

Temple Holdings N.V.

ACCOUNT, PAYOUTS & BONUSES

Accounts, Payouts & Bonuses

1. Accounts

1.1. Registration and opening of an account

- Players are required (Mandatory) to register and make a deposit in the playing account ("Account") upon taking part in a game of [BetKudos](#).
- [BetKudos](#) shall be entitled to appoint providers of payment systems, which will act, receive funds and carry out the payment on behalf of [BetKudos](#).
- Each player may establish, maintain, use and control only one account. In the event [BetKudos](#) determines that you have opened, maintained, used or controlled more than one account, we reserve the right to block or terminate any of your playing and user accounts or all of your playing and user accounts. [BetKudos](#) has the right to remain one playing account and user account open at its own discretion. You are allowed to withdraw all game funds from the blocked account.
- Each player can only have one account. A previously registered player can have a new account only if [BetKudos](#) allows it, provided that the old account is closed.
- If you notice that you have more than one account on [BetKudos](#) under different names, you must immediately notify [BetKudos](#) at support@betkudos.com.
- You agree that the sole and specific purpose of creating an account on [BetKudos](#) is to participate in one of the games activities on the service. [BetKudos](#) shall be entitled to suspend, limit or terminate your account if we determine, in our sole discretion, that you are depositing funds without the intention of using them in contests on the Service. In such circumstances, we may also report such activity to relevant authorities.
- Players must complete the registration form to request to open a playing account. [BetKudos](#) reserves the right to refuse to open an account.
- The player may be required to provide the following data in the course of opening an account, deposit or pay out winnings: name, residential address, gender, date of birth, e-mail address, mobile number, payment method data as well as other information relevant or necessary for the realization of services provided by [BetKudos](#).
- All the required information must be correct and valid. You are solely responsible for the accuracy, completeness and correctness of the information provided by you, and thus confirm and assure [BetKudos](#) that the information provided by you is true, complete and correct.
- If you provide any information that is inaccurate, not current or incomplete or [BetKudos](#) has reasonable grounds to suspect that such information does not comply with the terms of conditions, your account may be blocked or closed on.
- As part of the registration process, you must choose a username and password with which you will access the website. Your sole responsibility is to ensure the security of the data for the login. You do not have to report to someone your data to log in the system. [BetKudos](#) shall not be liable for whatsoever incorrect use or misuse of your account on [BetKudos](#) by third parties as a result of disclosure by you of your data for the login intentionally or accidentally, actively or passively to any third party.
- Accounts cannot be transferred or sold from one person to another person.
- Your account is intended solely for your personal use. Players cannot allow their accounts to be used by 3rd parties. It is also the player's own responsibility to ensure the security of his account.
- The company assumes that all payments and playing operations are carried out by you. [BetKudos](#) are not responsible for the access to your account by any third party, and [BetKudos](#) under no circumstances shall be liable for any damage suffered by you as a result of unauthorized use of your password by another person, as well as unauthorized access to your account.
- All the transactions, under which your correct username and password were entered, regardless of whether it was done with your consent or not, will be considered as valid.

- The name, surname and user name of the opened account cannot be changed. However, you should change your password regularly and must not disclose it to third parties. Your password can be changed to "My Account" on this Website.
- You must notify : [BetKudos](#) Immediately of any unauthorized use of your Username and Password or account or any other breach of security.
- **NOTE:** [BetKudos](#) will never ask players about their password. You must immediately notify our support team if this might be present.
- It is not necessary to write any personal data in a password, such as names, birth dates, phone numbers, and other familiar words. This will help to prevent unauthorized access to your account. Your sole responsibility is to ensure the confidentiality of your username and password, and you are responsible for all cases of unauthorized and illegal use of your data.
- We strongly recommend disabling beforehand the storing passwords function in the browser, to ensure stable operation of a robust program to protect against viruses and spyware, and firewall on your computer. If you do not use your computer, you must be sure to log out and shut it down. You should also refrain from using your account at Internet cafes, libraries and other public places that have Internet access. In case of the loss or unauthorized use of your password, you must inform us about it. You should also contact us immediately if you believe that a minor has got access to your account.
- Loss of password followed by failure to participate in any [BetKudos](#) by third parties as a result of disclosure by you of your data for the login intentionally or accident games whatsoever shall not be a cause to claim any compensation. Neither shall loss of a password be a cause to cancel bets on sports or a withdrawal request.

1.2. Allocation of funds to your account

- You can participate in any game, but there must be a certain amount of money on your account.

if you do not have enough funds on the playing account, [BetKudos](#) shall not provide any credits to participate in the games.

- When making a deposit please remember that there may be a certain delay in the receipt of funds to your account. Please consider this information when receiving/wagering a bonus.
- All information required for placing funds to your playing account on [BetKudos](#) is presented on the pages of "CASH" and "Deposit" of this Website.
- You guarantee that all funds that you deposit into your account are not of illegal /or unauthorized origin.
- You agree not to deny any transactions made from your account or decline any payments made by you, which may cause refunds by a third party in order to avoid legal liability.
- The Company does not accept any funds from third parties: relatives, friends, partners, husbands/wives. You can deposit money on your account only from the cards/accounts and/or payment cards that are registered on your name. If during the security check, any of these Terms are violated, all winnings will be confiscated and returned to the Company.
- By requesting a bank transfer to return the funds to the rightful owner, all bank charges/fees are covered by the receiver of money.
- You can use any convenient way for you to deposit money into the account listed on these pages. A list of possible methods of deposit can be changed periodically. Please note that some ways of placing funds into the account may not be available in some countries.
- We do not accept money in cash, sent to us. We can engage third-party organizations and/or financial institutions to process both your payments and payments to you. You accept to work with them, if the Terms and Conditions of such third-party organizations are not inconsistent with these from [BetKudos](#).
- Depending on the method of placement of funds into the account, the amount of the deposit may be subject to a charge. The current amounts of such charges on deposits are specified for each deposit method in the "Cash" and "Deposit". Regardless of these charges, your bank may also charge a fee for the transfer of funds and other payment methods.
- You need to deposit cash into your account only from the account/system and/or payment cards, which are registered in your name. If during the security check, we find a violation of this provision; all winnings can be confiscated and returned.

- In case of discovering any suspicious or fraudulent cash replenishments (including any refunds or cancellations of payments) and replenishments made to exchange funds between payment systems, [BetKudos](#) reserve the right to block your account, annulate any payments made and recover any winnings. We have the right to provide information to the relevant authorities and/or organizations (including credit reporting agencies) about any fraud with payments or other illegal activities. We can hire credit reporting agencies in order to return payments. [BetKudos](#) is not liable for any unauthorized use of credit cards, regardless of whether or not it was declared about the theft of credit cards.
- You acknowledge and agree that the exchange rate (including Bitcoin) may change and [BetKudos](#) is not responsible for changes in the exchange rate.
- When using bank transfers, credit or debit cards to deposit the account, the funds will be credited only after [BetKudos](#) receives a confirmation and authorization code. If [BetKudos](#) does not receive such authorization, these funds will not be credited to your account.
- You acknowledge and agree that your account is not a bank account. It follows that no insurance funds, guarantees or other protection methods from insurance systems, as well as any similar insurance systems, do not apply. Funds on your account would not be charged with interests.
- Working with the 1-Click payments system.
- You automatically agree to pay for any goods or services that you ordered on the Site, as well as additional costs: duties, taxes, etc. The responsibility for transacting such payments on time lies on you. The payment service provider can only ensure the payment is made and is not responsible for paying any additional services. After clicking the "Payment" button, the user accepts the fact that the payment cannot be called off. By placing an order on our website you confirm the legality of your actions and ensure that you will not break the law of any country. As the holder of the payment card, by accepting the Terms and Conditions you acknowledge your right to use services and resources of our website as well as confirm that you have reached the age of adulthood and legality of gambling according to the jurisdiction of the country of your residence. Responsibility for fulfilling local laws takes the gambler and provider of payment system is not responsible for illegal violation of such Terms. If the user wants to refuse to provide such services in the next purchase then for cancellation go to your profile on the website. The Company is not responsible for the impossibility of performance or denial of processing the information on your payment card and for denial from the eminent bank of allowance to make payments with the particular payment card. The Company is not responsible for the amount, quality or price of any service purchased with your payment card. When you pay for services on the website, you must follow the rules of [BetKudos](#). Only the user, as the owner of the payment card, is responsible for paying commissions or expenses on time.

If there are situations that are related to your disagreement with any of the above-mentioned statements, you should refuse to make a payment on time and, if necessary, contact the website's support service.

- The transaction will appear on your billing statement.

1.3. Account verification Procedures

- [BetKudos](#) reserves the right to initiate primary or additional account's identity verification at any time and at its own discretion, as well as use additional procedures and means of verification in case the need arises. To verify the user's identity, [BetKudos](#) has the right to request an identification document (including, but not limited to, a copy of your passport/ID card/or any used payment card, current utility bill issued in your name) and/or hold a video conference (e.g. Skype video call) and/or request a video recording of your game session with constant video recording. If you do not provide or cannot provide us with such information, then we have the right to suspend your account and/or permanently terminate your account until you provide us with the required information, and/or permanently close your account if it is not submitted.
- You will be informed about the need for a videoconference with [BetKudos](#) representative via online chat on the website when you contact us, or you will receive a corresponding message to your email specified during registration.
- A video conference with [BetKudos](#) representative can be of the following types:
 1. for a person's identity. This procedure is needed for additional user identification in case of email change, two-factor authentication being disabled, etc.;
 2. with questions from a [BetKudos](#) representative. This procedure is needed for additional identification of the user in case you violate the rules of the project or in case of suspicious activity. Video conferencing takes 21 days since the

account is blocked. If you do not complete this procedure within the specified time, the account will be blocked without the possibility of recovery.

- In case the account is checked due to suspicions of fraudulent actions (including when the one who plays is not the account holder, if the software was used, etc.) [BetKudos](#) may request a video recording of the game session of the account holder.
- You will be informed about the need to provide a recording of your game session with constant video recording via online chat on the website when you contact us or you will receive a corresponding letter to an email that was specified during sign up.
- A game session can be of the following types:
 1. with a representative of [BetKudos](#) This procedure can be carried out from one to three hours;
 2. without a representative of [BetKudos](#), with a request to provide a recording of a gaming session and constant video recording. The recording duration is determined individually.
- If you do not provide the video within the specified period (Which shall be determined individually), the account will be blocked without the possibility of recovery.
- Verification procedures can only be performed with the owner of the account. During the verification it is necessary to have the original of your valid passport, a camera (PC or smartphone), a microphone and a room where you will be alone with an interruption-free Internet connection. In order to hold a video conference with the game session, it is also necessary to have a device that displays a screen that will show all gaming activity during the above mentioned procedure (laptop, PC).
- If the result of verification reveals any violations, [BetKudos](#) reserves the right to take appropriate action in accordance with the violated paragraphs of this agreement up to the complete blocking of your account.
- In case of suspicious or fraudulent cash replenishments, including the use of stolen credit cards and/or any other activity of fraudulent nature (including any refunds or cancellation of payments), [BetKudos](#) reserves the right to block your account, cancel any payment made and recover any winnings. We have the right to inform the relevant authorities and/or organizations (including the credit information agencies) of any fraud payments or other illegal activities. We reserve the right to hire collection agencies to return payments. Under no circumstances, [BetKudos](#) shall be liable for any unauthorized use of credit cards, irrespective of whether it was stated or not about the theft of credit cards.

2. Withdrawals

1. **2.1. Withdrawal of funds from your account**
 - **You can request a withdrawal of funds from your account on the conditions that:**
 1. All payments that have been transferred to your account have been checked for illegal actions and no payment has been annulated or canceled;
 2. All the verification actions mentioned in the 1.3th section were made correctly;
 3. You can withdraw any amount less or equal to the amount of available balance of your account.
 - **When making an application for cash withdrawal, remember that:**
 1. The information in your profile must be filled in completely and contain at least one confirmed phone number and one email address;
 2. The funds must be withdrawn to the same payment system that was used to add funds to the account. In a situation when withdrawal to the same payment system is for any reason not possible, we will suggest other available alternatives;
 3. You need to have at least one successful deposit for the last 30 days before creating a withdrawal request. If you haven't made a deposit during this time or have started the game with a welcome no-deposit bonus, before you can make a withdrawal request, you will need to deposit funds to your account and meet the terms of the deposit funds turnover. The minimum required amount of your bets must be equal to or greater than 1x of your deposit amount. Please pay attention that we will not count safe bets in Table games, bets in Live Slots, Aviator by Spribe, and other similar games, or bets on sports events with odds smaller than 1.2 towards the turnover of your deposited funds;
 4. When creating a request for payment, there must be no uncompleted bonus games (free spin) on your account, received completely or partly with the use of free bets and risk-free bets, for which the outcome of the events has not been received. In order to withdraw funds, finish the game or cancel activated bonus rounds, free bets and risk-free bets;

5. The maximum withdrawal amount per month is 40'000 USD (EUR), except for certain cases approved by the administration:
 - a. Withdrawal of funds is performed according to payment limits, taking into consideration the status of a player on the site;
 - b. The daily withdrawal limit is 2'000 USD (EUR);
 - c. The weekly withdrawal limit is: 10'000 USD (EUR);
 - d. The monthly withdrawal limit is: 40'000 USD (EUR).
6. At any single moment, the customer can have no more than one active withdrawal request. All withdrawal requests are reviewed on a first come, first serve basis;
7. Payouts of large amounts on Skrill and Neteller are discussed individually;
8. We have the right to hold a commission at the rate of our expenses (20% of the available balance) to withdraw funds not involved in the game. Such withdrawals are not guaranteed and remain at Company's discretion. The minimum required amount of your bets must be equal to or greater than 3x of your deposit amount;
9. If you withdraw more than 1000 USD / EUR, [BetKudos](#) performs additional verification of gaming transactions for a period that usually doesn't exceed 72 hours;
10. There may be limits for the withdrawal amounts from no deposit bonuses;
11. Your withdrawal could be reviewed within 36 hours;
12. [BetKudos](#) does not accept requests for funds withdrawal made by phone or email. [BetKudos](#) employees are prohibited from violating this rule;
13. If your winnings originated from the deposits made via bank transfer, we would review your withdrawal request once said deposits settle. In most cases, it takes up to five business days;
14. When creating a withdrawal request to Bitcoin, clients should use only BTC addresses that belong to them and it is their responsibility to check that the inputted BTC address is correct. The Company will not be responsible for typos made in the BTC address, nor for withdrawals to the third-party BTC addresses;
15. Any information related to the withdrawal of funds, gifts or rewards - both virtual and physical, or other financial or legal matters, provided by support agents or personal managers, should be treated as general information and not as a final decision. The final decision remains after the payments department;
16. In most cases [BetKudos](#) has a policy of the non-use of fees in respect of ways of placing funds in support of regular customers. However, it is not allowed for players to place and withdraw funds from the system if they use it as an intermediate object for the transfer of money. The cases of such players will be considered on an individual basis, and they are required to pay a commission underpaid. This behaviour can be regarded as a landmark, and it may be reported to the management of AML. This policy may be changed in the future;
17. Limits of payments on winnings at video slots (casino);
18. The company has the right to set their own limits on the minimum and maximum amount of funds deposit and withdrawal per transaction and to change them at any time at its sole discretion and without prior notice, but with an announcement on the limit details on [BetKudos](#) website during 14 working days from the date the new conditions come into force.

2.2. Closing of your Account

- You can close your account at any time and [BetKudos](#) will return you all funds from your account net of related charges for the withdrawal of funds at our sole discretion and without any obligation of giving a reason or prior notice, if these obligations violate trade secrets or could cause any damage to [BetKudos](#).
- The method of refund is determined at our sole discretion.
- You are fully responsible for any kind of activity and transactions on your account till the time you receive confirmation of its annulation (from the moment when you send us a letter and until you receive a letter of annulation from us you are responsible as well).
- [BetKudos](#) has the right to charge commission or debt amounts, before the annulation of your account. If your payment account was deleted, blocked or canceled, the refund of money that was on your balance at the time of closing your account will not be refunded and bonuses won't be activated or converted into cash. Access to your account will not be possible as well.
- According to the Terms of annulation of your account, mentioned earlier, none of the parties has any further obligations towards one another.

- If for certain reasons we have decided not to provide services in general or specifically to you, your account may be blocked and/or deleted without prior notice.
- If we find a connection between your account and the account that was previously deleted, your account may be blocked and/or deleted without prior notice.
- If we find a connection between your account and the other existing blocked account, we can close it and block the credentials on the specified accounts. Any left funds on your account (except for the times, which were provided in the Terms) will be returned to you if requested, at a certain time and after deduction of the amount you owe [BetKudos](#).
- If You have made attempts to hack the system or are involved in the conspiracy, your account may be blocked and/or deleted without prior notice.
- If you are trying to influence or manipulate the software, your account may be blocked and/or deleted without prior notice.
- If you use your account for fraudulent purposes, for instance, you are trying to access the Site from the jurisdiction where gambling is prohibited, your account may be blocked and/or deleted without prior notice.
- You post abusive information on the Site, your account may be blocked and/or deleted without prior notice.
- Please note that the Invalid account will be completely closed regardless of the presence or absence of cash and/or bonus funds on it.
- If you attempt to conspire or intend to directly or indirectly participate in conspiracy schemes with other players during gambling on the Site, your account may be blocked and/or deleted without prior notice.
- We reserve the right to block or suspend all winnings and bonuses that were received on the website if we consider that you are trying to take advantage of it.
- [BetKudos](#) will take the necessary measures to identify and suspend all the conspirators. If you or any other player in collusion with you has suffered losses or damages as a result of fraud and illegal operations, we are not responsible for this, and we will act in that situation at our discretion.
- If you have identified a person who is in collusion or colludes in fraud, you have to inform us about it by email as soon as possible.
- If we suspect you of fraud or fraudulent activities, we may at any time, without prior notice, block your access to the services of our Site and block your account. Under such circumstances, we release ourselves from the obligation to refund or in any other way compensate you the funds from your balance. We also reserve the right to notify competent authorities about the fraud and you will be obliged to cooperate with [BetKudos](#) of the investigational matter.
- You are prohibited to use fraudulent software and illegal acts, or any prohibited transactions in accordance with the current law of your country. Administration of the [BetKudos](#) is authorized either to block or suspend your personal and other accounts in the system as well as freeze your funds at any time. In this case, you deny any claims to the Company.

3. Bonuses

- After creating an account on [BetKudos](#) you can be rewarded with bonus money - encouragement for various achievements. The amount received after wagering a free registration bonus may be subject to additional limits.
 - Bonus money: description; (The process of adding and using bonus money is regulated by the following rules):
1. In order to receive a bonus, you must first activate it. We recommend you read bonus Terms carefully before activating;
 2. The bonus amount is added to your balance. The bet is made by withdrawing money from the balance, which consists of the main and bonus parts. When using an activated bonus, the real money from the player's account is used first and only then the bonus money, unless otherwise stated;
 3. All winnings are transferred to the balance and the money can't be withdrawn until you bet the necessary amount of times (wager);
 4. When the wager for the bonus is fully processed, the bonus part is transferred to the main balance and the possibility of withdrawing any amount opens, within the available funds;
 5. Not all bets are counted as wagering the bonus. There is a number of exceptions (games) that do not count or count with a lower contribution;
 6. Only one bonus can be active at the same time on your account;

7. The conditions for wagering the bonus are annulated when the customer reaches a balance of: 50 / EUR: 0.8 / USD: 0.8 / TRY: 15 / PLN: 4 / ARS: 100 / MXN: 15 / PEN: 3 / CLP: 700 / ZAR: 15 / NOK: 7 / BRL: 4 / CAD: 1 / AUD: 1 / CHF: 1 / CZK: 4 / NZD: 1 / INR: 65 / SEK: 8 / JPY: 25 / AZN: 0.4 / UZS: 10 000 / KZT: 350;
8. The bonus is a kind of reward and can't be replaced by any other kind of compensation.
 - Pay attention to the fact that a confirmed phone number is obligatory for confirming the identity and is a guarantee for receiving the bonuses; in the case if these conditions are not fulfilled, the client may be suspended from the bonus policy of the Site.
 - [BetKudos](#) reserves the right to withhold and remove any bonuses awarded to you if they will not be used within 6 months from the date of the award.
 - Bonuses received can be redeemed only by using this product and in compliance with the terms in effect.
 - Bonuses received for sports wagers can be redeemed only by wagers on sports events and in compliance with corresponding conditions for each bonus.
 - Bonuses received via casino product can be redeemed only using casino activities and in compliance with corresponding conditions for each bonus.
 - By activating the Casino bonus, you agree that the funds you have deposited will be used to fully wager this bonus or until it is canceled.
 - In case of any suspected abuse of the bonus offer, [BetKudos](#) reserves the right to suspend, terminate or cancel any payments or winnings, related to bonus money.

[BetKudos](#) reserves the right to change the Terms of its bonus policy at any time. The client takes responsibility to keep abreast of the most relevant information regarding this issue.

- Management of the Casino can set the restrictions for the max money amount which can be received from the active bonus.
- Please make sure that you have read these Terms and Conditions, or if necessary, consult with the support service. Not all bets are taken into account. The bets from table games (Roulette, Sic Bo, Baccarat, Live Casino and others), as well as from various video poker games are not taken into account.
- The maximum bet amount to wager the bonus is: 2 EUR / 2 USD / 9 PLN / 2 CAD / 3 AUD / 20 SEK / 10 TRY / 9 BRL / 30 000 UZS / 60 UAH / 8 PEN / 60 CZK / 4 AZN / 1 000 CLP / 50 MXN / 2 CHF / 200 INR / 250 JPY / 100 ARS / 3 NZD / 20 NOK / 40 ZAR.

The maximum bet for sport\esport: 50 EUR \ BTC 0.001 \ 215 PLN \ 75 CAD \ 80 AUD \ 530 SEK \ 325 TRY \ 230 BRL \ 640 000 UZS \ 1500 UAH \ 190 PEN \ 1270 CZK \ 100 AZN \ 43 150 CLP \ 1100 MXN \ 25 000 KZT \ 55 CHF \ 4100 INR \ 6200 JPY \ 3600 ARS \ 55 USD \ 89 NZD \ 500 NOK \ 820 ZAR.

In case of doubt, please consult the support service.

Bonuses in sports betting are wagered at odds more than 1.55. If the odds are less than 1.55, these bets will not count towards the bonus wagering.

The progress of wagering the bonus in sports and esports betting will be accelerated three times (x3), provided that the odds are at least 1.55.

- Playing with active bonuses is not allowed if:
 1. You can hit a jackpot in that game;
 2. You can buy bonuses or free spins in that game;
 3. The game has multiplier accumulation systems or a scale of bonus accumulations;
 4. The game provides an opportunity to spin a single separate reel of the slot or block a single separate reel from spinning.
- The process of bonus activation in your profile and their further wagering is guided by the following rules.

The bonus has several states:

1. In your profile – the bonus is available for activation in your profile;
2. Activated – the bonus is activated and is waiting for a deposit or is automatically activated (in case of no deposit bonuses);
3. Waiting for wagering – the bonus is waiting for the player to wager the bonus;

4. The bonus was wagered – all the conditions of the wagering were fulfilled;
5. The bonus was canceled – for some reason the bonus was canceled by the players or by the support service.

For further details regarding the bonus Terms and Conditions, consult the section of "Bonus Money" in the terms and conditions. Please make sure that you have read these Terms and Conditions.