SPREAD EX



SPORTS BETTING CUSTOMER AGREEMENT (IRELAND)

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SPORTS BETTING TERMS AND CONDITIONS

Effective date: 2nd November 2026

Introduction

Set out below are the Sports Betting Terms and Conditions (the "**Terms and Conditions**"). Please see Rule 43 of these Terms and Conditions for the meanings of capitalised terms used throughout.

SpreadEx offers two types of sports betting to its users via one account: Sports Spread Betting and Fixed Odds Betting (a "**Betting Account**").

When you register a Betting Account with SpreadEx on www.spreadex.ie (the "**Website**"), via a SpreadEx mobile application (the "**App**"), or over the telephone, and accept the Terms and Conditions, you will enter into a legally binding agreement that will incorporate the Terms and Conditions and the following additional contractual documents (the "**Supplementary Terms**"):

- the Sports Spread Betting Rulebook found here. This contains a set of rules that govern the settlement conditions of sports spread bets placed with us;

- the Sports Fixed Odds Betting Rulebook found here. This contains a set of rules that govern the settlement conditions of sports fixed odds bets placed with us; and

The agreement that is formed between you and us and incorporates these Terms and Conditions and the Supplementary Terms is referred to in these Terms and Conditions as the "**Customer Agreement**".

In the event of a conflict between these Terms and Conditions and the Supplementary Terms, the Terms and Conditions will prevail.

The Customer Agreement governs your use of the Website, the App and those telephone betting services that we provide from time to time, for the purposes of Sports betting. Please read the Customer Agreement carefully before registering a Betting Account, opening a Bet and/or using the Website, the App or our telephone betting services in any way.

In accordance with section 172 of the Gambling Regulation Act 2024, these Terms and Conditions are written in clear and plain language. You must expressly accept these Terms and Conditions before we will accept any payment from you. These Terms and Conditions are made available by electronic means so that you can store and retrieve them, and are accessible at all times on our Website.

If you are unsure about any aspect of the Customer Agreement and how it may affect your Betting Account, you should seek clarification with us before you make any decision in relation to any Bet.

Key Terms

You should read the Customer Agreement in its entirety before you register an Account, open a Bet, or use the Website, the App or our telephone betting services in any way, but we would like to draw your attention specifically to the following:

- **Who can open an Account** - As set out in Rule 2, to register an Account and use the Website, the App or our telephone betting services, you must be 18 years or older and must be located in the Republic of Ireland.

- **Verification checks** – We may undertake certain checks, and require you to provide certain documentation, in order to verify (amongst other things) your age, identity, address and source of funds, in accordance with sections 167 and 169 of the Gambling Regulation Act 2024, as set out in Rule 3.

- **Our liability to you** – There are certain losses for which we do not limit or exclude our liability (including your rights under law), as set out in Rules 4(1) and 4(2) . Our responsibility to you for certain other losses is excluded, as set out in Rules 4(3), 4(4) and 4(5). Our liability to you for all other losses that you may suffer is capped, as set out in Rule 4(6).

- **Errors** - From time to time, technical or human errors may occur. Errors can affect the offer, acceptance or settlement of a Bet, and/or payment of winnings. We refer to these as "Errors" and you can find examples of these in Rule 5. In some cases, Errors may not be apparent or detectable to you, or to us until they are discovered through our verification checks. We have certain rights if an Error occurs, such as the right to void or amend Bets affected by an Error. Winnings or a settlement which would not be payable if the Error had not occurred will be void. For more information, please see Rule 5.

- **Your liability to us** – Certain acts or omissions by you are considered "Events of Default", as set out in Rule 7. Where an Event of Default occurs, we may (acting reasonably) take certain actions, including suspending your Account, voiding Bets, and withholding sums from you. If you breach the Customer Agreement and it is not an Event of Default, we may exercise those rights set out in Rule 8.

- **Limits on wins and losses** – As set out in Rule 21, some Sports Spread Bets are subject to a maximum limit on the closing level, and the maximum that you may win per day from Fixed Odds Bets is limited on a sport-specific basis.

- **Amendments to the Customer Agreement** – We may make changes to the terms of the Customer Agreement from time to time. See Rule 34 for how and when we will notify you of such changes.

1. WHO WE ARE

1. Spreadex Limited ("we", "us", "our", "ours" and "ourselves" as appropriate) holds a Business to Consumer remote betting licence granted by the Gambling Regulatory Authority of Ireland (the "GRAI") under the Gambling Regulation Act 2024 (the "Act"), licence number GRAI-1154-RB-26-0001. We provide our remote betting service to customers in the Republic of Ireland under, and subject to the conditions of, that licence. Where these Terms and Conditions state that we act in accordance with, or as required by, a provision of the Act, or refer to an obligation under the Act, that wording reflects the obligations by which we are bound as a licensee under the Act. The GRAI is established under section 13 of the Act and its website is www.grai.ie.

2. Spreadex Limited is also authorised and regulated in Great Britain by, and registered with, the Financial Conduct Authority (the "**FCA**") (registration number 190941). The FCA is based at 12 Endeavour Square, London, E20 1JN and http://www.fca.org.uk/.

3. Spreadex Limited is also licensed and regulated in Great Britain by the Gambling Commission. In Great Britain, Fixed Odds Bets are offered under licence number 008835. The Gambling Commission is based at Victoria Square House, Victoria Square, Birmingham,B2 4BP.

4. Our registered address is Spreadex Limited, Churchill House, Upper Marlborough Road, St Albans, Herts, AL1 3UU. Company registered number 03720378.

5. Spreadex Limited's Irish tax reference number is 3646551VH. Spreadex Limited's address for the receipt of notices under the Act is Spreadex Limited, Churchill House, Upper Marlborough Road, St Albans, Herts, AL1 3UU. Company registered number 03720378.

2. OPENING AN ACCOUNT AND ELIGIBILITY CRITERIA

1. In order to register an Account and use the Website, the App or our telephone betting services, you must: (a) be 18 years of age or older; (b) not be an employee or otherwise engaged by Spreadex Limited or any of its group companies nor, be such a person's spouse, partner, child, sibling or parent; (c) not be self-excluded from gambling or otherwise prohibited for any reason from gambling with us or using our services; and (d) subject to Rule 2(6) below, not already have an Account open with us.

2. You may only access our services if you are located in the Republic of Ireland. You may only open one Account with us.

3. In order to apply for an Account you must complete and submit an application for an Account. We may refuse any application for an Account at our discretion.

4. You must ensure that the information you provide is complete and accurate and that you update it if the information changes in the future. It is particularly important that you update us about any information that affects your use of our services as quickly as possible (for example, your payment method and contact details).

5. We do not accept deposits by credit card or by any electronic or digital means funded by a credit card. We do not extend credit facilities, offer deferred payment arrangements, or accept buy-now-pay-later schemes. We do not participate in, arrange, permit or knowingly facilitate the giving of credit in connection with any Bet. This is required by section 165 of the Gambling Regulation Act 2024.

6. After an Account has been opened, you may only open further Accounts with our agreement.

3. OUR VERIFICATION CHECKS

1. We are required under sections 167 and 169 of the Gambling Regulation Act 2024 to verify your identity and age before opening your Account. We must require either: (a) a copy of a document that specifies your name, address and date of birth and contains a photograph of you (e.g. a driving licence); or (b) a copy of a document specifying your name and date of birth with photo identification (e.g. a passport), together with copies of two documents confirming your address (e.g. a utility bill and an insurance document). We may also undertake other appropriate fraud prevention and verification checks ("Verification Checks").

2. In order to undertake our Verification Checks, we may require you to provide certain information and documentation (such as a copy of your passport, driving licence, and recent bank statement, utility bill, and pay slips).

3. By registering for an Account, you authorise us to conduct any Verification Checks that we may reasonably require at any time and you agree to provide us with any information and documentation we may reasonably need in relation to such Verification Checks.

4. We may suspend or place limits on your Account(s) whilst we undertake the Verification Checks and/or until you provide the requested information and documents. We will close your Account(s) and terminate the Customer Agreement if a Verification Check shows that you do not meet the eligibility criteria set out in Rule 2, are in breach of the Customer Agreement, and/or we are required to do so in order to comply with our legal and regulatory obligations. We may (acting reasonably) close your Account(s) and terminate the Customer Agreement if you are found to have provided materially false or inaccurate information, on registration or at any other time.

5. Please note that underage gambling is a crime and if we discover that you are under 18 (eighteen) years of age, we may make a report to the relevant regulatory or law enforcement authorities.

6. We may undertake certain searches with, and supply the information that you have given us to, authorised credit reference agencies who may check the details we provide against any databases (public or private) to which they have access and may keep a record of that check. We may share information with credit reference and fraud prevention agencies for use in credit checks, identification checks and for fraud detection and prevention purposes. We may also share your information with our regulators. You have the right of access to your personal records held by credit and fraud agencies. We will supply their names and address-

es upon request to us.

7. You may only make a deposit into your Account using a payment method registered in your own name and that you are fully entitled to use for such purposes.

4. OUR LIABILITY TO YOU

1. You have certain rights under law in respect of the services that we provide (including that we provide services with reasonable care and skill) and you have certain legal remedies if we breach any of those rights. Nothing in the Customer Agreement will affect these legal rights or remedies.

2. Nothing in the Customer Agreement will exclude or limit our liability for fraud, fraudulent misrepresentation or for death or personal injury caused by our negligence or for any other liability which cannot be excluded by law.

3. Subject to Rules 4(1) and 4(2), we will only be liable to you under the Customer Agreement for losses that you suffer as a result of our breaches of the Customer Agreement, and not for any losses that you suffer as a result of anything outside our control (including Events Beyond Our Control, as such term is defined at Rule 29), such as: (i) any failures with any telecommunications or other data transmission systems; and (ii) any failures with the device(s) that you use to access our services.

4. Subject to Rules 4(1) and 4(2), if we breach the Customer Agreement, we will only be liable to you for losses which are a reasonably foreseeable consequence of such breach (which means that the losses could have been contemplated by you or us at the time of entering the Customer Agreement).

5. Subject to Rules 4(1) and 4(2), we will not be liable for any loss of business, loss of profits, loss or corruption of data, loss of goodwill or reputation or for your failure to mitigate and/or otherwise avoid a loss.

6. Subject to Rules 4(1) and 4(2), in no case will our liability exceed: (a) where the liability relates to a Spread Bet, four times the value of the Spread on opening, assessed by reference to the stake; or (b) where the liability relates to a Fixed Odds Bet, four times the stake for the Fixed Odds Bet.

5. ERRORS

1. We strive to deliver a high-quality service and experience to our customers. However, from time to time errors – technical, human or otherwise - may occur. In some cases, errors may not be apparent or detectable by you or us and may only be discovered by us when we check or verify the result or settlement of a Bet.

2. This Rule 5 further describes what we mean by an "Error" and gives examples of circumstances we define as an error. This Rule 5 also explains what happens if an Error occurs. We have certain rights, such as the right to void or amend Bets affected by an Error as further explained below in this Rule 5.

3. We may undertake verification checks on wins and settlement to ensure that they are not affected by Errors. Where we do so, winnings or settlement will not be due to you until we have completed such checks and verified no Errors have occurred.

4. Winnings or a settlement which would not be payable if the Error had not occurred will be void and we will not be liable to pay you any such amount. If you are for any reason able to withdraw any such amounts, you must repay it to us upon request. We may deduct an amount equal to this amount against any money owed to you by us in order to recoup such amounts.

5. In the event of any conflict between this Rule 5 and any Supplementary Terms, this Rule 5 will prevail.

6. As explained in Rule 4, you have certain rights and remedies under the law and nothing in this Rule 5 limits or excludes those rights or remedies.

What is an 'Error'?

7. In these Terms and Conditions, "**Error**" means an error (including human error), malfunction, interruption or systems or communications failure or delay.

8. An Error also includes where an automated process or software fails to operate as designed or intended and/or produces a result which is not the result that was intended or designed.

Examples of how an Error may affect your Bets

9. An Error may result in one or more of the following occurring:

   a. incorrect prices, odds or terms of a Bet being applied or offered. We refer to Errors having this effect as "**Pricing Errors**";

   b. a Bet being accepted / placed by us in error. For example, in error, we accept an in-running Bet on a market that is not traded in-running, or we accept a Bet on an event after the event to which it relates has already commenced or completed. We refer to Errors having this effect as "**Placement/Acceptance Errors**"; and/or

   c. a Bet being settled in error or the result of a Bet being displayed or otherwise communicated to you in error and/or amounts being credited to your Account in error.

      For example:
      - where we settle a Bet based on the incorrect result of the relevant event, we settle a Bet at an amount that is incorrect, where we calculate winnings at the incorrect odds, or we credit winnings to you that were not due to you;

      We refer to Errors in sub-clause 9(c) as "**Settlement/Winnings Errors**".

What happens if an Error occurs?

10. For certain Errors, we will suspend access to the Website and/or App, your Account, or specific games or content, whilst we are investigating the Error.

11. The implications of a Pricing Error, Placement/Acceptance Error and Settlement/Winnings Error differ, as set out further below.

12. Pricing Errors:

    a. Pricing Errors, and the terms that apply if they occur, differ between Sports Spread Betting and Fixed Odds Betting.

    b. In respect of Sports Spread Betting, where the price displayed, quoted or otherwise communicated to you is, as the result of an Error, materially different from that which, but for such Error, we would have offered to you in the normal course of business at the time when you requested it, a "**Spread Bet Pricing Error**" will be deemed to have occurred. Prices will be deemed to be "materially different" for these purposes if the difference in price is equivalent to more than two times the Spread in relation to the relevant Index in question, save where the price quoted reflects an inaccurate figure "so far," in which case any difference between the price quoted and the price that we would have quoted to you in the normal course of business will be material. Where a Spread Bet Pricing Error occurs, any opening and/or closing price of a Sports Spread Bet that is affected will be amended to such opening and/or closing price as we would in the normal course of business have offered at the time when the Sports Spread Bet was opened and/or closed.

    c. In respect of Fixed Odds Betting, where the odds/price and/or terms displayed, quoted or otherwise communicated to you are, as the result of an Error, materially different from those which, but for the Error, we would have offered to you in the normal course of business at the time when you requested it (having regard to all the information in the public domain relating to the relevant event), a "**Fixed Odds Pricing Error**" will be deemed to have occurred. Prices and/or terms will be deemed to be "materially different" if, in the event that you win the Fixed Odds Bet, it results in a difference in profit of more than 50% (fifty per cent) compared with the profit that you would have made at the odds/price and/or terms that we would have offered to you but for the Error. Where a Fixed Odds Pricing Error occurs, any Fixed Odds Bet that is affected will stand but be settled based on the odds/price and terms as we would in the normal course of business have offered at the time when the Fixed Odds Bet was placed.

13. Acceptance/Placement Errors:

    a. If an Error affects our acceptance of a Bet, the Bet will be void and we will not be liable to settle or pay any winnings to you in respect of such Bet.

14. Settlement/Winnings Errors:

    a. If an Error affects our settlement of a Bet or award of winnings, the Bet will stand but we will only be liable to pay any amounts that would have been due if the

Error had not occurred.

6. TECHNICAL PROBLEMS

1. The operation of our business depends on the functioning of highly sophisticated and complex computer and communications systems, as well as an uninterrupted power supply. While we seek to ensure that these always run smoothly, we cannot guarantee, nor do we promise to you, that this will always be the case. As set out in Rule 4(1), this does not affect your legal rights or remedies.

2. The Website and the App are provided on an "as is" and "as available" basis for your use, without warranties of any kind, either express or implied. We do not guarantee that you will be able to access or use the Website or the App at times or locations of your choosing. As set out in Rule 4(1), this does not affect your legal rights or remedies.

3. If you are dealing with us by telephone, no business that you have asked us to agree or place, whether by way of opening or closing a Bet or otherwise, has been agreed until we expressly confirm that we agree it, at which point you will be liable in respect of it whether or not you heard our agreement. In this regard any recording of the call will be conclusive evidence of its content. Other than where resulting from our negligence, we accept no responsibility for any losses suffered by you as a result of a bad line or y/our being cut off in mid-call or similar problems associated with telephone use. As set out in Rule 4(1), this does not affect your legal rights or remedies.

4. Other than where resulting from our negligence, we will not be liable to you for any loss or damage resulting from a failure or delay by you or us to receive an email or other electronic communication. As set out in Rule 4(1), this does not affect your legal rights or remedies.

5. You understand and accept that emails, text messages and other electronic communications we send to you may not be encrypted and therefore may not be secure.

6. We maintain numerous telephone lines which are sufficient for normal trading but it may be that there are rare occasions when you are unable to speak to us to open or close a Bet because all of our lines are engaged. This may be because of a failure in our telecommunications or because some event has prompted an unusually large volume of calls. In these circumstances, you should endeavour to close your bet online. If you lose money because you are unable to speak to us to open or close a Bet (and are unable to close your Bet online) we will not be liable for your losses.

7. Because we do not promise that the Website or the App will always be available nor that you will always be able to contact us via telephone, you should ensure that (i) you are content for any Bet you open to continue in existence until its natural expiry, or, if it has no natural expiry, indefinitely, or (ii) if you are not so content, that you have made other arrangements to reduce or close off your market exposure by opening opposite positions relating to the same underlying market.

7. YOUR LIABILITY TO US FOR EVENTS OF DEFAULT

1. Each of the following is deemed to be an "**Event of Default**" under the Customer Agreement:

   a. If you make any statement to us concerning your financial status, your identity, your Account (including affordability and gambling-related harm) or to any Bet that is materially untrue or inaccurate, or that is misleading in any material way.

   b. If any statement previously made by you to us concerning your financial status, your identity, your Account (including affordability and gambling-related harm) or to any Bet ceases to be true and you fail to inform us of the true position as quickly as you reasonably can.

   c. If any payment made into your Account is subsequently returned unpaid, reversed or charged back.

   d. If you make any misrepresentation under Rule 28 at any time.

   e. If you cheat, or attempt to cheat, when using our services (including by way of collusion with others or 'match rigging').

   f. If you take (or attempt to take) unfair advantage of, or exploit or manipulate (or attempt to exploit or manipulate) any of the promotions or special offers that we may make available from time to time (such as for bonuses or free bets).

   g. If you use any software aid, programme or robot to place Bets or to manipulate the outcome of such a Bet or your Account in any way.

   h. If you access or attempt to access our systems or otherwise circumvent our security measures, or you use (or upload to the Website, the App or our systems) any form of malware (including, but not limited to, viruses, worms, Trojan horses and spyware) or any other code that may be deemed malicious.

   i. If you undertake any fraudulent or criminal act (including depositing any stolen funds or funds from the source of crime).

   j. If you are found to have placed any Bets from outside the Republic of Ireland.

   k. You infringe, or attempt to infringe, our intellectual property rights in any way.

   l. If you are in material breach of any material provision of the Customer Agreement.

2. If we reasonably suspect that you have committed an Event of Default, we may suspend your Account whilst we investigate.

3. If you commit an Event of Default we may (acting reasonably) immediately upon notice to you: (i) close any or all of your open Bets (whether they are winning or losing) at our prices, or if there is none then at a price which is fair and reasonable; (ii) void any or all of your open Bets; and/or (ii) close any or all of your

Accounts and terminate the Customer Agreement. Subject to Rule 7(4), if we close your Account in accordance with this Rule, upon request, we will return to you any withdrawable amounts credited to your Account at such time (but all open Bets will be closed and we will not be liable to you for any winnings that you would have otherwise won).

4. We may make a report to the relevant regulatory or law enforcement authorities in respect of any customer involved in fraudulent or criminal acts (including gambling underage and cheating). We may withhold payment to you of all and any sums that would otherwise be due to you if we reasonably suspect you of such behaviour. If there is a positive balance on your Account as a result of fraud or criminal activity, unless we are under a legal or regulatory obligation to return this to you, we will be entitled to permanently withhold this sum without liability to you.

8. YOUR LIABILITY TO US FOR BREACHES OTHER THAN EVENTS OF DEFAULT

1. If we reasonably suspect that you have committed a breach of the Customer Agreement other than an Event of Default (as such term is defined in Rule 7), we may suspend your Account for a reasonable period whilst we investigate.

2. If you have committed a breach of the Customer Agreement other than an Event of Default (as such term is defined in Rule 7), or any of the following occur, we may close any or all of your Accounts and terminate the Customer Agreement:

   a. If a statutory demand is served on you or bankruptcy petition is presented against you or a bankruptcy order is made against you, or (if you are a company) a statutory demand is served on you, or a petition is presented or a resolution is passed for your winding up, or an administrator or receiver or administrative receiver is appointed in respect of you or any of your assets, or anything analogous to the foregoing occurs outside Ireland.

   b. If your trading is of such a size that we no longer wish to continue with our relationship.

3. If we close your Account in accordance with Rule 8(2), upon request, we will return to you any withdrawable amounts credited to your Account at such time.

9. CLOSING AN ACCOUNT

1. You may close your Account and terminate the Customer Agreement by asking us in writing (for example, by emailing info@spreadex.com). Closure of your Account will occur within a reasonable period of time of your request and we will confirm the closure to you by email. You remain responsible for any activity on your Account between your request and the closure of your Account by us.

2. In accordance with section 171 of the Act, we will close your Account if, for a continuous period of 13 months, you have not opened or closed a Bet and have had no open Bets on your Account. If you have not opened a Bet since your Account was opened, the 13 month period will be counted from the date your Account was opened. If you are self-excluded with the National Gambling Exclusion Register (NER), your period of self-exclusion with the NER does not count towards

the 13 month period under this Rule 9(2).

3. In addition to those remedies pursuant to Rules 3(4), 7(2), 7(3), 8(1), 8(2), 10(10), 12(2), 25(5) and 34(4), we may close, limit or suspend your Account and terminate the Customer Agreement at any time. Where we do so, we will take reasonable steps to notify you in advance. If we close, limit or suspend your Account or terminate the Customer Agreement pursuant to this Rule 9(3), outstanding bets would be honoured.

4. If you close your Account in accordance with Rule 9(1), we will return to you any money standing to the credit of your Account. If we close your Account in accordance with Rule 9(2), we will make reasonable efforts to refund that money to you.

5. Where we are unable, having made reasonable efforts, to refund that money to you under Rule 9(4) following closure under Rule 9(2), we will transfer it to the GRAI for payment into the Social Impact Fund in accordance with section 171(4) of the Act. If you later contact us about money transferred under this Rule 9(5), we will verify your identity, direct you to the GRAI for a refund and notify the GRAI accordingly.

6. If we close your Account in accordance with Rule 9(3), on your request we will return to you all withdrawable amounts credited to your Account at such time.

7. The termination of the Customer Agreement under any Rule in the Customer Agreement will not affect any outstanding liabilities or legal rights or obligations which may have arisen whilst the Customer Agreement was in place.

10. SAFER GAMBLING

1. We are committed to safer gambling and have a number of self-help tools to help you manage your gambling. These tools provide you with the ability to:

   a. control and limit your spending;

   b. receive notifications about your session of play;

   c. temporarily "cool off" from using our gambling services; and

   d. self-exclude and close your Account for a set period of time.

   Further details in respect of the tools that we offer are set out here, along with further information regarding how to access advice and support on how to gamble responsibly.

2. You can view certain Account and gambling information at any time by navigating to My Account on the Website or the App.

3. In accordance with section 164 of the Gambling Regulation Act 2024, we provide you with a facility to set your own monetary spending limits on (a) any individual gambling activity and (b) the total across all gambling activities. You may choose the time period for any spending limit with no restrictions. Once set, a spending

limit cannot be increased or removed until after the chosen period expires.

4. While a spending limit is in force, we will not provide a gambling activity that would cause you to exceed the limit. If any payment is made in excess of the limit, we will refund the excess to you within 7 days. While a spending limit is in force, we will not communicate with you in a manner that invites or encourages you to gamble.

5. In addition to our self-help tools, in future you will also able to self-exclude from gambling with the National Gambling Exclusion Register (NER). The National Gambling Exclusion Register (NER) is a third party national self-exclusion tool that is intended to aid you in preventing you from accessing gambling websites and apps run by companies licensed by the GRAI under the Gambling Regulation Act 2024.

6. If you are self-excluded with the National Gambling Exclusion Register (NER), you are not allowed to use any of our sports betting services until your NER self-exclusion is no longer active in accordance with the NER's terms. You must ensure that the details you use to register with the National Gambling Exclusion Register (NER) are the same as those details registered on your Account with us. the National Gambling Exclusion Register (NER) may also not be as effective when you attempt to work around the exclusion measures the National Gambling Exclusion Register (NER) has put in place.

7. If the details you provided for your Account with us do not precisely match the details you use when registering with the National Gambling Exclusion Register (NER), your self-exclusion may not be effective with us. We implement reasonable checks and safeguards to ensure that you cannot access our gambling services whilst you have an active self-exclusion via the NER. Subject to Rules 4(1) and 4(2), we will not be liable to you or any third party if, whilst you are self-excluded, you continue to gamble using our services, and you accept that we have no responsibility or liability whatsoever if you continue to gamble or are able to gamble with us or any third party, where:

    a. you have sought to circumvent the National Gambling Exclusion Register (NER) self-exclusion by using different details or by registering additional accounts;

    b. where you have changed any of the registration details or inputted your details in a different manner to the way they were registered as part of your self-exclusion agreement;

    c. if you continue to gamble with us between your self-exclusion registration with the National Gambling Exclusion Register (NER) and us receiving notification and applying such self-exclusion on our services;

    d. where you have registered a new Account when the National Gambling Exclusion Register (NER) service is unavailable, inaccessible or not working properly for whatever reason;

    e. where you have sought to take advantage of the National Gambling Exclusion Register (NER) service being unavailable, inaccessible or not working properly; or

8. We will not pay out any winnings from Bets generated from deposits originating from a payment method we reasonably believe to belong to a member who is self-excluded. Subject to our other rights and obligations under the Agreement, we may refund to you any amounts that you have erroneously deposited during a period of self- exclusion.

9. If you are self-excluded (whether via our self-exclusion facility or the National Gambling Exclusion Register (NER)), you must not gamble with us or deposit into your Account or the account of a third party in order to gamble or attempt to gamble with us. If we become aware that you have managed to make a deposit (whether to your Account or the account of a third party) during a period of self-exclusion, we will refund to you such deposits. We will not pay out any winnings generated from Bets from such deposits.

10. We may, in addition to the other rights to do so set out elsewhere in the Customer Agreement, suspend, impose limitations, and/or close your Account and terminate the Customer Agreement if we have reasonable concerns about your gambling activity. We will notify you if we do so, and upon request we will refund you all withdrawable amounts credited to your Account.

11. OUR RELATIONSHIP AND YOUR RELIANCE UPON INFORMATION GIVEN TO YOU

1. We will act as principal (and bookmaker) and not as agent on your behalf. Unless we have otherwise agreed in writing, we will treat you as our client and you will be directly and personally responsible for performing the obligations under each Bet opened by you, whether you are dealing with us directly or through an agent.

2. We may, however, at our absolute discretion, provide factual information relating to any product of ours, including any Bet or potential Bet about which you have enquired, or about markets and/or events affecting them.

3. Other than where as a result of our fraud, wilful default or negligence, we will not be liable in respect of any inaccuracy in any information that we give to you that is within the scope of Rule 11(2).

4. Any information that we give to you that is within the scope of Rule 11(2) is taken from third party sources and we give no warranty and assume no responsibility as to its accuracy: you trade on it at your own risk.

12. SECURITY

1. Upon your application for an Account being accepted by us, you will be provided with a password, security question and answer, and Account number, which will enable you to access and use the services via the Website, App or over the telephone. You should keep your password, security question and answer and Account number in a safe place and not divulge them or their whereabouts to any person whom you do not wish to deal on your Account. If you contact us via telephone, we may ask you to provide your account number for identification purposes.

2. You should change your password regularly. You must notify us of any unauthorised use of your Account as soon as you suspect or otherwise become aware of it so that we can suspend your Account and prevent further misuse.

3. If you share your Account details with anyone else, for the purposes of this Customer Agreement you will be deemed to be permitting that person to act on your behalf in accordance with Rule 38, and you will be responsible for their actions and all related activity as set out in Rule 38.

4. We may refuse to transact with you if we in good faith doubt that the person undertaking, or attempting to undertake, activity on your Account is not authorised by you to do so.

5. You are strongly recommended to use a security question that is unique to you and is not common knowledge amongst your friends and family and not to disclose your Account number, password or security question and answer to anybody who does not have your authority to access and use your Account. You must apply to change your password and Account number and security question and answer immediately by telephoning any of our contact telephone numbers if you have reason to suspect that anyone may be able to use your Account without your authority.

13. TAX

1. We are responsible for the payment of betting duty in relation to each sports bet you open.

2. You are not liable for betting duty.

3. We understand that Irish tax law may apply differently to your winnings from betting. However, tax laws may well change in the future. We cannot advise you on tax and, if in any doubt, you should seek your own independent advice. You are responsible for paying all tax that may be payable in respect of your bets, other than betting duty. The tax treatment of Bets may differ according to your personal circumstances and, further, tax legislation and the interpretation thereof can change. Tax treatment depends upon your individual circumstances and the tax jurisdiction that applies to you. Tax treatment in jurisdictions other than Ireland may be different and we recommend you seek your own independent advice from a person authorised to give such advice in your jurisdiction. Nothing in this sub-paragraph constitutes tax advice: we are not authorised to provide tax advice and will not provide such advice in any circumstances.

14. OPENING A SPREAD BET

1. We reserve the right to refuse to open part or all of a Spread.

2. If you wish to open a Sports Spread Bet you do so by ''buying'' (wagering that a specified Index will go up within a specified period) or ''selling'' (wagering that a specified Index will go down within a specified period). In the Customer Agreement, a Sports Spread Bet that is opened by ''buying'' is referred to as an "up

Spread Bet'' and a Sports Spread Bet which is opened by "selling'' is referred to as a ''down Spread Bet''.

We may also, in our dealings with you, refer to (a) up Spread Bets as ''longs'', ''long positions'', ''buys'' and ''highs''; and (b) down Spread Bets as ''shorts'', ''short positions'', ''sells'' and ''lows''.

3. When you open an up Spread Bet, the opening level will be the higher figure quoted by us for the Index in respect of which the Spread Bet is made and when you open a down Spread Bet, the opening level will be the lower figure quoted by us for the Index in respect of which the Spread Bet is made.

4. A Spread Bet must always be made for a specified number of euro (€) or such other currency as we may agree per point of movement (the ''stake'') in an Index, irrespective of the way in which the Index in question is quoted in any relevant underlying market. Upon accepting an offer to open a Spread Bet, we will allocate to it a "Spread Bet Reference Number" that will be notified as part of the confirmation for that bet.

5. Each Spread Bet opened by you will be binding on you, notwithstanding that by opening the Spread Bet you may have exceeded any limit applicable to you or in respect of your dealings with us.

6. Unlike fixed odds bets, spread betting involves a high degree of financial risk and can result in a larger loss than your initial stake. Spread betting is not suitable for everyone, so we ask you to ensure that you understand the risks it involves.

15. CLOSING A SPREAD BET

1. Subject to the other paragraphs of this Rule 15 and the other Rules in the Customer Agreement, we will use reasonable endeavours to provide you with a quote so that you may close an open Sports Spread Bet in whole or in part by entering into a further Sports Spread Bet in respect of the same Index but in the opposite direction. For the purposes of this Customer Agreement references to closing a Spread Bet may be taken as meaning the realisation of winnings or losses in the manner set out in Rule 15(4).

2. You acknowledge and agree that, when you close or partially close a Sports Spread Bet at any time before it expires, we and you will each treat our respective liabilities in relation to the two concurrent Sports Spread Bets as having been simultaneously discharged to the extent that the opening level of the second Spread Bet will be deemed to be the closing level of the first Spread Bet, notwithstanding that the result of each Spread Bet at the time of expiry is then unknown, and the first Sports Spread Bet will then be treated by you and by us as being payable in accordance with Rule 15(4).

3. Upon the closing of a Sports Spread Bet:

   a. you will pay us the difference between the opening level of the Sports Spread Bet and the closing level of the Sports Spread Bet multiplied by the stake if the Sports Spread Bet is (i) a down Spread Bet and the closing level of the Sports Spread Bet is higher than the opening level of the Spread Bet; or (ii)

an up Spread Bet and the closing level of the Sports Spread Bet is lower than the opening level of the Spread Bet; and

b. we will pay you the difference between the opening level of the Sports Spread Bet and the closing level of the Sports Spread Bet multiplied by the stake if the Sports Spread Bet is: (i) a down Spread Bet and the closing level of the Sports Spread Bet is lower than the opening level of the Spread Bet; or (ii) an up Spread Bet and the closing level of the Sports Spread Bet is higher than the opening level of the Spread Bet.

4. All sums payable by you pursuant to Rule 15(3)(a) will be deducted from your Trading Ledger. Sums payable by us pursuant to Rule 15(3)(b) will be credited to your Trading Ledger. Positive balances on your Trading Ledger will be settled in accordance with Rule 25.

5. We may remove an Index from our platform at any time and for any reason. Where we decide to remove an Index from our platform and you have an open Spread Bet in relation to that Index, we may require you to close that open Spread within 30 days of your being deemed to have received notice under Rule 39. If you do not close the open Spread Bet within 30 days of receiving notice, we may close the open Spread Bet on your behalf at our price (or if none is available at a price that is fair and reasonable) and without further notice to you.

16. RECORDING YOUR SPREAD BET

1. You may open and close a Spread Bet either via the Website, the App, by using our telephone service, or by such other means as we may accept from time to time.

2. When you submit an instruction (and provide the information stated on the platform as being required for such submission) through the Website or the App to buy or sell, you will be making an offer to buy or sell in the market specified at the price quoted and for the stake input. If we accept your offer we will generate and send you a Trade Confirmation within a few seconds of receiving your instruction. Until we generate and send the Trade Confirmation, the Spread Bet has not been opened or closed. If you do not receive a Trade Confirmation or you dispute the contents of any Trade Confirmation, you should notify us as soon as possible by telephone.

3. A Spread Bet opened or closed via the Website or the App is only deemed to be opened or closed if a Trade Confirmation has been generated in respect of it and is present on our systems. If you have not received or seen a Trade Confirmation that does not mean your instruction in respect of your Spread Bet is invalid if our systems have a record of the Trade Confirmation.

4. A Spread Bet opened or closed by our telephone service is deemed to be opened or closed (as applicable) when it has been orally confirmed by the Spreadex employee.

5. You agree that, save in the case of manifest error or our negligence, we and our transaction data and records shall be the final authority in determining the terms and settlement of any Spread Bet you open.

17. OPENING AND CLOSING A FIXED ODDS BET

1. In order to place a Fixed Odds Bet via the Website or the App, you need to complete the on screen betting slip with details of your Fixed Odds Bet type and stake.

2. We may accept or reject any Fixed Odds Bet at our absolute discretion. You will know that a Fixed Odds Bet placed via the Website or the App has been accepted by us when the betting slip is replaced with a Fixed Odds Bet Receipt, which may be printed prior to closure or simply closed. You can check as to whether your Fixed Odds Bet has been accepted by reviewing your online betting activity in the 'My Account' section of the Website or App.

3. A Fixed Odds Bet will be closed following the conclusion of the event on which the Fixed Odds Bet was placed or as otherwise determined in the Sports Fixed Odds Betting Rulebook.

4. We may, but will in no case be obliged to, allow you to close a Fixed Odds Bet prior to the conclusion of the event on which the Fixed Odds Bet was placed.

5. In the event that you have placed a winning Fixed Odds Bet, your Fixed Odds Ledger will be credited with the appropriate sum depending upon the odds at the time your Fixed Odds Bet was placed and your stake. However, in the event that you have lost the Fixed Odds Bet there will be no further adjustments to your Fixed Odds Ledger in connection with this particular Fixed Odds Bet.

18. RECORDING YOUR FIXED ODDS BET

1. You may open a Fixed Odds Bet either via the Website, the App by telephone, or by such other means as we may accept from time to time.

2. A Fixed Odds Bet placed via the Website or the App will only be deemed to have been placed if a Fixed Odds Bet Receipt has been generated in respect of it and is present on our systems. If you have not received or seen a Fixed Odds Bet Receipt that does not mean your Bet is invalid if our systems have a record of the Fixed Odds Bet Receipt.

3. A Fixed Odds Bet opened by our telephone service is deemed to be opened when it has been orally confirmed by the Spreadex employee.

4. You agree that, save in the case of manifest error or our negligence, we and our transaction data and records shall be the final authority in determining the terms and settlement of any Fixed Odds Bet you open.

19. PROVIDING A QUOTE FOR A FIXED ODDS BET

1. You may also request us to provide the odds on any event on which we are prepared to accept Fixed Odds Bets, either orally by telephone or electronically via the relevant pages on the Website, the App or by such other means as we may from time to time notify to you.

2. Prices on all selections change regularly to reflect fluctuations in the market or if the event is being traded in-running and changes in the events themselves (such as a goal being scored).

3. In some cases, the price may change between the time you receive or see a quote on the betting slip and the time when we accept the Fixed Odds Bet. If the current price is lower than the price on the betting slip then you will be asked to confirm whether you wish to place the Fixed Odds Bet at the current price.

20. IN-RUNNING FIXED ODDS BETS

1. You should be aware that certain 'live' feeds, be they on tv, radio or the internet, are subject to delays and as such you may be watching an event behind the live action and slightly behind or slightly ahead of other users. You may also be at a disadvantage to operators or other customers who have more up-to-date information.

2. We may accept Fixed Odds Bets 'in-running' at our discretion.

3. Long-term sports markets, for example markets relating to points in Premier League Football, may not be quoted when a live event may influence the quoting of those markets. We reserve the right to decide at our absolute discretion when to quote a long-term sports market and when to suspend it. A client wishing to place a Fixed Odds Bet in-running on such a market should establish before trading how/whether we expect to update our quotes.

21. LIMITS ON WINS AND LOSSES

Sports Spread Bets

1. Some Sports Spread Bets are subject to a maximum limit on the closing level. Details of Sports Spread Bets which are subject to a maximum limit and of the limit itself are available via the information button next to the particular market name via the Website and App, or otherwise on request.

2. It is your responsibility to check a Sports Spread Bet for any maximum limit that applies before you open it.

Fixed Odds Bets

3. The maximum that you may win per day from Fixed Odds Bets, including ante post, is limited on a sport-specific basis, as set out in the Sports Fixed Odds Betting Rulebook. The limits refer to the total return on the Fixed Odds Bet, excluding the original stake. If a multiple Fixed Odds Bet has been placed which involves sports with different maximum payout limits, the lowest limit will apply. If one customer or a group of customers acting together has/have backed the same combination of selections, including where placed in a series of Fixed Odds Bets, at a range of prices, over a number of days using different Accounts and/or across different betting channels, the maximum payout limits will apply to the Fixed Odds Bets placed by such customer(s) via such Account(s) as if it were one customer placing Bets via one account.

22. YOUR FIXED ODDS LEDGER

1. Fixed Odds Bets are only placed via the Fixed Odds Ledger. This is one of the components of your Account, and is funded by transfers to/from your Trading Ledger. All requests to transfer funds from your Trading Ledger to your Fixed Odds Ledger are subject to Rule 25(5). Once funds are transferred to the Fixed Odds Ledger they form part of your Fixed Odds Ledger balance. Once you have elected to place a Fixed Odds Bet, including an ante post Bet, the value of your stake will be deducted from your Fixed Odds Ledger.

2. We may refuse to open any Fixed Odds Bet at our discretion.

3. Any funds that you have deposited and transferred to the Fixed Odds Ledger and/or winnings credited to you from Fixed Odds Bets are freely withdrawable by you at any time, subject to our Verification Checks under Rule 3 and/or our legal and/or regulatory obligations.

23. YOUR TRADING LEDGER

1. Same day bank transfers and cheque negotiation fees levied by our bank in relation to your Account will be claimed by us from your Account. Any such charges will be notified to you in your periodic statement of account (See Rule 23(2) below). The sum that we credit to your Trading Ledger in respect of any payment made by you to us will be the sum that remains after deduction of (i) any charge made by your bank for sending the money to our bank and/or (ii) the above charges.

2. We will ordinarily post on your secure area of the Website (accessed once logged into the 'My Account' area of the Website) a weekly Account statement and send you notification by email as soon as an updated version is available for you to view and/ or print. These statements will remain available for you to access and print, should you wish, many months into the future. The notification will be sent to you by email. Additionally, in the event that we close any of your positions other than in accordance with your express instructions, we will send you a statement after closing the position. You may review your Account at any time online or you may telephone to establish whether any sum is due to be paid or payable on your Account.

24. YOUR AVAILABLE BALANCE

1. Your "Available Balance" at any given time is calculated as the cash balance in your Trading Ledger, plus any profit and minus any loss on your open Sports Spread Bets, but not taking into account any balance on your Fixed Odds Ledger. Sports Spread Bets will be priced at the mid-point between the prevailing 'buy' and 'sell' prices.

25. CASH BALANCES

1. You may, subject to the other provisions of the Customer Agreement request a withdrawal at any time, either by accessing the relevant section of the Website or the App via the 'My Account' pages, or, by telephone.

2. You may request a cash withdrawal by one of the following methods depending upon the type of your Account: - bank transfer, direct credit, cheque (payable to you), or refund to a card previously used to make a payment. We do not undertake that we will be able to refund payment to any such card and an alternative method of payment may need to be used.

3. If we return a cash payment to you (or credit your Account with a cash payment) in error, we shall be entitled to rectify the error by reversing the payment on your Account.

4. We shall not be required to process a withdrawal if;

   a. the making of the payment to you would leave your Account with a negative Available Balance (as defined in Rule 24); and/or

   b. we reasonably anticipate that the money you are asking for may be needed to cover future losses incurred on your Account; and/or

   c. we are required or entitled to withhold payment under any other Rule in the Customer Agreement, or under any relevant legislation, regulation or rule of law.

5. If an Error (as defined in Rule 5) occurs or where we have reasonable grounds to believe you have undertaken any Event of Default (as defined in Rule 7) and/or where we are required to do so for legal or regulatory reasons, we may suspend withdrawals from your Account. Where the reason for suspension is an Error, the suspension will be limited to winnings affected by the Error.

26. HOW WE HOLD YOUR FUNDS

1. Your Trading Ledger records the cash position between you and us resulting from payments between us and profits and losses on Sports Spread Bets. You can support or increase your Available Balance (as defined in Rule 24) by depositing funds into your Trading Ledger.

2. In accordance with section 135 of the Gambling Regulation Act 2024 (the "Act"), we maintain a Segregated Customer Account with a regulated financial service provider, separate from our own business accounts. All funds held on your behalf are held in this Segregated Customer Account.

3. The Segregated Customer Account holds the following funds (referred to in the Act as "relevant funds"): (a) money held by us on your behalf as an account-holder; (b) payments made by you in connection with any gambling activity that has not yet been completed; and (c) any winnings that have not yet been paid out to you.

4. We may only access funds in the Segregated Customer Account in the following circumstances, as set out in section 135(3) of the Act: (a) where you have author-

ised us to do so (subject to section 171 of the Act in relation to account closure); (b) where a gambling activity has been completed, and only to the extent that the payment concerned is not required to fund winnings in respect of that activity; (c) to pay out winnings to you; and (d) as otherwise authorised by any regulations made by the GRAI under section 136 of the Act.

5. We maintain up-to-date records in relation to the Segregated Customer Account that enable the identification of: (a) the amount standing to the credit of each account-holder; (b) the total amount of payments held in connection with gambling activities that have not yet been completed; and (c) the amount of winnings that have not been paid out.

6. We will not pay interest to you on any funds held in the Segregated Customer Account.

7. In accordance with section 155 of the Act, we will pay out your winnings and will not unreasonably withhold payment. However, where we have become aware of a suspicious gambling pattern in relation to a gambling activity under section 156 of the Act, we will withhold payment of winnings on that activity until such time as the GRAI has confirmed that payment may be made.

8. The closure of your Account, the refund of any money standing to the credit of your Account and the transfer to the GRAI of any money that we are unable to refund, under section 171 of the Act, are dealt with in Rule 9.

27. TRANSFERRING FUNDS BETWEEN YOUR TRADING LEDGER AND FIXED ODDS LEDGER

1. You may ask us to transfer money between your Fixed Odds Ledger and your Trading Ledger. If we agree to your request, we will adjust your ledger balances immediately. However, the transfer will not clear until the following Business Day.

28. YOUR PROMISES TO US

1. You promise to us that:

a. the information provided to us in your application for an Account is true and accurate in all respects and to update us if this changes;

b. you are duly authorised to enter into the Customer Agreement, to enter into each Bet and to perform your obligations set out in the Customer Agreement;

c. you are not prohibited from entering into any Bet by any term of your contract of employment or any rule of a sport governing body or other professional body of which you are a member, which applies to you;

d. you will enter into the Customer Agreement and each Bet as principal (i.e. on your own behalf);

e. any person representing you in opening or closing a Bet will have been, and (if you are a company) the person entering into the Customer Agreement on your behalf is, duly authorised to do so on your behalf;

f. execution, delivery and performance of the Customer Agreement and each

Bet will not violate any law, ordinance, charter, by-law or rule applicable to you or to the jurisdiction in which you are resident, or any agreement by which you are bound or by which any of your assets are affected;

g. other than in exceptional circumstances, you will not send funds to your Account with us from, or request that funds be sent from your Account to, a bank Account other than that identified in your application for an Account or as otherwise agreed by us. Whether exceptional circumstances exist will be determined by us from time to time.

29. EVENTS BEYOND OUR CONTROL

1. Any delay or failure by us to perform our services or obligations under the Customer Agreement as a result of an Event Beyond Our Control will not be a breach of the Customer Agreement by us and we will not be liable to you in respect of any such failure. An "**Event Beyond Our Control**" means any cause beyond our reasonable control and includes, but is not limited to the following:

   a. any act, event or occurrence beyond our reasonable control including, without limitation, any strike, riot or civil commotion, industrial action, acts and regulations of any governmental or supra national bodies or authorities) that prevents us from maintaining an orderly market in one or more of the Indices/ markets in respect of which we ordinarily accept Bets;

   b. any failure, interruption, or breakdown of internet connectivity, telecommunication networks, or other unforeseen electronic or technological failures;

   c. the failure of any relevant third party supplier, broker, exchange, clearing house or regulatory or self-regulatory organisation, for any reason to perform its obligations.

30. QUERIES, COMPLAINTS AND DISPUTES

1. We have an Internal Complaint Handling Procedure, a copy of which is available on the Website and will be made available to you on request.

2. If you have a query or complaint regarding a statement, a confirmation or any Bet, please contact us and speak to the relevant trading department. All other queries or complaints should be directed to the Customer Service Department.

3. We will try to resolve your complaint through our Internal Complaint Handling Procedure. If we are unable to resolve it to your satisfaction, once the relevant provisions are commenced you may make a complaint to the GRAI under Part 7 of the Gambling Regulation Act 2024. A complaint to the GRAI concerns an alleged breach by us of an obligation under that Act, must be made in writing, and must be made within 12 months of the alleged breach, a period the GRAI may extend at its discretion. You do not have to use our Internal Complaint Handling Procedure before complaining to the GRAI.

4. In order for us to process any queries or complaints, you will need to provide us with accurate details regarding the query or complaint.

5. You are under a general obligation to mitigate any losses that you suffer under the Customer Agreement. We are also under a general obligation to mitigate any losses that we suffer under the Customer Agreement.

6. Without prejudice to any of our other rights to close a Bet under the Customer Agreement, in any case where we are in dispute with you over a Spread Bet or alleged Spread Bet, we may close any Spread Bet or alleged Spread Bet to which the dispute relates, and any such closure shall be valid and effective as though made by agreement with you under Rule 15 above. If we are in dispute with you over a Fixed Odds Bet, we may declare void any such Fixed Odds Bet if the event to which it relates has not yet begun.

31. ACCOUNT INFORMATION

1. We shall endeavour to keep any information relating to you and your Account confidential unless we are required to disclose this by law or to meet any regulatory obligation - in which case we reserve the right to disclose such details as may be relevant to such third parties as we may be advised.

2. We share your information with the Spreadex Group, where there are legal or regulatory obligations to do so. This will include sharing information in order to help prevent fraud, money laundering and other criminal activity.

32. NO BETS TO BE OPENED OR CLOSED BY TELEPHONE MESSAGE

1. Under no circumstances will we accept any Bet from you simply by virtue of your having left a message on our automated telephone message taking service. You should not assume that you have opened or that we have accepted such a Bet unless and until we have contacted you subsequently during open office hours and specifically confirmed it in the manner of any other bet placed over the telephone.

33. DEATH OF CLIENT

1. On receipt of a certified copy of a death certificate, all open positions on a deceased client's Account will be closed at our prevailing price and the Account will be closed. Any credit balance remaining once all Bets have been settled will be paid to the deceased estate's executors.

34. AMENDMENTS TO THE CUSTOMER AGREEMENT AND OUR SERVICES

1. We may make changes to the terms of the Customer Agreement from time to time (including where required to do so to comply with applicable laws and regulations, and to reflect changes in the services we provide). We will notify you of any material changes in advance by email.

2. All amended versions of the Customer Agreement will be published on the Website and the App with a statement specifying the date when they will become effective (an "**Effective Date**").

3. In accordance with section 172 of the Act, we will provide you with the amended Terms and Conditions when you next access the Website, the App or our telephone betting services after the Effective Date, and you must expressly accept them before we will accept any further payment from you. If you do not agree to any changes that we make to the Customer Agreement, you should stop using the Website, the App and our telephone betting services and may close your Account under Rule 9(1).

4. We may suspend, modify, and/or remove (in whole or in part) the services that we provide at our reasonable discretion from time to time. This could be to make improvements to our services, to reflect changes in law or regulation and/or for security reasons. If the relevant change would constitute a material change which is to your detriment, we will try to give you prior notice wherever possible, however some amendments to our services may be required to be made with immediate effect and without notice (for example, for security reasons).

5. We may alter our minimum stake sizes and Spreads at any time without notice to you, but such change will not affect a Bet that has already been opened by you.

35. TELEPHONE BETTING

1. We will only accept telephone bets on our nominated trading telephone lines.

2. By completing and submitting an application for an Account you agree to the recording of all conversations with us. We may use these for training purposes and/or as evidence in the event of any dispute between us.

36. CURRENCY

1. Unless we agree otherwise, all business between us will be conducted in Euros (€).

2. Payments to an Account that are made in a currency different from the Account's designated currency will be converted to the designated currency of that Account at the mid-point of our spot market (which is based on an amalgamation of rates provided by a number of different banks) plus the prevailing fee. You will be required to accept the conversion amount.

37. YOUR PERSONAL DATA

1. Please read our Privacy Policy carefully before registering, which sets out how we may use your personal data.

38. AGENTS, POWERS OF ATTORNEY AND COMMISSIONS

1. You will be responsible for any and all activity undertaken through your Account (whether authorised by you or not) save where resulting from our negligence.

2. If you permit someone else to act on your behalf, whether or not you identify that person to us, you will be responsible for their actions and any and all activity they

may undertake through your Account, and we will not be liable to them unless we have agreed otherwise with you and them in writing.

3. If you permit someone to act on your behalf, you must ensure that they comply with the terms of the Customer Agreement. You will be responsible for all acts and/or omissions of that person and we may bring a claim against you for anything they do in breach of the Customer agreement as if it was you that breached the Customer Agreement.

4. If we agree with you to transact business on your Account with a person other than you who holds a power of attorney, and there is a limit to the attorney's authority to trade on your Account, and the attorney transacts in a manner that is in excess of his authority, you agree that you will still be liable for any losses arising from the transaction as though the attorney had acted in accordance with your express actual authority, unless we have been informed of the limit to the attorney's authority and have undertaken in writing not to engage in any transaction that exceeds it.

39. COMMUNICATIONS BETWEEN YOU AND US

1. Any offer to open or close a Bet must be made by you, or on your behalf, orally by telephone; or via the trading platform on the Website or the App; or in such other manner as we may specify from time to time. Offers to open or close a Bet, including requests sent by fax or email or text message, will not be accepted and we will not be liable for any loss caused by delay in our accepting such an offer.

2. You should inform us promptly of any update to the postal and/or email address and/or telephone number provided on registration.

3. You agree that we may communicate with you regarding your Account from time to time by email, telephone, text message, post, X/Twitter, through the Website, the App and by any other commonly used means of communication. You agree that we may record our telephone conversations with you. Such recordings will be our sole property and you accept that they will constitute evidence of the communications made.

4. Without prejudice to Rule 39(3) above, if you provide us with an email address, we will be entitled to give you notice of any matter and/or document by email and/or by posting notices on the Website or App.

5. A communication (including any notice given under Rule 39(4) above) that has been sent or made available to you will for all purposes be deemed to have been received by you as follows:

   a. if sent by second class post to the address last notified by you to us, on five Business Days after being deposited in the post;

   b. if delivered by us to the address last notified by you to us, immediately on being deposited at such address;

   c. if made to you personally by telephone, upon making it;

d. if made by leaving a message on a telephone answering machine or service on a number given to us by you, upon leaving the message;

e. if sent by text, as soon as we have transmitted it to any of the mobile or telephone numbers last notified by you to us;

f. if posted on the Website or App, from the moment when we posted them;

g. if sent by email, one minute after we have transmitted it to the email address last notified by you to us.

40. CONFLICTS OF INTEREST

1. We have a policy on conflicts of interest which sets out information regarding measures we have in place to manage our conflicts, where these may affect the impartiality of our service. A summary of this policy is available here.

41. MISCELLANEOUS

1. Our rights and remedies under the Customer Agreement are cumulative, and our exercise or waiver of any right or remedy that we may benefit from under the Customer Agreement will not prevent us from exercising additional rights or remedies that we are entitled to. If we do not enforce or exercise any right under the Customer Agreement, this does not prevent us from enforcing that right at a later stage.

2. We may assign the benefit of the Customer Agreement to a third party, in whole or in part, subject to any required regulatory approval and provided it will not detrimentally affect the service we provide to you. Such assignment will come into effect 10 Business Days following the day you are deemed to have received notice of the assignment in accordance with Rule 39. You agree that you will not assign the benefit of the Customer Agreement, whether in whole or in part, to any third party without our prior written consent.

3. You acknowledge and agree that the copyrights, trade marks, database and other property or rights in any information distributed to or received by you from us (including, but not limited to, our prices), together with the contents of the Website and the App, brochures and other material connected with both our Spread Bet and Fixed Odds Bet services and in any database that contains or constitutes such information, will remain our sole and exclusive property or any third party identified as being the owner of such rights.

4. You agree that you will not permit or facilitate, and will take steps to prevent, any sale, dissemination, re-distribution or re-publication of the information referred to in Rule 41(3) to any third party.

5. All times quoted in this Customer Agreement and in all communications from us to you are Irish (GMT/IST) times unless otherwise expressly specified.

42. WHAT LAW APPLIES AND WHERE YOU CAN BRING A LEGAL CLAIM

1. This Customer Agreement is governed by, and interpreted in accordance with, the laws of Ireland. The courts of Ireland will have the exclusive right to settle any

disputes that may arise in relation to the Agreement.

2. Legal proceedings may be served on you by being delivered to the address provided by you when you opened your Account or to any new address subsequently notified to us, including delivery by email to an email address.

43. GLOSSARY OF TERMS

"Account(s)": means, as applicable, any Betting Account(s) that you hold.

"App": Has the meaning given in the introduction to these Terms and Conditions.

"Available Balance": Has the meaning given in Rule 24.

"Bet / Betting": Unless specifically stated otherwise, this means a Sports Spread Bet / Sports Spread Betting and/or a Fixed Odds Bet / Fixed Odds Betting,.

"Betting Account": Has the meaning given in the introduction to these Terms and Conditions.

"Business Day": Any day other than Saturday, Sunday or a public holiday in Ireland.

"Customer Agreement": Has the meaning given in the introduction to these Terms and Conditions.

"Fixed Odds Bet": A bet on fixed odds terms and "Fixed Odds Betting" is the act of placing such bets.

"Fixed Odds Bet Receipt": A message fed to you through the trading platform on the Website or the App that confirms that a Fixed Odds Bet has been accepted by us.

"Fixed Odds Ledger": A ledger in which we record details of cash profits and losses on your Fixed Odds Bets, together with cash deposited for the purposes of Fixed Odds Bets.

"Index": Any fluctuating factor agreed between you and us to be the basis of a Spread Bet.

"Sports Spread Bet": A Spread Bet on an Index whose fluctuations are determined by outcomes at a sporting event (for example a football match, rugby match, cricket match, horse race) and "Sports Spread Betting" is the act of opening such Spread Bets.

"Spread": The difference between the buying and selling price for a particular product at any given time.

"Spread Bet": A bet on the outcome of a fluctuating Index held on your Account. Spread Bets are priced by reference to a specified sum agreed to be gained and lost by reference to movements in an underlying Index and may be "long" or "short".

"Supplementary Terms": Has the meaning given in the introduction to these Terms and Conditions.

"Terms and Conditions": Has the meaning given in the introduction to these Terms and Conditions.

"Trade Confirmation": A message fed to you through the trading platform on the Website or the App that confirms the opening or closing of a Sports Spread Bet.

"Trading Ledger": Any cash ledger in which we record the profits and losses on your trading of Sports Spread Bets, together with cash deposited for the purposes of such trading, and payments out to you.

"Website": Has the meaning given in the introduction to these Terms and Conditions.

SPREAD EX



SPREADEX LTD:

CHURCHILL HOUSE

UPPER MARLBOROUGH ROAD

ST ALBANS

HERTS

AL1 3UU

CUSTOMER SERVICES:

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SPORTS BETTING CUSTOMER AGREEMENT (IRELAND)