



Terms & Conditions of FinBet

(operative since 11th of June 2021)

Section I – Initial provisions

1. Terms & Conditions of FinBet (further: 'T&C') regulate the rules and conditions of using the services available through the website and provided by the Company, including in particular available methods and conditions of registration, rules of running an account, rules of betting and ways of usage of the website.
2. The Website belongs to and is governed by: Wizard Entertainment Group Limited, Plot 1 Workers House, Kampala, Uganda, Company registration number: 080020001440010, e-mail: info@finbet.io (further 'the Company' or 'FinBet').
3. FinBet is a set of services embracing simple bets on the chosen pairs of assets, within the scope of which the User wagers the chosen amount and assumes if the price of the chosen asset will increase or decrease towards the other chosen assets in a given time frame (further: 'the Services').
4. The User accepts the present T&C by starting of usage of the website. The Company may modify the provisions of the T&C at any time. The registered Users will be informed about the modifications on e-mail. Regardless of the present provision, each User should peruse the T&C on an ongoing basis
5. All the documents which introduce, modify or repeal the rules of and conditions of using the Services, including in particular Privacy Policy of FinBet, or FinBet Bonus Policy are an integral part of the present T&C. In case of any discrepancies between the provisions of the T&C and any of its integral part, the provisions of the T&C shall prevail, unless the integral part states otherwise.
6. The official language of the Company and the Website is English. Any translations of the Company's documents, statements, disclaimers, marketing materials, content published on the Website or the present T&C or any of its integral parts into other languages are not official versions of those documents. Therefore in case of any contradiction between the Company's official document and its translation, whether or not made by the Company, an English version shall prevail.



7. The capitalized terms enumerated hereunder and used in the present T&C have the following meaning:
 - 7.1. Applicable law - a jurisdiction which the present T&C are subjected to and according to which the present T&C shall be interpreted;
 - 7.2. Asset - a cryptocurrency or token, stock, FIAT currency, stock index, or any other asset available on the Website to place bets on;
 - 7.3. Bet - an operation undertaken by the registered User during which the User wagers the chosen amount and assumes if the price of the chosen asset will increase or decrease towards another asset;
 - 7.4. Cryptocurrency - any cryptocurrency, or token that is officially accepted by the Company to conduct Deposits and place bets in on the Website;
 - 7.5. CFB - the Company's own utility token;
 - 7.6. Company - Wizard Entertainment Group Limited, Plot 1 Workers House, Kampala, Uganda, Company registration number: 080020001440010, e-mail: info@finbet.io which conducts the project called 'FinBet', i.e. the business described and regulated in the website and the present T&C;
 - 7.7. Customer - any natural person corporate body who benefits from the Company's offer according to the present T&C or to whom the Company's offer is addressed to;
 - 7.8. Deposit - the internal wallet assigned to the User's account where the User locates the funds used for placing bets;
 - 7.9. User - a physical person or corporate body who uses the website in any way
 - 7.10. Website - the site and financial betting platform functioning under domain www.finbet.io including all its subdomains held and governed by the Company.

Section II - Registration on the website and conducting an account

1. Registration on the website is possible by setting up a new account based on the existing e-mail address.
2. By the registration the User declares that he or she:
 - 2.1. fulfils the conditions of registration stipulated in the present Section of T&C;

- 2.2. is entitled to possess the belongings, assets or funds that he or she transfers to the Company's system in any way; in particular that he or she has acquired those belongings, assets, or funds in a legal manner;
- 2.3. is aware and accepts a risk connected to gambling entertainment and bets based on blockchain assets and cryptocurrencies.
3. The Company is not liable in any manner for the possible losses of the User who registered in the Website contrary to the provisions of the present Section.
4. The User who registers on the Website should be of age according to the jurisdiction applicable to this User.
5. The Company's offer is not available to the Users who live or are based in any of the counties enumerated hereunder. By registration the User declares that he or she does not fall under the laws of any of these countries:
 - ▶ American Samoa
 - ▶ Belarus
 - ▶ Cuba
 - ▶ Guam
 - ▶ Islamic Republic of Iran
 - ▶ Iraq
 - ▶ Democratic People's Republic of Korea
 - ▶ Netherlands
 - ▶ Northern Mariana Islands
 - ▶ Paraguay
 - ▶ Puerto Rico
 - ▶ Saint Barthelemy
 - ▶ Saint Martin (French part)
 - ▶ Sint Maarten (Dutch part)
 - ▶ South Sudan
 - ▶ Sudan
 - ▶ Syria
 - ▶ Timor-Leste
 - ▶ United Kingdom



- ▶ United States Minor Outlying Islands
- ▶ USA
- ▶ Venezuela
- ▶ Virgin Islands US
- ▶ Western Sahara

or country included in any trade or economic sanctions list of any applicable jurisdiction.

6. Notwithstanding the provision of point 5 above, by registration the User declares that the User is aware, that online gambling entertainment, including the Services, may be illegal in the place of this User's residence, or activity. Therefore, the User shall learn, at his or her own scope, if there is no legal obstacles to use the Services in his or her place of residence. The Company shall not be liable for the User possible losses caused by illegal usage of the Services in any manner.
7. The Company may for any reason and without notice refuse registration of the given User or introduce other specific restrictions and limits relating to the registration or usage of an account of particular User or group of Users.
8. By the registration the User agrees for electronic communication with the Company, including electronic delivery of any documents, notifications and statements concerning usage of the Services and the User's activity or its results. The User therefore waives any possible claims against the Company which may arise due to electronic delivery of information, documents, notification or statements.
9. One User can set up and conduct only one account. Transfer of an account, including transfer of rights and duties arising from conducting an account is not allowed. An account and the funds accumulated in the account cannot be the subject of guarantee or protection in favour of a third party.
10. In case of not taking any action by the User on his or her account in the website for more than 6 month since last logging in, the Company has a right to officially consider this account inactive ('Dormant Account'). The decision concerning this matter shall remain at the Company's discretion.
11. In case of a situation described in point 10 above, the Company has a right to charge an administrative fee of no less than 5 USDT (or equivalent, depending on the asset, which the User's Deposit is conducted in) for each calendar month starting from the next month after a month when the account has been officially considered a Dormant Account (the



'Administrative Fee'). The Administrative Fee shall be automatically seized from the funds accumulated on the User's deposit no later than the last day of each calendar month.

12. The Company shall stop charging the Administrative Fee in the calendar month in which the User restarted to use the account, i.e. transferred the funds to the User's deposit in such amount, that the account balance is positive and placed at least one bet.
13. The Company has a right to delete an account if the balance of the account is zero or negative as a result of charging of the Administrative Fee or deducting of other fees. The decision concerning a matter described in the present provision shall remain at the Company's discretion.

Section III - Personal data provision

1. During the process of registration and usage of the website, with aim to assure proper accessibility to the Company's offer, the Company may collect and process the User's personal data, such as e-mail address, phone number and any other requested by the Company.
2. With aim to assure proper functioning of the Website the Company uses cookies.
3. By registration the user agrees to the processing of personal data according to the rules stipulated in the Privacy Policy of FinBet and accepts usage of the cookies.

Section IV - The usage of the Website

1. In specific cases, in particular if it is necessary to operate in certain countries, territories or under certain jurisdictions, the Company reserves the right to provide the Services through a Website hosted on a different URL than the Website.
2. Regardless of the professional care in maintaining the website, the Company is not capable of predicting every possible event which may cause interruptions in the website normal functioning. Therefore the website may be subjected to some unpredictable malfunctions, malicious software or other intrusive factors. The Company is not liable in any manner for the User's losses caused by possible intrusive factors preventing from which was beyond the scope of the Company's capabilities.



3. With regard to the point 1 Section IV above, the Company is not liable in any manner for the User's possible losses caused by theft or hacker attack.
4. The Company does not guarantee that the Website is accessible in every country or under every jurisdiction.
5. The User agrees to use the website only for its intended purpose and shall not attempt to:
 - 5.1. make commercial use of the Website or any of its content without the Company's permission;
 - 5.2. hack, make unauthorised alterations to, gain unauthorised access to, or introduce any kind of malicious code to the Website by any means;
 - 5.3. use robotic, mechanical or electronic devices, or bots in order to place bets automatically;
 - 5.4. reverse engineer or decompile (whether in whole or in part) any software available through the Website;
 - 5.5. make copies, modify, reproduce, transmit, alter or distribute all or any part of the Website or any material or information contained in it, without the Company's permission;
 - 5.6. use the Website for any purpose that is unlawful;
 - 5.7. use the Website to simulate communications from the company or another service or entity in order to collect identity information, authentication credentials, or other information (known as 'phishing');
 - 5.8. use the Website in any manner that disrupts its operation.
 - 5.9. disguise or interfere in any way with the IP address of the computer you are using to access the Website or otherwise take steps to prevent us from correctly identifying the actual IP address of the computer you are using whilst accessing the Website.

Section V – the Services; Bets and Wins

1. The Company's offer is available only through the Website and exclusively to the registered Users.
2. Using the Services, the User is able to place the following bets:
 - 2.1. UP – when the User assumes that the price of the chosen asset will increase towards the other chosen asset in the given time frame;

- 2.2. DOWN – when the User assumes that the price of the chosen asset will decrease towards the other chosen asset in the given time frame.
 3. With regard to the provisions of the present Section of the T&C, the User is able to freely choose:
 - 3.1. direction of the bet (up or down);
 - 3.2. time of bet, within the scope limited by the Company;
 - 3.3. pair of assets, among the assets available in the given moment;
 - 3.4. amount of the bet, with regard to point 5¹ Section V below.
 4. The list of available assets is published in the Website. The Company reserves the right to freely modify the scope of the available assets or time available to choose without giving any reasons and without a notice. Active bets on the assets deleted on the basis of this provision shall remain in force.
 5. Notwithstanding the provision of point 4 above, some assets may be unavailable in the given countries, under given jurisdictions or in given days or periods of time, depending on various factors that lie beyond the Company's scope of competences. It regards to indexes and stocks in particular. The Company is not responsible for unavailability of assets caused by such factors in any manner.
- 5¹ Notwithstanding of the provision of point 4 above, some bets of particular specification may not be available due to the limitations concerning amounts available to wager on particular pairs of assets. The full lists of minimum and maximum amounts available to wager for particular assets or pairs of assets are published on the Website.
6. The User can place unlimited number of bets, provided that the chosen amounts of bets are fully covered by the current amount located in the User's Deposit.
 7. The User can store funds in Deposits using Cryptocurrencies. With regard to some particular Cryptocurrencies MetaMask installation, or other kind of additional features may be necessary. The scope of required features may be changed by the Company and it shall not be considered a change of the T&C. To place bets the User can use only those Cryptocurrencies in which the User conducts a Deposit.
 8. The Company shall remain the right to change the scope of Cryptocurrencies at any time and without a notice.
 9. The Company, at its sole discretion and without the notice, shall be authorised to cancel any bet or any win in case of the following situations:



- 9.1. the User has set up more than one account;
 - 9.2. the bet has been placed by the User who is or was involved in any unlawful or fraudulent activity concerning placing of bets, the operation of the User's account, or concerning the usage of the Website or the Services;
 - 9.3. the bet has been placed by the User who, at the time of placing the bet, was not of age according the jurisdictions at his or her place of residence.
10. In case of cancelling an account according to the point 8 of the present Section, the User whose account has been cancelled has not the right to claim the pay-out of a possible win.
 11. Winnings are automatically paid out to the User's wallet in the moment of closing of the placed bet and in the amount in compliance with the payout established. The amount of established payout is published in the Website. The Company remains the right to change the amount of payout at any time and without giving a notice. The User shall always read the conditions of placing a bet carefully.
 12. Winnings are paid out in the same Cryptocurrency which was used to place a given bet.
 13. The Company is not liable for the User's winnings taxation in any manner.

Section VIII - Information about the risk

1. The User uses the Services at his or her own risk. By registration the User declares that he or she is aware that usage of the Services, although the purpose of the Services is mainly to provide entertainment, it may be addictive and thereby may cause negative consequences preventing from which is beyond the Company's scope of competences. Before usage of the Services the User should estimate if he or she is able to bear financial, social, or psychological risk connected to the usage of gambling Services.
2. By registration the User also declares that he or she is aware that usage of the Services is associated with high risk and may result in significant loss of funds. Therefore, usage of the Services may not be suitable for everyone. Each User shall make sure that he or she understands the nature of the Services and that he or she is aware of all the risks and costs which may arise due to usage of the Services. Each User should use the Services in a responsible manner.



3. With regard to point 1 and 2 above, by registration the User declares that he or she is solely responsible for decisions made during usage of the Services and thereby waives any possible claims to the Company concerning possible losses of any kind incurred due to the investment made or due to earning less profits than previously expected.
4. The Company is unable to identify a person who is logging into the account. Each person using the correct account details is considered a rightful User. Therefore, the number of the account, username, password or any data concerning existing crypto-wallet through which the User registers in the Website cannot be disclosed to any third party. The User is solely responsible for the security of such data. The Company is not liable in any manner for possible losses caused by forfeiture of data indicated in the present point.
5. Despite of reasonable and professional care within the scope of ensuring security of the Services, the transactions made on the website may be exposed on risks, preventing from which lies beyond the Company's scope of competences. In particular, the Company shall not be liable for the User's losses in the event of unforeseen circumstances, including but not limited to Acts of God, malicious targeted hacking or other intrusive factors enumerated in Section IV of the present T&C, service outages or terrorist attacks. The Company reserves the right to cancel, roll back or block transactions of all types on its platform in case of such an abnormal event.
6. The Company does not offer any legal tender. The Company is not a bank, an investment adviser or an investment fund. The Company does not issue bank guarantees or fiduciary guarantees.
7. Any information or materials published in the website are not professional advices or any guarantees in any way. The Company shall not be responsible for the decisions made by the User and based on the Company's content. The same relates to the forecasts or statistics published in the Website.

Section IX – Sanctions for breach of the T&C

1. Any violation of the provisions stipulated in the present T&C may result in warning, suspension or removal of the User's account including seizure of the collected funds. The



actions undertaken depend on the scale of violation and remain at the Company's discretion.

2. The Company may suspend or delete the User's account, including seizure of the collected profits, in particular in case of:
 - 2.1. usage of the Website against its intended purpose, in particular in case of wrongdoing mentioned in Section IV point 3 of the T&C;
 - 2.2. dissemination of fake information about the Company, the Company's offer or its contractors and customers or any other kind of breaching the Company's reputation;
 - 2.3. usage of the content published on the website against the provisions stipulated in Section VIII point 12 of the T&C;
 - 2.4. other kind of material breach of the present T&C.
3. In the event of removal of the User's account in cases specified in the present Section, all the User's active bets shall be voided and all winnings which were not previously paid out shall be cancelled. The Company is entitled to settle and deduct all the User's obligations from the funds accumulated on the User's deposit.

Section X – Copyright provision

1. All rights to the Website, including software, functional layout, graphics, databases and work presented, is a sole property of the Company. The usage of the Website is allowed only according to the provisions stipulated in the present T&C.
2. All rights to marketing materials published in the website as well as the right to the name and logo of the Company or FinBet (further: 'the Content') are sole property of the Company. The usage of the Content is allowed only according to the provisions stipulated in the following section of the T&C.
3. The usage of Content by the Users is free of charge and includes the fields of use enumerated hereunder:
 - 3.1. use, display, transmission and storage regardless of format, system or standard;
 - 3.2. the production of copies of a work by way of using all techniques, including the printing, reprographic, magnetic storage and digital technique;
 - 3.3. marketing of the copies;

- 3.4. public performance, exhibition, presentation, communication and distribution, including making available in such a way that members of the public may have access to it at a place and time of their choice;
- 3.5. distribution on the Internet and in closed networks.
- 3.6. The usage of the Content mentioned in point 3.3 – 3.5 of this Section is allowed only under condition that the affiliate will not charge for making the content available to the third parties in any way.

1. Section XI – Miscellaneous provisions

2. In case of any dispute or claim arising in relation to the interpretation or implementation of the provisions of the T&C, the user agrees to resolve the case by voluntary means, in particular by bringing a case to an independent arbitration committee indicated by the Company.
3. In case of any legal proceeding against the User by a third party undertaken in case of an alleged violation of the present T&C or any other regulations applicable to the given User, the User shall indemnify and hold the Company harmless from any and all actions, claims, or costs arising from such events, including damages of any type, fines, losses, administrative sanctions of any kind, reasonable attorney's fees incurred by the Company in the Company's defence.
4. Should one or more provisions of the T&C prove or become void and invalid in a whole or in part, this shall not affect the validity or effectiveness of the remaining provisions, unless without these provisions the present T&C would be considered void and invalid in a whole.
5. The law applicable to govern and interpret the T&C is the law of Seychelles. In matters not regulated herein, generally applicable law shall apply.
6. At any time, the Company may sell, transfer, assign to the third party or novate any or all of the Company's rights, benefits or obligations arising from the present T&C. Therefore, the User understands and accepts that the Company has the right to transfer the User's account and the User's funds to the third party and to disclose and transfer to the third party the information relating to the User, including history of the



User's activity and correspondence with the Company concerning usage of the Services.

7. In case of any claims or demands arising in relation to the present T&C the user shall contact the Company on e-mail: info@finbet.io
8. The T&C become operative in 11th of June 2021.