

DERBY LOTTO LIMITED TERMS AND CONDITIONS

GENERAL TERMS AND DEFINITIONS

The following Betting Rules (hereinafter referred to as "the Rules") govern the process of accepting bets, paying winnings, and resolving disputes for Derby Lotto Limited. These Rules also define the specific features of certain bets on designated lottery games. The Rules apply to all interactions between Derby Lotto and customers, and they are enforced by Derby Lotto and its authorized agents across Nigeria.

These Rules are applicable to betting activities conducted on the Derby Lotto website and at physical Derby Lotto betting locations through authorized agents.

Definitions:

1. **Bet** – A wager placed by a customer based on the terms set by Derby Lotto, wherein the outcome is yet to be determined. Bets are accepted in accordance with these Rules.
2. **Outcome** – The result of the event(s) on which the bet is placed.
3. **Customer** – An individual who places a bet with Derby Lotto.
4. **Bet Cancellation** – A situation where the bet is deemed void, winnings are not paid, and the stake is refunded in accordance with these Rules.
5. **Regular Time** – The scheduled duration of a lottery draw, which may be subject to change without prior notice.

GENERAL TERMS

1. Derby Lotto accepts bets on lottery games.
2. Only individuals who are at least 18 years of age may place bets. Customers are responsible for adhering to this regulation.
3. The following individuals are prohibited from placing bets:
 - Individuals under 18 years of age.
 - Individuals directly involved in organizing or participating in the events being betted on.
 - Representatives of Derby Lotto.
 - Individuals prohibited by law from entering into a contract with Derby Lotto.
4. Customers found to be in violation of these Rules may have their bets voided and winnings withheld.
5. Derby Lotto reserves the right to reject any bet without providing a reason.
6. Bets are settled based on the official data provided by the processing center.
7. Winnings shall be paid within 30 calendar days from the official result publication.

8. Customers must verify winnings upon receipt. Disputes regarding winnings must be submitted in writing within 10 days of result declaration.
9. Bets placed on events where the outcome is already known will be voided.
10. Any dispute between the customer and Derby Lotto must be settled through a formal complaint process before seeking legal action.
11. If a bet is placed in error (e.g., incorrect odds or event listing), Derby Lotto reserves the right to void the bet and refund the stake.
12. Derby Lotto may amend these Rules at any time. Customers will be notified accordingly, and new Rules applying to bets will be placed after the update.

RESPONSIBLE GAMING

1. **Underage Gambling:** Customers under 18 years of age are strictly prohibited from gambling.
2. **Gambling Awareness:** Gambling should be treated as entertainment; not a source of income. Customers should gamble responsibly and set limits on time and money spent.
3. **Self-Exclusion:** Customers concerned about gambling addiction can request self-exclusion or set deposit limits by contacting Derby Lotto.
4. **Warning Signs of Gambling Addiction:**
 - Uncontrolled spending on bets.
 - Borrowing or stealing to finance gambling.
 - Neglecting personal relationships and responsibilities.
 - Experiencing emotional distress due to gambling losses.
 - Lying about gambling habits.
5. **Support Services:** Customers who suspect they have a gambling problem are encouraged to seek professional help. Assistance is available through customer support and responsible gambling resources.

BETTING RULES FOR GHANA GAME

1. Ghana games are coordinated outside Nigeria, and draw times may differ from those printed on tickets. If a draw occurs before the stated time, the game will be voided, and the stake refunded.
2. Derby Lotto reserves the right to cancel Ghana games at any time without liability.
3. Bets are accepted based on published odds, which may be adjusted without prior notice.
4. Minimum and maximum stake limits apply, and Derby Lotto may impose individual restrictions.
5. Placing multiple bets on the same outcome may be restricted.
6. Once registered, bets cannot be altered or cancelled.

7. If a bet is mistakenly accepted after an event has been concluded, it will be voided.

PRIVACY POLICY

1. **Third-Party Relationships:** Customer data may be shared with authorized third parties for operational purposes.
2. **Consent to Privacy Policy:** Use of Derby Lotto services implies acceptance of the Privacy Policy. Customers consent to data collection, processing, and storage in accordance with privacy regulations.
3. **Anti-Money Laundering (AML) Policy:** Derby Lotto implements measures to prevent money laundering and terrorist financing. Suspicious transactions may be reported to authorities, and funds may be blocked if deemed illicit.

Limitation of Liability

1. Derby Lotto shall not be liable for indirect or incidental losses resulting from betting activities.
2. Technical failures affecting bet placement or settlement will be addressed on a case-by-case basis. Refunds may be issued in cases of system errors.
3. Derby Lotto reserves the right to suspend betting services due to technical or regulatory reasons.

Final Provisions

1. The last declared gaming results shall be considered final.
2. Derby Lotto reserves the right to update these Terms and Conditions at any time. Updates take effect immediately upon publication.
3. Customers agree to these Rules by placing a bet. Continued use of Derby Lotto services implies acceptance of the latest version of these Terms and Conditions.

For any disputes or inquiries, customers may contact Derby Lotto's registered office at 10 Borno Street, Area 10, Garki, Abuja, FCT, Nigeria.

ANTI-MONEY LAUNDERING (AML) & COUNTER-TERRORISM FINANCING POLICY

To prevent criminal funds from entering the economy, many countries actively combat money laundering and terrorism financing. Our company is committed to upholding these efforts by enforcing strict internal policies and collaborating with international organizations.

By opening an account with us, you agree to comply with all relevant laws and regulations, including our Anti-Money Laundering (AML) Policy.

Key AML Measures:

- We reserve the right to report transactions of \$1,000 or more (or its equivalent of ₦1,500,000) to relevant authorities.
- We actively monitor player activity and investigate any suspicious transactions.

- If we suspect any connection to money laundering or criminal activity, we may report the transaction without notifying you.
- We conduct initial and ongoing identity verification for all customers based on their risk level.
- You must provide basic identification details, including your full name, date of birth, and Identification documents such as International Passport, National ID card, Driving License or Voter's Card.
- To verify your identity, we reserve the right to request additional documents such as residential address, source of funds or a recent utility bill (issued within the last three months).
- We screen personal data against global sanction lists to ensure compliance with anti-terrorism and anti-money laundering regulations.
- If we suspect fraudulent or illegal activity, we reserve the right to ban your account without prior notice.

GAME RULES & RESPONSIBILITIES

Uncontrollable Circumstances

1. The company is not liable for losses caused by events beyond our control, such as natural disasters, power outages, labor disputes, government actions, or third-party service failures.
2. If a technical failure disrupts gameplay, we reserve the right to suspend or cancel services without liability.
3. We do not guarantee that our site or games will always be available, especially when players attempt to hedge bets.
4. We are not responsible for third-party failures affecting our services.

Prohibited Software & Fair Play

1. The use of artificial intelligence (AI), bots, or other unfair software is strictly forbidden.
2. We actively monitor for cheating, opponent-profiling software, and other tools that give players an unfair advantage.
3. If we detect the use of such software, we may take action, including banning the player's account.

Promotions

1. Our site may offer promotions which are subject to additional terms and conditions.
2. By participating in these activities, you agree to the specific rules governing them.
3. We may modify, remove, or add promotions at any time without prior notice.
4. Players are prohibited from creating multiple accounts to exploit bonuses and promotional offers. Accounts found violating this rule may be suspended.

Collusion & Fraud Prevention

1. Players must not engage in collusion, fraud, or multiple-account abuse.
2. We use advanced monitoring techniques to detect and prevent unfair gameplay practices.
3. Any player found engaging in fraudulent activity, including using stolen credit cards or engaging in money laundering, may be banned and reported to authorities.

Dispute Resolution

1. All bets and game results are recorded in our database. Only bets registered in our system are considered valid.
2. In case of a dispute, we will rely on our official game logs for resolution.

Winnings & Game Results

1. Once a game purchase is confirmed, it cannot be altered or cancelled.
2. A printed game receipt does not guarantee winnings unless verified in our system.
3. In case of conflicting game results, the official server records will prevail.

Customer Service & Account Monitoring

1. Customer service calls and/or messages (ie. Email, WhatsApp) may be recorded to ensure quality and compliance.
2. We reserve the right to cancel any bet if it was won due to a technical error or malfunction.
3. If a player knowingly exploits a technical or administrative error, they may be held liable for damages.
4. We may impose betting limits or reject bets at our discretion.

Player Responsibilities & Licensing

1. Players must not have prior knowledge of the game outcome before placing a bet.
2. We reserve the right to report any suspicious activity to relevant authorities.
3. By using our platform, you receive a non-transferable, personal license to access our games and services under these terms and conditions.

Software Usage and Restrictions

1. Software Usage

The Player is granted a personal, non-exclusive, and non-transferable right to install and use the Software solely for participating in Games in accordance with this Agreement. This usage is limited to the Player's personal entertainment and must be conducted on a computer of which the Player is the primary user. The structure, organization, and code of the Software are the valuable property of Derby Lotto Limited and/or its affiliated companies and licensors. The

Player acknowledges that they obtain no ownership rights to the Software beyond what is expressly stated in this Agreement.

2. Prohibited Actions

Except where permitted by law, the Player is strictly prohibited from modifying, adapting, translating, reverse-engineering, decompiling, disassembling, or attempting to discover the source code of the Software or any part thereof. The Player is also prohibited from creating, publishing, or distributing derivative works based on the Software. Additionally, the Software may not be shipped, transferred, or exported to any country or used in any manner that violates applicable laws, restrictions, or regulations.

3. Personal and Non-Commercial Use

Derby Lotto Ltd grants Players only a personal right to use the Software, Games, and Site strictly for individual entertainment and non-commercial purposes.

Account Management and Security

1. Account Transfers Prohibited

Players are strictly prohibited from selling, transferring, or acquiring accounts from other players. Any complaints regarding unauthorized third-party activity on an account will not be accepted as sharing or enabling another individual to play using a Player's account is against the terms of this Agreement.

2. Account Security Responsibility

The Player is solely responsible for maintaining the security of their account. If the Player suspects unauthorized access or third-party usage, they must notify Derby Lotto Ltd immediately for investigation and resolution.

3. Account Transactions

A Player's account may not be sold, transferred, or acquired by third parties.

Risks and Compliance

1. Acknowledgment of Risk

By participating in Games on the Site, the Player acknowledges that playing Games of luck involves the risk of financial loss. The Player assumes full responsibility for any losses incurred while using their account.

2. Prohibited Financial Activities

The Player agrees not to use the Software or Services for illicit financial transactions, including money laundering or any other fraudulent activities. Derby Lotto Ltd reserves the right to suspend or block any Player's account if there is any suspicion regarding the legality of the funds used.

3. Security Violations

The Player must not attempt to bypass, violate, or manipulate Derby Lotto Ltd's security measures. If any suspicious activity is detected, the Company reserves the right to suspend or

terminate the Player's account immediately and restrict access to all Sites, Games, and Software associated with Derby Lotto Ltd.

Game Integrity

1. True Random Number Generator (TRNG)

The Player understands and agrees that all game outcomes are determined by a True Random Number Generator (TRNG). In case of any discrepancy between the game results displayed on the Player's screen and the gaming server, the results from the gaming server shall be considered final and binding.

2. Final Authority of Records

Derby Lotto Ltd's records serve as the ultimate authority in determining the validity of the Player's participation in Games and the outcomes thereof.

3. Error Handling in Pay Tables

In the event of a discrepancy in the pay table, Derby Lotto Ltd will consult with the software provider and the relevant regulatory authority before finalizing the game's outcome.

Software and Game Interruptions

1. Software Malfunction and Errors

If a game is interrupted due to a software failure or technical issue, Derby Lotto Ltd may request a screenshot from the Player. Any malfunction affecting the Software, Games, or Site may void the affected bet or game. The Player may be entitled to a refund of the stake amount, but the Company assumes no further liability for software malfunctions.

2. Handling Aborted or Miscarried Games

- If a Player's game is interrupted due to a telecommunications failure or a system crash, the Player may resume the game upon system restoration.
- If resumption is not possible, the Company will ensure that the game is terminated and refund the wager amount to the Player's account.
- If a game fails due to a system error on the Company's platform, the wagered amount and any accrued credit will be refunded to the Player.
- The Company will notify the Regulatory Authority of any such incidents and may suspend games affected by ongoing technical failures.

Complaints and Disputes

Filing Complaints

The Player acknowledges that any complaints regarding a transaction must be submitted within seven (7) days from the date of the transaction's finalization. Complaints filed after this period will not be considered.

Disclaimer & Limitation of Liability

1. Use of the Site and Services

Derby Lotto Ltd is not liable for any damages or losses caused by the use of its website, including but not limited to:

- Service interruptions, transmission errors, or software malfunctions
- Unauthorized use of Player accounts by third parties
- Inaccuracies in the content of the Site

2. No Warranties

The Site, Games, and Software are provided on an "as-is" basis. Derby Lotto Ltd makes no guarantees regarding uninterrupted access, error-free functionality, or the absence of viruses. The Player assumes full responsibility for their use of the Services.

3. Player's Risk

The Player voluntarily chooses to use the Site and Software at their own risk. Derby Lotto Ltd is not responsible for financial losses, commercial losses, or any indirect damages incurred by the Player.

Account Suspension and Termination

Account Suspension or Termination

Derby Lotto Ltd reserves the right to restrict access, suspend, or terminate a Player's account at its sole discretion, including but not limited to cases where:

- The Company detects fraudulent or illegal activity
- The Player has multiple accounts
- The Player is underage or resides in a restricted jurisdiction
- The Player violates the Terms and Conditions

Legal Compliance and Jurisdiction

1. Compliance with Local Laws

Players are responsible for ensuring that their participation in Games is legally permitted in their jurisdiction. Derby Lotto Ltd assumes no liability for any legal actions taken against a Player for non-compliance.

2. Limitation of Liability

If Derby Lotto Ltd is found liable by a court of law, its liability will be limited to the lesser of either:

- The amount in the Player's account
- The amount deposited or withdrawn by the Player

Termination of Agreement

1. Termination by the Player

The Player may terminate this Agreement at any time by submitting a written request, provided that there are no outstanding amounts owed to Derby Lotto Ltd. Upon confirmation of termination, the Player must remove and destroy all Software-related files.

2. Company's Rights upon Termination

Upon termination, Derby Lotto Ltd will refund the remaining "Available Balance" in the Player's account, deducting any outstanding dues.

3. Survival of Terms

The termination of this Agreement does not affect any prior obligations or rights accrued before cancellation.

General Provisions

Management Rights

Derby Lotto Ltd reserves the right to modify, suspend, or terminate any of its Services at any time without prior notice.

Signed,

Management