

COPYTIP is the trade name for a sports trading services platform (THE SERVICE), operated by Copytip International Limited BV (company registration n.144823 with registered address Kaya Richard J. Beaujon Z/N, Curacao and operated under the License No. 1668/JAZ issued to Curaçao eGaming, Authorized and Regulated by the Government of Curacao. These Terms&Conditions govern the end user (USER) use of the SERVICE provided by COPYTIP through its website [copytip.com](https://copytip.com) (THE WEBSITE) and any other domains used by our sports betting partners (THE BOOKMAKERS) .

Please, read this document carefully, as it outlines the services which we will provide and sets out the rights and obligations for you and COPYTIP. If you do not agree or do not understand in full these Terms and Conditions, do not register or use the SERVICE.

## **1. Applicability**

The SERVICE is provided to you, the USER, for your personal non-commercial use, subject to this document. By registering on the website [copytip.com](https://copytip.com) and/or continued use of the SERVICE, you agree to be bound by these Terms and Conditions.

Should an inconsistency arise between these Terms & Conditions and any document incorporated by reference, these Terms & Conditions will prevail.

## **2. Amendments**

These Terms&Conditions were published on 30 August 2018 and last updated on 03 Apr 2020 . COPYTIP reserves the right to change/amend this document at its sole discretion. We will ensure that we notify you of any significant and material changes of the Terms&Conditions by an appropriate method (website notification, email, newsletter, etc.). However, we encourage you to review periodically this page to ensure that you are aware of the applicable conditions. If you no longer agree to the Terms and Conditions, you should not continue to use the SERVICE. The continued use, after the date on which the changes come into force, of the SERVICE constitutes acceptance of the changes in the Terms and Conditions.

## **3. Language of Terms &Conditions**

COPYTIP may elect to provide you with these Terms&Conditions and/or any other documentation in various languages. By accepting those Terms&Conditions, you acknowledge that English is the official language of COPYTIP and in the event of any discrepancy or inconsistency between any communication in English and the same in another language, the communication in English shall prevail.

## **4. Means of communication**

COPYTIP reserves the right to communicate with you via website announcements, email, electronic chats, telephones, post, newsletter and any other means of communication, where the communication is personally addressed to you or to all users. By accepting these Terms&Conditions, you accept and confirm that all such means of communication are deemed acceptable and any such communication shall be deemed to have been received by you.

## **5. Scope of Service, Glossary**

5.1 These Terms&Conditions cover the entire scope of services (the SERVICE), offered by COPYTIP, including, but not limited to the use of the website and/or any application, trading software or any third-party software, the use of trading and copying services, data collection and storage practices, any materials published on the website, either by us or by a third-party, electronic

content, real-time information, prices, sports events, tools for executing transactions and any other services or content that we may add in the future.

5.2 The SERVICE is offered in relation to transactions related to investing in particular outcomes, and/or events related to sports (BETS), or the copying of other's USER's BETS as described in these Terms and Conditions below.

5.3 TRADER is a USER that provides and manages at least one active STRATEGY that can be followed by other USERS (COPIERS).

5.4 STRATEGY is a selection of bets that follows a set of pre-defined rules and is provided and managed by a TRADER.

5.5 COPIER is a USER that have created and manages at least one active INVESTMENT.

5.6 INVESTMENT is a set of pre-defined rules that is started and managed by a COPIER and allows the COPIER to automatically follow a selected STRATEGY.

**5.7 USERS should carefully consider before deciding to copy a STRATEGY. Before doing so, please read the General Risk Disclosure to become aware of the risks that might be associated.**

5.8 We reserve the right to modify, discontinue temporarily or permanently, all or any part of the SERVICE with or without notice. You agree that we will not be liable for any modification or discontinuation of all or any part of the SERVICE.

## **6. Registration of User Account**

6.1 To register an account and use the SERVICE, the USER must be at least eighteen years old or the legal age required for gambling and use of financial products in your jurisdiction, whichever is greater. You must ensure that the details provided by you in the registration process (or at any time thereafter) are correct and complete. You must inform COPYTIP immediately should any changes occur. Failure to do so, might result in the suspension of your Account. COPYTIP reserves the right to request identification documents for verification purposes.

6.2 As a USER who wish to use the SERVICE, you acknowledge that there may be specific laws in your country, place of residence, or the place where you access the SERVICE which prohibits gambling or the use of financial services. By agreeing to these Terms&Conditions, you warrant that you will not access (or register for) the SERVICE from a jurisdiction which prohibits gambling.

6.3 COPYTIP does not accept USERS from Curacao, The Netherlands, France and the United States of America, Bulgaria or any other country not listed when registering an account. Accordingly, by registering, you warrant that you are not a resident in any of these jurisdictions. It is your responsibility to ensure compliance with your applicable local or national law before registering an account or using the SERVICE. If you are unsure, whether you are abiding by the law, make sure you consult legal advice.

**6.4 When registering an account, you will be asked to create a unique username and password (which will be encrypted and not available/accessible by COPYTIP). To prevent fraud, you must keep your password confidential and not disclose it or share it with anyone. If you suspect that somebody has become aware of your password, that your account has been accessed by a third party or that any personal information has been stolen or otherwise accessed, you should immediately notify COPYTIP by contacting [support@copytip.com](mailto:support@copytip.com).**

6.5 You, as a USER, are solely responsible of the all the use of the SERVICE through your personal details (email and password). Any unauthorised use of the login email and password, will be

deemed as the Customer's use. As a result, you are liable for any losses that might have happened during such an unauthorised use and COPYTIP will not refund them.

## **7. Verification, KYC/AML Policy**

7.1 You acknowledge that applicable laws require institutions in sports trading and finance to obtain, verify and record information about each person who wishes to invest or trade via Copytip. By accepting these Terms&Conditions, you agree to our **KYC/AML Policy**. Further, you accept that we strive to prevent fraud and confirm your identity. Hence, in order to comply with the existing laws and regulations, upon registration, before performing any trading or investing activity, you may be required to provide information that confirm your personal identification and/or any other documents required by us for such purpose.

7.2 If you fail to verify your identity, we reserve the right to terminate our relationship and refund the available balance in your wallet, less any non-refundable charges to the original method of payment in your name. You also acknowledge that until you have fully verified your account, certain limitations may be imposed on your account, such as, but not limited to, inability to place trades, inability to copy trades, closing open trades in your account, restricting any withdrawals, making new deposits and other actions or limitations.

7.3 Copytip reserves the right to limit, block access to the SERVICE and/or terminate a user account at any time if such required verification information is not provided. Copytip shall not be liable for any possible losses you incur as a result of blocked access/terminated account.

7.4 By providing your personal information, required for verification, you agree that you will not impersonate any person or entity, misrepresent any affiliation with another person or entity, use false information or otherwise conceal your identity from Copytip for any reason. If you are registering as a business entity, you hereby declare that you have the authority to agree and bind the entity to these Terms and Conditions.

## **8. Cancelling, Terminating an Account; Inactive Accounts**

8.1 If an account is inactive for 6 months or longer, COPYTIP reserves the right to impose an administration charge of €5 per month and set-off the charge from the wallet of the account for maintenance of the account. If an account is inactive for 12 months or longer, Copytip reserves the right to terminate the account and keep all remaining funds. For the purpose of this document, inactive account is deemed to be an account that has no financial transactions within the specified period.

8.2 If we have a reason to believe that your account is likely to have been accessed unauthorisedly, there has been a misuse of the SERVICE, we may request that you change your password or may suspend the account. We reserve the right to edit, amend or issue you with new account credentials or require a change of your account credentials at any time by giving notice to you.

8.3 COPYTIP reserves the right to suspend or terminate at its sole discretion any account of any USER that has in any way breached their obligations under these Terms&Conditions

8.4 COPYTIP reserves the right to refuse to open an account for any USER without having to provide any reason whatsoever. Furthermore, COPYTIP reserves the right to reject a new account or terminate an existing one without prior notification of an USER that is suspected of cheating, hacking, attacking, money laundering or damaging COPYTIP's operations.

8.5 You can close your account at any time by informing COPYTIP in writing to [support@copytip.com](mailto:support@copytip.com). If your account is closed, you can no longer use

the SERVICE. Please, note, that termination or cancellation of your account will not affect either party's rights or liabilities, before, but also after the date of termination/cancelling, despite the termination/cancellation of account.

## **9. Intellectual Property**

The SERVICE and all pictures, graphics, videos, text, music, audio, copyrights, trademarks, patents, service marks, trade names, software code, icons, logos, characters, layouts, trade secrets, buttons, color scheme and other materials on the website and software remain the property of COPYTIP and/or its partners and are protected by IP laws. As such, they may not be used or reproduced without the prior written consent of COPYTIP.

With the exceptions provided by these Terms&Conditions, the USER may not use, copy, modify, distribute, transfer, loan, lease, rent or sublicense any materials, related to the SERVICE and software or any parts thereof. Without limitation, the above includes any form of denting, attacking, manipulating, hacking or damaging the SERVICE. Any attempted or actual breach of the above or use of artificial intelligence, will result in immediate termination of the account.

## **10. Payment and Security**

10.1 COPYTIP Wallet (WALLET) is an internal payment service, which allows to deposit and withdraw money from the account, and distribute commissions to the SERVICE and to the USER. The platform provides each USER with only one WALLET in the system.

10.2 You may make deposits to your account WALLET at any time. We will only accept a payment method, specified as an accepted payment method (e.g. bank transfer, e-wallet, etc) and only in your name.

10.3 Skrill and Neteller payments are processed by Copytip International Limited B.V.

10.4 We reserve the right to impose limits on deposits and withdrawals, as well as impose or change processing fees at any time, giving you adequate notice. Our fees are set forth in the Fees section. If we accept any payment method that charges processing fees, we reserve the right to impose you with the fees that have been incurred by the third party to process your payment.

10.5 Subject to limitations imposed by COPYTIP's payment management companies and the terms contained in these Terms and Conditions, the maximum withdrawal of funds for every USER stand at €50,000 per any 24 hour period and €100,000 per any 7 days period or the equivalent in another currency.

10.6 Deposits to the USER WALLET are only for the use of the SERVICE. If you make payment through one of the approved payment methods, we will credit your wallet with the amount of such payment (less any processing fees) if we are satisfied that you are the sender of the money. Credit in your wallet shall only be denominated in Euro.

10.7 We reserve the right to refuse any transaction by third party or anonymous payment and refund the money less the processing taxes as specified in our Fees section. You may be required to submit additional documentation as a part of the international anti-money laundering regulations.

10.8 All currency exchange risk resulting from any transaction related to the use of the SERVICE shall be your responsibility.

10.9 Once received, your money shall be deposited segregated client accounts maintained by us or by a trusted partner in reputable financial institutions as described in the terms contained in section 11. **Client Money** in these Terms and Conditions.

10.10 You may withdraw your funds from your wallet at any time. If you request a withdrawal, we will reduce the requested amount from your account wallet and shall process the withdrawal within 48 hours, excluding weekend and public holidays, as long as your instructions include payment information, your instruction includes a payment method that is accepted and you have provided full identification. Please, note that it might take some time for your payment processor to update the balance in your account.

10.11 If you suspect that your account information is being misused or accessed by a third party, you must inform COPYTIP so that we may suspend the account. Copytip will not be hold responsible for any reasonable delay.

10.12 Hereby, you accept and authorise COPYTIP to instruct its bank and other payment providers to handle the processing of deposits to and withdrawals from the wallet. In such, you allow us to give instructions on your behalf.

## **11. Client Money**

11.1 Your capital will be segregated by us and held in segregated accounts in a bank or another authorised firm which may be an affiliate of ours. Your money will be held separately from our own funds, however, we may hold your money with the money of other clients in the same account (an omnibus account). The risk of loss, emanating from such omnibus accounts in third party financial institutions, such as legal, liquidation risk, haircut risk, third party risk and others, will not be covered by COPYTIP. In the event of insolvency or other failure, COPYTIP may only have an unsecured claim against the third party on behalf of the user and user will be exposed to the full risk.

11.2 We may hold client money in a bank account located outside the EEA. The legal framework and regulations, applicable to such a bank might differ from that of EEA banks and in the event of insolvency or other failure, your money may be treated differently.

11.3 We will not be liable of the insolvency, failure or acts of omissions of any bank or other financial institution holding client money.

## **12. Commission, fees and other costs**

You agree to pay us the commissions, fees and other costs set out on our website under **Fees**. You acknowledge that all amounts due to us shall be deducted from your cash balance appearing in your wallet.

## **13. Strategies**

13.1 A STRATEGY is a selection of bets of a TIPSTER that follows a set of pre-defined rules.

13.2 When creating a STRATEGY the TIPSTER must provide detailed description and range of sports to be included. All STRATEGIES conditions are subject to COPYTIP review and approval. Once approved, the STRATEGY terms, description and range of sports can not be changed.

13.3 By creating a STRATEGY the TIPSTER agrees that all his bets details and results will be public after grading of the bets and will be visible in the STRATEGY page, history and archive.

13.4 BETS submitted by the TIPSTER must conform with the approved STRATEGY terms and description. Failure to do so could result in termination of the TIPSTER account.

## **14. Bets**

14.1 COPYTIP is an online platform that offers betting and copy-trading opportunities based entirely on the odds and offers provided by third party sports betting operators (BOOKMAKERS). Bets accepted in the platform are considered as struck between COPYTIP and the USERS, subject to the rules stated by the displayed BOOKMAKER where the bet was executed.

14.2 Bets submitted by the USERS manually or generated automatically via the COPY-TRADING feature of the SERVICE are considered requested by the USERS and subject to execution in the BOOKMAKERS and acceptance by COPYTIP. Such bets are displayed with status PENDING in the SERVICE pages.

14.3 COPYTIP acceptance or rejection of all requested bets is according to the rules of the BOOKMAKER displayed for each bet and subject to availability of the offers at the time of the attempted execution.

14.4 Requested bets that have been executed successfully in the BOOKMAKERS are displayed with status PLACED in the SERVICE pages. Such PLACED bets are considered confirmed and accepted by COPYTIP, subject to the rules stated by the BOOKMAKER of the execution.

14.5 Requested bets that have not been executed successfully in the BOOKMAKERS are displayed in the SERVICE pages with various error statuses including, but not limited to FAILED, UNPLACED, UNASSIGNED, CANCELLED. Such bets are considered rejected by COPYTIP and the SERVICE will not continue attempts to execute them in the BOOKMAKERS.

14.6 When submitting a bet manually, the TRADER must determine the correct STRATEGY and the amount of his own stake, subject to the minimum and maximum amount of allowed stake as indicated on the SERVICE website.

14.7 When a bet is submitted automatically via the COPY-TRADING feature, the COPIER will determine in advance the amount of his own stake proportional to the stake of the TRADER whose STRATEGY is being copied. Acceptance of such automatically submitted bets is subject to the same minimum and maximum amount of allowed stake as indicated on the SERVICE website.

14.8 All accepted bets that are manually submitted by a TIPSTER will remain private while the result is pending. During this time any bet details will be only visible to the TRADER and the SERVICE administration. After the bet is graded all details will become public and visible to other USERS in the STRATEGY history page.

14.9 All accepted bets that are automatically submitted via the COPY-TRADING feature will remain secret while the result is pending. During this time the full bet details will be only visible to the SERVICE administration, while the COPIER from which account the bets were automatically requested will be only able to see the stake amount, status and time stamp of the requested bet. After the bet is graded all details of the bet will become visible to the COPIER in the INVESTMENT history page.

14.10 If a bet is not made in full or if details of it are incorrect or missing or if incorrect odds has been given, COPYTIP at its discretion, may deem such bet to be void fully or partially.

14.11 Bets on events in which the USER is participating (and whether the USER is participating for this purpose will be decided by COPYTIP in its absolute discretion) are not permitted.

14.12 When submitting a bet, the USER represents and warrants to COPYTIP to not knowing or having any influence over the outcome of the event in respect of which the bet is made. If the outcome is known, COPYTIP may treat the bet as void.

14.13 COPYTIP reserves the right to make any amendments or corrections to any event information (including but not limited to the team names, event time, venue, league title) displayed through the SERVICE at any time.

14.14 In order to submit a bet either manually or automatically via the COPY-TRADING feature, there must be available funds in the relevant USER's WALLET equal to or exceeding the amount of the submitted stake. If the USER available funds do not cover the aggregate stakes wagered at any one time, the bet will be refused in full or may be accepted only partially up to the amount available in the USER's WALLET.

14.15 All prices, odds or handicaps quoted are subject to variation and become fixed only at the

time when a bet is confirmed as accepted by the COPYTIP. Where a manifest error (whether caused by human error or otherwise) or systems failure results in incorrect prices, odds or handicaps being offered, any bet (or part of a bet) made on the basis of them may be deemed void. If such error is noticed beforehand, COPYTIP will use all reasonable endeavors to notify the USER concerned in order to enable him to place another bet at the correct prices, odds or handicaps.

14.16 COPYTIP or the BOOKMAKERS may, at any time, in its absolute discretion and without giving any reason or advance notice, suspend a market, cease betting on a market, refuse to accept any bet or any part of a bet.

## **15. Copy-trading**

15.1 COPY-TRADING feature allows one USER (COPIER) to follow automatically all the BETS of a STRATEGY of another USER (TRADER)

15.2 In order to enable the COPY-TRADING feature on a selected STRATEGY, the COPIER must define COPY STAKE, MAXIMUM EXPOSURE and MAXIMUM LOSS values in the SERVICE website. Once the values have been defined, the SERVICE will send e-mail to the COPIER's account e-mail address with confirmation of the selected values. COPIER can change one or more of these values at any given time via the SERVICE website and with immediate effect from the moment the new values are submitted.

15.3 COPY STAKE is the amount the COPIER wish to submit bet for every 1€ submitted bet by the TRADER of that STRATEGY. Minimum COPY STAKE is 1€ (x1) and maximum is 100€ (x100).

15.4 MAXIMUM EXPOSURE is the maximum amount of submitted and not graded (pending) bets the COPIER wish to have at any point in time from that STRATEGY. When the MAXIMUM EXPOSURE amount is reached, the SERVICE will automatically stop submitting new bets on behalf of the COPIER and will send e-mail to the COPIER's account e-mail address with notification of the event. When the MAXIMUM EXPOSURE amount drops below the value defined by the COPIER, the COPY-TRADING will be automatically resumed.

15.5 MAXIMUM LOSS is the maximum amount of loss that a COPIER is willing to accept from the selected STRATEGY. It is calculated only based on graded bets and any open (pending) bets are not taken into consideration. When the MAXIMUM LOSS amount is reached, the SERVICE will automatically stop submitting new bets on behalf of the COPIER and will send e-mail to the COPIER's account e-mail address with notification of the event. To resume COPY-TRADING, if the COPIER wishes so, he must manually increase the MAXIMUM LOSS value for that STRATEGY and enable copying again via the SERVICE website.

15.6 PRIORITY OF COPYING is a mechanism of the SERVICE which ensures that in case of a low betting limits/liquidity in BOOKMAKERS the bet submitted manually by the TRADER will be accepted first for the maximum available stakes. Only after the TIPSTER bet is accepted in full for the submitted stake and odds, then the SERVICE will attempt submitting bets according the settings of the COPIERS.

15.7 BET PARAMETERS include event, market, odds, current score (for live events), handicap/line and selection. These parameters must be identical for the original bet of the TRADER bet and the bets of the COPIERS. If any of the parameters do not match the SERVICE will abort attempts to automatically copy the TRADER's bet for his COPIERS.

15.8 FULFILMENT PERCENTAGE is the rate at which the combined pre-defined stakes of all COPIERS of the same STRATEGY are fulfilled for a single bet.

15.9 EQUALITY OF COPIERS is a mechanism of the SERVICE which ensures that all COPIERS of the same STRATEGY receive equal FULFILMENT PERCENTAGE of their pre-defined stakes.

15.10 BET STATUSES display to the USERS the last known status of their bets as communicated

between the BOOKMAKERS and the SERVICE.

15.11 COPIERS can disable COPY-TRADING for a STRATEGY at any time.

## **16. Results, Calculation of Winnings and Limitations**

16.1 COPYTIP grades all accepted bets as per the results provided by the BOOKMAKER where the bet was accepted and according to the specific rules of that BOOKMAKER.

16.2 For bets with set odds, the winnings are calculated by multiplying the stake by the prescribed odds or prices displayed at the time when the bet is accepted.

16.3 Winnings from settled bets will be credited to the USER's WALLET in COPYTIP. Winnings cannot be transferred, substituted, or redeemed for any other prize. Any applicable taxes and fees in connection with any winnings are the USER's sole responsibility.

16.4 If the USER suspects any errors, he must immediately report to COPYTIP via the report button available for every transaction. Failure to do so within 48 hours from the occurrence of the error will result in the USER waiving his rights to raise future disputes.

16.5 Where a bet settlement is reversed after incorrect initial grading, if the USER has insufficient funds in his WALLET balance to permit such a reversal, they will be required to return the erroneously credited funds.

## **17. Marketing Promotions**

All promotions that we may have now or in the future are subject to specific promotional terms and conditions. We reserve the right at our sole discretion to modify, cancel and deny any and all promotions at any time.

## **18. Risk Disclaimers**

You understand that you are using our SERVICE at your own risk. Any losses that might be incurred as a result of using the SERVICE, including but not limited to risk of transaction, risk of client money, trading risk, risk of copying bets, and others, are your sole responsibility and COPYTIP shall not be held liable for any of it. For a detailed information about the risks that might be involved, please read our General Risk Disclosure.

## **19. Limitation of Liability**

19.1 You expressly agree that your use of the website, any related software or applications, sports and financial information, presentation, pricing data, past performance, analysis, blogs, videos, article and other materials, accessed via or described on our website is at your own risk and all such information is provided on an "as is" and "as available" basis

19.2 To the full extent permissible by applicable law, we make no representation and provide no warranty of any kind as to the availability, operation and use of our website and/or the information, materials, software, services and any content on or accessed through our website. We hereby disclaim any implied warranties arising from the course of operation or performance. No information on or accessed through our website should be construed as a solicitation to trade or investment advice/recommendation or promotion of any gambling, transaction or financial product.

19.3 In no event shall we or our officers, employees, agents or representatives, including third-parties, be liable to you or any other third party for damages of any kind, arising from the access, use of, reliance on, proper or improper use of our website, any information posted on our website us or users.

19.4 In any event, the maximum liability that you may claim from us for any reason shall be no more than the actual sum of money that you deposited in your wallet, less any taxes and commissions that might have applied.



## **20. Technical Requirements**

20.1 You acknowledge that the SERVICE are beta versions at the stage of development, hence they may not work error free. We do not warrant that the functions of the SERVICE will meet your expectations or requirements. Additionally, we reserve the right to modify or discontinue any and all parts of the SERVICE for any reason.

20.2 To access our SERVICE, you must have adequate technical means, including a computer/mobile device and internet access.

20.3 As a provider of technology, we remind you that there might be some difficulties or risks with the use of Internet and software, including trouble connecting, delays, communication line failures, software failures or malfunctions. We do not warrant or claim that you will be able to use our SERVICE at all times and from all locations.

20.4 For maintenance purposes, we reserve the right for shut down operations and close the SERVICE to users at any time. We may do so at times without notice.

## **Prohibited Behaviour**

You shall not unlawfully access or attempt to access, or in any way circumvent any security measures that we have applied to our system. If you breach this clause, we may, at our sole discretion, and without any notice, terminate your account and seize any funds. In addition, we may inform interested third parties of your breach.

The use of any software or bots is strictly prohibited. If we determine, at our own discretion, that you have breached this clause, we may terminate your account and seize any funds.

## **Others**

You hereby acknowledge that we do not collect any taxes and it is solely your responsibility to calculate and pay any taxes applicable in your home or resident country, arising from your use of the SERVICE.

## **Severability**

If any part of these Terms&Conditions is found to be void, unlawful or unenforceable, that part will be deemed severable and will not affect the validity and enforceability of any remaining provisions.

No provisions of these Terms&Conditions may be modified by you in any respect.

## **Contact details**

Copytip is aiming to provide top-notch customer support services. You are welcome to contact us with any questions:

Our Address: Kaya Richard J. Beaujon Z/N, Curacao

For Technical questions: [support@copytip.com](mailto:support@copytip.com)

PLEASE PRINT A COPY OF THESE TERM&CONDITIONS FOR YOUR RECORDS