



TERMS AND CONDITIONS

Terms and Conditions of Use of Services of FORZZA N.V.

Contents

- 1. General Terms 3
- 2. Eligibility to use FORZZA N.V. Services 4
- 3. Winnings and Calculation of Winnings..... 4
- 4. User Account 5
- 5. The Customer’s obligations 7
- 6. Responsible Gaming 8
- 7. Sports Bets..... 9
- 8. Betting Software Error..... 11
- 9. Bet Cancelation 11
- 10. Privacy Policy 12
- 11. Setting up Limits 13
- 12. Complaints..... 13
- 13. Software Protection 13
- 14. Limitation of Liability 14
- 15. Breaches, Penalties and Termination..... 14
- 16. Severability 14
- 17. Assignment 15
- 18. Applicable Law and Jurisdiction 15
- 19. Payment Gateway 15
- 20. Bonus Terms 15
- 21. Problem Gambling..... 16

1. General Terms

1.1. These Terms and Conditions (“T&C”), in the valid version, apply to the use of the betting offer (as defined below) by the customer through the website (www.forzza.com) and other URLs belonging or licensed to FORZZA N.V., including the related Internet, mobile or other platforms.

1.2. These T&C constitute a binding agreement between the customer and FORZZA N.V.

1.3. FORZZA N.V. is a limited liability company based in Curaçao and is subject to the legislation of Curaçao. The business address is Heelsumstraat 51 E-Commerce Park, Willemstad, Curaçao.

1.4. Forzza N.V., registered at the address Heelsumstraat 51 E-Commerce Park, Willemstad Curacao, operates and owns the URL as the licence holder and Porta Negra Ltd., registered at Suite B, Triq Mater Boni Consilii, Paola PLA 1610 Malta, processes payments for Forzza N.V.

Forzza N.V. is licensed in Curaçao and regulated by the Central Government of the Netherlands Antilles. The licence is issued under the sublicense 8048/JAZ2014-052 with Antillephone N.V., holder of Gaming License 8048/JAZ of the Central Government of the Netherlands Antilles and entitled to issue sublicences. The sublicense was issued on 21 November 2014.

1.5. All bets placed either on the website or through an affiliated agent are operated, held, accepted, placed or processed exclusively in Curaçao. FORZZA N.V. pays betting and other taxes in Curaçao.

1.6. These T&C apply once the customer uses FORZZA N.V. products. This means that the customer places a bet on the Internet or in a shop. By placing a bet, the customer agrees to these T&C.

1.7. The customer is obligated to read these T&C carefully and entirely before he starts using FORZZA N.V. products. If the customer does not agree with some of the provisions of these T&C, he should not continue to use the services provided by the website or shop.

1.8. By placing a bet, the customer as a user concludes a betting contract with FORZZA N.V., the betting organizer.

1.9. FORZZA N.V. reserves the right to modify these T&C.

1.10. The customer declares to have fully understood the currently valid version of T&C and agrees to comply with them.

1.11. FORZZA N.V. reserves the right to modify and amend this agreement at any time.

1.12. These amendments will become effective immediately after being posted on the Internet. It is the customer’s sole responsibility to review this agreement and amendments before placing a bet.

1.13. Rules and explanations for placing various types of bets on various events provided separately on the website are incorporated into these T&C.

1.14. These T&C are published in several languages for information purposes and ease of access by the customer. However, only the English version serves as a legal basis for the business relationship between FORZZA N.V. and the customer. In case of any discrepancy between the English version of the T&C and versions in other languages, the English version will prevail.

2. Eligibility to use FORZZA N.V. Services

2.1. The customer is entitled to use FORZZA N.V. services if:

2.1.1. He is over eighteen (18 +) years old or of the corresponding legal age as stipulated by the jurisdiction of his residence;

2.1.2. It is legal for the customer to participate in sports betting in accordance with the applicable laws in the jurisdiction of his residence;

2.1.3. The customer does not place bets on behalf of bookmakers or betting agents and their employees.

2.1.4. The customer is not involved in a sporting event (e.g. as a participating athlete, owner, trainer or an official of a participating club).

2.2. FORZZA N.V. reserves the right to cancel bets that are placed in breach of these conditions, even after the event has finished.

2.3. It is entirely and solely the responsibility of the customer to obtain information and ensure not to breach applicable laws when participating in a bet.

2.4. Prohibited territories are The USA, France, Iran, Iraq, The Netherlands and the Dutch Caribbean Islands (Curacao, Aruba, Bonaire, St. Maarten, St. Eustatia and Saba). If the customer is a citizen of any above mentioned countries, he is not permitted to wager on our website; the access will be blocked and any wagers will be cancelled.

3. Winnings and Calculation of Winnings

3.1. Winnings on bets with fixed odds are calculated by multiplying the odds with the stake.

3.2. All markets will be decided and settled as soon as the outcome is known. FORZZA N.V. only accepts the results that occur during the event. Any changes that are made after this time have no influence on the evaluation of the betting event. Bets that have already been decided at the time of the interruption (live bets, half-time bets, match period bets, over/under bets, first goal etc.) are settled without regard to the time of the interruption or resumption of the match. If the event is canceled after the regular time (extra time / penalty shoot-out), the result after the regular time applies.

3.3. If a sporting event that was cancelled or interrupted is restarted or continued within 48 hours of the advertised start time, the bet will apply to the rearranged fixture. If the match is not restarted or continued, it will be declared invalid. This does not apply to already determined markets (e.g. first goal, next goal, half-time bets, over/under bets). League matches or matches played within a tournament (e.g. Cup matches) ended by the referee before completion of the regular time of the match, will be settled according to the final score at that time if the referee declares the match finished with the final whistle and if the match is added to the official tables and is not replayed or continued at a later date.

3.4. For all sports bets applies that if the player wagered on does not start, regardless of the reason, but the event itself starts, the bet has been lost. However, if the entire betting event does not take place, the bet will be declared cancelled. For the bet type "goal scorer" applies that the player wagered

on must participate in the match at the start of the event, otherwise the bet will be cancelled. Subsequent substitution will not be taken into account.

3.5. Dead heat: If two or more participants in a sporting event are declared winners, the betting odds will be divided accordingly.

3.6. FORZZA N.V. offers, under some circumstances, a so called “Cashout” for certain betting slips. The customer cannot request a Cashout himself; this offer is optional and depends on FORZZA N.V.

3.7. Any attempt to participate, directly or indirectly, in collusive arrangements with regard to any betting activity is strictly prohibited.

3.8. All transactions are checked for possible money laundering. Any account-suspicious activity will be reported to the authorities and the balance of the betting account will be frozen. Closing the account and confiscation of the funds is also possible.

3.9. In all the aforementioned cases, FORZZA N.V. will contact the customer immediately (by email or other) and ask for feedback. If the customer fails to submit a feedback within the given period, FORZZA N.V. is entitled to terminate the customer's account until the situation and the resulting legal consequences are clarified.

FORZZA N.V. reserves the right to assert claims for damages against the customer, if he was involved in the incurred damage.

4. User Account

4.1. Opening a user account must be carried out personally by the customer.

4.1.1. In order to be able to place bets, the customer needs to open an account with Forzza N.V. first.

4.1.2. The registration is done either through the website or at a betting shop. The provisions of the registration are noted in the instructions.

4.1.3. The customer must provide all information requested (first name, last name, address, contact, valid email address and payment information). It is the sole responsibility of the customer to ensure that the information he has provided is true, complete and correct.

FORZZA N.V. is not liable for the misuse of betting accounts. The customer is responsible to maintain the confidentiality of his username and password and to assume responsibility for all activities that occur under his username and password.

4.1.4. The customer is hereby notified that FORZZA N.V. carries out verification procedures of user accounts. A user account may be blocked or closed if it is found out that the customer has provided incorrect or misleading information.

4.1.5. The customer is not entitled to more than one user account. If the customer tries to open more than one account, all duplicate accounts will be closed. FORZZA N.V. in this case reserves the right to deny the customer access to his account.

4.1.6. If the customer notices that he has more than one user account under different names, he must notify FORZZA N.V. immediately.

4.1.7. As part of the registration process, the customer will be asked to choose a username and password to log in to the website. It is the sole and exclusive responsibility of the customer to ensure that the login details are kept securely. He must not disclose his login details to anyone. FORZZA N.V. is not responsible for any abuse or misuse of a user account by third parties due to disclosure of the login details by the customer, whether intentional or accidental, whether active or passive.

4.1.8. FORZZA N.V. reserves the right to deny registration without stating the reasons. The customer can close his user account at any time. In that respect he can contact our customer service. In the event of closing an account at the customer's request, Forzza shall pay out the existing balance to the customer.

4.2. Deposits into User Account

4.2.1. The customer can place bets only if there are sufficient funds in his account.

FORZZA N.V. does not offer any credit whatsoever for participation in sports betting.

4.2.2. The minimum deposit is EUR 10.00; the maximum deposit is EUR 1,000.00. There are no charges nor processing fees for the customer.

4.2.3. To deposit funds into his account, the customer can choose from any of the payment methods available on the website.

Currently the following methods are available:

- a) Mastercard,
- b) Visa.

These methods may be changed or new added (such as Skrill, Paysafecard, Neteller, Fast Bank Transfer, etc.).

4.2.4. FORZZA N.V. reserves the right to use additional procedures and means to verify the identity of the customer when the customer account is assumed to be compromised. The customer is not entitled to receive interest or other sums produced by the account. The account balance is displayed in the top right corner of the website.

4.3. Withdrawals from User Account

4.3.1. Withdrawals are made via Bank transfer or Wirecard payment service. There are no charges or fees for the customer.

4.3.2. FORZZA N.V. will carry out additional verification procedures for any withdrawal exceeding the amount of EUR **1,000** and reserves the right to carry such verification procedures in case of lower payouts.

4.3.3. The customer can make withdrawals of a minimum of EUR 10.00 to his bank account or to another account provided.

4.4. Inactive User Accounts

4.4.1. If there is no activity on an account for 30 months, the account is considered inactive. Forzza will transfer the account's balance to the bank account provided by the customer. The user account will be blocked.

5. The Customer's obligations

5.1. The customer hereby declares and warrants that

5.1.1. He is over 18 years old or of minimum legal age as stipulated by the jurisdiction of his residence and legally allowed to use the services offered by Forzza N.V.

5.1.2. He is participating in sports betting for recreational and entertainment reasons only.

5.1.3. He is participating in sports betting on his own behalf and not on the behalf of any other person.

5.1.4. He is not a resident of Curaçao.

5.1.5. All information provided to FORZZA N.V. during this agreement is true, complete, and correct, and that any changes will be communicated.

5.1.6. He is solely responsible for the reporting and accounting of any taxes applicable under relevant laws for any winnings received from FORZZA N.V.

5.1.7. Money that the customer deposits into his account does not originate from any illegal activity or source.

5.1.8. He understands the risk of losing money when participating in sports betting.

5.1.9. He shall not be involved in any fraudulent, collusive, fixing or other unlawful activity in relation to his or third parties' participation in any of the sports bets and shall not use any software-assisted methods or techniques or hardware devices for this purpose. FORZZA N.V. hereby reserves the right to invalidate any betting in the event of such behavior.

5.1.10. In relation to deposits and withdrawals of funds into and from the user's account, the customer shall only use credit cards and other financial instruments that are valid and lawfully belong to him.

5.2. It is prohibited to the customer to sell, transfer and/or acquire funds to/from other players.

5.3. The computer software that we make available to the customer is owned by FORZZA N.V. (e.g. App) and protected by copyright laws. The customer may only use the software for his own personal, recreational uses in accordance with all rules, terms and conditions we have established and in accordance with all applicable laws, rules and regulations. The customer hereby agrees to abide by the terms of use as attached to the End User License Agreement.

5.4. Bets placed on our website should be placed in the same manner as played in any other setting. This means that customers should be courteous to each other and avoid rude or obscene comments.

5.5. The customer is strictly prohibited from utilizing FORZZA N.V. and its systems to facilitate any type of illegal money transfer system. The customer will not use the website for any unlawful or fraudulent activity or prohibited transaction (including money laundering) under the laws of any jurisdiction that applies to him. If FORZZA N.V. has suspicion that the customer may be engaging in or have engaged in a fraudulent, unlawful or improper activity, including, without limitation, money laundering activities, or conduct otherwise in violation of these T&C, his access to the website will be terminated immediately and/or his account blocked.

If the customer's account is terminated or blocked in such circumstances, FORZZA N.V. is under no obligation to refund his account balance. Furthermore, FORZZA N.V. shall be entitled to inform relevant authorities, other online service providers and banks, credit card companies, electronic payment providers or other financial institutions of the customer's identity and of any suspected unlawful, fraudulent or improper activity, and the customer will cooperate fully with FORZZA N.V. to investigate any such activity.

6. Responsible Gaming

6.1. The customer may at his discretion choose to exclude himself from placing any bets on our website. In order to prevent access to our services, he needs to send an email to **support@forzza.com** indicating "self-exclusion" as the subject.

6.2. When setting up a user account, the customer may also choose to impose a limit on the maximum stake he may wager. If the maximum stake is exceeded at any time, the user account will automatically be blocked.

6.3. Should the customer decide for self-exclusion in the manners contemplated above, then he will not be able to reverse this position for at least 7 days, after which he will be able to request a reactivation.

6.4. A customer who has set a limit as above in (6.1) and (6.2) may change or revoke the limit in the user account settings. Increasing or revoking a limit takes effect 7 days after Forzza N.V. has registered the change. Decreasing a limit becomes effective immediately after Forzza N.V. has registered the change. FORZZA N.V. will not accept a wager that is to the limit or exclusion set by the account holder as above.

6.5. Forzza suggests that customers who have difficulties following the above basic rules (even in individual points) should seek professional help. There are lots of independent organisations that offer help to compulsive gamblers. Further information regarding this can be found at <http://www.gamblingtherapy.org.uk/>

7. Sports Bets

7.1. A bet can only be placed by a registered customer.

7.2. A bet can only be placed via the website.

7.3. A bet can only be placed by a customer who has sufficient funds in his account.

7.4. The bet, once concluded, will be subject to the version of Terms and Conditions valid at the time of the bet being accepted.

7.5. A bet has been placed as soon as the customer receives a confirmation of acceptance for betting offer from FORZZA N.V. When several bets are placed by a customer, the bets will be processed in the order they are received by FORZZA N.V.

7.6. The customer agrees that at the time he placed a bet(s), he had no knowledge as to the outcome of the respective event(s). A customer is not allowed to bet on events where he is directly involved or has access to inside information. Where there is suspicion of a violation of this rule, FORZZA N.V. retains the right to void the bet and to refuse the winnings. FORZZA N.V. also retains the right to take any further action to protect its legitimate interests and to comply with local and international laws and regulations. Any suspicious activities may also be submitted to various monitoring agencies that are set up to protect and uphold the integrity of sports.

7.7. FORZZA N.V. retains the right to decline any bet without providing any reason.

7.8. The minimum stake per bet is EUR 1.00.

7.9. The list of all bets, their status and further details is available to the customer on the website.

7.10. FORZZA N.V. retains the right to declare all bets on an event/s invalid if they emanate from a group of users who appear to have had knowledge of the outcome of such event/s, e.g. manipulated sporting events.

7.11. Any individual or group deemed to be working as a team who manipulate promotions or any other offer will have their account closed immediately. Moreover, the transactions (bets) will not be settled as bets and are therefore not relevant.

7.12. When a bet is declared invalid or void, it will be calculated at odds of 1.00. The stake will be refunded to the customer. In the case of combination bets, the invalid result will not be included in the calculation of the (total) odds.

7.13. Any bet placed after the start of an event is invalid, and such bet will be calculated at odds of 1.00. The only exception to this rule are bets placed on Live Betting events (i.e. in-running betting).

7.14. Should FORZZA N.V. decide to close a user's account for any reason, bets that have already been placed and accepted under the general terms and conditions and sports rules will not be voided and the user will be paid any winnings. Should security questions arise in relation to an account, FORZZA N.V. reserves the right to void such transactions (bets) within the legal and regulatory scope.

7.15. FORZZA N.V. manages users' accounts and calculates available funds, pending funds, betting funds, as well as the amount of the winnings. Unless proven otherwise, these amounts are considered as final and are not subject to dispute.

7.16. By confirming a bet, a customer confirms his willful intention to conclude such a transaction. On confirmation, the transaction is deemed to be completed and as such, nonreversible, without prejudice to any clause in the Terms and Conditions that may provide to the contrary.

7.17. Payouts on bets with fixed odds are calculated by the multiplication of the original stake by the predetermined decimal odds. The result of this calculation includes the original stake amount, which is returned for all real money bets (i.e. not including bets placed from the free bet sports balance).

7.18. Winnings will be paid into the user's account after the final result is confirmed. Any later amendment to the result, e.g. disciplinary procedures (doping) or intervention by ruling bodies which lead to a post-event modification of the result, will not be taken into account for the purpose of determining the outcome of a bet. However, FORZZA N.V. reserves the right to set aside any winnings, should there be investigations into an event as a result of a suspicion of criminal activities that may have affected the result of the event. If any irregularity is confirmed, FORZZA N.V. retains the right to cancel any related bets.

7.19. When an event is cancelled or abandoned and no final result is declared within 48 hours, all bets on the event will be declared void.

7.20. In the case of multiple bets (e.g. doubles, trebles, 4-folds, etc.) placed in the form of a combination of multiples through the bet slip (e.g. 3 X Doubles, 2 X Trebles), all bets submitted through this combination will be settled once the final event in the combination has been settled. For example, should you select three markets in your bet slip and place the maximum combination of three Doubles, the three Doubles will not be settled until the final market has been settled.

7.21. FORZZA N.V. reserves the right to lock accounts and to cancel all bets placed from accounts that have opened multiple accounts for the purpose of placing bets from different accounts. The stakes on these bets will be refunded to the customer but not the winnings.

7.22. The customer may request a higher bet limit. The limits can be increased upon a written agreement. Please contact our support team to initiate this process.

7.23. The maximum winnings of EUR 100,000.00 per day a bet is accepted on the basis that it is the investment of one customer only and that the possible payout amount is the maximum amount that can be won by a customer in one day's betting (regardless of stake).

7.24. Where bets have been placed on different days, the maximum amount that can be won in one day's betting is determined by the day on which the final event on each bet is settled, rather than the day on which each individual bet is placed.

7.25. FORZZA N.V. retains the right to reduce the limits on any event at any time.

7.26. FORZZA N.V. is not liable for input or processing errors. FORZZA N.V. reserves the right to correct obvious errors in particular regarding the input of betting odds e.g. wrong odds, results, teams etc.

7.27. FORZZA N.V. is not liable for correctness or completeness of information provided.

FORZZA N.V. is not liable for the accuracy of live scores, statistics and interim results in live betting.

8. Betting Software Error

8.1. If betting software errors or malfunction occur, caused by FORZZA N.V. on their own systems or the systems FORZZA N.V. makes available to other providers, all matches and events effected will be declared void. The customer is entitled to a full refund of the betting stake. FORZZA N.V. is not liable for these software malfunctions.

8.2. Every customer who has discovered a malfunction in the gaming and betting software is obliged to immediately contact FORZZA N.V. via email: **support@forzza.com**.

8.3. In the case of misuse or a malfunction caused by a customer, FORZZA N.V. reserves the right to block the user's account, freeze the balance and withhold and/or cancel payments of all outstanding winnings that are directly or indirectly a result of the misuse. If the account does not have sufficient coverage for, FORZZA N.V. reserves the right to reclaim wrongly paid out winnings. Until the amount is fully paid, the customer is concerned a debtor of FORZZA N.V.

8.4. Furthermore FORZZA N.V. does not assume responsibility that the information provided, such as result notifications by e-mail and other content, are correct, made available and up-to-date. Also, live scores, stats and interim results of live betting are provided without guarantee.

8.5. FORZZA N.V. reserves the right to make subsequent corrections or to declare a bet invalid if the bet was won due to a technical problem, provided the company can prove this problem by offering technical records. The stake will be refunded to the customer's account.

FORZZA N.V. reserves the right to make the customer liable for all resulting damages, if he knowingly enjoyed benefit arisen from technical and administrative errors.

9. Bet Cancellation

9.1. A bet can be declared void or "invalid" (e.g. cancellation of the match) and in this case it will be settled at odds of 1.00.

9.2. Combination bets are valid even if a match or event has been declared invalid.

9.3. FORZZA N.V. reserves the right to cancel a bet partially or completely when it is obvious that one of the following occasions has occurred:

- a) The bet was offered, placed and/or accepted due to an error;
- b) The bet was placed while there were technical problems with the betting software/website, and the bet would not have been accepted under normal circumstances;
- c) A result has been directly or indirectly affected by a criminal offense;
- d) A public announcement regarding the bet was made, which changed the odds essentially.

9.4. A combination bet must not contain two or more events whose results may be related (e.g. Argentina will win the World Cup and Messi will be the top scorer of the World Cup).

Although FORZZA N.V. undertakes all necessary measures to prevent such opportunities, FORZZA N.V. reserves the right to cancel combination bets that contain correlated results.

9.5. Furthermore, all bets placed (and/or accepted) under the following conditions will be declared invalid:

9.5.1. Pre-match Betting

- a) The bet is placed after the start of the event;
- b) The bet was closed after a related event already was taking place, which has changed the wagering conditions directly and undisputed.

9.5.2. Live Betting

- a) The bet was due to a delayed or failed Live broadcast submitted at a wrong price;
- b) Betting on events that have already occurred, betting on completed or ongoing events that have major influence on the result (such as total goals or next goal during a penalty shootout);
- c) Bets with odds which were displayed with the wrong score.

10. Privacy Policy

10.1. The customer hereby acknowledges and accepts that FORZZA N.V. has the right to collect his personal data in order to allow him access and use of the website and to allow him to place bets.

10.2. FORZZA N.V. hereby acknowledges that in collecting the customer's personal details as stated in the previous provision, we are bound by the Data Protection Act, Chapter 440 of the Laws of Curaçao. FORZZA N.V. will protect the customer's personal information and respect his privacy in accordance with best business practices and applicable laws.

10.3. FORZZA N.V. will only use the customer's personal data to allow him to participate in sports betting and to carry out operations relevant to his participation in the sports betting.

10.4. The customer's personal data will not be disclosed to third parties, unless such disclosure is necessary for processing his requests in relation to sports betting or unless it is required by law. The customer hereby consents to such disclosures.

10.5. The customer has the right to access his personal data held by FORZZA N.V.

10.6. In order to provide the customer with an efficient service, FORZZA N.V. may require to transfer his personal data from one country to another on a world-wide basis. The customer hereby consents to such disclosures.

10.7. When processing the customer's betting account and associated transactions, FORZZA N.V. reserves the right to contact credit rating agencies, fraud detection agencies, anti-money laundering agencies. The customer hereby consents to such disclosures.

10.8. In order to make your visit to the Websites more user-friendly, to keep track of visits to the Websites and to improve the service, FORZZA N.V. collects a small piece of information sent from your

browser, called a cookie. You can, if you wish, turn off the collection of cookies (please refer to your browser instructions as to how to do this). You must note, however, that turning off cookies may restrict your use of the Websites.

10.9. We may also inform you of changes, new services and promotions we think that you may find interesting. If you do not wish to receive direct marketing data you may opt out of such service (please refer to your browser instructions as to how to do this).

11. Setting up Limits

11.1. The customer can choose to set up daily, weekly or monthly personal limits. By default, the customer is limited to €50 per bet.

11.2. To change personal limits, the customer has to contact the customer service.

The following restrictions (limits) may be applied to a user account:

- a) Restriction of monetary amounts that may be used during specified period on the account;
- b) Restriction of losses that may be made during a certain time on your the account;
- c) Restriction on the amount that may be bet during a single session on our website.

12. Complaints

12.1. In case of any complaints, the customers can contact FORZZA N.V. at support@forzza.com. FORZZA N.V. will use its best efforts to resolve the reported matter promptly.

13. Software Protection

13.1. The Website and the computer software are provided "as is". Forzza N.V. makes no warranty or representation, whether express or implied, in relation to the satisfactory quality, fitness for purpose, completeness or accuracy of the website or the computer software.

13.2. Forzza N.V. shall not be liable for computer malfunctions, failure of telecommunications service or Internet connections nor attempts by the customer to participate in placing bets by methods, means or ways not intended by Forzza N.V.

13.3. Forzza N.V. cannot guarantee that the Service will never be faulty but will correct reported faults as soon as we reasonably can. If a fault occurs, the customer should report it by email to the Customer Support.

13.4. Although Forzza N.V. shall take all reasonable measures to ensure that the computer software and files are free from computer viruses, Forzza N.V. cannot and does not guarantee that the computer software and files are free of such problems. It is the customer's responsibility to protect his systems and have in place the ability to reinstall any data or programs lost due to a virus.

13.5. Forzza N.V. may temporarily suspend the whole or any part of the website for any reason at its sole discretion. Forzza N.V. may, but shall not be obliged to, give the customer as much notice as is reasonably practicable in case of such suspension. Forzza N.V. will restore the website, as soon as is reasonably practicable, after temporary suspension.

13.6. In the event of a website system malfunction, all bets are void. In particular, this includes betting events and bets that have been removed from the system due to a failure or had to be removed because of the failure-related errors. This also applies retroactively upon completion of the bet or after completion of the betting event, if the system-related fault and their failure effects have become known until then.

14. Limitation of Liability

14.1. The customer participates in sports betting at his own risk. The website and offer are provided without any warranty whatsoever, whether express or implied.

14.2. Without prejudice to the generality of the preceding provision, FORZZA N.V. , its directors, employees, partners, service providers: for their purpose; do not warrant that the software and Website are free from errors; do not warrant that the Websites and/or matches will be accessible without interruptions; shall not be liable for any loss, costs, expenses or damages, whether direct, indirect, special, consequential, incidental or otherwise, arising in relation to the customer's use of the website or participation in betting.

14.3. The customer hereby agrees to fully indemnify and hold harmless FORZZA N.V., its directors, employees, partners, and service providers for any cost, expense, loss, damages, claims and liabilities howsoever caused that may arise in relation to his use of the website or participation in the betting.

15. Breaches, Penalties and Termination

15.1. If the customer breaches any provision of these T&C or FORZZA N.V. has a reasonable ground to suspect that he has breached them, FORZZA N.V. reserves the right not to open, suspend, close the user account, withhold payment of its winnings and apply these funds in account of any damages incurred.

15.2. The customer acknowledges that FORZZA N.V. shall be the final decision maker of whether he has violated FORZZA N.V. rules, terms or conditions in a manner that results in his suspension or permanent barring from participation in our site.

16. Severability

16.1. If any provision of these T&C is held to be illegal or unenforceable, such provision shall be severed from these T&C and all other provisions shall remain in force unaffected by such severance.

17. Assignment

17.1. FORZZA N.V. reserves the right to change these terms and conditions in accordance with the currently applicable laws. Therefore, these Terms and Conditions are no claims against FORZZA N.V. from a practice based on these amendments.

18. Applicable Law and Jurisdiction

18.1. These T&C are governed by the Laws of Curaçao and the parties submit to the jurisdiction of the Curaçao courts.

19. Payment Gateway

19.1. In order to deposit funds into the account, customers can use one of the payment methods that are available on the website of FORZZA N.V. The payment methods that are available to customers include credit cards (Visa and MasterCard). These payment methods are subject to regular updating.

19.2. To prevent fraud or duplication of customer accounts, each customer must select a single payment method during the registration on the website of FORZZA N.V. The chosen method will be the only payment method used with sports betting.

20. Bonus Terms

20.1. The bonus on deposit is only valid for players from particular countries and for particular affiliate channels. The bonus on deposit can be used for any type of sports and live betting.

20.2. The bonus on deposit can be granted after the account is registered and verified. For all inquiries regarding the bonus, customers may contact responsible department anytime by writing an e-mail to payment@forzza.com

20.3. The rollover:

20.3.1. The rollover will be calculated depending on each country in particular as well as on each affiliate channel. Once the welcome bonus is taken, all bets need to be settled down and rollover completed before withdrawing available funds.

20.3.2. Forzza N.V. keeps the right to determine unique rollover conditions with its affiliate partners.

20.4. Important conditions

20.4.1. The minimum odd per ticket calculated under the rollover is 1.80.

20.4.2. The maximum stake per ticket calculated under the rollover is 100 EUR.

20.5. In case customer has funds on the account at the time the bonus is granted, the rollover needs to be completed before withdrawing available funds. In opposite case, if a customer makes a new deposit while the bonus is active, the rollover however needs to be completed before withdrawing available funds.

20.6. The bonus on deposit is limited to one betting account exclusively. By suspicion of multiple or fictitious accounts or other manipulations like balance betting, Forzza N.V. reserves the right to cancel the granted bonus together with related bets.

20.7. By accepting these bonus terms, the customer agrees to the respective conditions. Forzza N.V. reserves the right to amend or call of the bonus on deposit anytime at its own decision.

21. Problem Gambling

Problem gambling (or ludomania, but usually referred to as "gambling addiction" or "compulsive gambling") is an urge to gamble continuously despite harmful negative consequences or a desire to stop. Problem gambling is often defined by whether harm is experienced by the gambler or others, rather than by the gambler's behaviour. Severe problem gambling may be diagnosed as clinical pathological gambling if the gambler meets certain criteria. Pathological gambling is a common disorder that is associated with both social and family costs.

21.1. Gambling addiction signs and symptoms

Gambling addiction is sometimes referred to as a "hidden illness" because there are no obvious physical signs or symptoms like there are in drug or alcohol addiction. Problem gamblers also typically deny or minimize the problem—even to themselves. However, you may have a gambling problem if you

- Feel the need to be secretive about your gambling. You might gamble in secret or lie about how much you gamble, feeling others won't understand or that you will surprise them with a big win.
- Have trouble controlling your gambling. Once you start gambling, can you walk away? Or are you compelled to gamble until you've spent your last dollar, upping your bets in a bid to win lost money back?
- Gamble even when you don't have the money. You may gamble until you've spent your last dollar, and then move on to money you don't have—money to pay bills, credit cards, or things for your children. You may feel pushed to borrow, sell, or even steal things for gambling money.
- Have family and friends worried about you. Denial keeps problem gambling going. If friends and family are worried, listen to them carefully. It's not a sign of weakness to ask for help. Many older gamblers are reluctant to reach out to their adult children if they've gambled away their inheritance, but it's never too late to make changes for the better.

21.2. Self-help for gambling problems

The biggest step to overcoming a gambling addiction is realizing that you have a problem. It takes tremendous strength and courage to own up to this, especially if you have lost a lot of money and strained or broken relationships along the way. Don't despair, and don't try to go it alone. Many others have been in your shoes and have been able to break the habit and rebuild their lives. You can, too.

Learn to relieve unpleasant feelings in healthier ways. Do you gamble when you're lonely or bored? Or after a stressful day at work or following an argument with your spouse? Gambling may be a way to self-soothe unpleasant emotions, unwind, or socialize. But there are healthier and more effective ways of managing your moods and relieving boredom, such as exercising, spending time with friends who don't gamble, taking up new hobbies, or practicing relaxation techniques.

Strengthen your support network. It's tough to battle any addiction without support, so reach out to friends and family. If your support network is limited, there are ways to make new friends without relying on visiting casinos or gambling online. Try reaching out to colleagues at work, joining a sports team or book club, enrolling in an education class, or volunteering for a good cause.

Join a peer support group. Gamblers Anonymous, for example, is a twelve-step recovery program patterned after Alcoholics Anonymous. A key part of the program is finding a sponsor, a former gambler who has experience remaining free from addiction and can provide you invaluable guidance and support.

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