

## **My Club Betting - Terms and Conditions:**

This website (myclubbetting.co.uk) is owned and operated by My Club Betting (MCB). The sportsbook is provided by FSB Technology (UK) Ltd who are licensed by the [Gambling Commission](#) to provide fixed odds betting (licence 000-022201-R-305119-012).

The following rules form an agreement between My Club Betting and its Customers. By registering with MCB you declare your full understanding and acceptance of these rules.

1. All Customers must be 18 years of age or older in order to register and participate in any content, including the placing of stakes on a bet or participation in any other content found on this website. In order to avoid unlawful betting, we reserve the right to carry out checks to verify the information provided. We may undertake a search with a third party for the purpose of verifying that you are 18 or over. Where these checks are unable to verify that you are 18 years of age or over, we reserve the right to ask you for proof of age. If we are unable to confirm that you are aged eighteen (18) or over within seventy two (72) hours of your account being opened then we are required to suspend your account until satisfactory proof of your age is provided.
2. The Customer has sole responsibility in ensuring their payment/bank details and contact information are up to date at all times.
3. The Customer has sole responsibility to ensure that their security details remain confidential. In any event where a Customer is concerned that their security details are no longer confidential, they have the obligation to notify MCB immediately. Any transactions that have been placed by a user who is securely logged into the Customer's account will be the Customer's responsibility.
4. Bets cannot be cancelled or changed once the bet has been confirmed by MCB.
5. It is the Customer's responsibility prior to placing a bet to check that the laws in their country concerning betting allow them to place bets. Under no circumstances will bets placed from within the United States of America be accepted.
6. MCB only accepts bets made online, which for clarity includes the use of iPhone and Android applications. Bets are not accepted in any other form (telephone, email, fax, in person, etc.) and any bets received in these forms will be null and void.
7. MCB reserves the right to refuse/cancel any bet or part of a bet before the game starts without providing any justification. MCB also reserves the right to refuse/cancel any bet or part of a bet that is placed while a game is in progress if there is sufficient evidence that the Customer was placing a bet with prior knowledge of an event that would affect the accurate pricing of a market – for example, betting on the first-to-score market while the first goal is being scored.
8. MCB reserves the right to void any or all bets that have been made by any person or group of persons who are acting in an attempt to defraud us. If there is any evidence of a series of bets, each containing the same selection having been placed by or for the same

individual or syndicate of individuals, MCB reserves the right to make such bets void and suspend relevant accounts. This rule applies to both settled and unsettled bets.

9. Winnings will be credited to Customer's accounts following confirmation of the final result.

10. MCB reserves the right to void any bet that may have been accepted when the account did not have sufficient funds to cover the bet. If an account has insufficient funds as a result of a deposit that has been cancelled by the payment processing party, MCB reserves the right to cancel any bet that may have been accepted retroactively, and void any winnings paid to the Customer from those bets.

11. Should funds be credited to a Customer's account in error, it is the Customer's responsibility to notify MCB of the error without delay. Any winnings subsequent to the error shall be deemed invalid and returned to MCB. The Customer shall remain responsible for any entry fees placed into tournaments or contests that involve pools or pools-style betting where the stakes can no longer be recovered from the pool.

12. The reference language of the present Terms and Conditions is English. In spite of the care brought to our translations, in case of difficulty of comprehension of a clause of these Terms and Conditions, only the English version will be valid.

13. MCB reserves the right to suspend or close Customer's accounts and void all settled and unsettled bets in the event that a Customer opens more than one account.

14. Bets will only be accepted up to the advertised start time. Any bet that is inadvertently accepted, which includes an event after its start time, the bet will be cancelled. If any portion of a multiple bet is inadvertently accepted then all parts of that multiple bet will be cancelled.

15. Multiple bets that combine different selections within the same event are not accepted where the outcome of one affects or is affected by the other. If such a bet is taken in error, the bet will be cancelled.

16. MCB does not accept responsibility for any typing, human or palpable errors that lead to obvious price errors. In all such cases bets will be deemed void.

17. MCB does not accept responsibility for damages or losses deemed or alleged to have resulted from or been caused by the website or its content including without limitation, delays or interruptions in operation or transmission, loss or corruption of data, communication or line failure, any person's misuse of the site or its content, or any errors or omissions in content.

18. The maximum winning to any Customer on any single bet, multiple bet or on any single day for bets placed on this website is £100,000.00 or currency equivalent.

19. The maximum amount of funds that can be requested to be withdrawn from the website is £100,000.00 in any 7 day period.

20. The minimum amount for a bet is £0.10 unless otherwise stated on the website.

21. MCB reserves the right to change odds and information displayed on the website at any time and without notice. MCB will take reasonable care to ensure accuracy of this information but information is presented as a guide only. Prices displayed on the website are indicative only and are not binding until a bet has been confirmed by us. In the event of any particular information (score, time of game etc) being incorrect we assume no liability for this. Please refer to our betting rules for information on how we settle individual markets.

22. The website will at all time show records of recent bets placed, results and account activity. We recommend that the cardholder keep independent records of all of the transaction information, games rules, cancellation rules, and payment methods in order to avoid any future misunderstandings.

23. All bets will be processed once the bet has been placed and the acceptance confirmed.

24. The Customer will be able to play immediately after any deposit transaction has been confirmed.

25. When an event is cancelled, all bets referring will be cancelled automatically and the related accounts will be refunded.

26. All Customer offers are limited to one per person, family, household address, email address, telephone number, same payment account number (e.g. debit or credit card, Moneybookers etc), and shared computer, e.g. school, public library or workplace. We reserve the right to withdraw the availability of any offer or all offers to any Customer or group of Customers.

27. In case of a bonus manipulation or abuse of any kind, MCB reserves the right to deduct the bonus and the winning associated to the bonus from the Customer's account.

28. MCB considers these rules to be fair. Should you need any advice regarding these rules, please contact Customer Services.

29. Any customer who wishes to make a formal complaint about our services should first contact our Customer Services department using the contact us form on the website. We will respond as quickly as possible and in all cases we strive to ensure that all customers are responded to within 48 hours. Our response will include the name of the person who will be handling your complaint and a full record of the correspondence will be tracked, including our operator login credentials who has provided any response to you. If you do not believe our resolution to your complaint to be fair and transparent then you are free to request for the complaint to be escalated to a member of our Senior Management team who will personally review your complaint and make a final decision. Should you still be of the opinion that our resolution is not fair and transparent then the complaint is escalated to a "dispute" and can be referred to independent adjudication service [IBAS](#). MCB gives its commitment to pursuing an amicable solution to all disputes but the results of independent adjudication are not necessarily binding. All disputes and the resolution of these disputes will be reported to the [Gambling Commission](#) on a quarterly basis.

30. Data protection. Please see our Privacy Policy for details of how personally identifiable information is collected and may be processed or shared with others.

31. Copyright in the information displayed on this website is the property of MCB and/or its licensors. This information is intended for personal use only and may not be displayed in public, broadcast or used for any commercial purpose without the express written consent of MCB. Whilst every effort is made to ensure that the information is accurate, MCB accepts no responsibility for any use made of the information provided on this website and excludes all liability in respect of any loss suffered by any person arising directly or indirectly from use of the information.

32. We are required by our licence to inform customers about what happens to funds which we hold on account for you, and the extent to which funds are protected in the event of insolvency. We hold customer funds separate from company funds in a dedicated "Clients Premium" account from Barclays Bank Plc. This means that these funds are not protected in the event of our insolvency. This meets the Gambling Commission's requirements for the segregation of customer funds as the level: [basic protection](#)

33. Any changes to these Terms and Conditions will be displayed on your next login to this website prior to these changes taking effect.

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#### **Bonuses:**

1. All bonus offers can be redeemed only once per offer unless it was clearly stated otherwise.
  2. Each bonus offer will have its own 'terms and conditions' and Customers should ensure that the terms and conditions associated with each individual bonus offer are read and understood prior to accepting the bonus.
  3. Promotions are subject to change. All management decisions are final.
  4. In the event of an error when attributing a bonus to a Customer account, the company reserves the right to correct such errors by removing any funds that were put into a Customer's account erroneously and by voiding any bets that were placed by these funds.
  5. At no time will a bonus be offered where the benefit amount is dependent on the Customer gambling for a certain time limit or frequency; where the benefit increased if the Customer reaches a qualifying activity in a shorter amount of time; or where the value of the benefit increases with Customer spend it does so at no greater rate than the Customer spend increases.
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## **Deposits:**

1. MCB accepts deposits via the following credit and debit card types: Visa; Visa Debit; MasterCard; Visa Electron and Maestro.

2. The minimum deposit amount accepted is £10.00/10.00€ with the maximum being £3,000.00/3,000.00€.

3. MCB will not accept deposits from the following countries:

Afghanistan, Algeria, American Samoa, Antigua and Barbuda, Armenia, Australia, Austria, Azerbaijan, Belarus, Belgium, Canada, China, Costa Rica, Czech Republic, Denmark, Ecuador, Estonia, Finland, France, French Guiana, French Polynesia, French Southern Territories, Greece, Hong Kong, Iran, Iraq, Ireland, Republic of, Israel, Italy, Japan, Kazakhstan, Lao, Libya, Macedonia, Malaysia, Myanmar/Burma, Netherlands, Netherlands Antilles, Nigeria, North Korea, Norway, Pakistan, Philippines, Portugal, Puerto Rico, Russia, Saudi Arabia, Serbia, Singapore, Somalia, South Africa, South Korea, Spain, Sudan, Syria, Thailand, Turkey, United States, United States Minor Outlying Islands, Uzbekistan, Vatican City, Vietnam, US Virgin Islands, Yemen, Zimbabwe.

4. MCB does not charge you for depositing using your credit or debit card however you may incur some charges from your bank. See your bank account terms and conditions for further information.

## **What are 'Verified by Visa' and 'MasterCard SecureCode'?**

MCB utilises services called 'Verified by Visa' and 'MasterCard Secure' – in the event your card issuer subscribes to one of these services, you'll be asked to enter a password or specified characters from a password in order to be able to complete your deposit.

If you have not signed-up for this service online before, you'll be able to create a new password on being prompted.

If you cannot remember this password, you'll also be able to reset this at this time.

Please note that for your online security, MCB have no visibility of this password and cannot reset this on your behalf.

To read more about these services please click here to learn more about [Verified by Visa](#) and here to learn more about [MasterCard SecureCode](#).

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## **Withdrawals:**

The process for requesting and receiving winnings is outlined as follows. Please note we will always contact you via your registered email address if there is any further information we require (such as identification documents) in order to process it for you:

**Credit/Debit Card Depositors:**

1. If you choose to make a withdrawal request and have deposited with us using a credit or debit card, we will look to pay any requested winnings in full back to this card.
2. If you have deposited using more than one credit or debit card, you will be able to select which card you wish your winnings to be returned to during the withdrawal request process.
3. With the exclusion of any applicable withdrawal or management fees detailed below, no charge on any type of credit or debit card payment will be levied by MCB – in the event that your Bank or card-issuing company charge an exchange rate fee for example (in the event your account is held in a currency other than GBP (Sterling)) or any other charge, then MCB cannot be held liable for any such charge.

**Miscellaneous:**

- In the event that you have requested a withdrawal from us, but have yet to receive either your debit or credit card payment after a sufficient time, please contact **Customer Services**.
  - MCB, in its sole discretion, reserves the right to refuse payment of any withdrawal following a Withdrawal Request.
  - The minimum withdrawal amount that can be paid back to your credit/debit card is £10.00.
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**Withdrawal Management Fees:**

- Free bets or promotional awards of any kind cannot be withdrawn.
- In the event you choose to withdraw funds from your account and have not carried out any financial activity, or if the financial activity on your account equates to a sum of less than 50% of the amount deposited by you, then MCB reserves the right to charge a processing fee of 5% of the requested withdrawal amount with a minimum charge of £3.00

'Financial activity' is defined by the placing of bets anywhere on this website (voided/cancelled bets to not count).

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### **Self-Exclusion:**

We realise that for some Customers gambling might become a serious problem and for such Customers we offer a self-exclusion option for a period from six months up to permanent exclusion, as per a Customer's request. If you wish to self-exclude, please either contact Customer Services specifying the period you wish to be self-excluded for, or choose the "Self-Exclude" option found within your "My Account" section of this website.

If you choose to contact Customer Services, kindly note that only upon a clear "self-exclusion" request will your account be suspended for the agreed time. Otherwise all accounts will be "closed" and can be reopened at any time upon a Customer's request. Please read through our Responsible Gaming guide for more information.

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### **Time Out**

If you wish to take a time out, you can do this for a minimum of 24 hours and a maximum of six weeks. During this time you will not be able to access your account, neither will you receive any marketing information. Once the Time Out period has ceased, your account will automatically become active again.

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### **Account closure:**

If you wish to close your account, you can withdraw any remaining funds and there is no further requirement to inform us. Should you want to close your account permanently please contact our Customer Services team, who will try to assist you with any issues or concerns you have, and if unsuccessful your account will be closed upon your confirmation. Please allow us up to 24 hours to process your request.

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## **REFERRAL SYSTEM TERMS AND CONDITIONS - THE REFERROR**

When you, the 'REFERROR', has become a 'qualified' account holder, which means you have deposited a minimum of £30 to open your account, and then continued to deposit and placed bets totalling £90(min) at odds of 1.8 or greater, only then will you be eligible to benefit from this bonus.

When someone you know (REFEREE) that registers for a betting account, and records your REFERRAL CODE on their registration signup, and then deposits £30 (or more) and then bet £90 or more, that have been placed at odds of 1.8 or greater and settled, we will credit your account with £30 in free bets.

### **Terms and Conditions:**

- This offer is available to new customer registrations only who quote your REFERRAL CODE on their registration signup form
- Applies when a deposit of £30.00 or more is made
- Applies when £90 worth of singles bets have been placed and settled at individual odds of 4/5 (1.8) or greater, and on multiple bets containing two or more selections, the minimum

cumulative win odds for the bet to qualify must also be 4/5 or greater, to trigger the £30 in free bets

- For Each Way bets, only the win part counts towards the promotion e.g. A £50 E/W bet (total stake £100) would not qualify for the promotion. However, a £50 E/W single bet (total stake £100) at win odds equal to or greater than 4/5 (1.8) in addition to two win single bets of £30 and £10 respectively at odds equal to or greater than 4/5 (1.8) would trigger the £30 in free bets. If placing an E/W multiple bet of two selections or more, the cumulative win odds must be equal to or greater than 4/5 (1.8) to qualify towards the promotion.
- Applies to bets placed by UK residents only.

### Free Bet Details:

- Bonuses will be credited to your account within 7 days of qualification of both the referrer and referee.
- The free bet must be wagered in full, on one bet only, i.e. A £30 Free Bet can be used as a £30 win, and cannot be split over several bets. Bet types are win only.
- **Free bet must be redeemed within 7 days of award.**
- Free bet tokens are non-refundable. Free bet stake is not included in any returns.
- Free bet tokens are not returned if wagered on a void selection.
- This free bet offer cannot be used in conjunction with, or contribute to any other MCB free bet offer or promotions.
- Standard free bet rules apply.
- MCB periodically reviews the terms of its promotions and reserves the right to amend them at any point.
- MCB reserves the right to limit the eligibility of customers to participate in these promotions. For further information, please see our General Terms and Conditions.
- MCB reserves the right to amend, cancel, reclaim or refuse the award of any free bet at its own discretion. Referee MUST quote Referrer code on registration form. The identity of a player will be determined on the basis of all or any combination of the following: account number, username, and name, mailing address, e-mail address, IP address, credit/debit card number, registered payment method, computer, and any other forms of identification which may be required. However, players with multiple accounts attempting to enter the Promotion may result in any/all accounts being closed, any winnings deemed forfeited and being removed from this Promotion. We reserve the right to withdraw the availability of any offer or all offers to any Customer or group of Customers.
- This offer is not applicable to registered users of <https://bet4causes.myclubbetting.co.uk> or <https://mycompany.myclubbetting.co.uk>

Updated 1<sup>st</sup> April 2017

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## **20 % REVENUE PAYMENTS TO CLUBS**

Revised 1st April 2017

To qualify for a payment, as listed below, a Club must have had 3 registered bettors who staked more than 5 bets during the accounting period.

Any registered club will receive 20% net revenue share of any profits generated by the users of your club-betting site.

The revenues will be calculated on a month to month basis, and each club administrator will always be able to see the ongoing progress of the clubs betting site activities by accessing the club affiliate system at <http://affr.myclubbetting.com>

The net revenue calculations will run as follows:

First day of each month until last day of same month inclusive.

The net revenue in that period is calculated as follows: 20% of any profit (the difference between any betting stakes lost and bookmaker pay-outs on winning bets.) This is cumulative of all the bets placed on your site in the given period. (not including free bets stakes, and including payout on winning free bets)

Club administrators will receive a statement at the end of each period showing the club revenues, and if the figures are agreed and accepted, will be asked to submit an invoice to claim the agreed amount.

My Club Betting will make revenue payments to clubs within 21 days of mutual agreement of revenue.

Example of revenue:

User 1 stakes £100 and loses, so £100 goes into the club 'pot'.

User 2 places a bet that wins £50 (not including stake)

The pot is the £100 (loss) minus the £50 (win) equals £50

Your club benefits from 20% of the pot which is £10

*Winning bets are the bookmaker losses, and losing bets are the bookmaker profits, the pot is the difference between the two over set period, and the club revenue is 20% of the 'pot'.*

Updated 1<sup>st</sup> April 2017