

RULES OF GAMBLING

These Rules of gambling (hereinafter - Rules) have been developed to communicate legislative acts of the Russian Federation regulating activities related to the organization and conduct of gambling and containing mandatory requirements and limitations applied to a gambling organizer to visitors of AO SportBet's gambling establishments and to be observed in these establishments.

Gambling is run by AO SportBet in strict compliance with the Civil Code of the Russian Federation, Federal Law of December 29, 2006 No. 244-FZ "On the State Regulation of Activities Associated with the Organization and Conduct of Gambling and on Amending Individual Legislative Acts of the Russian Federation" with amendments introduced by Federal Laws of July 21, 2014 No. 222-FZ and of July 22, 2014 No. 278-FZ "On the Introduction of Amendments to the Federal Law 'On the State Regulation of Activities Associated with the Organization and Conduct of Gambling and on Amending Individual Legislative Acts of the Russian Federation' and Individual Legislative Acts of the Russian Federation", Federal Law of July 23, 2013 No. 198-FZ "On the Introduction of Amendments to the Federal Law 'On Physical Fitness and Sports in the Russian Federation' and Individual Legislative Acts of the Russian Federation in Order to Prevent Illegal Influence on Results of Official Sporting Events", and in compliance with the requirements of Federal Laws of July 27, 2006 No. 152-FZ "On Personal Data", of August 07, 2001 No. 115-FZ "On Counter-acting Legalization of Proceeds from Crime, and Terrorist Financing", and the Tax Code of the Russian Federation.

MAIN TERMS AND DEFINITIONS

Wager – a game of chance in which the outcome of a risk-based agreement on winnings which the Wager Participant and the Wager Organizer entered depends on an event of which it is uncertain whether it will occur or not, and does not depend on the Wager Participant's actions or the Wager Organizer's actions.

Line – a set of events in regard of which it is not known whether they will occur or not, that does not depend on the Wager Participant's action or the Wager Organizer's actions and that indicates the possible outcomes of these events, the odds for calculating the results for the possible outcomes of these events, as well as information about the date and time of the events and the moment (conditioned by the date and time).

Tokens issued by the gambling establishment are the electronic points (the points). At the cash desk of the bookmaker's office, the Wager Participant is given the tokens of the gambling establishment in exchange for the placed bets as the Participant concludes the agreement on winnings (wager agreement). The RFID Card (hereinafter, Registration Card) issued after placing a bet The Registration Card is considered as a confirmation of conclusion of the agreement on winnings (wager agreement). The Registration Card serves as an ID of the Participant of gambling at a gambling establishment and contains information about the electronic points assigned to the Wager Participant. For the purposes of betting, the exchange rate is 1 ruble = 1 electronic point. The Participant of gambling has the right to terminate the agreement on winnings prior to the moment the Wager Participant has selected an event. In such case, the Registration Card shall be returned to the Gambling Organizer, while the Gambling Organizer shall perform the exchange operation at the rate of 1 electronic point = 1 ruble and return the placed bet to the Gambling Participant.

Step is an electronic point or a sum of electronic points that serve as a requirement to reveal the outcome of the forthcoming event. The step can be made only by the means of a token and is not a monetary unit given to the Wager Organizer (a step is not a bet).

Wager Organizer – Joint Stock Company AO "SportBet", License No. 1 dd. April 6, 2009, issued by the Federal Tax Service of Russian Federation for: "Activities related to the organization and conducting of gambling in bookmaker's offices and totalizators", the license is valid: indefinitely.

Wager Participant – a visitor of a gambling establishment of eighteen or more years of age who has given consent to wagering terms and transferred monetary funds to a Wager Organizer employee which serves as a requirement for participation in gambling (i.e., placed a bet) according to these Rules of Bet Acceptance and Winnings Payout established by the Wager Organizer.

Agreement on Winnings – a document in writing that confirms that the Wager Participant has acknowledged the Rules of Bet Acceptance and Winnings Payout approved by the Gambling Organizer and agrees to provide the Wager Participant's personal data for processing in accordance with the requirements of legislation in power.

Bet – monetary funds transferred by the Wager Participant to the Gambling Organizer at the cash desk of the bookmaker's office that serve as a requirement for participation in gambling according to the Rules established by the Gambling Organizer. The bet received by the gambling organizer is exchanged for the tokens issued by the gambling establishment, the electronic points.

Event is any occurrence or a sequence of occurrences, the result of which is unknown and does not depend on the Gambling Organizer's, its employees', or Wager Participant's actions, on the outcome of which the Gambling Organizer offers to make a wager. Upon having placed a bet and made a wager, the Wager Participant independently selects the event.

Outcome is the result of an event.

Winning Odds – rates provided by the Wager Organizer for various event outcomes, depending on which, after the event outcome has been established, the amount of Wager Participant's winnings is determined.

MAIN TYPES OF WAGERS

Wager by "Single" rules – prediction of a separate outcome of one event;

Wager by "Accumulator" rules – simultaneous predictions of several outcomes of completely independent events;

Wager by "System" rules - prediction of a complete combination of accumulators of a specified size from the predetermined quantity of event outcomes;

Wager by "Single on Combination" rules – prediction of one event on condition that these Rules are observed.

Wager by "Express Bet" rules – prediction of six or less events that are part of the wager (Line) on condition that the Rules are observed;

Wager by "Super Express Bet" rules - prediction of events that are part of the wager (Line) on condition that the Rules are observed;

Wager by "System on Combination" rules – prediction of 60 or less events that are part of the wager (Line) on condition that the Rules are observed;

Wager by "Express Bet 2" rules – prediction of five or less events that are part of the wager (Line).

Wager by "Super Express Bet 2" rules – prediction of events that are part of the wager (Line). The result of "Super Express Bet 2" wager is determined according to individual odds. This type of wager is available only in case of occurrence of a relevant event in wagering by "Single on Combination" rules.

Wager by "Super Express Bet 8-11" rules – prediction of a sequence of 8, 10, or 11 events that are part of the wager (Line) on condition that these Rules are observed.

Wager by "System+ on Combination" rules – prediction of the entire sequence of events that are part of the wager (Line) on condition that these Rules are observed. Gambling participants from whom the bets on official sporting events are accepted are tracked according to the procedure established by the Government of the Russian Federation.

Wager by "System+" rules - prediction of the entire sequence of events that are part of the wager (Line) on condition that these Rules are observed.

ATTENTION

The Wager Organizer accepts bets and pays out winnings only if the gambling Participant has provided an identification document.

Payout on any bets is equal to the sum of winnings minus the difference between the sum of winnings and the monetary funds that serve as the wager participation condition.

When paying out the winnings, the Wager Organizer withdraws income tax following the procedure established by the tax and levy legislation of the Russian Federation.

The Wager Organizer informs the All-Russia Sporting Federation for the corresponding sport and the authorized federal government agency supervising activities related to the organization and conduct of gambling on winnings paid out or to be paid out based on results of wagers made on official sporting events that have ended up with the least probable result or outcome in accordance with the procedure established by the Government of the Russian Federation and in compliance with the legislation of the Russian Federation on personal data and commercial secret.

Such information is provided in accordance with the procedure established by the Government of the Russian Federation and in compliance with the legislation of the Russian Federation on personal data and commercial secret.

The Wager Organizer accepts bets on events that do not depend on the actions of either the Wager Participant or Wager Organizer, in regard of which it is not known whether they will occur or not. The Wager Organizer has the right to start accepting bets on any events meeting the criteria specified in this item of the Rules except for the bets on outcomes of events that depend on actions related to the organization and conduct of other gamblings and any lotteries (except for international lotteries conducted according to international treaties of the Russian Federation and All-Russia state lotteries) as well as bets on wagers whose outcomes depend on the changes of a foreign currency exchange rate to the currency of the Russian Federation or other foreign currency, results of other games of chance and any lotteries

(except for international lotteries conducted according to international treaties of the Russian Federation and All-Russia state lotteries).

The Wager Organizer has the right to start accepting bets on any events meeting the criteria specified in this item of the Rules.

The development and outcomes of events on which bets have been accepted, as well as the results of wagers made, are presented on special equipment performing the accounting, processing of bets, registering gambling results and calculating sums of winnings to be paid out as the aggregate of text, pictures, symbols and numbers.

Prior to transferring monetary funds that serve as a condition for participation in a game of chance to the Wager Organizer, the Visitor of a gambling establishment must provide an identification document that confirms his/her age and sign the agreement on winnings.

Subject to statutory bars, the disagreement of the Visitor of a gambling establishment with these Rules of gambling, rules of visiting or rules of bet acceptance and winnings payout, both in whole or in any part thereof, including as expressed as a refusal to provide a document identifying his/her person and confirming his/her age, and then to sign the agreement on winnings, constitutes refusal to wager. The monetary funds of the Visitor of a gambling establishment who has refused to sign the wager rules are not accepted, and the wager is considered not made.