

IMPORTANT INFORMATION

Please ensure that You read and understand these terms prior to using the Service. The terms contain important information about the legal agreement between You and us and provide information about what other documents form part of our relationship with You.

In these General Terms and Conditions (“hereinafter “**The Terms**”):-

- A reference to “Betika” “We” “our” or “us” is a reference to Shade Bet Limited, Betika and or its successors in title and assigns.
- Shade Bet Limited is licensed and regulated by the Betting Control and Licensing Board of Zambia under the Betting, Lotteries and Gaming Act, Cap 166 of the Laws of Zambia.
- Betika is a licensed trademark owned by Shade Bet Limited, a company registered under the Laws of Zambia and having its registered address at Plot 503/1, Blue Water, off Kafue Road, Lusaka.
- A reference to “You” “Your” the “Player” or “Customer(s)” is a reference to any person using the Service.

1. INTRODUCTION

- 1.1. These Terms constitute a binding contract between You and Betika. These Terms apply to all services offered by Betika as described in paragraph 1.2. below. By using the Service, You agree to be bound by these Terms and Conditions.
- 1.2. The Service includes:
 - Betika’s Website (www.betika.co.zm) and any other remote product We may offer from time to time (“Website”);
- 1.3. The Terms apply equally irrespective of whether the Service is accessed via telephone, desktop browser, mobile browser, mobile, tablet device, or any other device.
- 1.4. By using the Service (including visiting any element of the Service, by entering any details into the Service or by opening an account to access the Service), You agree that: -
 - You have understood and accepted these Terms;
 - You are bound by the content as specified in these Terms;
 - You are bound by the applicable rules relating to the games or products You are playing;
 - You have the mental capacity to take responsibility for Your own actions and can enter into this contract with us, which is enforceable by law;
 - You are responsible for complying with all applicable laws;
 - there is a risk of losing money and You accept full responsibility for such losses;
 - You will only use the Service for lawful purposes and in a lawful manner;
 - You will only use the Service in compliance with applicable laws in Your jurisdiction; and
 - You will not use the Service in any way which could be considered defamatory, abusive, obscene, unlawful, racist, sexist, discriminatory, or which could cause offence.
- 1.5. In addition, as part of these Terms, You agree to be bound by:

- the rules applicable to sports betting, virtual sports, Jackpot, casino or any other products that may be provided from time to time. The rules are available in the “Sports Betting Rules” section of this Website;
- Betika’s Privacy Policy; and
- any other terms, policies or rules applicable to the provision of the Service.

2. AMENDMENTS TO THE TERMS

- 2.1. Betika reserves the right to update the Terms from time to time in order to address legal and regulatory changes, to incorporate changes in our business or the Services offered, or to improve the clarity of the Terms.
- 2.2. All changes will be published on the Website. The most-up-to-date Terms will be available on the Website. If You continue using the Services after the date on which the Terms come into effect, You will be deemed to have accepted those changes.

3. ACCOUNT REGISTRATION

- 3.1. To register an account with Betika, You must be at least 18 years old. Betika reserves the right to ask for proof of age from any customer and suspend their account until satisfactory documentation is provided.
- 3.2. Where an underage user is discovered, Betika reserves the right to close the account indefinitely. ALL funds deposited in such account will be forfeited. Betika shall also report the incident to the Ministry of Finance or any other relevant authority and the player shall suffer the consequences of such reporting.
- 3.3. As part of the registration process, You will be required to enter Your personal details which include Your mobile phone number.
- 3.4. You may not access the Services by means of another person's account. Should You attempt to access the Service by means of another person’s account, We reserve the right to immediately close all Your accounts and bar You from future use of any of our Services.
- 3.5. You may not transfer Your account to any other player or third party.
- 3.6. You are required to keep Your registration details up to date at all times. If You change Your phone number or any other contact or personal information, please contact us in order to update Your account information. Betika reserves the right to close the account when the information provided is deemed to be false or inaccurate.

4. ACCOUNT SECURITY AND PRIVACY

- 4.1. As you are responsible for all bets placed on your account, You must keep Your account access information (“Access Information”) including Your username, password, account number or any other information used to

access Your account, secret and confidential. Betika shall not be held liable in cases where your Access Information is utilized as a result of Your failure to maintain the secrecy and confidentiality of your Access Information.

- 4.2. If there are sufficient funds in Your accounts, all Bets will stand if Your username and password have been entered correctly (whether or not authorized by You).
- 4.3. If, at any time, You feel that a third party may be aware of your Access Information, You should change it immediately via the Website. Please contact us immediately if You are unable to make the changes.
- 4.4. Should You lose your account details or believe that someone else may have Your Access Information, You should contact us immediately.
- 4.5. All your personal information (e.g. Your name, email address, identification numbers, account number) shall be processed in accordance with our Privacy Policy.

5. DORMANT ACCOUNTS

- 5.1. Your account shall be considered dormant where it has not had any activity for 6 months. Account activity is defined as the following: (i) making a deposit (ii) withdrawal or (iii) placement of a bet.
- 5.2. After the expiry of 6 months, Betika reserves the right to close Your account and thereafter either refund the balance to You or where applicable deal with it in the manner provided for in law less any costs accruing thereon.

6. ACCOUNT CLOSURE

(BY PLAYER)

- 6.1. If You want to close Your account, You should inform us either in writing, through email or letter addressed to support.zm@betika.com. Any activity on Your account will remain Your responsibility up to the point of actual account closure.
- 6.2. Should You wish to resume Your use of the Service You will be required to open a new account in accordance with these Terms.
- 6.3. Once We receive confirmation that You wish to close Your account, if requested, You shall be paid the balance of Your funds.
- 6.4. We may withhold any outstanding balance or outstanding bet settlements in respect of Your account in accordance with the terms under Prohibited Acts, Errors and Palpable Errors following our review of Your account activity.

(BY BETIKA)

- 6.5. Upon review of Your account activity and confirmation of a breach of these Terms and Conditions, such as engaging in Prohibited Acts, We may suspend Your account or permanently close it.

- 6.6. We may withhold any outstanding balance or outstanding bet settlements in respect of Your account in accordance with the terms under Prohibited Acts, Errors and Palpable Errors following our review of Your account activity.
- 6.7. Following account closure, any stake, winnings, promotional bonuses, benefits or prizes will be forfeited by You.
- 6.8. Before a customer's account is closed, Betika will:
- investigate and confirm that a Prohibited Act has occurred;
 - once We determine a prohibited act has occurred, We will communicate it to the customer and any gains or winnings received directly or indirectly as a result of the Prohibited Act, shall be forfeited;
 - We will thereafter refund the customer's stake, less any statutory deductions (such as tax) where applicable; and
 - the customer's account will be permanently closed

7. PROHIBITED ACTS

- 7.1. The following acts ("Prohibited Acts") are expressly prohibited in relation to Your use of the Service and will constitute a material breach of the Terms:
- use of the service when underage;
 - fraud or attempt to defraud;
 - money laundering (including where this is linked to terrorist funding);
 - involvement in collusion, match rigging, or cheating of any kind;
 - placing bets:
 - 7.1.●.1. which may breach the governing rules of the relevant sport or event in question
 - 7.1.●.2. which may jeopardize the integrity of the sport or event in question;
 - 7.1.●.3. on an event that has already occurred or there is a clear indication of the likely outcome;
or
 - 7.1.●.4. on the basis of 'inside information' known to the customer and which is not in the public domain;
 - any other criminal activity; or
 - bonus or promotional abuse.
- 7.2. Where We have reason to believe that You (or Your account) are connected to Prohibited Act(s), or otherwise We have reason to believe that You are in breach of the Terms of Your Agreement, We will have the right at our sole discretion in respect of any Betika account held by You, to:
- refuse a bet or any part of a bet offered to us;
 - void any accepted bets and withhold settlement (there may be other instances where We may void a bet as detailed under the specific sport/event in our rules, or otherwise as instructed by the appropriate regulator or authority);
 - permanently close Your account(s) and terminate this agreement;
 - withhold all or part of Your account balances or stakes (which will be deemed as forfeited by You); or
 - inform the applicable authorities and regulator, and supply the relevant customer information.
- 7.3. We will not be liable for any loss or damage which You may incur as a result of any prohibited acts. You agree to cooperate in any investigation in respect of Prohibited Acts.

8. PROMOTIONAL OFFERS

- 8.1. The terms of these promotional offers will be clearly stated for each individual promotion. It is Your responsibility to ensure that these terms are read and fulfilled by You in order to qualify for the respective bonus, credit or prize, and also to facilitate any subsequent redemption and/or withdrawal. All promotional terms are to be read in conjunction with these Terms.
- 8.2. Betika specifically retains the rights, at any time and without notice, to remove, alter or add to promotions, tournaments or similar and related activities without liability to You.

9. SELF-EXCLUSION

- 9.1. You may, at any time, instruct Us to exclude You from placing any Bets and using our services for a specified or unspecified period by contacting our Customer Service Center on support.zm@betika.com.
- 9.2. You will be requested to forward a copy of Your national ID to authenticate You as the owner of the account. Please note that it is only upon receipt of Your national ID that the self-exclusion review process can begin.
- 9.3. Following Your self-exclusion request, You will accord us a reasonable time to review Your account activity, for such incidences such as Prohibited Acts, Errors and Palpable Errors, before the self-exclusion becomes effective.
- 9.4. By asking Us to exclude You from our Services, You acknowledge and agree that You will have limited access to Your account (such as logging in and viewing Your bet history) and will not be in a position to place bets, make withdrawals or deposits

10. PLACING BETS

- 10.1. You can only place a bet if You have been duly registered with Betika and an account has been opened and assigned to You.
- 10.2. All bets are subject to the Rules for the relevant sport/market/game set out in the “**Sports Betting Rules**” section of the Website.
- 10.3. Betika reserves the right to decline all, or part, of any bet requested at our sole and absolute discretion. All bets are placed at Your own risk and discretion.
- 10.4. It is Your responsibility to ensure that Your bet details are accurate. Betika reserves the right to cancel any bet at any time.
- 10.5. Without limiting our discretion to refuse or limit bets at our discretion, You agree that We may void any bets in our absolute discretion if:
 - 10.5.●.1. We suspect that You have engaged in any Prohibited Activities;
 - 10.5.●.2. You have breached any of these Terms;
 - 10.5.●.3. there is a technological error related to the Service or placing of Your bet; or
 - 10.5.●.4. We are required to do so by any law or regulation.
- 10.6. Bets will not be placed if there are insufficient funds in Your account.

11. ERRORS

- 11.1. Betika will not be liable for any errors in respect of bets including where:- (i) Betika has incorrectly stated the relevant odds/spreads/handicap/total amounts; (ii) Betika incorrectly continues to accept bets on closed or suspended markets; (iii) Betika incorrectly calculates or pays settlement amounts; or (iv) any error occurs in a random number generator or pay tables included, incorporated or used in any game or product.
- 11.2. We reserve the right to void any winnings that were obtained as a result of hardware/software error or malfunction. We are not liable to You for any loss that You may incur as a result of such suspension or delay.
- 11.3. We are not liable for any downtime, server disruptions, lagging, or any technical disturbances or disruptions to the game play. We are not liable for any acts or omissions made by Your internet service provider or any third party with whom You rely upon to gain access to our Services.

12. FINANCIAL MATTERS AND PAYMENTS

Deposits

- 12.1. You may deposit money into Your Betika account through Mobile Money
- 12.2. You shall only deposit money into Your account for the purposes of You using such money to place bets or stakes on our platforms.

Betika shall be entitled to suspend or close Your account if Betika reasonably considers or has reason to believe that You are depositing money without any intention of placing bets.

- 12.3. By depositing funds with Betika You certify that the funds You deposit in Your account are not from an illegal source. You shall not use the Service for the purpose of transferring such funds from illegal sources. You will not use our Services for any illicit or fraudulent activity, or for any unlawful or fraudulent transactions. We reserve the right to suspend or close Your account at any time if We suspect that You may be engaging in, or have engaged in fraudulent, unlawful or improper activity, including money laundering activities or any conduct which violates these Terms. If Your account is terminated or blocked for these reasons, We are under no obligation to refund to You any money that may be in Your account. In addition, We are entitled to inform relevant authorities of Your suspected unlawful, fraudulent or improper activity.

Payments/Withdrawals

- 12.4. The “*Potential Win*” calculation available on the Website is for information purposes only, and all bets will be calculated using the stake/risk at the odds accepted.
- 12.5. Should You include a non-runner or void selection in a multiple bet/parlay, the bet will be settled on the remaining selections.
- 12.6. We reserve the right to withhold payment and to declare bets on an event void if We have evidence that the following has occurred: (i) the integrity of the event has been called into question; (ii) the price(s) or pool has been manipulated; or (iii) match-rigging has taken place. Evidence of the above may be based on the size, volume or pattern of bets placed with us across any or all of our betting Channels. Any decision made by us in this regard

will be conclusive. If any customer owes any money to us for any reason, We have the right to take that into account before making any payments to that customer.

- 12.7. Winnings from settled bets are added to the balance of Your betting account. Any funds/winnings credited to an account in error are not available for use and Betika reserves the right to void any transactions involving such funds and/or withdraw the relevant amount from Your account and/or reverse the transaction either at the time or retrospectively.
- 12.8. We reserve the right to undertake reasonable diligence to verify the validity of any bets, wagers or winnings as a precondition to paying out any wins or permitting player withdrawals.
- 12.9. You will incur charges when using SMS services. The charges shall be communicated to You from time to time.
- 12.10. Any monies held in Your account shall **NOT** attract interest.
- 12.11. You are solely responsible for any applicable taxes on any stake, prizes and/or winnings that You collect from Your use of the Service over and above taxes collected by us on Your behalf. We will deduct applicable taxes from any stake, prizes or winnings prior to payment to You; as a result, You acknowledge and agree that any amounts You receive shall be net of such deductions.
- 12.12. Betika reserves the right to monitor any irregular activity., such as adverse betting patterns or deposits of large amounts or irregular accumulation of bonus points. We further reserve the right to withhold any withdrawals and/or confiscate all winnings which We reasonably believe to be related to irregular activity.

13. INDEMNITY

- 13.1. You agree fully to indemnify, defend and hold us, and our officers, directors, employees, agents, contractors and suppliers, harmless immediately on demand, from and against all claims, liabilities, damages, losses, costs and expenses including legal fees, arising out of any breach of the Terms by You or any other liabilities arising out of Your access and use of the Service (or by anyone else using Your Access Information and/or accessing Your account).
- 13.2. Any breach will be regarded as a material breach and entitles us to terminate our Agreement with You immediately. As a result of Your actions We may use monies in Your account to settle any liabilities We may incur.

14. COMPLAINTS

- 14.1. If You have a complaint or experience any difficulties, please contact our customer service center on support.zm@betika.com.
- 14.2. All written complaints will be processed and responded to within fourteen days of receipt of the complaint. We maintain records of complaints received and actions taken in response to the complaints.
- 14.3. If after our internal process has been fully exhausted, You remain unsatisfied as to the outcome of Your complaint, You have a right to escalate this complaint to the Ministry of Finance.

15. WARRANTY DISCLAIMERS

- 15.1. THE SERVICE IS PROVIDED 'AS IS' AND WE MAKE NO WARRANTIES OR REPRESENTATIONS, WHETHER EXPRESS OR IMPLIED (WHETHER BY LAW, STATUTE OR OTHERWISE) INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, NON-INFRINGEMENT, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE, OR COMPLIANCE WITH APPLICABLE LAWS AND REGULATIONS.
- 15.2. The entire risk of as to the use, quality and performance of the Service is Yours. We make no warranty that the Service will meet Your requirements, be uninterrupted, timely, secure or error-free, that defects will be corrected or that the software or server that makes it available are free from viruses or bugs or represents that the full functionality, accuracy and reliability of the Service as to results or accuracy of any information obtained by You.
- 15.3. Betika reserves the right to suspend, modify or remove or add to our Website, any games or software at our sole discretion with immediate effect and without notice. Any stakes placed on markets affected by changes in software and games will be refunded immediately to the customer. Betika shall not be liable to customers for any anticipated loss of winnings suffered resulting from any changes or modification or suspension or discontinuance of the Service and shall have no claims against Betika in such regard.
- 15.4. We do not take responsibility for computer malfunctions, failure of telecommunications services or Internet connections nor attempts by You to participate in games by methods, means or ways not intended by us.
- 15.5. We cannot guarantee that the Service will never be faulty, but We will undertake efforts to correct reported faults as soon as We reasonably can. If a fault occurs, You should report the fault by e-mail or in writing to our customer service centre.
- 15.6. Although We shall take all reasonable measures to ensure that the Service is free from computer viruses We cannot and do not guarantee that the Service is free of such problems. It is Your responsibility to protect Your systems and have in place the ability to reinstall any data or programs lost due to a virus.
- 15.7. We may temporarily suspend the whole or any part of the Service for any reason at our sole discretion. We may, but shall not be obliged to, give You as much notice as is reasonably practicable of such suspension. We will restore the Service, as soon as is reasonably practicable, after such temporary suspension.

16. INTELLECTUAL PROPERTY

- 16.1. The Service is intended solely for personal and non-commercial use by Players. In any event, no one is authorised to copy, modify, tamper with, distribute, transmit, display, reproduce, upload or otherwise alter the content of our Service.
- 16.2. You are not the owner of the Software; the Software is owned and is the exclusive property of Us, the licensor, an associate, or a third party software provider company, (the "Software Provider"). The Software used and offered, and associated documentation are proprietary products of the Software Provider and it is protected through the world by copyright law. Betika is the sole owner of the trademark Betika and the Betika logo. Any unauthorized use of any URL containing Betika and or the Betika logo may result in prosecution. Your use of the Software does not allow You or grant You any right of any intellectual property right in the Software. Betika is the owner or the rightful licensee of the rights to the technology, software and business systems used within this Website; this also includes, but is not limited to, the special promotional software and intellectual property of this concept. The contents and structure of the Betika Website pages are subject to copyright © and database

right in the name of Shade Bet Limited. All rights reserved. The copyright in this Website including all text, graphics, code, files and links belongs to Shade Bet Limited and the site may not be reproduced, transmitted or stored in whole or in part without Shade Bet's written consent.

17. THIRD PARTY CONTENT

- 17.1. Betika receives feeds, commentaries and content from a number of suppliers. Certain third-party product providers may require the Customer to agree to additional Terms and Conditions governing the use of their feeds, commentaries and content. If the Customer does not accept the relevant third-party Terms and Conditions, the Customer acknowledges that he/she may not use the relevant feeds, commentaries or content.
- 17.2. Betika does not accept any liability in respect of third-party feeds, commentaries and content.
- 17.3. Where links to third party resources appear on the Mobile service, Website and any other media/electronic platform, these links are provided for the information of the Customer only. Betika is not responsible and has no control over the content of third party websites sites or services offered therein, does not make any representations regarding the content or accuracy of materials on such third-party websites and will accept no liability for any direct or indirect loss or damage that may arise from the access or use of the information provided therein by the Customer. The inclusion of a link to a third party does not constitute an endorsement of that third party's product or services (if applicable)

18. OUR LIABILITY

- 18.1. IN NO EVENT SHALL WE OR THE SOFTWARE PROVIDER, OR ANY OF OUR OR THEIR AFFILIATES AND RELATED PARTIES, BE LIABLE TO YOU FOR ANY DIRECT, CONSEQUENTIAL, INDIRECT, INCIDENTAL OR SPECIAL DAMAGE OR LOSS OF ANY KIND, INCLUDING WITHOUT LIMITATION, LOSS OF BUSINESS, PROFITS, REVENUE, CONTRACTS OR ANTICIPATED SAVINGS, OR LOSS OR DAMAGE ARISING FROM LOSS, DAMAGE OR CORRUPTION OF ANY DATA, WHETHER OR NOT THE POSSIBILITY OF SUCH LOSS OR DAMAGE HAS BEEN NOTIFIED TO US AHEAD OF TIME.
- 18.2. The Website and the Service (including all material and information displayed on or via the Website and the Service) are provided without any guarantees, conditions or warranties as to their accuracy. Save where otherwise set out in these Terms and Conditions, and to the extent permitted by Applicable Law, We, the Software Provider, and any of our affiliates and related parties, hereby expressly exclude all conditions, warranties and other terms which might otherwise be implied by statute, common law or the law of equity; and We exclude all liability for:-
 - any error made due to the input of incorrect information by You;
 - any fraud, deception or misrepresentations by You;
 - our decision not to accept a deposit from You;
 - any delay in receiving or accepting a deposit by us or withholding a Withdrawal by us for the purpose of conducting identity verification procedures;
 - use of Your Account for purposes that may be considered illegal under Zambia's applicable laws;
 - any transactions on Your Account which are conducted after the correct entry of Your username and password, including any actions or transactions by an individual that uses Your username and password;
 - any unauthorized interception or use of data relating to You or Your Account;
 - any inability to use or access the Website for any reason;

- any cause over which We do not have direct control, including problems attributable to computer hardware or software (including computer viruses and including the Software), data transmission systems, telephone or other communications, or Internet service providers;
- the loss of any transactions caused by the loss or malfunction of any communications device used by Yourself or any entity relaying information between You, us, or any other payment solution company;
- the accuracy, completeness or currency of any information services provided (including, without limitation, prices, runners, times, results or general statistics) or any live scores, statistics and intermediate results shown on the Website;
- any undelivered e-mail communications;
- the quality or availability (or lack thereof) of the Website or the Services;
- any results of any acts of government or authority or any force majeure event;
- any losses that were not foreseeable to both parties when the contract between us was formed;
- any losses arising from Your breach of these Terms;
- any losses which are not caused by a breach of these Terms & Conditions on our part;
- business losses;
- the defamatory, offensive or illegal conduct of any other customer;
- any loss whatsoever arising from the use, abuse or misuse of Your Player Account or any of Our products and services and the corresponding Website;
- any loss incurred in transmitting information to the Website by the internet or by e-mail; or
- any failure on our part to interact with You where We may have concerns about Your activities.

19. YOUR LIABILITY

19.1. You agree to fully compensate, defend and hold us (and our subsidiaries, employees, agents and/or partners) harmless from any claims, liabilities, costs, damages and expenses (including legal fees) that may arise as a result of:

- Your breach of these Terms; and
- access and use of the Website, the Services or the Software by Yourself or by anyone else using Your username and password.

20. MISCELLANEOUS

20.1. Events Beyond our Control

We shall not be in breach of these Terms nor be liable for delay in performing, or failure to perform, any of our obligations under these Terms if such delay or failure results from events, circumstances or causes beyond our reasonable control.

20.2. Waiver

Our failure or delay in enforcing or partially enforcing any term of these Terms shall not be interpreted as a waiver of any of our rights or remedies. No single or partial exercise of such right or remedy shall preclude or restrict the further exercise of that or any other right or remedy.

20.3. Entire Agreement

These Terms, including any document expressly referred to in them, represent the entire agreement between You and us and replace any prior agreement, understanding or arrangement between You and us. Both parties

acknowledge that neither party has relied on any representation, undertaking or promise made by the other except as expressly stated in these Terms & Conditions.

20.4. **Transfer of Agreement**

20.5. We may at any time assign or transfer any or all of our rights and obligations under these Terms. In particular, We may assign or transfer our rights and obligations to any purchaser of all or part of our business. We may also subcontract or delegate in any manner any or all of our obligations under these Terms to any third party or agent.

20.6. These Terms are personal to You and You may not assign, sub-license or otherwise transfer in any manner whatsoever any of Your rights or obligations under these Terms

21. **Notices**

21.1. You agree to receive communications from us in an electronic form. Electronic communications include communications posted on the pages within the Website and/or the message in Your mobile phone, and/or delivered to Your email address, as decided by us from time to time. All communications in electronic format will be considered to be "in writing" and to have been received no later than five business days after posting or dissemination, whether or not You have actually received or retrieved the communication. We reserve the right, but assume no obligation, to provide communications in paper format.

21.2. Any notices required to be given in writing to us or any questions concerning these Terms & Conditions should be addressed to support.zm@betika.com

22. **Governing Law and Jurisdiction**

22.1. These terms and conditions are governed by the laws of Zambia

22.2. The competent courts in Zambia will have exclusive jurisdiction in any matter arising from or related to these terms and conditions.

22.3. However, this shall not prevent us from bringing any action in the court of any other jurisdiction for injunctive or similar relief.

23. **Palpable Errors**

23.1. While every effort is made to ensure there are no errors or omissions in respect of our products and services, the nature of human error or system problems means such circumstances may arise. A non-exhaustive list of "obvious errors" is outlined below:

- Odds or terms of either: a bet, market, selection or game wager have been misquoted as a result of human error (for example, information being inputted incorrectly, or markets being set up incorrectly) or due to computer malfunction;
- A bet is accepted at a price or market condition which is significantly different from those available in the market at the time the bet was placed;
- In the context of normal betting business, and the probability of the event occurring, a bet is accepted at a price which is obviously incorrect;
- Bets have continued to be accepted on a market, selection or game which should have been suspended, or the market selection or game has already closed, or has been postponed, which are sometimes referred to as "late bets";

- The amount of winnings, returns or promotional benefits or bonuses paid to you are miscalculated as a result of human error or computer malfunction;
 - Where winnings are so obviously incorrect or materially different to those available in the market that this is a clear error or omission e.g., the price is recorded as 100-1 or the margins for handicap betting have been reversed;
 - An error has resulted from Prohibited Acts;
- 23.2. In accordance with product rules, where a bet, market, selection or game wager should not have been accepted, we reserve the right (and at our sole discretion) whether, before, during or after bet placement and its corresponding resulting to:
- Cancel the bet, market, selection or game wager and either:
 - Correct the error on the bet, markets, selection or game wager placed and resettle the bet at the correct price or terms which were (or should have been) available to Us when the bet, market, selection or game wager was placed; or;
 - Void the entire market if any odds within that market were clearly incorrect;
 - Declare the bet, market, selection or game wager void and return the stake to Your account where correction is not reasonably practicable.; and
 - Take any further reasonable steps and actions deemed necessary by Betika to remedy the error, loss, or damages that Betika stands to suffer as a result of an error leading to an incorrectly accepted bet, market, selection or game wager.
- 23.3. If funds are incorrectly credited to your account as a result of an error or omission (or otherwise any sum is incorrectly credited to your account):
- You are obligated to notify us as soon as reasonably possible and in any event in no more than four (4) days;
 - We reserve the right to deduct or reverse any incorrectly applied funds from your account. Where such funds have been withdrawn by You, We may demand that you make a full refund to Us and may take other recovery measures such as automatically debiting Your account whenever it has a positive balance.
- 23.4. If you use incorrectly credited funds to place bets, we reserve the right to void all such related bets and reverse any winnings.
- 23.5. If incorrect stakes are deducted from your account:
- You are obliged to notify us as soon as reasonably possible and in any event in no more than four (4) days;
 - We reserve the right to void all such bets, markets, selections or game wagers and reverse any winnings;
 - If bets are placed using winnings related to bet(s) on which incorrect stakes were deducted, we reserve the right to void such bets, markets, selections or game wagers placed and reverse any winnings.
- 23.6. In respect of any reversals, if no such funds are available in your account to make good any funds deficit resulting from the reversal (for example, where the funds have been withdrawn by you), we reserve the right to recover such funds from you (with interest at market rates) on demand. If necessary, we are permitted to off-set any subsequent amounts you deposit or win with us to make good this liability.
- 23.7. Errors relating to Prohibited Acts will be handled in accordance with clause 11 of these terms.
- 23.8. We shall not be liable for any loss of winnings (or other loss) following errors or omissions by us or you.