



General Terms and Conditions

The present Terms and Conditions apply generally to all the gambling services offered by Interwetten España Plc (“**Interwetten**”) and, in particular, to the following gambling categories: Fixed Odds Sports-Betting, Roulette, Live Roulette, Black Jack and Slots. The foregoing is without prejudice to the particular conditions that may apply to other gambling categories and/or services, which are accessible through this same website.

LICENSE

Interwetten Espana Plc, registered in Malta under company number C54206, registered business address at The Centre, North Shore, Ground Level, Tigne' Point, Sliema TPO 0001, Malta (and with notification address in Spain at Avenida Jaime III, 1, Primera Planta. 07012 Palma de Mallorca. Islas Baleares, España), is the holder of two general licenses for Betting and Other Games issued by the General Directorate for Regulation of Gambling (*Dirección General de Ordenación del Juego*) with reference numbers N / 22/GA/1005 and N / 21/GO/1005.

With regards to Fixed Odds Sports-Betting Interwetten Espana Plc, registered in Malta under company number C 54206, registered business address at The Centre, North Shore, Ground Level, Tigne' Point, Sliema TPO 0001, Malta, is holder of specific license number N / 24/ADC/1005, issued by the General Directorate for Regulation of Gambling (*Dirección General de Ordenación del Juego*).

With regards to Roulette and Live Roulette, Interwetten Espana plc, registered in Malta under company number C 54206, registered business address at The Centre, North Shore, Ground Level, Tigne' Point, Sliema TPO 0001, Malta, is holder of specific license number N / 25/RLT/1005, issued by the General Directorate for Regulation of Gambling (*Dirección General de Ordenación del Juego*).

With regards to Black Jack Interwetten Espana plc, registered in Malta under company number C 54206, registered business address at The Centre, North Shore, Ground Level, Tigne' Point, Sliema TPO 0001, Malta, is holder of specific license number N / 23/BLJ/1005, issued by the General Directorate for Regulation of Gambling (*Dirección General de Ordenación del Juego*).

With regards to Slots Interwetten Espana plc, registered in Malta under company number C 54206, registered business address at The Centre, North Shore, Ground Level, Tigne' Point, Sliema TPO 0001, Malta, is holder of specific license with number 370/MAZ/1005, issued by the General Directorate for Regulation of Gambling (*Dirección General de Ordenación del Juego*).

The General Directorate for Regulation of Gambling (*Dirección General de Ordenación*



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del Juego) is the regulatory body responsible for supervising the operation of Interwetten Espana Plc. In the following Terms and Conditions Interwetten Espana Plc will be referred to as "**Interwetten**".

GENERAL

1. Interwetten offers Fixed Odds Sports-Betting, Roulette, Live Roulette, Black Jack and Slots for "real" money use ("**Game**" or "**Games**").

The player (hereinafter referred to as a neutral term and applicable to both sexes) will be required to expressly accept these terms and conditions (the "**Terms and Conditions**") as well as the Privacy Policy in order to be registered with Interwetten and entitled to strike bets or take part in any Game. By expressly accepting these Terms and Conditions, the player is giving his/her consent to be contractually bound by them, which will continue to be in force indefinitely until they are modified or until the contract is terminated by either party, in accordance with the provisions of these Terms and Conditions.

Sports-betting and Casino rules form part of the general terms and conditions. The applicable terms for promotions, special offers and bonuses will have to be expressly and independently accepted.

2. Please note that the relevant rules, these General Terms and Conditions, and any other terms and conditions applicable may be changed from time to time by Interwetten. However, any such revision or change will be immediately notified to you and, in any case, within a reasonable time frame before its entry into force, and you will be requested to expressly accept the new applicable conditions prior to granting access to the relevant **Game**. Should you not expressly accept such changes, Interwetten will be obliged not to renew the Terms and Conditions and, accordingly, to resolve its contractual relationship with you. In case of any inconsistencies between these General Terms and Conditions and the relevant rules, any other terms and conditions applicable, or any document referred to herein, these General Terms and Conditions shall prevail.

3. Upon placing his bet and/or participating in a **Game**, the player confirms that he has reached the age of 18 and is not a minor. Interwetten does not accept any players under the age of 18. Interwetten reserves the right to verify any player's statement of age and to exclude players from its services, if there are any reasonable doubts regarding the attainment of the minimum age required. Any player using our services, who is identified as underage, shall have all his winnings retained pursuant to the applicable regulations and, where appropriate, made available to the competent authorities, and his account at Interwetten (hereinafter referred to as "**Interwetten Account**") shall be blocked immediately.



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Upon placing his bet and/or participating in a **Game**, the player confirms in addition, that he is not legally excluded in any respect from participating in the **Games** offered by Interwetten and that he has not exercised his right to self-exclusion, as well as that he is not involved in bankruptcy proceedings. Interwetten reserves the right to void any bets placed by excluded persons and request relevant proof from players that they were not legally excluded from participating in the **Games** offered by Interwetten at any time. If any player is subsequently proven to have been legally excluded from participating in the **Games** offered by Interwetten at the time he placed transactions with Interwetten, then the respective account will be blocked. All transactions placed whilst the player was legally excluded will be made void, and all related funds deposited will be retained pursuant to the applicable regulations. This regulation applies also to players that were not in a position to carry out legally binding business decisions at the moment when they placed transactions with Interwetten.

4. By opening an Interwetten Account the player confirms that he is not a Politically Exposed Person (PEP) or subject to any International Sanctions. Interwetten however, reserves the right to carry out regular checks from time to time and to exclude a player if deemed necessary.

5. Non-Commercial, non-professional purposes: The player's interest in the **Games** is of a personal nature, and is to be used purely for personal entertainment. Any commercial and professional interest is discarded.

6. Interwetten does not warrant the constant availability and functionality of all or any products offered by Interwetten. Interwetten has a contingency plan that will be activated in case the website or software becomes inoperative for any reason. However, and to the maximum extent permitted by the applicable law, Interwetten does not provide any warranties that the software or services will meet the players' requirements, be uninterrupted, timely, secure or error-free, that defects will be corrected, or that the software or the server that makes it available are free from viruses, or bugs. Likewise and to the same extent, Interwetten does not guarantee the full functionality, accuracy, reliability of the materials, or concerning results, the accuracy of any information obtained by the player through its services.

7. All indicated dates and times are based on Central European Time (GMT+1) unless stipulated otherwise.

8. These General Terms and Conditions are posted on the internet in Spanish, English and German. In the event of any conflicting foreign-language versions of these General Terms and Conditions, the Spanish version shall prevail.

9. The legal relationship between the player and Interwetten shall be governed by Spanish



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law. Any and all disputes in connection with or arising out of any **Game** shall only be settled by the competent Spanish civil court having local and subject-matter jurisdiction according to Spanish law.

10. Notwithstanding the above, the player shall have the right to file a claim before any of the alternative dispute resolution entities listed in the following link:
<https://www.msrebs.gob.es/ca/consumo/rac/listadoEntNotCEuAutCEs.htm>

11. We strongly recommend that our players take note of additional information available on the websites of the supervisory authority (www.ordenacionjuego.es) as well as the cross-industry system for blocking accounts for the promotion of responsible gaming (www.ordenacionjuego.es/es/rgiaj).

USER'S REGISTRATION/GAMING ACCOUNT OPENING

1. Each player who wants to have access to services and products offered by Interwetten (Fixed Odds Sports-Betting, Roulette, Live Roulette, Black Jack and Slots) must set up a user's registration and open a gaming account (hereinafter, the "**Interwetten Account**") with Interwetten. The player may use the amount deposited on this **Interwetten Account** to place Fixed Odds Sport-Bets and play Roulette, Live Roulette, Black Jack or Slots respectively. Only natural persons may set up a user's registration and open an Interwetten account with Interwetten. Interwetten does not accept legal persons as holder of Interwetten gaming accounts.

2. When setting up a user's registration, the player has to provide the following data:

a) Number of identity document:

- For players with Spanish nationality, the identity document shall be the National Identity Document (DNI)

- For players who reside in Spain, but are not citizens, the identity document shall be the Foreigner Identification Number (NIE).

b) First and last name(s)

c) Date of Birth

d) Sex

e) Nationality



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f) Residence for tax purposes:

Players who reside in Spain (regardless of their citizenship) must indicate one of the regions listed in Annex 1

g) Form of contact for notifications: email, telephone number, etc.

3. For players with Spanish nationality or who reside in Spain, **Interwetten** shall proceed with the required checks with the General Directorate for Regulation of Gambling (*Dirección General de Ordenación del Juego*) in order to set up the User's registration. In addition to checks through the Identity Verification System of the General Directorate on Gaming Regulations and checks against the General Register of Gaming Access Bans, Interwetten is legally obliged to verify the data submitted by the participant by itself through the relevant document checks.

Players will be required in compliance with applicable regulations to provide an electronic copy of their ID card or passport and additional documents such as a utility bill (e.g. for gas, electricity, a lease contract, copy of bank vouchers, account statements, e.g. of a Moneybookers Account), and any other documentation required in order to safely verify the player's identity.

Accordingly, Interwetten will also conduct several checks –described below– as part of its ongoing commitment to maintaining the security of the players' funds. In this regard, as long as the player has not submitted his identification documents the player may deposit not more than Euro 150 in order to participate in the **Games**. Likewise, the withdrawal of prize money is not allowed until the identification documents have been received and it has been possible to confirm, consequently, the absence of clear indications of fraud or illegality. Legacy customers who have deposited more than 150 Euro may participate in **Games**, but they may not deposit and they may not withdraw any prizes until they have been verified by documents as required by the applicable regulations.

That said, once Interwetten has accomplished its own identity checks in accordance with applicable regulations, the **Interwetten Account** will be activated and opened permanently. The registration of players who do not comply with the requirements of the identity check will be blocked until the required registration process has been completed.

4. Once a player has opened an **Interwetten Account** and is registered as user, he will be entitled to access and use the services pursuant to these Terms and Conditions, and Interwetten will be obliged to allow the player access to such services pursuant to the conditions set forth in these Terms and Conditions. Particularly, when using the services,



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the player will be granted the following rights:

- a) To obtain clear and true information about the rules applying to any of the **Games** he may participate in as part of the services as well as any other relevant information connected with the services (including the amounts played, the balance of his account or the available time of play of the **Games**), as detailed below.
- b) To obtain the prizes that the player may have won pursuant to the applicable rules of the **Games** he participated in as part of the services pursuant to the conditions set forth in these Terms and Conditions as well as the applicable rules of the corresponding **Game**.
- c) To file, before Interwetten or the General Directorate for Regulation of Gambling (*Dirección General de Ordenación del Juego*), any claim the player may deem necessary in connection with his use of the Services.
- d) Before starting to play, you will be able if desired to establish the criteria for self-exclusion and self-limitation of your funds. With regard to the self-limitation of deposits, the reduction, increase or elimination of deposit limits will be carried out in accordance with the provisions of Article 36 of the Royal Decree num. 958/2020.

Any reduction of the current limits will be implemented immediately. In case the player requests a first increase or the disappearance of such limits, he must successfully pass the test for responsible gaming and the prevention of addiction to gambling, which is available in the Responsible Gaming section of our website. In the event that players/customers fail this test, Interwetten will refrain from removing or increasing such limits. In the event that such a test is passed, the new limits will become effective after seven (7) days. Otherwise, the player may only submit a similar request after seven (7) days. If a player who has failed the gambling addiction test makes a new request to remove or increase his entry limits, Interwetten will be obliged to carry out further procedures (including notifying such request and the results of the additional test to the General Directorate for Regulation of Gambling (*Dirección General de Ordenación del Juego*)). In the event that the result of the aforementioned analysis implies that deposit limits may be eliminated or increased, such elimination or increase will take effect after three (3) days.

In the case of a second or subsequent application for an increase of the limits made by the same player, an analysis of the player's gambling trajectory will be conducted, based on aspects established by the General Directorate for Regulation of Gambling (*Dirección General de Ordenación del Juego*) for this purpose and which will concern the profile of participation in the games and behavior which is distanced from addictive behavior in relation to gambling. The new limits will come into force three days after a positive result of the analysis described in this paragraph. In any event, players may not request an



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increase of the limits they have established within three (3) months from the most recent requested change.

5. Once the player opens his individual Interwetten Account, the account may also be credited with deposits. There are no time periods in respect of the deposit of funds into the account and it is at the players own discretion to deposit funds as and when they wish to play.

In this regard, the player undertakes and ensures that he will not deposit funds coming from illegal, criminal and/or unauthorized activities.

As long as there is a positive balance on the player's account, the player may deduct stakes for Games. Winnings gained from Games are credited directly to the Interwetten account. All winnings credited on the account may be immediately used for placing further stakes on Games. There is, however, an exception concerning two product categories:

a) live fixed-odds bets: A limit applies for the amount placed on live sports fixed-odds bets (Interwetten). In general, this amount may not exceed the balance that the player has at his disposal on his Interwetten account at the time when the sporting event, on which the bets are placed, starts off. In addition, only winnings from bets on the current game may be placed again on the same event. If an individual player places live fixed-odds bets on two or more sporting events held simultaneously, then the amounts staked may not exceed the maximum limit of the respective account balance available at any time on the Interwetten account as outlined above. Finally, if a player registers when an event has already started, the balance of his Interwetten Account will be considered zero, so that he may not place any bets on this event.

b) slot games: As a general rule, the amount of money which the player may gamble in a slot machine game cannot exceed the balance which he has in his gaming account at the time that the game session commences.

6. In addition, Interwetten reserves the right to refuse any bets or a participation in a **Game**, or limit the stake in a **Game** in order to ensure the security of the gaming platform, to prevent criminal activities and/or for any other reasonable concerns –as outlined below– in cases where, after conducting the appropriate checks, Interwetten concludes that you have breached these Terms and Conditions or acted in an illegal, fraudulent or irregular manner.

7. The currency of the **Interwetten Account** is the EURO. Payments on the **Interwetten account** have to be made in EURO. Deposits in other currencies will be exchanged at the applicable daily exchange rate. Pursuant to the applicable regulations, the following



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general deposit limits shall apply by default:

Daily deposit limit - €600

Weekly deposit limit - €1,500

Monthly deposit limit - €3,000

In accordance with the procedure described above, the player may also establish deposit limits at lower amounts, increase deposit limits, or remove them completely, to the extent admitted under the applicable regulations. Please refer to the Interwetten [Responsible Gaming Site](#) for further information. Deposit limits may be decreased by adjusting the respective values in their account settings. In order to increase or remove deposit limits, a request by email to asistencia@interwetten.es is required.

8. Any and all information provided to Interwetten by the player must be accurate and complete. The player undertakes to notify Interwetten without delay in the event that any information provided to Interwetten becomes incorrect or incomplete. Interwetten reserves the right to cancel any bets as well as winnings, block accounts, exclude the player from participating in other **Games** and retain payments to the player pursuant to the applicable regulations if any information given to Interwetten by the player turns out to be incorrect or incomplete, or that may be updated. The player is liable for any damage and costs arising out of false or misleading information. If Interwetten confirms that any deliberately false or misleading information has been furnished, any and all transactions on the **Interwetten Account** shall be declared invalid.

9. Interwetten operates on the basis of the assumption that each person logging into the system with the correct combination of username and password actually is the lawful account holder. It is in particular not permissible to make any transactions for the account of others, on the Interwetten accounts of third parties, by forming syndicates of players or in conspiracy with third parties, using front man. In this regard, the player has a duty to ensure that he is not using nor intends to use, and that he does not intend to allow another person to use his gaming account for any prohibited or illegal activity (under any applicable law), including, but not limited to, fraud or money laundering. Interwetten reserves the right to close **Interwetten Accounts**, cancel transactions and retain the payment of funds pursuant to the applicable regulations if it confirms that the player has made his account available to third parties, makes transactions on behalf of or in the name of third parties, in conjunction with third parties, in groups/syndicates of players by using front man, or by using impermissible software tools, or in violation of other provisions of the General Terms and Conditions or the applicable Rules.

10. Interwetten reserves the right to close any Interwetten accounts of players at any time,



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where justified –as detailed below– after the appropriate checks have been made. In such cases, and to the maximum extent permitted by the applicable law, Interwetten shall not be liable in any way for any loss or damages that may result from any such action other than as a result of gross negligence. Likewise, Interwetten reserves the right to refund stakes or withhold payments from players' accounts in case of a manipulation of Interwetten's financial system, upon the existence of clear indications or grounded evidence of a breach of any applicable law, regulation or any of these Terms and Conditions.

11. Interwetten allows the player to set up only one user's registration and open only one gaming account. The use of identical e-mail addresses in various user's registration is prohibited. The player shall use an e-mail address to which only he has access. Should any player set up another user's registration in his own name or in someone else's name or in conjunction with one or several persons after his user's registration was closed/limited for any reason whatsoever, in accordance with the present Terms and Conditions, Interwetten reserves the right not only to close those user's registration but also, at any time, to cancel any transactions (bets and wagers) to exclude the player from participating in further **Games**, and call in any free money credited, in accordance with the applicable regulations. Interwetten further reserves the right to cancel any transactions/exclude a player from placing bets/the participation in a **Game** and/or block the player's **Interwetten Account** in particular if, following the relevant investigations, it is confirmed that there are clear indications of an event or a bet placed thereon being manipulated/rigged, as well as of circumventing the maximum win/stake, using front men, acting as front man for a third party or acting on a third party's account, or by using impermissible software tools.

In addition, Interwetten has the right to immediately terminate a player's contract and close his gaming account upon finding of any such collusive /fraudulent behaviour. Players may refer to article 33.2 of the Royal Decree 1614/2011.

In all the above mentioned cases of players acting fraudulently or in collusion with third parties, Interwetten will inform the General Directorate for Regulation of Gambling (*Dirección General de Ordenación del Juego*) and provide the evidence collated in this regard.

12. Furthermore, as anticipated above, and in line with the applicable legislation and the Interwetten policy to prevent money laundering and the financing of terrorism, Interwetten does not permit depositing funds originating from criminal activity, depositing funds by using a credit card which a player is not authorized to use, knowingly receiving money from such card in any other manner, colluding with a third party to do so, or using a third party's Interwetten Account for any criminal activity or illegal purpose.



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13. Interwetten notifies herewith all players that Interwetten is unable to provide any advice whatsoever, in particular not in fiscal or legal matters. Therefore, and in accordance with the applicable legislation, Interwetten may not be held liable and shall be held harmless by the players for any loss, damage, loss of profits, fees, costs and any other disadvantage that a player may incur in connection with the services and products offered by Interwetten, unless expressed to the contrary in these General Terms and Conditions and the rules which may apply to the services and products offered by Interwetten as amended from time to time.

14. If you do not use your account (that is, if no transaction has been recorded on the **Interwetten account** for an uninterrupted period of over two years, Interwetten may suspend the user's registration. You may reactivate your account by contacting Interwetten customer service, which will make the appropriate checks before proceeding with the reactivation. When four years have elapsed from the date of suspension, and you continue not to use your account and/or log into it, Interwetten will cancel the user's account definitively and manage the remaining funds according to the applicable regulations.

In addition, Interwetten has the right to terminate any player's contract and close his gaming account at any time upon a 7-day prior notice. Players may refer to article 85.4 and 87.3 of the Spanish Act on Consumers Protection.

If, on the other hand, the player wishes to close his **Interwetten Account**, If, on the other hand, the player wishes to close his Interwetten Account, he has the right to do it immediately at any time by sending a request by email to asistencia@interwetten.es.

15. For all of the aforementioned cases, as well as for all decisions made by Interwetten on any matter set forth in these Terms and Conditions, Interwetten will communicate its decision to the player in due time and form, including the causes that justify it and, where possible and applicable, prior to the end of the event or circumstance that motivates it. In particular, the decisions regarding the termination of the gaming contract with the player shall be based on recorded evidence of the player's conduct, who shall be informed of the reasons for such termination within an appropriate timescale prior to its implementation, without prejudice to the provisions of the following paragraph in the event that the intended termination is due to fraudulent or collusive behavior.

The information commitment that Interwetten undertakes under the paragraph immediately above shall not apply where Interwetten's decision is specifically based on the fulfilment of its legal obligations as a gaming operator (such as the periodic verification of the identity of participants, the precautionary suspension of the contract arising from fraudulent or dishonest behavior, or obligations arising from commitments



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on the responsible management of the game).

16. As a licensed operator, Interwetten maintains a complaint system in line with the regulatory requirements. In order to resolve any grievances or problems a player may have encountered, a complaint process may be opened with the operator within six months as from the date on which the event being subject matter of the complaint occurred. Interwetten is legally bound to respond to any complaint that is addressed to its attention. Complaints may be forwarded to the attention of Interwetten Espana Plc, by post to the registered address of the company or by email to asistencia@interwetten.es. Interwetten will instantly identify itself, acknowledge receipt of the player's complaint, and provide an estimated time frame for the matter's resolution. Interwetten's final statement will be forwarded to the player within one month of the receipt of the complaint. If the player is not satisfied with the matter's resolution or if he is not furnished with a final statement by Interwetten within one month of opening the complaint, he may forward his complaint to the General Directorate for Regulation of Gambling (*Dirección General de Ordenación del Juego*) (dgoj.sugerencias@minhafp.es). The regulatory authority will revert to the player with a final decision within two months from the day the complaint was registered. The deadline for the expiry of any prizes will be suspended from the date of receipt of the complaint by Interwetten until the date on which Interwetten notifies its decision to the complainant, or as appropriate, until the notification of the ruling of the Directorate General for Regulation of Gambling (*Dirección General de Ordenación del Juego*).

INVALIDATION OF TRANSACTIONS/FRAUD/ANTI-MONEY LAUNDERING

Interwetten has the right to cancel or declare as void transactions of whatever kind which, after the appropriate investigation, show solid indications of constituting irregularities or dishonest or fraudulent conduct such as, but not limited to, the following:

- a) The name and address of the player do not match the name and address associated with the credit card, or other mode of payment, used by the player.
- b) Any irregularity which may negatively affect the processing of payment transactions and/or show clear indicators of a violation of any provision of the General Terms and Conditions.
- c) Interwetten takes any form of fraudulent activity of players very seriously. Any fraudulent activity is strictly prohibited. Fraudulent activity may include, but is not limited to stolen credit cards, transfer of funds to other player accounts (funds dumping), forgery, collusion, the use of impermissible software tools, the provision of false registration data or other requested information. Furthermore and in this regard, the



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following actions will be considered dishonest or fraudulent activities: placing bets using automated systems, processes or tools that distort the genuinely random nature of the corresponding bets and gaming services; using two or more gaming accounts; placing bets once the event in question has already occurred or in knowledge of the result of the bet in advance; placing bets with bad faith and in an abuse of rights (including, for example, taking profit of evident errors in the odds offered); or, in general, undertaking any action with the clear objective of fundamentally altering the probabilities of a bet.

In addition to any other remedies provided under the general terms and conditions or the applicable game rules, Interwetten reserves the right to pursue claims for criminal prosecution and/or civil damages for any fraudulent activities. Any player involved in any form of suspected fraudulent activity and any suspicious transaction may be reported to the appropriate authorities, including the General Directorate for Regulation of Gambling (*Dirección General de Ordenación del Juego*).

In case of irregularities in payment transactions as described above or in case of discovery of solid indicators concerning the violation of any rules governing gaming or betting at Interwetten (i.e. these General Terms and Conditions, the rules of the **Game** and specific rules as applicable) Interwetten may declare the transactions concerned invalid. Any decision of Interwetten regarding the invalidation of transactions shall be binding upon the player.

d) Furthermore, it is unlawful to deposit funds obtained from ill-gotten means on the **Interwetten Account**.

Interwetten is committed to ensuring that the current regulations against money laundering and the financing of terrorism are strictly adhered to. This commitment implies that sophisticated tools have been put in place to continuously monitor and minimize operational risks. The depositing of funds obtained illegally or by improper means is strictly prohibited. Any customer activity on the site will be monitored and assessed to this effect. Substantiated suspicious activities will be reported instantly to the authorities in charge. By accepting these Terms and Conditions the player acknowledges that he may deposit money into the Interwetten Account only in order to play and use the services offered. Players who deposit and withdraw without having engaged into gaming activities will have their funds blocked until all required anti-money-laundering checks are accomplished.

e) The identification of clear indicators that your gambling behavior reflects problems of addiction or control over that gambling activity.

When making any of the above decisions, Interwetten will respect the provisions contained in section (15) of the previous section.



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PAYMENT METHODS

All payment methods currently offered for the Interwetten account are listed on the “Payment Methods” section contained in the Interwetten page, which includes several methods such as payment by credit card, PayPal, bank transfer, payment through an Interwetten betting bonus, or other alternative methods of payment and fast and secure transfers such as Rapid Transfer, Paysafecard, Skrill, Neteller or Sofort.. In addition, to the extent permitted by the applicable regulations, Interwetten reserves the unlimited right to apply certain restrictions to the payment methods for certain customers.

The player will not be reimbursed in arrears for any differences between the amount credited and the amount debited from his credit card resulting from exchange rate fluctuations and bank charges by the bank issuing the credit card.

For deposits onto the player's/customer's **Interwetten Account** the minimum payment of EURO 10.00 applies.

Interwetten is not a financial institution and does not grant interest on deposits.

PAYING OUT

1. Subject to these General Terms and Conditions and the relevant rules as well as the applicable terms for promotions, special offers and bonuses, the player may request at any time the payment of winnings gained, request that will be processed within twenty-four (24) hours. Any payout to the player from his **Interwetten Account** shall be governed by the general terms and conditions, the specific rules applicable to the respective product (Fixed Odds Sports-Betting, Roulette, Black Jack and Slots) and any additional terms and conditions that may apply to promotions, special offers and bonuses.

In any case, Interwetten reserves the unlimited right to apply certain restrictions to the payout methods for certain customers if required in the context of measures to prevent money laundering and the financing of terrorism as well as effective risk & fraud management, provided that, after the relevant checks have been conducted, there are solid indications that some irregular, illegal or dishonest conduct has been committed, in accordance with the provisions of the applicable regulations and these Terms and Conditions.

2. Payouts allowed under the terms and conditions as applicable from time to time may occur by those methods listed on the section “Payment Methods”, mentioned above.



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In general, all account balances can be paid out in the same manner as the deposit occurred. In order to verify the identity of the player, however, Interwetten reserves the exclusive and unlimited right to effect payouts by means of bank transfer. Funds or balances in an **Interwetten account** of one player cannot be transferred to the **Interwetten account** of another player.

3. If the player incurs any extra costs in the course of the payment transaction, (e.g. upon paying in or payment of processing fees) for instance due to retransfer to credit cards, higher transaction costs in the case of foreign bank transfers, etc., he himself has to bear these costs, and Interwetten is entitled to charge the Interwetten account of the player with these additional costs. Costs arising due to return debits for which the user is responsible (e.g. in case of a wrongly stated account number, insufficient credit in the account, etc.) must be reimbursed by the holder of the account.

LEGALITY

Online gambling and betting may be illegal under the laws of specific countries. In such cases, players may not make use of the services of Interwetten, ensuring that the access to the Interwetten website and the use of our gambling services is not illegal where they reside or from where they are accessing them. To the extent permitted by the applicable regulations, Interwetten will not assume any liability whatsoever in this regard and will not reimburse the player for any disadvantages suffered by him as a consequence of the violation of any legal provisions that may be applicable to the player. The player shall rather ensure that he acts in accordance with the statutory provisions applicable to him from time to time. The services offered by Interwetten Espana Plc on www.interwetten.es are targeted at players (i) residing permanently in Spain or (ii) having a bank account with a Spanish bank.

LIABILITY/INDEMNITY/DATA PROTECTION

1. In accordance with the applicable regulations, Interwetten and/or its vicarious agents shall be liable for any damages beyond the boundaries of product liability law only if deliberate intent or gross negligence can be proven within the relevant legal provisions. The liability of Interwetten and its vicarious agents is limited to the extent possible by law. To the maximum extent permitted by the applicable regulations, Interwetten does not accept any liability for any and all circumstances beyond its control (force majeure, etc.).

2. To the maximum extent permitted by the applicable regulations, Interwetten does not warrant the constant availability and functionality of all or any products offered by



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Interwetten. Interwetten has a contingency plan that will be activated in case the website or software platform becomes inoperative for any reason. However, Interwetten makes no warranty that the software or services will meet the player's requirements, be uninterrupted, timely, secure or error-free, that defects will be corrected, or that the software or the server that makes it available are free of viruses or bugs or represents the full functionality, accuracy, reliability of the materials or as to results or the accuracy of any information obtained by you through the services. In order to support the correct transmission and proper functionality of the Interwetten site, it is recommended to use Internet Explorer version 11 or higher, Firefox version 52 or higher, Chrome version 56 or higher, or Safari version 11 or higher.

3. Furthermore, Interwetten disclaims any responsibility regarding information outside its website that is not managed directly by Interwetten. Likewise, Interwetten shall not be responsible for the contents or the state of third party websites whose links may be contained in its own website, nor does their inclusion imply that Interwetten approves of them or shares their contents or any opinions they may contain.

4. Interwetten is entitled to rectify any evident errors, such as the input of odds for betting and/or correct errors in the evaluation of results and/or declare the affected bets void, although it will maintain the original conditions until the previous circumstances are resolved.

5. When processing the personal information pertaining to the player/customer, Interwetten will apply its Privacy Policy, which is subject to all applicable data protection regulations and, in particular, the Regulation (EU) 2016/679, of 27 April 2016, on General Data Protection ("GDPR") and the Spanish Organic Law 3/2018, of 5 December, on personal data protection and guarantee of digital rights ("LOPDGDD").

6. Online gaming requires the use of codes (username and password) chosen by the player himself. Username and password chosen by the player shall be robust enough and kept secret. The player shall at all times remain responsible for maintaining and protecting the secrecy of his **Interwetten Account**, the username, and any password. Players should not allow third parties access to or use of their **Interwetten Account**.

7. To the maximum extent permitted by the applicable regulations, Interwetten will not be liable for any abuse of the **Interwetten account** through the use of the player's username and password by third parties unless deliberate intent or gross negligence can be proven. Similarly, unless deliberate intent or gross negligence can be proven, Interwetten shall not be liable and shall be held harmless for any losses incurred by a player due to the use of the **Interwetten account** by any third party and such losses shall not be refunded by Interwetten. We expressly state that the username and the password must be kept secret and confidential by the player as all transactions via the account, for which the username



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and password must be entered, will be for the account of the player.

INTELLECTUAL PROPERTY

Ownership of visual and audible aids: The player acknowledges that the software, gaming system and all material which is visually or audibly presented to the player by Interwetten and thus the corresponding intellectual property rights over the same, are entirely the property of Interwetten or its licensor and that, under this contract, the player has no rights or claims whatsoever to any such intellectual property beyond those provided for in these Terms and Conditions. In this regard, the player shall not take any action or adopt any measure that may diminish the value of Interwetten's intellectual property rights, harm its image or undermine its credit in the marketplace.

Notwithstanding the above, Interwetten grants the player a non-exclusive license to use the Interwetten website and the corresponding platform for the sole purpose of profiting from the gaming services offered by Interwetten, while the contractual relationship between Interwetten and the player remains in force.

The use of the intellectual and industrial property rights owned by Interwetten beyond the cases and conditions foreseen in these Terms and Conditions will result in the non-renewal of the same and, consequently, in the termination of the current contractual relationship between the player and Interwetten and the player will have to compensate Interwetten for any damages of any kind caused by such use.

PROMOTIONS AND MARKETING

1. Subject to the player's account settings, provided that it has been expressly accepted, his personal data may be used by Interwetten for marketing activities across various channels including mail, email, telephone call as well as electronic/instant messaging. The use of the player's personal data for marketing activities may be cancelled or restricted to certain communication channels at any time. Players may either adjust the respective account settings or contact the service department by email to asistencia@interwetten.es. Due to the nature of the technical workflow involved, updates to the respective account settings may take up to 48 hours before they become effective.

For further details on the processing of player's personal data on this site and players' rights, please refer to the [Interwetten Privacy Policy](#).

2. All bonuses and promotional offers are subject to the terms and conditions made available when communicating the bonus offer. If groups of customers acting in collusion



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or as a syndicate or individual customers who register several times, set up fictitious accounts or use front men attempting to rig bonus offers, Interwetten reserves the right to call in any bonus payments granted, cancel any winnings made with these bonus offers, refuse to pay out any amounts requested and close accounts. Non-recreational players and syndicates of players are not granted any bonuses. Interwetten reserves the right to terminate or change a bonus offer at any time but will provide the player with accurate information about the current bonus offers at all times.

SEVERABILITY

Each clause contained in these General Terms and Conditions shall be separate and severable from each of the others. If any clause is found to be void, invalid, or unenforceable for any reason whatsoever, the remaining clauses shall remain in full force and effect.

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ANNEX I The following code will be used to classify the tax residence of players:

01: Andalucía

02: Aragón

03: Asturias

04: Islas Canarias

05: Cantabria

06: Castilla - La Mancha

07: Castilla y León

08: Cataluña

09: Extremadura

10: Galicia



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11: Islas Baleares

12: La Rioja

13: Madrid

14: Murcia

15: Valencia

16: Navarra

17: País Vasco

18: State (Residents of Ceuta, Melilla or those residing abroad)

Players who are not residents of Spain must indicate their country of residence.