

TERMS AND CONDITIONS

1. The provisions contained in these General Terms & Conditions are subject to change without notice. It is the responsibility of any person seeking to rely on these General Terms & Conditions to ensure that they are making reference to the most recent version of our General Terms & Conditions by visiting the Betfocus Website.

2. Where they appear in these General Terms & Conditions, the following terms and expressions have the meaning attributed to them in this Clause:

- a. "Customer" means a registered holder of a Betfocus Customer Account.
- b. "Customer Credentials" means your Betfocus User ID and access password.
- c. "Betfocus Rules" means any rules from time to time propagated by Betfocus in respect of the Betfocus Website and its use, and include:
 - These General Terms & Conditions; and
 - The Betfocus Wagering Rules.

"Betfocus Website" means our wagering website located at <https://www.bet-focus.com>

3. Any references to "you" or "your" in these General Terms & Conditions is a reference to a Betfocus Customer.

4. Any references to "we", "us" or "our" in these General Terms & Conditions is a reference to Betfocus.

5. By opening a Betfocus Customer Account, you agree to be bound by the terms and conditions set out hereunder and the Betfocus Wagering Rules.

6. These General Terms & Conditions shall be governed by, and construed in accordance with, the Laws of the State of New South Wales and, in the event of any dispute arising from or in connection with these General Terms & Conditions, Betfocus and the Customer irrevocably submit to the exclusive jurisdiction of the courts of New South Wales.

7. You agree that it is your responsibility to pay any tax or duty imposed on you by any competent authority in connection with your wagering activity.

About Betfocus

A. 'Betfocus' is the trading name of BETFOCUS PTY LTD ACN 668 993 379

B. You agree that Betfocus offers a wagering service whereby Customers have the ability to place a bet with the possibilities of a win or a loss.

C. Betfocus is licensed by Greyhound Welfare and Integrity Commission [GWIC] and regulated by the New South Wales Office of Liquor Gaming & Racing to accept wagers via the Internet and the telephone 24 hours a day.

Customer Identification

1. Identity Verification Requirements

a. Under Australian law including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the Australian Rules of Racing, you are required to verify your identity in order to use your Betfocus Customer Account.

b. Betfocus requires that all Customers successfully verify their identity by the earlier of:

- Three (3) days of opening their Customer Account; or
- Withdrawing any funds from their Customer Account.

c. If you have not successfully verified your identity by the time set out in the preceding clause, your Betfocus Customer Account will be suspended indefinitely during which period you will not be able to access wagering functionality or perform any banking functions. Please note that any wagering transactions successfully placed prior to the suspension of your Betfocus Customer Account will stand.

d. In order to verify your identity, you may be required to provide additional information or upload documentation including, without limitation:

- A current Australian Driver's Licence;
- A current Australian Passport; and/or
- A utility bill (no more than three (3) months old) on which the name and address used for registration of the Customer Account is prominently displayed.

e. If you are required to provide additional documentation in accordance with the preceding Clause, you may also be required to provide originals or certified copies where necessary.

2. Third-Party Identity Verification Services

a. Betfocus may engage a third-party to provide identity verification services in order to more efficiently and comprehensively verify the identity of Betfocus Customers.

b. Your personal information may be supplied to any third-party engaged by Betfocus to provide identity verification services.

c. The process of verifying your identity may involve checking your personal information against third-party and government databases and/or credit headers.

Management of Your Customer Account

1. Customer Information

a. You are responsible for ensuring that all personal information in your Betfocus Customer Account is kept current. You must notify us immediately if any of your personal information changes.

- b. You agree that, by opening a Betfocus Customer Account, we may use your personal contact information (including your phone number and you're emailing and mailing addresses) to keep you informed about Betfocus products, promotions, services and events from time to time.
- c. Except as required by law, we confirm that we will not sell or distribute your personal information to any third-party without your prior consent. There are limited circumstances where we may be required to provide a third-party with access to your personal information including, without limitation, where a regulatory authority or sports controlling body requests said access for the purposes of an investigation or as part of an integrity protocol. In the event that we are required to provide a third-party with access to your personal information, we will only provide said access to the extent necessary to comply with the request or demand of the relevant regulatory authority or sports controlling body.

2. Customer Credentials

- a. You are responsible for ensuring that your Customer Credentials are kept confidential. If you suspect that the confidentiality or security of your Customer Credentials have been compromised, you should notify Betfocus immediately.
- b. You are able to update your password via the Betfocus Website, or via the telephone provided that your identity is able to be verified by the Betfocus operator.
- c. If you have updated your password, Betfocus reserves the right to reject or invalidate any subsequent transaction made or attempted to be made using your former Customer Credentials.

3. Activity in Customer Account

- a. You will be responsible for any and all activity in your Betfocus Customer Account.
- b. Any wagers submitted via the Internet using a Betfocus Customer Account, or via the Telephone having quoted a Betfocus Customer's access credentials, will be deemed to have been validly submitted by the relevant Customer and, once accepted, may not be modified, cancelled or voided except at the sole and absolute discretion of Betfocus Management.
- c. You will not attempt to use the Betfocus Website to deliberately transfer money from one Customer Account to another by attempting to match the bets of another Customer Account holder through collusion.

4. Errors & Miscalculations

- a. We reserve the right to annul, void or reverse any transaction subject to any error or miscalculation.
- b. You will inform us as soon as you become aware of any error or miscalculation in the processing or settling of any transaction in your Betfocus Customer Account.

Customer Conduct

1. Creation of Accounts

- a. In order to open a Betfocus Customer Account, you must be aged eighteen (18) years or above.
- b. You must not open, or attempt to open, a Betfocus Customer Account using another person's identity or personal information.
- c. You must not access, operate or use, or attempt to access, operate or use, another person's Betfocus Customer Account.
- d. We may, in our sole and absolute discretion, impose any limits or conditions on any Customer Account that has been opened on a device or network that is shared (including within a particular residential address) or otherwise unsecured.
- e. Except where expressly authorised by Betfocus Management, you may not have more than one (1) Betfocus Customer Account.
- f. If we discover that more than one (1) Customer Account has been opened on your behalf, we will immediately close the additional Customer Accounts and, if at that time your first-opened Customer Account is:
 - i. Open and unrestricted, we will transfer any funds in said account or accounts, as well as any eligible pending transactions, to the first-opened Customer Account.
 - ii. Closed or restricted owing to your self-exclusion, your first-opened Customer Account will be permanently closed, any pending bets in the additional account or accounts will be immediately voided, and any funds in any of your Customer Accounts will be refunded to you.

2. Use of Your Customer Account

- a. Your Customer Account is for your personal use only. You must not permit another person to access your Customer Account nor use your Customer Account on behalf of, or for the benefit of, another person or persons.
- b. You will not in any way disguise, interfere with, or prevent or inhibit us from identifying, the IP address of the device you are using to access the Betfocus Website.
- c. You will not make offensive or potentially defamatory or inflammatory remarks in connection with the Betfocus Website.
- d. You will not be abusive or threatening towards Betfocus staff in all of your dealings and communications with Betfocus.

3. Breach of Betfocus Rules

- a. If we believe that you have breached the Betfocus Rules, or otherwise observe unusual, improper or suspicious activity in your Customer Account, we may, in our sole and absolute discretion, do one or a combination of the following:
- i. Suspend or close your Customer Account (either temporarily or permanently);
 - ii. Impose restrictions on your Customer Account including preventing you from accessing said account or otherwise limiting or withdrawing certain functionality such as banking or wagering;
 - iii. Require you to complete an account rectification and/or re-activation process;
 - iv. Require you to provide any information necessary for us to conduct any inquiries necessary in order to verify your compliance with the Betfocus Rules (regardless of whether you have previously provided such information) including, for example a statutory declaration regarding prior conduct, identification information, an undertaking regarding future conduct, or an authority to verify certain information with your financial institution; or
 - v. Cancel, void or reverse any bets or transactions which were completed in contravention of the Betfocus Rules (and, in such an event, any winning funds will be forfeited to, and retained by, Betfocus without any liability on our part).
 - vi. Require you to provide Betfocus with the last 3 months of bank transactions from the account you used to Deposit into Betfocus. This Bank statement must not be redacted in anyway.

Banking

1. Deposits

- a. You are able to fund your Customer Account by the following means:
- i. Debit Card, PAY ID & Apple Pay
 - b. Betfocus reserves the right to remove or restrict a Customer's access to the abovementioned payment methods for Customers who reside outside of Australia.
 - c. If you use a debit card to fund your account, we may require that you provide us with a legible copy of the front and back of the relevant card. When sending a copy of the card, the middle 8 digits of the card may be redacted for security purposes.

2. Withdrawals

- a. All deposited funds must be turned over at least once before they will be able to be withdrawn.
- b. All deposited funds must clear prior to any withdrawals being processed.
- c. You must have had your identity successfully verified before you will be able to withdraw funds from your Customer Account.

d. Withdrawn funds will be paid to Australian financial institutions only.

3. Transaction Fees

a. We do not charge our Customers transaction fees in respect of deposits or withdrawals.

b. We may pass on any charges applied by our bank in relation to transfers made to overseas Bank accounts.

c. You may be charged a transaction fee by your financial institution for which it is your responsibility to pay.

Responsible Gambling

1. Betfocus does not allow persons under eighteen (18) years of age to open or hold a Betfocus Customer Account. If your children have access to the device that you use to access any of our wagering channels, we strongly recommend that you install parental control software to prevent them from gaining access and protect them from harm.

2. Betfocus does not actively or directly promote its services to individuals under the age of eighteen (18), nor to any Customers or persons who have requested to be removed from mailing or marketing lists or who have self-excluded or suspended.

3. We use all reasonable endeavours to help our Customers maintain control of their wagering and to protect vulnerable persons from gambling harm. If you are vulnerable to gambling harm or are having difficulty controlling your wagering, we strongly urge you to utilise the Responsible Gambling tools available on the Betfocus Platform (or by contacting us).

4. If you are a Customer that has previously self-excluded from Betfocus, you must not subsequently attempt to open another Customer Account. Betfocus makes all reasonable efforts to prevent the creation of duplicate Customer Accounts, however, if you are successful in opening a duplicate Customer Account, you accept full responsibility and liability for your actions and for all activity on each of your Customer Accounts including, without limitation, any wagering losses.

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