

Terms of Service

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By agreeing to the Terms of Service, you certify that you are over the age of 18. Bet Squad is a product provided by iTech Gaming Ltd (“iTech Gaming”). iTech Gaming reserves the right to retain any funds in your Account if you are unable to prove that you were 18 at the time the Account was created. iTech Gaming will endeavour to verify your age automatically, but if we are unable to make this verification, you may need to provide iTech Gaming with documentation that proves your age and identity, before deposits or withdrawals can be made from your Bet Squad Account.

1. Introduction

- 1.1. When signing up to this Service (the “Service”) provided on mobile applications, you (the “User”) enter into an agreement with iTech Gaming Ltd (“iTech Gaming”), this is UK Company number 10668656 Registered at Grenville Court, Britwell Road, Burnham, Bucks, SL1 8DF, United Kingdom. These Terms of Service govern the relationship between you and iTech Gaming and remain applicable when you are playing a game which is licensed by the UK Gambling Commission
- 1.2. iTech Gaming have been awarded a Combined Remote Operating License on the 7th June 2018 with a license number 000-050996-R-328715-001. This license contains Remote Betting Intermediary, Remote Linked gambling software and Remote Pool betting. iTech Gaming is regulated by the UK Gambling Commission (www.gamblingcommission.gov.uk).
- 1.3. This Agreement establishes the Terms of Service for the contractual relationship between iTech Gaming and any person registering with the company, known as a “User”. Each user is required to accept these terms of Service when registering for an Account with Bet Squad (“Account”) and is bound by them throughout the existence of the relationship.
- 1.4. When you are playing games operating under a license issued by the UK Gambling Commission (“UKGC”) or any other relevant regulatory body in any other jurisdiction in which the Service is provided which governs Gambling, these current Terms of Service govern your relationship with the Service and your registration is effectively with iTech Gaming. iTech Gaming is responsible for the processing of deposits and withdrawals.
- 1.5. iTech Gaming reserves the right to change these Terms of Service including any of the Game specific rules at any time. The User must always re-confirm acceptance before any amendments come into effect. The date of the last update at the top of this page provide the User with information about when the last amendments have been made. Should the User no longer wish to continue using the service, due to any changes, he/ she can withdraw all available funds and close the Account.

- 1.6. The contractual relationship is made between the registered User and iTech Gaming, and is governed by these Terms and by the laws of the United Kingdom and any other relevant laws in a jurisdiction in which the Service is provided.
- 1.7. The parties agree that any dispute, controversy or claim arising out of or in connection with these Terms of Service, or the breach, termination or invalidity thereof, shall be submitted to the exclusive jurisdiction of the UK courts.
- 1.8. It is the Users responsibility to ensure that he understands and abides by all relevant National and International laws governing online gaming. It is also the Users responsibility to ensure that it is legal to participate in online Gambling from within the country of residence.

2. Account Rules

- 2.1. On opening an account the User verifies that they are at least 18 years of age and are resident in the United Kingdom.
- 2.2. The User will provide correct information for the User Profile, which will include Name, Address, Date of Birth and other personal information. This information will be used to verify User identity as required against Know Your Customer and Anti Money Laundering standards.
- 2.3. The User will only use debit/ credit cards that they are authorised to use.
- 2.4. The User warrants that all funds are legally obtained, and will not use Bet Squad in regards to illegally gained funds.
- 2.5. The User will not be acting on behalf of any third parties.
- 2.6. The User may only hold one account with Bet Squad. If the user realises that they have more than one account they will notify iTech Gaming immediately. Failure to comply may mean the offending Accounts will be blocked.
- 2.7. The User acknowledges that the Bet Squad product is a gambling product, and as such can win or lose real money by taking part.
- 2.8. The User will be required to create a password and User name on Account opening.
- 2.9. The User must keep these details secret at all times, and should not share these with anyone.
- 2.10. iTech Gaming will not be responsible for any losses on an Account, should the above details be disclosed, whether or not this was unintentional.
- 2.11. When a Bet is placed through a User Account it will be deemed to have been placed by the User and thereby accepted.
- 2.12. If an Account remains inactive for a period of 12 months iTech Gaming reserves the right to charge an Inactive account fee of £5 per month or 5% of the overall balance whichever is higher. If the account balance is lower than £5 then the charge will reduce the balance to 0, the account will be closed and no further charges will apply. Prior to charging any administration fees the User will be notified, so that they will have the opportunity to reactivate the account or withdraw funds.

- 2.13. If an account remains inactive for a period of 30 months it will be viewed as a dormant account. If we are unable to reach you, if required in accordance with the applicable laws, iTech Gaming may transfer your remaining balance to the relevant regulatory body.
- 2.14. iTech Gaming reserves the right to close any Users account. Any Bets that have been placed prior to the closing of the account will remain Active. Prior to closing the Account iTech Gaming will advise the User any balance so the player can request withdrawal of funds.
- 2.15. A user may close their account at any time, by contacting support@bet-squad.co.uk If the reason for closing the account is for reason of self-exclusion or responsible gaming, the User should notify iTech Gaming accordingly.
- 2.16. The User agrees that any funds loaded to the Bet Squad Wallet and subsequently used to make a Bet will not be “charged back”. In the event of funds being “charged back” iTech Gaming reserves the rights to reverse transactions for any Bet affected by the charge back value.

3. Customer Funds

- 3.1. iTech Gaming is required by the terms of our Remote Operating License to inform you about how we hold funds which you deposit with us for the purposes of using our Services, and the extent to which funds are protected in the event of insolvency.
- 3.2. <http://www.gamblingcommission.gov.uk/Consumers/Protection-of-customer-funds.aspx>
- 3.3. iTech Gaming holds customer funds in a separate account to company funds. This is designed to protect Users funds, although there is no guarantee that all funds will be repaid. This meets the Gambling Commissions requirements for the segregation of funds at the level of Basic Protection.
- 3.4. There are no set up charges for opening an Account. All deposits and withdrawals from an Account will be made in GBP (British Pounds Sterling). Deposits will pay no interest. The User will only make payments into an Account from a payment source where he/ she is the named Account holder.
- 3.5. Deposits can be made into the account by Credit or Debit card. Making a deposit will trigger a Know Your Customer and Anti-Money Laundering procedure. The name of the User will be checked against the card holder, and additional checks will be made to ensure that the User is over 18 and are not subject to any Anti-Money Laundering proceedings. If we are unable to make the relevant verifications, we may ask for additional information and/ or documentation until we can suitably verify your details. If we are unable to make this verification we will reject the deposit and funds will be returned. Any charges levied by the payment provider will be deducted from the reversed amount.
- 3.6. iTech Gaming reserve the right to make charges to cover the cost of transaction by the Payment provider. For depositing funds, this will be 2.05% of the deposit

amount plus 10p. For withdrawing funds this will be a fixed fee of £1. iTech Gaming reserves the right to amend or withdraw this amount via our Terms of Service. As with any change in Terms of Service, the User will be asked to acknowledge and agree to these changes, or can close the account.

- 3.7. Minimum deposits will be £10 GBP. Minimum withdrawals will be £10 GBP unless closing the account, whereby a lower amount can be returned to the User. Any withdrawals should be made via the same card used for depositing funds. If you require the withdrawal to be made to a different account or card, iTech Gaming reserves the rights to request information/ documentation to verify ownership of the relevant account or card.
- 3.8. Funds deposited will be made available in the form of a Bet Squad wallet, for the purposes of making bets with other Bet Squad Users.
- 3.9. A User may not sell, transfer or acquire an Account from any other User.
- 3.10. Deposits made to the Bet Squad product will appear on your statements as Bet Squad.
- 3.11. A User can view a statement of his account via the mobile application, which will show all transactions including deposits, withdrawals and any bets made, including win's and losses. If the User notices any errors in this statement they should report this to iTech Gaming immediately, in order for the error to be rectified. This should be done within 45 days of the error.

4. Game Rules

- 4.1. A Bet will be defined as an agreement made between two or more Users, independent of iTech Gaming.
- 4.2. The Bet will include details such as Winning Conditions (how to win the bet), Stake (amount to bet) and Odds (amount of return) for the Bet.
- 4.3. iTech Gaming is acting as an intermediary between Users, and will not verify the validity of any Bet.
- 4.4. A User will make their own choice about who to bet against, and this is not in any way influenced by iTech Gaming.
- 4.5. A Bet will be made online via the Mobile Application.
- 4.6. A Bet can only be made if the User has sufficient funds in their Bet Squad wallet.
- 4.7. When a User issues a Bet, the committed stake will be deducted from the Bet Squad wallet.
- 4.8. If the User is creating the Bet, the initial User will choose the values of all elements of the Bet.
- 4.9. If the User is accepting a bet from someone else, they acknowledge that they have confirmed all details of the Bet and are happy to accept the terms of the Bet.
- 4.10. iTech Gaming will not be responsible for the contents of any Bet.

- 4.11. iTech Gaming will not question the relevance of any bet and will not be responsible for any mistakes made when setting up the Bet.
- 4.12. Once the Bet is confirmed by the other User(s), the Bet is viewed as accepted and Locked In (this means that no changes can be made, and the bet cannot be withdrawn).
- 4.13. A User can place a Bet before a game. If the Bet is not accepted prior to commencement of the game, the Bet will automatically expire.
- 4.14. If a Bet has not been accepted by the other parties, a User can withdraw the bet immediately, and with no charge. If the Bet has been accepted by all other Users the Bet will be viewed as Locked In and the User will not be able to withdraw the Bet.
- 4.15. The Bet will be governed by the Terms of Service in place at the time of the Bet being accepted.
- 4.16. The User will be notified on the conclusion of any Bet and whether they have won or lost the Bet, along with the Value of the Win or Loss, and any Bet Squad fee.
- 4.17. iTech Gaming will look to resolve the Bet according to publicly available information available at the conclusion of the Bet Period. A Bet Period will be deemed concluded once the Winning Conditions have been met.
- 4.18. While iTech Gaming and third parties used to provide Services will make reasonable efforts to include accurate and up to date information, in all cases, when settling a bet, iTech Gaming will declare a result which will be viewed as the final outcome for a Bet, irrespective of any official results/ information that may be contradictory.
- 4.19. iTech Gaming reserves the rights to reverse any Bets that are settled incorrectly at their sole discretion.
- 4.20. iTech Gaming will deduct an administration fee of 5% of the winnings of the Bet, and the remaining funds will be paid into the winning User's Bet Squad wallet.
- 4.21. When the User makes or accepts a Bet they acknowledge that they have read and understood in full the Terms of Service.

5. Responsible Gaming

- 5.1. A User will be asked to choose a relevant limit when making their first deposit. This will take the form of a maximum deposit amount per week or month. The User may choose to set "no maximum limit". In the case of "no maximum limit" being set the User warrants that they will gamble responsibly in relation to the Service.
- 5.2. A User will be able to adjust the limits on their Account at any time. If the User is requesting an increase in the limit, this will have a cooling off period of 72 hours, and the User will be required to acknowledge the increase for a second time. If the User is requesting a decrease in the limit, this will be immediate.
- 5.3. A User can self-exclude himself/ herself from playing for a set period of time or indefinitely via the application or via email to support@bet-squad.co.uk In order to

re-activate an Account after expiry of an exclusion period the User must contact customer support to unlock the Account. iTech Gaming reserve the right to decide whether or not to unlock the Account, keeping in mind the User's best interests and Responsible Gaming.

- 5.4. iTech Gaming reserves the right to impose deposit or Gambling limits and/ or terminate a Users Account if It is deemed that the User is not gambling responsibly in association with the Services provided.

6. Liability

- 6.1. All Users will use the Bet Squad application at their own risk. The Service is provided without any warranty whatsoever, whether express or implied.
- 6.2. iTech Gaming will not accept liability for any damages, liabilities or losses that may arise in connection with the use of the Service.
- 6.3. iTech Gaming (including employees and Directors) will not be liable for any loss, including loss of winnings which may result from any error made by you or by us.

7. Severability

- 7.1. If any provision of these Terms of Service is deemed to be illegal or unenforceable, such provision shall be severed from these Terms of Service and all other provisions shall remain in force.

8. Complaints Policy

- 8.1. As iTech Gaming is acting as an intermediary between two users, we will offer both Users an option to reverse a bet. If both Users are in agreement, this bet will be reversed and any relevant funds returned to each User. iTech Gaming will retain the Bet Fee for any reversed transactions.
- 8.2. If the Users are not in agreement, or there is a complaint with the Service itself, a complaint may be escalated by sending an email to Customer Support on support@bet-squad.co.uk iTech Gaming will look to resolve any issues by providing feedback within 2 weeks. If a complaint may take longer than 2 weeks to resolve, we will ensure that we write to you within 2 weeks to detail the expected time frames.
- 8.3. Should the User still not be satisfied, it is possible to escalate the complaint to an Alternative Dispute Resolution entity (IBAS) by sending an email to adjudication@ibas-uk.co.uk

- 8.4. You can contact IBAS at Independent Betting Adjudication Service, PO Box 62639, London, EC3P 3AS. Telephone 0207 347 5883. Complaints should not be escalated to IBAS unless all other options have failed to provide a resolution.
- 8.5. In case of dispute resolution the decision of IBAS will be considered final.

9. Termination

- 9.1. iTech Gaming may, without any notice, withdraw your access to the Bet Squad product. This can include account closure or suspension. We may also decide not to open an account for any User if we believe the User may have, or intend to breach any of the other Terms herein.

10. User Data

11. Age Verification

- 11.1. By agreeing to the Terms of Service, you certify that you are over the age of 18.
- 11.2. iTech Gaming reserves the right to retain any funds in your Account if you are unable to prove that you were 18 at the time the Account was created.
- 11.3. iTech Gaming will endeavour to verify your age automatically, but if we are unable to make this verification, you may need to provide iTech Gaming with documentation that proves your age and identity, before deposits or withdrawals can be made from your Bet Squad Account.
- 11.4. On opening an account the User verifies that they are at least 18 years of age and are resident in the United Kingdom.

12. Anti Money Laundering & Know Your Customer

- 12.1. The User will provide correct information for the User Profile, which will include Name, Address, Date of Birth and other personal information. This information will be used to verify User identity as required against Know Your Customer and Anti Money Laundering standards.
- 12.2. The User warrants that all funds are legally obtained, and will not use Bet Squad in regards to illegally gained funds.
- 12.3. iTech Gaming reserves the rights to retain any funds that are believed to be associated with any criminal behaviour. We will comply with any relevant court order from the relevant authorities.

13. Bet Squad Chat

- 13.1. A chat function is available in public on each match, and in private between groups of Users.
- 13.2. iTech Gaming will not be held liable for any communication between members.
- 13.3. Any misuse of the chat function is strictly prohibited. iTech Gaming reserves the rights to ban a User from the chat function if they misuse these channels. This will include foul and abusive language, disrespectful or inappropriate comments.
- 13.4. If a User is unhappy about any comments in chat please contact us at support@bet-squad.co.uk
- 13.5. iTech gaming will monitor all chat channels within Bet Squad, and take remedial action as required. This may include passing on information to the relevant authorities.

14. Customer Support

- 14.1. Users may contact our Customer Support at any time via email at support@bet-squad.co.uk where we will look to resolve any issues for you. Our response time will be 72 hours in normal circumstances. If for any reason we believe that it may take more than 72 hours to respond fully, we will make a minimal reply in this period, and advise of expected time frames.