

FATBET PTY LTD ACCOUNT TERMS AND CONDITIONS

Last updated: 17 March 2026

Important Terms and Conditions

1. You acknowledge and agree that:
 - a) Betting involves the possibility of losing money. You voluntarily acknowledge, agree and accept this.
 - b) You must be the only person who operates, uses or benefits from your Account. No third party can directly or indirectly operate, use or benefit from your Account.
 - c) You will provide additional information that we may request from you (as described in the Client Identification and Information Requirements section of these Account Terms and Conditions or elsewhere in our Ts & Cs).
 - d) If you breach our Ts & Cs, your winnings may be voided and there may be other consequences (as described in the Client Identification and Information Requirements section of these Account Terms and Conditions or elsewhere in our Ts & Cs).
 - e) Maximum payout limits and dividend limits apply (as described in the Maximum Payout Limits and Dividend Limits section of these Account Terms and Conditions or elsewhere in our Ts & Cs).

General

2. You enter a contract with us on the terms set out in our Ts & Cs when you:
 - a) open an Account;
 - b) use your Account;
 - c) make a deposit to your Account;
 - d) request a withdrawal from your Account;
 - e) place a bet with us;
 - f) receive winnings to your Account;
 - g) use a Bonus Bet;
 - h) enter a Promotion; and
 - i) access our Platforms in any direct or indirect way.
3. You agree that:
 - a) Each of the contracts referred to above is a separate contract on the terms set out in our Ts & Cs (as in force at the relevant time).
 - b) You have a separate and continuing contract with us on the terms set out in our Ts & Cs (as amended from time to time) commencing from the point in time when any of the matters in clause 2 occur. You agree that obligations that could reasonably survive termination of this contract do survive termination of this contract.
4. You agree that:
 - a) We can (at our discretion acting reasonably) treat a breach by you of any of the contracts referred to in clause 3 be a breach of all contracts referred to in clause 3;
 - b) We can amend the Ts & Cs from time to time and the current Ts & Cs are those published on our Platforms.
 - c) If you do not agree to our Ts & Cs, you have the choice to not open an Account, to close your Account, to not access or use our Platforms, or to not otherwise enter a contract with us.
 - d) You may close your Account at any time. If you close your Account, any contracts yet to be concluded remain operative until they conclude, for example the resulting of a bet (unless any or all of those contracts are voided by us).
 - e) Your contracts with us are governed by and construed in accordance with the laws of the Jurisdiction.
 - f) You agree to the exclusive jurisdiction of the Courts and Tribunals of the Jurisdiction.
 - g) Information you input into our Platforms constitute terms of your relevant contract with us once our Platform communicates confirmation to you, for example bet details once you receive bet confirmation. To the extent of any inconsistency between the confirmation you

receive on our Platform and the Ts & Cs, the Ts & Cs prevail, for example, the maximum payout limits and dividend limits in our Ts & Cs prevail over the bet confirmation.

- a) Where any matter in our Ts & Cs is expressed as requiring our approval that means a specific communication in writing between you and us such as an email. Approval does not mean that you opened an Account, or that you otherwise engaged in any activity on your Account.

Definitions

Account means your betting account with us.

Account holder, customer, you, your means the person in whose name the Account with us is held. named a person who has an Account with us.

Bonus means any bonus or promotional bet credit that we may offer or provide to you (at our discretion) such as bonus cash.

Deduction means a deduction as set out in the Deductions schedule of the Racing Rules.

Jurisdiction means the state or territory in which the Regulator shown on the About Us section on our Platforms is domiciled.

Licensing Body means the Licensing Body shown on the About Us section of our Platforms.

Tote/s means the Victorian TAB (VICTAB), the New South Wales TAB (NSWTAB) and the Queensland TAB (QLDTAB).

Platform/s means our website, apps and any other means by which you access our products or services.

Promotion includes a promotional market or enhanced or boosted odds feature that we may offer or provide to you (at our discretion).

Regulator means the Regulator shown on the About Us section on our Platforms.

Ts & Cs, terms and conditions means these Account Terms and Conditions, our betting rules accessible on our Platforms and any similar documents accessible on our Platforms. It does not include our Responsible Code or Policy, our Privacy Policy, or any feature or .

We, us, our means the entity shown in the About Us section and/or footer of our Platforms.

Your Responsibilities

5. You:

- a) must be 18 years of age or older;
- b) must not have and/or operate more than one (1) account with us;
- c) must act in good faith toward us;
- d) must not place a bet if you have information about the bet or event that is not readily publicly available;
- e) must not place a bet if you have information about the event that is inside information;
- f) must not place a bet if you have information which means the a bet is not a fair bet eg. you must not place a bet in your have information involving 'court-siding' or from another bookmaker's data fees;
- g) must be the only person who access, operates or benefits from your Account and your bet/s;
- h) must not be in any way be involved with an undisclosed beneficial owner;
- i) must not be an agent for any other person or entity;
- j) must not borrow or in any way receive money from a third person in respect of the Account or any bet;
- k) must only make a deposit to your Account with a payment method in your name;
- l) must only make a withdrawal from your Account to a payment method in your name;

- m) must not repay or in any other way pay money to a third party in respect of the Account or any bet or any winnings;
 - n) must not work or be involved with a bookmaker (unless approved by us);
 - o) must be a recreational punter;
 - p) must not be a professional punter;
 - q) must not receive or use information from a professional punter or bookmaker;
 - r) must not use any type of automated, systemic, artificial, obscured or computerised method/s including but not limited to a VPN, proxy server or headless browser;
 - s) must not use any automated method to extract data from our transmit data to our Platforms including but not limited to data extraction, scraping and a headless browser;
 - t) you must not abuse, threaten, intimidate or harass any of our staff or representatives and
 - u) must not use your Account in connection with any breach of a law including any criminal law, statute or other law.
6. You:
- a) must keep your personal details with us accurate and up-to-date;
 - b) must notify us of any changes to your personal details;
 - c) must not provide any personal or other information to us that is misleading or inaccurate;
 - d) must keep your username, password or other Account security credential confidential;
 - e) must not share your username, password or other Account security credential with any other person;
 - f) must immediately contact us if your username, password or other Account security credential has been compromised; and
 - g) are responsible for all transactions on your Account.
7. You:
- a) must not be excluded from having an Account or betting with us in any way such as being currently registered with BetStop, subject to a South Australian barring order or self-excluded with us;
 - b) must not open an Account with us or otherwise contract with us using any personal detail that is different to your personal details recorded in the BetStop register if you are currently a BetStop registered individual, for example, if your details in the BetStop register include an email address, phone number or residential address, you must not provide us with any email address, phone number or residential address that is in any way different to that which is currently recorded in the BetStop register even if both details are accurate and up-to-date;
 - c) must ensure that your personal details recorded in the BetStop register are accurate and up-to-date if you are currently a BetStop registered individual.
8. You agree, represent and warrant to us that you have complied in all respects with the matters listed in clauses 5 – 7 of these Account Terms and Conditions, and that these matters are accurate and true.
9. You agree, represent and warrant to us that you have not engaged in any conduct or scheme to circumvent the matters listed in clauses 5 – 7 of these Account Terms and Conditions.
10. You agree, warrant and represent to us that you have not permitted any other person to engage in any conduct or scheme to circumvent the matters listed in clauses 5 – 7 of these Account Terms and Conditions.

Deposits and Withdrawals

11. You may deposit to your Account using the payment methods that we offer from time to time.
12. Deposits to your Account must be turned over at least once prior to withdrawal.

13. When you deposit to your Account by any means including card, or bank transfer, you are purchasing a top up to the balance of your Account.
14. You agree that we are not responsible for any fee that may be charged by a third party such as your bank or other payment provider for any payment method.
15. We may delay crediting deposits to your Account or permitting withdrawals from your Account where we suspect any type of dishonest or fraudulent conduct, unauthorised use of a payment method or breach of any law.
16. You must not charge back or reverse any deposit to your Account without a genuine and lawful reason. If you do so, you acknowledge that that will constitute a breach of our terms and conditions, and that we can deduct any such amount from your Account.
17. You agree that where the valid operation of our Ts & Cs places your Account into a negative balance, that the negative balance becomes a debt that is immediately due and payable to us and that you will repay this amount to us immediately.

Placement and Acceptance of Bets

18. When you make a bet via our Platforms, the bet is accepted after you receive bet confirmation from us.
19. You are unable to change or cancel a bet once the bet has been accepted by us. In limited circumstances at our discretion, we may change or cancel a bet if you inform us as soon as practicable after the bet was placed (but before the event has commenced) that the bet was made in error.
20. In any sporting event where there is a flat line (eg 7.0), and the result falls on that flat number, all bets are void and refunded. Affected Multi Bets will be recalculated excluding that leg.
21. For any multi bet where a leg is voided for any reason, then the multi bet is re-calculated minus that leg. eg. if a tennis player withdraws from a game which was included in a four-leg multi, the multi is revised to a three leg multi.
22. We accept multi bets up to 20 legs, including a combination of racing and sports.
23. Multi bets cannot be placed in dependent events and any multi bet that includes such a bet will be voided.
24. We reserve the right to void any bet accepted by our Platforms that would be considered an online inplay bet on sports under the Interactive Gambling Act 2001 (Cth) and if that occurs, you agree that you are not entitled to compensation beyond a refund of your stake.

Our Reserved Rights

25. We make considerable efforts to ensure our Platforms and markets are accurate, and that our business operates in a fair manner. Save to the extent permitted by law (and only to such an extent) we exclude all warranties (express or implied) and liability for direct, indirect or consequential loss, damage or expense incurred by you. Any claim against us shall be limited in amount to the stake of the relevant bet.
26. We reserve the right to refuse the whole or part of any bet.

27. We reserve the right to close your Account and void a bet where an exception to the minimum bet limits apply.
28. We reserve the right to close your Account at any time.
29. We reserve the right to suspend or close an Account, and void any winnings where you, your associates and any group has had or has attempted to have an unfair advantage against us, engage in any type of dishonest, fraudulent or improper conduct against us or a third party, breached our Ts & Cs, or engaged in any conduct that is contrary to any law, regulation or code that applies to you. This includes but is not limited to:
 - a) manipulation of tote dividends or pools (including for the Totes) or official starting prices;
 - b) placing a bet with inside information;
 - c) placing a bet with information that is not publicly available;
 - d) placing a bet with access to information that is not known by us about any aspect of a bet or event, for example, information from 'court-siding' or information from a data feed that provides information earlier than data feeds that provide information to us; or
 - e) any other type of unfairness which means that your bet is not a fair contest between bookmaker and punter.
30. If any price or market on our Platforms is an error (human, technology, system or data feed), for example a market or bet is displayed on our Platforms with erroneous odds or a market is shown with an incorrect favourite, we reserve the right to cancel or void bets. This may occur before or after the outcome of the bet or event. We will attempt to notify you prior to the commencement of the event where reasonably possible, however you acknowledge that this may be after the bet or event concludes or after winnings are credited to your Account.
31. Where a bet is accepted and/or resulted through our Platform including where winnings are credited to your Account (even where those winnings have been withdrawn), and any aspect of the bet is impacted by our Ts & Cs including but not limited to a maximum payout limit, dividend limit or protest payout, we reserve the right to resettle that bet according to our Ts & Cs. This may include removing or reducing winnings, debiting any relevant winnings from the balance in your Account and/or voiding any bet. You agree that if by doing so this puts your account into a negative balance (for example, if you have made a withdrawal), that you will repay these funds to us immediately and if you don't then that is a debt that is immediately due and payable by you to us.
32. In the event of an official price fluctuation or our price fluctuation changing, we are not compelled to accept any bet at the pre-changed price.
33. If your Account is dormant for three (3) months, we may charge a monthly Account service fee of up to \$20 per month which will be debited from your Account.

Identification and Information Requirements

34. You must provide information to us upon request. Where we request information from you, you must provide that information to us within the time specified in our request. If no time is specified in our request, then you must provide that information to us within seven (7) days.
35. You must provide identification information to us in accordance with our AML/CTF Act obligations and internal policies when you open an Account and at any time thereafter. This may include electronic identification via a third-party identity verification provider, the document verification service (DVS) operated by the Commonwealth Attorney-General's department and/or providing us with copies of your identification documents or certified copies of your identification documents.

36. We reserve the right to request further identification information at any time including additional identification documents, certified copies of identification documents or photographs of you holding your identification documents. Your Account may be suspended or closed if you do not meet our identification or information requirements. You are not permitted to make any withdrawals until our identification requirements are met.
37. You must provide information that we may request about any payment methods such as copies of cards.
38. You must provide source of wealth or source of funds information or documentation that we request.
39. You must advise us if you are or become a politically exposed person or a family member of a politically exposed person.
40. You must provide any information we request from you that relates to our Ts & Cs, your Account, your bet, your deposit, your withdrawal or any other matter.
41. Where we suspect that you have breached our Ts & Cs, we may suspend your account and/or investigate. Upon our request, you agree to provide us with any reasonable information that we request as part of our investigation such as a statutory declaration affirming compliance with our Ts & Cs (witnessed by a JP, Cdec or legal practitioner), additional identification documents, bank statements or payment method statements or any other relevant information. You agree that you must undertake any additional steps to permit us to verify the authenticity of such documents including having documents certified (by a JP, Cdec or legal practitioner), allowing us to contact the person who certified any document and/or posting certified copies or original documents to us.
42. Information that may be relevant to our investigation include but are not limited to your IP address, browser details, device details, device fingerprint, residential address, physical location when you placed a bet, payment details including transactions on any payment method including but not limited to a bank account.
43. You agree that if you do not provide the information requested by us that we may (in our discretion, acting reasonably) conclude our investigation and/or draw an adverse inference from your failure to comply with our information request and other investigation requirements. You agree that this is a material condition of our Ts & Cs, and that this clause is reasonable to ensure the orderly operation of our business, manage our trading risk and liquidity and prevent fraud.
44. If we have reasonable grounds to conclude that you have breached our Ts & Cs, we will communicate this to you. If you do not or are unable to demonstrate that you have complied with our Ts & Cs to our satisfaction (acting reasonably) or where we reasonably conclude that you have breached our Ts & Cs:
 - a) we may (in our discretion acting reasonably) void any pending or resulted bets, void unused bonus bets and promotional offers, void winnings from bonus bets and promotional offers, withhold deposits, claw-back withdrawals and/or suspend or block your account;
 - b) we can withhold any funds in your account until any investigation or dispute are resolved;
 - c) you are liable to us for our financial loss that occurs because of or following your breach of our Ts & Cs;
 - d) you indemnify us against any such loss;
 - e) we can deduct any such fee, loss or expense from your Account; and
 - f) we can withhold any funds in your account until any investigation and dispute are resolved.
45. Our financial loss and expenses can include our investigation expenses of up to \$200 per hour, our legal fees, other operational costs and taxation costs and levies of up to the higher of 7.5% of betting turnover or 50% of revenue (which is an estimate of our overall tax and levy rates).

46. Where our investigation concludes that you have not breached our terms and conditions, we will not deduct any fee, loss or expense.
47. If our actions as a result of your breach of our Ts & Cs places your account into a negative balance (for example, if you have made a withdrawal), you agree to repay these funds to us immediately and if you don't then you agree that this is a debt that is immediately due and payable by you to us.
48. You agree that the standard of proof associated with our conclusion that you have breached our Ts & Cs is the civil standard of proof.
49. If you breach our Ts & Cs or any law, we may report you to any relevant regulator or authority.

Bonus

50. We may offer or provide Bonuses at our discretion.
51. Bonuses are for recreational punters only.
52. You can redeem one (1) Bonus on any event.
53. You cannot have a cash bet and a bet made with a Bonus on the same event.
54. For a winning bet made with a Bonus, winnings are paid excluding the stake. This means that if a bet with a stake of \$100 is placed using a Bonus on a selection paying \$2.50, the net winnings credited to your Account will be \$150, that is, \$250 less the Bonus stake of \$100.
55. If you receive a Bonus as a result of a real money deposit, for example, a deposit match, the deposit (3x) and Bonus (1x) must be wagered prior to withdrawal.
56. Bonuses must be placed on bets with odds of \$1.90 or greater.
57. The maximum winnings payable on any bet made with a Bonus or multiple bets made with a Bonus on the same event is \$1000.

There may be other limitations on our Platforms relating to your use of Bonuses, for example, there may be a limit to the number of legs in a multi bet made with a Bonus.
58. Bonuses cannot be used with Promotions any Promotion (unless the Bonus is explicitly express to be part of the Promotion).
59. A Bonus may expire seven (7) days after the Bonus has been issued if it has not been used or unless otherwise specified.
60. If you attempt to withdraw deposits without turning them over, but you have used a Bonus that is associated with those deposits (for example a Bonus associated with a deposit match), we reserve the right to void the Bonus, , the winnings from a Bonus and/or replace the Bonus stake with a real money stake.
61. Where any Bonus does not meet the requirements set out in this section, you agree that:
 - a) any unresulted bet made with a Bonus can be voided;
 - b) resulted Bonus winnings can be voided and deducted from your Account;
 - c) unused Bonuses can be removed from your Account; and
 - d) your eligibility for future Bonuses can be removed.

Promotions

62. We may offer Promotions at our discretion.
63. Promotions are for recreational punters only.
64. Participation in Promotions is restricted to recreational gamblers only.
65. We may remove the availability of Promotions if you are not a recreational punter (as determined by us acting reasonably).
66. A Promotion can only be redeemed once per event, per Account, per person, per residential address, per IP address and per device.
67. Promotions may be subject to additional terms and conditions.

Responsible Gambling

68. We have various tools available to you to assist you to manage your gambling and gambling spend. This includes tools to allow you to set a pre-commitment limit, close your account, take a break or to self-exclude with BetStop.
69. You acknowledge and agree that you are liable for your actions and all betting activity on your Account and that betting involves the risk of losing your funds.
70. You agree that if you have a gambling problem, that you will not open or operate a betting account or bet with us. By opening or operating a betting account or betting with us, you acknowledge and agree that you do not have a gambling problem. You acknowledge and agree that we are not responsible or liable for any failure in identifying that you have a gambling problem.
71. You can choose to set a pre-commitment limit that limits the amount of funds that can be deposited to your Account in a particular period of time. If you set a pre-commitment limit, you agree that you will not establish or operate another Account or do anything else to circumvent the deposit limit. If you do so you will be fully liable for all activity and bets and you agree to release us from any and all claims and indemnify us in relation to any direct or indirect loss, damage, costs and expenses which we may suffer or incur as a result.
72. You can choose to self-exclude with BetStop – the national self-exclusion register. If you self-exclude via BetStop (or are otherwise excluded from betting with us), you agree that you will not establish or operate any Account with us, place any bets with us or do anything else to circumvent the self-exclusion. If you do so:
 - a) you remain liable for any losses;
 - b) any winnings can be voided;
 - c) open/pending bets will be voided
 - d) you agree to release us from any and all claims; and
 - e) you agree to indemnify us in relation to any direct or indirect loss, damage, costs and expenses which we may suffer or incur as a result;
73. You agree that a temporary or permanent self-exclusion is effective only once you have completed the online or other form, or otherwise been advised by us that the temporary or permanent self-exclusion is effective. If you withdraw your request for self-exclusion before it has become effective, you agree that you are not self-excluded.
74. Once a temporary self-exclusion has expired, you are no longer excluded and can commence to bet with us. You agree and acknowledge that if you wish to request to extend your temporary self-exclusion or request to permanently self-exclude, you must make a new request to self-exclude in the MyAccount section of the app or website, or by telephone or email.

75. You agree that a request for account closure (including a request for permanent account closure or similar words) is not a request for self-exclusion. For a self-exclusion to be effective, you must complete our self-exclusion process.

Privacy Collection

76. We collect personal information from you when you open and operate your Account. We may also collect information from, and disclose information to, third parties such as racing and sporting bodies, regulators, law enforcement, the operator of BetStop or other responsible gambling schemes, and our third-party suppliers including our technology providers, service providers and professional advisors. Some of the purposes for which we do this include offering our products and services, effectively operating our business, ensuring compliance with regulations and laws (including the AML/CTF Act), managing our trading risk and investigating compliance with our Ts & Cs.
77. We may also collect, use and disclose your personal information for secondary purposes related to the primary purpose including in circumstances where you would reasonably expect such collection, use or disclosure and/or for purposes including trading, risk management, integrity, compliance (including compliance with our Ts & Cs), minimum bet laws and other related purposes. We may collect information from our technology providers, other service providers including professional advisors, regulators, racing bodies, sporting bodies and other third parties associated with our products and services. Collection, use and disclosure of such information may include information aggregated by a third party such as our technology provider or professional advisor who is investigating your compliance with our Ts & Cs and the law.
78. By law, you are not permitted to have an Account with us unless you provide certain information to us.
79. Our Privacy Policy contains information about how you can access and seek correction of your personal information held by us or make a complaint about a breach of the Australian Privacy Principles.
80. We may disclose your personal information to overseas recipients via our third-party suppliers. Where this occurs, we will take reasonable steps to ensure your personal information is managed to a similar standard as Australian privacy laws.
81. Any phone calls and other communication with us may be recorded and monitored for compliance or record-keeping purposes.
82. You can opt out of or unsubscribe from direct marketing at any time. Direct marketing opt-out may be channel specific eg. email, SMS, telephone opt outs may operate independently. You can opt out of push notifications via your device.

Maximum Payout Limits and Dividend Limits

83. The maximum payout limits and dividend limits (Collectively, Limits) in this section apply.
84. Where a Limit is applied to your contract with us, you agree that your sole remedy is a refund of the portion of your stake relative to the portion of the winnings that exceed the Limit.
85. Where a bet is impacted by more than one Limit, all Limits apply and the payout resulting from the lowest Limit applies.

86. Where you have placed more than one bet on the same event, each Limit applies in the aggregate to all bets you have placed on that event.
87. We reserve the right to apply Limits in the aggregate across Accounts (including Accounts for different people) where we suspect (acting reasonably) that those people may have acted together in any direct or indirect way, or otherwise breached the Ts & Cs.
88. All maximum payout limits and maximum dividends are expressed in Australian dollars.
89. The maximum payout limit on a single racing event is as follows:

Race Type	Payout Limit
Metropolitan thoroughbreds	\$40,000
Provincial and country thoroughbreds	\$20,000
International thoroughbreds	\$20,000
All harness racing	\$20,000
All greyhound racing	\$20,000

90. The maximum payout limit on a single racing bet is as follows:

Race Type	Win Payout Limit	Place Payout Limit
Metropolitan thoroughbreds	\$20,000	\$5,000
Provincial and country thoroughbreds	\$10,000	\$2,000
International thoroughbreds	\$2,000	\$1,000
All harness racing	\$2,000	\$1,000
Greyhound racing (except Group 1)	\$2,000	\$1,000
Group 1 Greyhounds	\$5,000	\$1,000

Race Type	Quinella & Exacta Payout Limit	Trifecta & First 4 Payout Limit	Quadrella Payout Limit
Metropolitan thoroughbreds	\$3,000	\$5,000	\$10,000
Provincial and country thoroughbreds	\$2,000	\$3,000	\$10,000
International thoroughbreds	\$1,000	\$2,000	\$5,000
All harness racing	\$1,000	\$2,000	\$5,000
All greyhound racing	\$1,000	\$2,000	\$5,000

91. The maximum payout limits for any racing only Multi Bet (including a same race Multi) and any racing event are:

Bet type	Maximum payout limit
Any racing Multi Bet	\$20,000
Same race Multi – Australian thoroughbreds	\$10,000
Same race Multi – NZ thoroughbreds	\$3,000
Same race Multi – Australian greyhounds	\$3,000
Same race Multi – All other international racing	\$1,000

92. Where our Platforms include the following product types, the following maximum payout limits apply:

Bet type	Maximum payout limit
Protest payouts	\$1,000
Top Fluc	\$10,000
Best of the Best (BOB)	\$10,000
Best Tote / Best Tote plus SP	\$10,000

93. The dividend limit maximum dividend (ie. odds) paid for single win and place bets is:

- a) For thoroughbred races: \$501; and
- b) For greyhounds and harness: \$101.

94. The maximum dividend for racing only Multi Bet (including a same race Multi) is \$1,001.

- a) Where our Platforms include SP, STAB, mid Tote, the following maximum dividends for one or more bets using that product are:
- b) \$26 for Greyhound Racing.
- c) \$51 for Harness Racing; and
- d) \$101 for Thoroughbred Racing.

95. The maximum dividends for any Tote Bet is 50% greater than (i.e. 1.5 times) the amount of the second-highest Tote Pool dividend.

96. The following maximum payout limits apply for any sport bet or e-sport bet / event:

Bet type	Maximum payout limit
Any single sport event	\$20,000
Any sports Multi or any sport / racing combination Multi	\$40,000
Any same game Multi	\$25,000
Any single e-sport bet	\$25,000
Across all e-sports markets in a 24-hour period (from midnight to midnight)	\$10,000
Any Multi Bet that includes an e-sport event	\$10,000

Complaints and Disputes

97. If you have a complaint or dispute, you must contact us directly in the first instance.

98. We will endeavour to acknowledge your complaint or dispute within 2 business days and respond within 14 days.

99. If you are dissatisfied with the outcome of your complaint or dispute, you can contact the Regulator (listed on the About Us page of our Platform, along with their contact information) , who may be able to consider your complaint or dispute depending on the nature of your complaint or dispute.

100. Our Privacy Policy contains information about how you can access and seek correction of your personal information held by us or make a complaint about a breach of the Australian Privacy Principles.

101. For payment complaints or disputes (including charge-backs), you must contact us directly in the first instance. If you are dissatisfied with the outcome of your complaint or dispute, you can contact:

- a) For card payment complaints (chargebacks) - Nuvei.
- b) For EFTs - your bank or financial institution.

Summary of Changes

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Version	Date	Description
1.01	17/03/2026	Original