



TERMS AND CONDITIONS

Terms and Conditions of Use of Services of TIPWIN Ltd. (hereinafter Tipwin)

1. General

1.1. These Terms and Conditions (“T&C”) refer, in the valid Version, to the usage of the Betting offer (as defined below) by the customers through any of the websites (tipwin.com) and other URLs belonging to or that are licensed to TIPWIN, including the related internet-, mobile or other platforms, as well as the stationary distribution through affiliated agents.

1.2. These T&C constitute a binding agreement between the customer and TIPWIN.

1.3. TIPWIN is a limited liability company incorporated in Malta, and subject to Maltese law and has its business address at 101 Cospicua road, Paola PLA 1905.

1.4. TIPWIN is licensed and regulated in Malta by the Malta Gaming Authority (MGA), license number MGA/CL2/742/2011.

1.5. All bets placed either on the website or through an affiliated agent are operated, held, accepted, placed and processed exclusively in Malta. TIPWIN pays betting and other taxes in Malta.

1.6. These T&C apply once the customer makes a usage of TIPWINS products. This means that the customer places a bet via the website or in a betting shop. By placing a bet the customer agrees to these T&C.

1.7. The customer is obligated to read these T&C carefully and entirely before placing a bet. If the customer does not agree with any provision of these T&C he/she must not use or continue to use the Websites or place bets in the betting shops.

1.8. By placing a bet a betting contract is concluded between TIPWIN as the betting organizer and the customer as a user.

1.9. TIPWIN reserves the right to modify these T&C.

1.10. The customer declares to have fully understood the currently valid version of T&C, and agrees to comply with them.

1.11. TIPWIN reserves the right to modify and amend this Agreement at any time.

1.12. These amendments will become effective immediately after being posted on the internet. It is the customer’s sole responsibility to review this Agreement and amendments before placing a bet.

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

1.14. These T&C are published in several languages, for information purposes and ease of access for the customer. However, only the German version applies as a legal basis for the business relationship between TIPWIN and the customer. In case of any dispute between the German version of the T&C and versions in other languages, the German version shall prevail.

2. Eligibility to use TIPWIN'S Services:

2.1. You may gain access to TIPWIN'S provided service if and only if:

2.1.1. You are over eighteen (18) years or the corresponding minimum legal age of majority as stipulated by the jurisdiction of Your residence;

2.1.2. It is legal for You to participate in sports betting according to applicable laws in the jurisdiction of your residence;

2.1.3. You are not resident in Malta. Residents in Malta are not allowed to participate in TIPWIN'S sport betting service.

2.1.4. Bets are not placed on behalf or for the account of bookmakers or betting agents and their employees.

2.1.5. The customer is not involved in the sports event (e.g. as a participating athlete, owner, trainer or official of the participating club).

2.1.6. TIPWIN reserves the right to cancel bets that are placed against these standards, also after the event.

2.2. It is entirely and solely the responsibility of the customer to enquire and ensure not to breach applicable laws by participating in a bet.

3. Winnings and Determination of Winnings

3.1. Winnings on bets with fixed odds are calculated by multiplying the odds with the wager.

3.2. Provided the outcome is certain all bets will be decided and evaluated. TIPWIN only accepts the results that occur during the event. Any changes that are made after this time have no influence on the evaluation of the betting event. Bets that have already been decided at the time of the interruption (live bets, half-time bets, match period bets, over/under bets, first goal etc.) are evaluated without regard to the time of the interruption or resumption of the match. If the event is canceled after the regular time (extra time / penalty shoot-out), the result after the regular time applies. If a sports event that was cancelled, interrupted or withdrawn is restarted or continued by the end of the following day, local time, the bet will apply to the newly restarted or

continued betting event. If the match is not restarted or continued, it will be declared invalid. This shall not apply to betting markets previously offered as live bets and already evaluated (e.g. first goal, next goal, half-time bets, over/under bets). League matches or matches played within a tournament (e.g. Cup matches), which are ended by the referee before completion of the regular time of the match, will be evaluated according to the final score at the time, if the referee declares the match as finished with the final whistle and if the match is added to the official tables and is not replayed or continued to a later stage.

3.4. For all sports bets applies that if the party on which a bet has been placed on does not start, regardless of the reason, but the event itself starts, the bet has been lost. However, if the entire betting event does not take place, the bet will be declared as cancelled.

3.5. For the bet type “goal scorer” applies that the player wagered on must participate in the match at the start of the event, otherwise the bet will be cancelled. Subsequent substitution will not be taken into consideration.

3.6. Dead heat: If two or more participants in a sporting event are declared winners, the betting odds will be divided accordingly.

3.7. TIPWIN offers under some circumstances so called “buy-back” for certain betting slips. This offer is optional and depends on TIPWIN, this means that the customer has no claim to sell back his betting slip.

3.8. Any attempt to collude or intent to participate, directly or indirectly, in any collusion in the course of any betting activity is strictly prohibited.

3.9. All transactions are checked for possible money laundry. Any suspicious activity on an account may be reported to the authorities and the balance of the betting account will be frozen. Also the closing of the relevant account and the confiscation of the funds is possible.

4. Your User Account

4.1. Registration and opening of the user account must be carried out personally by the customer.

4.1.1. In order to be able to place bets using any of the Websites, the customer must first register with TIPWIN and open an account ("User Account").

4.1.2. The registration is done either through the website of TIPWIN or at a betting shop. The provisions of the registration are noted in the instructions.

4.1.3. The customer must enter all mandatory information requested into the registration form, in particular, name and surname, address and contact details, including a valid email address, as well as the needed payment information. All information must be true and correct. It is the sole responsibility of the customers to ensure that the information he/she has provided is true, complete and correct. TIPWIN

does not accept any liability for the misuse of a betting accounts with the specified username and password, by an unauthorized person. The customer is responsible for maintaining the confidentiality of the username and the password; all account transactions, deposits and withdrawals are registered under these information of the customer.

4.1.4. Customers are hereby notified that TIPWIN carries out verification procedures of user accounts. A user account may be blocked or closed if it is found out that the customer has provided incorrect or misleading information.

4.1.5. Customers are not entitled to more than one user account. If a customer tries to open more than one account, all betting accounts will be closed. In this case TIPWIN reserves a general exclusion of the customer.

4.1.6. If a customer notices that he/she has more than one user account under different names, he/she must notify TIPWIN immediately.

4.1.7. As part of the registration process customers will have to choose a username and password for the login into the Website(s). It is the sole and exclusive responsibility of the customer to ensure that the login details are kept securely. Customers must not disclose their login details to anyone. TIPWIN is not responsible for any abuse or misuse of a user account by third parties due to disclosure of login details by a customer, whether intentional or accidental, whether active or passive.

4.1.8. TIPWIN reserves the right to reject a registration without stating the reasons for such actions. Customers are entitled to close their user accounts at any time. In that respect they can contact our customer service. In the event of closing an account at a customer's request, we shall pay out the existing credit on the user account.

4.2. Deposits into User Account

4.2.1. Customers may participate in any sports betting, only if they have sufficient funds on the user account for such participation. TIPWIN shall not give you any credit whatsoever for participation in sports betting.

4.2.2. The minimum deposit is €10, the maximum deposit is €2000. There are no charges nor processing fees for the customer.

4.2.3. To deposit funds into the user Account, customers can use any of the methods specified in the relevant pages of the Website(s), as may be amended from time to time. Currently the following methods are available:

a) Mastercard

b) Visa

4.2.4. TIPWIN reserves the right to use additional procedures and means to verify the identity of a customer when deposits are effected into user accounts. Customers have no right to receive interest or other sums produced by the account. The personal balance may be viewed at any time under "My Account".

4.3. Payouts from User Account

4.3.1. Payouts are made via Bank transfer or by using Wirecard payment service. There are no charges nor fees for customers.

4.3.2. TIPWIN will carry out additional verification procedures for any payout exceeding the equivalent of EUR 2,300 and reserves the right to carry such verification procedures in case of lower payouts.

4.3.3. Customers can make withdrawals of a minimum EUR 30 to the bank account or to another account provided.

4.4. Deposits and Payouts from the Stationary Distribution (Betting Shops)

4.4.1. If a bet is placed in a betting shop, the customer has previously to register with TIPWIN.

4.4.2. If a customer places a bet in a betting shop and pays with cash, he/she will receive a betting slip on which the possible payout amount will be stated. In this process, the money will not be credited to the user account. TIPWIN will register the deposit only in the database of the customer in order to make the legally required survey on gambling behavior and thus that the customer can understand his/her gambling habits.

4.5. Dormant User Accounts

4.5.1. If there is no recorded activity on a user account for longer than 30 months the account shall be deemed to be a dormant account under Malta's Remote Gaming Regulations (LN 176 of 2004). TIPWIN shall transfer the credit that may be on the user account to the bank account stated by the customer in the account. The user account will be blocked.

5. Your obligations as a Customer

5.1. You hereby declare and warrant that:

5.1.1. You are over 18 years or such higher minimum legal age of majority as stipulated by the jurisdiction of your residence and, under the laws applicable to You, legally allowed to participate service offered on the Websites;

5.1.2. You participate in the sports betting in your personal non-professional capacity for recreational and entertainment reasons only;

5.1.3. You participate in the sports betting on your own behalf and not on behalf of any other person.

5.1.4. You are not resident in Malta.

5.1.5. All information that you provide to TIPWIN during the term of validity of this agreement is true, complete, and correct, and that you shall immediately notify TIPWIN of any change of such information.

5.1.6. You are solely responsible for the reporting and accounting of any taxes applicable to you under relevant laws for any winnings that you receive from TIPWIN.

5.1.7. Money that you deposit into the user account is not tainted with any illegality and, in particular, do not originate from any illegal activity or source.

5.1.8. You understand that by participating in the sports betting you take the risk of losing money deposited into your user account.

5.1.9. You shall not be involved in any fraudulent, collusive, fixing or other unlawful activity in relation to your or third parties' participation in any of the sports bets and shall not use any software-assisted methods or techniques or hardware devices for the same. TIPWIN hereby reserves the right to invalidate any betting in the event of such behavior.

5.1.10. In relation to deposits and withdrawals of funds into and from your user account, you shall only use credit cards and other financial instruments that are valid and lawfully belong to you.

5.1.11. It is prohibited to customers to sell, transfer and/or acquire funds to/from other players.

5.1.12. The computer software that we make available to you is owned by TIPWIN (e.g. App) and protected by copyright laws. You may only use the software for your own personal, recreational uses in accordance with all rules, terms and conditions we have established and in accordance with all applicable laws, rules and regulations. You hereby agree to abide by the terms of use as attached to the End User License Agreement.

5.1.13. Bets placed on our site should be placed in the same manner as played in any other setting. This means that customers should be courteous to each other and avoid rude or obscene comments.

5.1.14. Customers are strictly prohibited from utilizing TIPWIN and its systems to facilitate any type of illegal money transfer system. You will not use the Website for any unlawful or fraudulent activity or prohibited transaction (including money laundering) under the laws of any jurisdiction that applies to you. If TIPWIN has suspicion that You may be engaging in or have engaged in fraudulent, unlawful or improper activity, including, without limitation, money laundering activities, or conduct otherwise in violation of these T&C's, Your access to the Website will be terminated immediately and/or Your account blocked. If your account is terminated or blocked in such circumstances TIPWIN is under no obligation to refund any funds that may be in your account. In addition TIPWIN shall be entitled to inform relevant authorities, other online service providers and banks, credit card companies, electronic

payment providers or other financial institutions of your identity and of any suspected unlawful, fraudulent or improper activity and you will cooperate fully with TIPWIN to investigate any such activity.

6. Responsible Gaming

6.1. You may at your discretion choose to exclude yourself from placing any bets on our website. In order to block your access you need to send an email to the email address info@tipwin.com indicating the subject “self-exclusion”. You can also send us these information via fax or fill out the form in TIPWIN betting shops.

6.2. When setting up your user account you may also choose to impose a ceiling on the maximum stake you may make in relation to a Bet. Should you exceed the maximum stake at any time, then your user account will automatically be blocked.

6.3. Should you decide for self-exclusion in the manners contemplated above then you will not be able to reverse this position for at least 7 days, after which you will be able to send an email to the same email address in order to re-activate your user account.

6.4. A customer who has set a limit as above in (6.1) and (6.2) may change or revoke the limit in the user account settings. Increasing or revoking a limit has effect 7 days after TIPWIN has registered the change. Decreasing a limit has effect immediately after TIPWIN has registered the change. TIPWIN shall not accept a wager from a customer contrary to a limit or exclusion set by the account holder as above.

7. Sports Bets

7.1. A bet can only be placed by a registered customer.

7.2. A bet can only be placed via the website.

7.3. A bet can only be placed by a customer, who has sufficient funds in his/her account.

7.4. The bet, once concluded, will be subject to the version of Terms and Conditions valid at the time of the bet being accepted.

7.5. A bet has been placed as soon as the customer receives a confirmation of acceptance for betting offer from TIPWIN. When several bets are placed by a customer, the bets will be processed in the order they are received.

7.6. The customer agrees that at the time he/she placed a bet(s), he/she had no knowledge as to the outcome of the respective event(s). A customer is not allowed to bet on events where he/she is directly involved or has access to insider information. Where there is suspicion of a violation of this rule, TIPWIN retains the right to void the bet and to refuse the winnings. TIPWIN also retains the

right to take any further action to protect its legitimate interests and to comply with local and international laws and regulations. Any suspicious activities may also be submitted to various monitoring agencies that are set up to protect and uphold the integrity of sports.

7.7. TIPWIN retains the right to decline any bet without providing any reason.

7.8. The minimum stake per bet is EUR 1,00.

7.9. The list of all bets, their status and further details is available to the customer on the website.

7.10. TIPWIN retains the right to declare all bets on an event/s invalid if they emanate from a group of users who appear to have had knowledge of the outcome of such event/s, e.g. manipulated sporting events.

7.11. Any individual or group of individuals deemed to be working as a team (syndicate), who manipulate promotions or any other offer will have their account closed immediately. Moreover, the transactions (bets) will not be evaluated as bets and are therefore not relevant.

7.12. When a bet is declared invalid or void, it will be calculated at odds of 1,00. The stake will be refunded to the customer. In the case of combination bets, the invalid result will not be included in the calculation of the (total) odds.

7.13. Any bet placed after the start of an event is invalid, and such bet will be calculated at odds of 1, 00. The only exception to this rule are bets placed on Live Betting events (i.e. in-running betting).

7.14. Should TIPWIN decide to close a user's account for any reason, bets which have already been placed and accepted within the general terms and conditions and sports rules will not be voided, and the user will be paid any winnings. Should security questions arise in relation to an account, TIPWIN reserves the right to void such transactions (bets) within the legal and regulatory scope.

7.15. When a customer places a bet, he/she acknowledges that he/she has read, understood and accepted all of the Terms and Conditions and Sports Betting Rules regarding the bets offered by TIPWIN as stated on the website.

7.16. TIPWIN manages users' accounts and calculates available funds, pending funds, betting funds, as well as the amount of the winnings. Unless proven otherwise, these amounts are considered as final and are not subject to dispute.

7.17. By confirming a bet, a customer confirms his/her willful intention to conclude such a transaction. On confirmation, the transaction is deemed to be completed and as such, non-reversible, without prejudice to any clause in the Terms and Conditions that may provide to the contrary.

7.18. Payouts on bets with fixed odds are calculated by the multiplication of the original stake by the predetermined decimal odds. The result of this calculation includes the original stake amount, which is returned for all real money bets (i.e. not

including bets placed from the free bet sports balance).

7.19. Winnings will be paid into the user's account after the final result is confirmed. Any later amendment to the result, e.g. disciplinary procedures (doping) or intervention by ruling bodies which lead to a post-event modification of the result, will not be taken into account for the purpose of determining the outcome of a bet. However, TIPWIN reserves the right to set aside any winnings, should there be investigations into an event as a result of a suspicion of criminal activities that may have affected the result of the event. If any irregularity is confirmed, TIPWIN retains the right to cancel any related bets.

7.20. When an event is cancelled or abandoned and no final result is declared within 24 hours, all bets on the event will be declared void.

7.21. In the case of multiple bets (e.g. doubles, trebles, 4-folds, etc.) placed in the form of a combination of multiples through the bet slip (e.g. 3 X Doubles, 2 X Trebles), all bets submitted through this combination will be settled once the final event in the combination has been settled. For example, should you select three markets in your bet slip and place the maximum combination of three Doubles, the three Doubles will not be settled until the final market has been settled.

7.22. TIPWIN retains the right to lock accounts and to cancel all bets placed from accounts that have opened multiple accounts for the purpose of placing bets from different accounts. The stakes on these bets will be refunded to the customer but not the winnings.

7.23. Customers may apply for higher bet limits. The limits can be increased upon a written agreement. Please contact our support team to initiate this process.

7.24. The maximum winnings of EUR 100,000 per day a bet is accepted on the basis that it is the investment of one customer only and that the possible payout amount is the maximum amount that can be won by a customer in one day's betting (regardless of stake).

7.25. Where bets have been placed on different days, the maximum amount that can be won in one day's betting is determined by the day on which the final event on each bet is settled, rather than the day on which each individual bet is placed.

7.26. TIPWIN retains the right to reduce the limits on any event at any time.

7.27. TIPWIN is not liable for input or transmission errors. TIPWIN reserves the right to correct obvious errors in particular regarding the input of betting odds e.g. wrong odds, results, teams etc.

7.28. TIPWIN is not liable for correctness or completeness of information provided. TIPWIN is not liable for the accuracy of live scores, statistics and intermediate results in live betting.

8. Betting Software Error

8.1. If betting software errors or malfunction occur, caused by TIPWIN on their own systems or the systems TIPWIN makes available to other providers, all matches and events effected will be declared void. The customer is entitled to a full refund of the betting stake. TIPWIN is not liable for these software malfunctions.

8.2. Every customer who has discovered a malfunction in the gaming and betting software is obliged to immediately contact TIPWIN via email: info@tipwin.com

8.3. In the case of misuse or a malfunction caused by a customer, TIPWIN reserves the right to block the user account, freeze the balance and withhold and / or cancel payments of all outstanding winnings that are directly or indirectly a result from the misuse. If the account does not have sufficient coverage for, TIPWIN reserves the right to reclaim wrongly paid out winnings. Until full and final repayment of the amount is the customer concerned a debtor of TIPWIN.

8.4. Furthermore TIPWIN does not assume any guarantee that the information services provided, such as Result notifications by e-mail and other content, are correct, made available and up-to-date. Also, live scores, stats as well as intermediate results of live betting are provided without guarantee.

8.5. TIPWIN reserves the right to make retrospective corrections or to declare a bet invalid, if the bet was won due to a technical problem, given that the company can prove this problem by offering technical records. The stake will be refunded to the costumers account. TIPWIN reserves the right to make costumers liable for all resulting damages, if he/she knowingly sustained benefits of technical and administrative errors.

9. Bet Cancelation

9.1. A bet can be declared as void or “invalid” (e.g. cancelation of the match) and in this case it will be evaluated with 1, 00 odd.

9.2. Combination bets are valid, even if a match or event has been declared invalid.

9.3. TIPWIN reserves the right to cancel a bet partially or completely when it is obvious that one of the following occasions has occurred:

- a) The bet was offered, placed and/or accepted due to an error;
- b) The bet has been placed, while there were technical problems with the betting software / website template, and the bet would not have been accepted under normal circumstances;
- c) A result has been directly or indirectly affected by a criminal offense;
- d) A public announcement regarding the bet was made, which changed the odds

essentially.

9.4. A combination bet may never contain two or more events whose results may be related (e.g. Argentina will win the World Cup and Messi will be the top scorer of the World Cup). Although TIPWIN undertakes all necessary measures to prevent such opportunities, TIPWIN reserves the right to cancel combination bets that contain correlated results.

9.5. Furthermore, all bets placed (and / or adopted) under the following conditions will be declared invalid:

9.5.1. Pre-match Betting

- a) The bet is placed after the start of the event;
- b) The bet was closed after a related event already was taking place, which has changed the wagering directly and undisputed.

9.5.2. Live Betting

- a) The bet was due to a delay or failed broadcast completed at the wrong price;
- b) Betting on events that have already occurred, betting on completed or ongoing events that have major influence on the result (such as total goals or next goal during a penalty shoot);
- c) Bets with odds which were displayed with the wrong score.

10. Privacy Policy

10.1. You hereby acknowledge and accept that TIPWIN has the right to collect your personal data in order to allow you access and use of the Website and in order to allow you to place bets.

10.2. TIPWIN hereby acknowledges that in collecting your personal details as stated in the previous provision, we are bound by the Data Protection Act, Chapter 440 of the Laws of Malta. TIPWIN will protect your personal information and respect your privacy in accordance with best business practices and applicable laws.

10.3. TIPWIN will only use your personal data to allow you to participate in the sports betting and to carry out operations relevant to your participation in the sports betting.

10.4. Your personal data will not be disclosed to third parties, unless such disclosure is necessary for processing your requests in relation to your participation in the sports betting or unless it is required by law. You hereby consent to such disclosures.

10.5. You have the right to access your personal data held by TIPWIN.

10.6. In order to provide you with an efficient service, TIPWIN may require to

transfer your personal data from one country to another on world-wide basis. You hereby consent to such disclosures.

10.7. When processing of your betting account and associated transactions, TIPWIN may have recourse to credit rating agencies, fraud detection agencies, anti-money laundering agencies. You hereby consent to such disclosures.

10.8. In order to make your visit to the Websites more user-friendly, to keep track of visits to the Websites and to improve the service, TIPWIN collects a small piece of information sent from your browser, called a cookie. You can, if you wish, turn off the collection of cookies (please refer to your browser instructions as to how to do this). You must note, however, that turning off cookies may restrict your use of the Websites.

10.9. We may also inform you of changes, new services and promotions we think that you may find interesting. If you do not wish to receive direct marketing data you may opt out of such service (please refer to your browser instructions as to how to do this).

11. Setting up Limits

11.1. You can choose to set up daily, weekly or monthly personal limits. By default a Customer is limited to €50 per bet.

11.2. To change personal limits the customer has to contact the customer service. You have the option to apply the following restrictions (limits) to your user account:

- a) Restriction of monetary amounts that may be used during specified period on your account.
- b) Restriction of the losses that may be made during a certain time on your user account.
- c) Restriction on the amount that may be bet during a single session on our website.

12. Complaints

12.1. If you have a complaint, please contact TIPWIN:

12.1.1. Call TIPWIN on 00356 228176 or contact the customer service, you will find the necessary contact information on the website and in bets shops.

12.1.2. Via the Customer Support email on info@tipwin.com

12.2. TIPWIN will use best efforts to resolve a reported matter promptly.

12.3. If for some reason you are not satisfied with the processing of your complaint by TIPWIN, you can complaint to the Malta Gaming Authority (MGA):

Telephone Number: +356 21316590/1/3/4

Email: support.mga@mga.org.mt

13. Software Protection

13.1. The Website and the computer software are provided "as is". We make no warranty or representation, whether express or implied, in relation to the satisfactory quality, fitness for purpose, completeness or accuracy of the Website or the computer software.

13.2. We shall not be liable for computer malfunctions, failure of telecommunications service or Internet connections nor attempts by you to participate in placing bets by methods, means or ways not intended by us.

13.3. We cannot guarantee that the Service will never be faulty but we will correct reported faults as soon as we reasonably can. If a fault occurs you should report the fault by email or in writing to the Customer Support.

13.4. Although we shall take all reasonable measures to ensure that the computer software and files are free from computer viruses we cannot and do not guarantee that the computer software and files are 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.

13.5. We may temporarily suspend the whole or any part of the Website for any reason at our sole discretion. We may, but shall not be obliged to, give you as much notice as is reasonably practicable in case of such suspension. We will restore the Website, as soon as is reasonably practicable, after temporary suspension.

13.6. In the event of a Website system malfunction all bets are void.

14. Limitation of Liability

14.1. You enter the Website and participate in the betting at your own risk. The Websites and the bets are provided without any warranty whatsoever, whether express or implied.

14.2. Without prejudice to the generality of the preceding provision, TIPWIN, its directors, employees, partners, service providers: for their purpose; do not warrant that the software and Website are free from errors; do not warrant that the Websites and / or matches will be accessible without interruptions; shall not be liable for any loss, costs, expenses or damages, whether direct, indirect, special, consequential, incidental or otherwise, arising in relation to your use of the Websites or your participation in the betting.

14.3. You hereby agree to fully indemnify and hold harmless TIPWIN, its directors, employees, partners, and service providers for any cost, expense, loss, damages, claims and liabilities howsoever caused that may arise in relation to your use of the Website or participation in the betting.

15. Breaches, Penalties and Termination

15.1. If You breach any provision of these T&C or TIPWIN has a reasonable ground to suspect that you have breached them, TIPWIN reserves the right not to open, suspend, close your user account, withhold payment of your winnings and apply such funds on account of any damages due to customers.

15.2. You acknowledge that TIPWIN shall be the final decision maker of whether you have violated TIPWIN'S rules, terms or conditions in a manner that results in your suspension or permanent barring from participation in our site.

16. Severability

16.1. If any provision of these T&C is held to be illegal or unenforceable, such provision shall be severed from these T&C and all other provisions shall remain in force unaffected by such severance.

17. Assignment

17.1. TIPWIN reserves the right to change this terms and conditions and to bring into accord with the current laws in effect. Therefore, these Terms and Conditions are no claims against TIPWIN from a practice based on these amendments.

18. Applicable Law and Jurisdiction

These T&C are governed by the Laws of Malta and the parties submit to the jurisdiction of the Maltese courts.

19. Payment Gateway

19.1. TIPWIN will accept cash from customers only in betting shops and if they are already registered TIPWIN customers, who pay only for submitting a betting slip or in order to be able to deposit funds into their accounts. To deposit funds into the betting account, customers may make usage of any of the payment methods clearly specified in the relevant pages of the website. These payment methods are subject to be updated from time to time.

19.2. The Payment Methods available to TIPWINS customers are the following:

- Credit card (service offered by Wirecard):
 - Visa,
 - Mastercard.

19.3. In order to prevent any fraudulent activity and duplication of user accounts, upon registration via the TIPWIN website, each customer will be asked to select a single payment method which will be the only payment method that allows him/her to place bets.

TIPWIN T&C Version from April 2014