- There is any reason to believe the Customer opened the account fraudulently (e.g. is under the legal age);
- Acceptance of the bet would exceed set game limits;
- The stake amount is not available in the customer's account;
- In the event of an error;
- If a technical defect or in-game malfunction produces excessive or irregular winnings.

Should a bet be settled incorrectly due to any of the preceding events, the settlement will be deemed as invalid and will be reversed. Should the customer have insufficient funds in their account to allow this, the Account will be updated with the amount due to Bet9ja and any future deposits shall be taken as the settlement of any of the amounts due. The original stakes on all validated bets that have been voided, other than for the reasons of fraudulent activity on

your part and/or an error, will be refunded to your Account. Bet9ja may make available permanent or temporary bonus promotions or offers for any of the Virtual Games the "Bonus"). Such Bonus will be subject to specific bonus rules applicable for the relevant Virtual Game. Bet9ja reserves the right to terminate the Bonus any time. Any abuse of the Bonus shall not be tolerated by Bet9ja. Bet9ja reserves the right, at its sole discretion and without limitation of Bet9ja's rights under the General Terms and Conditions, to withhold the winnings, cancel the bets, nullify all and any bonus credits, and/or to close the Account if it has any suspicion or any reasons to suspect fraudulent, deliberate and/or dishonest activity exists. This includes but is not limited to:

- Players using malicious software to guarantee bonus winnings.
- Players using malfunctions within the game to guarantee bonus winnings or abusing the error
- Colluding with other players or groups of players to develop a system where bonus winnings are ensured for multiple players.

Virtual Games Rules. Bet9ja League

The Bet9ja League is a Virtual Game by where customers bet on the outcome of the virtual football games the outcome of which is decided by the Random Number Generator (RNG).

Each match has the following betting options:

Match result, GG/NG, Over/Under 1.5, Correct score, Double chance, Over/Under 2.5, Over/Under 3.5, Over/Under 4.5, Home Over Under/ 0.5, Home Over Under/ 1.5, Home Over Under/ 2.5, Home Over Under/ 3.5, Away Over Under/ 0.5, Away Over Under/ 1.5, Away Over Under/ 2.5, Away Over Under/ 3.5, 1X2 + Over 1.5, 1X2 + Over 2.5, 1X2 + Under 1.5, 1X2 + Under 2.5.

The outcome of each new event is fixed and does not change once it has been set. All odds are predetermined by the RNG.

Market explanations Match result: You have to predict the final outcome of the match. The options are Home, Draw or Away. (Home – Home team wins, Draw – Neither team wins, Away – Away team wins). Double chance: You have to predict the outcome of the entire match. There are 3 possible outcomes: 1X (at the end of the match the home team wins or draws), X2 (at the end of the match the away team wins or draws), 12 (at the end of the match the home team wins or the away team wins). Over/Under: You have to predict if the total number of goals scored during the entire match will be over or under the spread indicated. Correct score: You have to predict the correct score of the entire match. Home: Over/Under – You have to predict if the home team will score over or under the amount of goals indicated by the spread. Away: Over/Under – You have to predict if the away team will score over or under the amount of goals indicated by the spread. 1X2 and Over/Under: You have to predict the whether the

outcome of the match will be 1, X or 2 and also whether the total goals scored will be over/under the spread indicated. **Bet9ja League Shop Mobile Rules**

- To play Bet9ja League Shop Mobile, you must be registered under an agent as a shop customer. Users who registered online will be unable to play Bet9ja League Shop
- Existing Bet9ja accounts cannot be linked to a shop. Users would have to close their existing account, and re-open a new, linked account in order to play

Bet9ja Racing Bet9ja Racing is a Virtual Game where customers bet on the outcome of pre-recorded races. Customers can select either dog racing or horse racing. Horses and dogs are differentiated through different numbers from 1-6. Once the race starts, the video feed displays showing the outcome of the race. Each race offers the following betting options for customers to bet on: Race winner, Odd/Even, Over/Under, Double, Quinella, Trio. Race winner: You have to predict which horse will horse or dog will win the race. Odd/Even: You have to predict whether the winner of the race will be wearing an odd or even number. Over/Under: You bet on the sum of the number for the horses/dogs that will finish in the podium with a spread of 12. Eg. If horses 6,4 and 3 all finish on the podium – that's over. Double: You bet on the 2 dogs/horses which you expect to finish first and second in the correct order. Quinella: You bet on the 2 dogs/horses which you expect to finish first and second in any order. Trio: You bet on 3 dogs/horses which you expect to finish first, second and third in the correct order.

Bet9ja League and Bet9ja Racing Bonus offer

Bet9ja operates the Bonus offer for Bet9ja League and Bet9ja Racing Virtual Games. The Bonus is available on Bet9ja Platform at all times unless terminated by Bet9ja. Each bet placed by the Customer on Bet9ja League and/or Bet9ja Racing will assign a bonus level depending on the amount staked. The Bonus has six levels and each one is equivalent to a bonus credits as specified in the respective game. The more you stake and the higher bonus level you are on, the more bonus credits you receive. In the event of inactivity for 48 hours, such as no new selections being made and no bets being placed, the bonus level resets to the first level automatically. Once the Customer confirms a selection before placing a bet, the stake is removed from the account. You cannot cancel the confirmed selection. A percentage of the customer's stake is immediately accumulated on the bonus bar. In case the Customer does not take any action in relation to the chosen selection, the bet is auto-played after 15 minutes of confirming the selection. Your progress towards reaching 100% bonus credits is displayed on a progress bar. Only when you reach 100% bonus credits limit, you can deposit the accumulated bonus credits into your account balance. Bet9ja may offer free bonus promotions to selected users; such users or group of users shall be determined by Bet9ja at its sole discretion and may be chosen at random. The free bonus use is subject to separate terms and conditions that will be made available to the users at the time of allocation of the free bonus promotion.

General

By using the Virtual Games you do so pursuant to the agreement between you and Bet9ja regulated by the General Terms and Conditions. You hereby agree that you shall have no cause of action and you hereby waive any rights or claims against the software developer of the Bet9ja League and Bet9ja Racing for any matter involving your participation in these games or otherwise. Bet9ja and its affiliated companies (and the respective employees, directors, agents, contractors and representatives) will not be liable for any loss of profits and any indirect, incidental or consequential damages arising out of or in connection with your use of the Virtual Games and/or the Account and/or the Bet9ja Platform. In no event Bet9ja's aggregate liability arising out of or in connection with the Account shall exceed the amount of balance of the Account on the date the event giving rise to the claim for liability happens. Bet9ja's aggregate liability arising out of or in connection with these Virtual Games Terms and Conditions shall not exceed the amount of the bet and the amount of the winnings and the eligible bonus funds, if any. In no event Bet9ja shall be liable for performing its obligations in the events of force majeure and its performance will be deemed suspended for the duration of such events. In no event will Bet9ja have any liability whatsoever to any third party for any activity under the Account. Bet9ja may change these Virtual Games Terms and Conditions at any time by posting the changes on Bet9ja Platform.