- **General Introduction, definitions, and stipulations**

  - **Pigabet Online Sports Betting and Casino (“Pigabet”** or the **“Betting Company “)** is owned and operated by **Dunia Investment Limited** under License from the Gaming Board of **Tanzania License number SBI000000002**1. All data and content on this website are the property of Pigabet and its partners and may not be used without permission.

  - The “**Pigabet Rules**” are the terms and conditions constituting the complete, final, and exclusive agreement between the Account Holder (“**you**”) and Pigabet and governing the contractual relationship between Pigabet and the Account Holder. The Pigabet Rules supersede and merge all prior agreements, representations, and understandings between the Account Holder and Pigabet. By opening a Pigabet Account, registering, logging-in, using the Services, participating in the games, or accepting any Prize, a visitor or an Account Holder fully understands and agrees:

- to become a party to the **Pigabet Rules**,
- that he/she has read, understood, and will be adhering to these Terms and Conditions, and
- that he/she shall abide by all its terms.

Pigabet may update, amend, edit, and supplement the Pigabet Rules at any time. Any substantial amendment to the Pigabet Rules shall be notified in advance by Pigabet to the Account Holder, before coming into effect and will require your consent. If you do not agree with the amendment(s) to the Pigabet rules, you will not be permitted to continue using the Services.

All references in the Pigabet Rules to the singular shall include the plural and vice versa. All references to “**the” shall include “a/an**” and vice versa.

  - An “**Account Holder**” is an individual having a contractual relationship with Pigabet by creating a Pigabet Account on the Website.

  - Betting Company refers to the Pigabet Online Sports betting **("Pigabet")**

  - A “**Pigabet Account**” is an account held by an Account Holder, for bona fide transactions, with a strict aim to establish a normal commercial relationship with Pigabet and with the strict purpose of conducting betting and other gaming and gambling transactions.

  - The “**Contract**” is the contractual relationship between Pigabet and an Account Holder and shall be constituted under and governed by the Pigabet Rules, i.e., the “**Terms and Conditions**”.

  - The “**Website**” is the internet gateway accessible through the internet address **www.pigabet.co.tz** where all current and relevant information regarding Pigabet’s operations is published, and through which the Services are provided to the Account Holders.

  - The “**Services**” are the online gaming and betting offers provided by Pigabet to the Account Holder through the Website.

  - The “**Gaming Taxes**” refers to the special tax applicable to gaming and betting in Tanzania.

  - A “**Card**” refers to all types of cards with a function of “payment”, “charge”, “debit”, “credit”, “virtual” and/or similar.

  - A “**Payment Solution Provider**” is an intermediary acting as a payment agent for various payment methods.

  - A “**Financial Institution**” is a bank and/or other institution regulated by an applicable domestic financial services Act or similar.

  - “**Force Majeure**” refers to any occurrence or condition beyond one’s reasonable control which leads to a delay or default in the performance of the affected party’s contractual obligation and shall, for the purposes of the Pigabet Rules, include Acts of God, government restrictions (including the denial or cancellation of any necessary license where such denial or cancellation is made through no fault of the affected party), wars, an outbreak of hostilities, riots, civil disturbances, insurrections, acts of terrorism, fire, explosions, floods, theft, malicious damage, strikes, lockouts, and/or any other cause beyond the reasonable control of the party whose performance is affected.

  - “**Client Application**” shall mean the web browser application opened by the Account Holder in order to use the Services.

  - **"Software**” shall mean any computer program used by the Company from time to time to offer and/or operate the Services and/or run the Client Application.

  - **Software Requirements** refers to the standards that the Company adhered to as prescribed in the Gaming Act, Cap. 41, the Gaming Equipment Standards – Smart Interface for Gaming Machines, 2019, the Gaming Equipment Standards – Central Electronic Monitoring System for Route Operations, 2018, and any relevant law in Tanzania.

  - A “**Prize**” is an amount, a bonus, or a reward that can be won by the Account Holder.

  - The account will be considered “inactive” if it has not had any activity for 12 months. Account activity is defined as the following: making of a deposit or withdrawal; placement of a bet. After 12 months the funds in your account will be confiscated..

  - All trademarks, service marks, and trade names as well as images, graphics, text, concepts, or methodologies (collectively the “**Intellectual Assets**”) found on the Website, the Client Application, and the material contained therein are the exclusive property of Pigabet and/or Pigabet’s suppliers and partners. The Account Holder is not entitled to exploit or otherwise use any Intellectual Asset for whatever purpose, except for what is allowed by law.

- **Licenses**

Pigabet Sports Betting (“Pigabet”) is owned and operated by Dunia Investment Limited. All data and content on this website are the property of Pigabet and its partners and may not be used without permission.

- **Account Rules**

  - **Creation of a Pigabet Account**

    - An individual cannot participate in a game for money unless that individual is an Account Holder. To be registered as a player, an individual must register personally and submit an application form for registration. The following information must be provided: as depicted on the Pigabet website.

- date of birth and a valid identification showing that the player is over eighteen (18) years of age or the applicable legal age of majority as stipulated in the jurisdiction of your residence (identification documents which must be submitted include: copy of a valid identity card, passport or driving license);
- player’s first and last name;
- player’s full residential address;
- player’s valid email address; and
- a username and a password

    - An individual applying to become an Account Holder warrant and represents not to be under the age of eighteen (18) years. Minors cannot register as a player and cannot hold a Pigabet Account. Pigabet reserves the right to request additional proof of age and perform additional checks to verify the information provided. A Pigabet Account may be suspended until satisfactory proof of age is provided.

    - An individual applying to become an Account Holder furthermore warrants and represents:

- to be a physical person (a legal entity will not be accepted as an Account Holder);
- not to be a professional player in any sport, competition, or league where Pigabet offers betting;
- not to be restricted by limited legal capacity;
- not to be acting on behalf of another party;
- not to be classified as a compulsive problem gambler, and/or be included (whether voluntarily or involuntarily) on any register or database of excluded players;
- not to be depositing monies originating from criminal and/or other illegal activities;
- not to be depositing monies through a Card which the Account Holder is not authorized to use and/or utilizing a Card in a jurisdiction in which betting and gaming are prohibited;
- not to be conducting criminal activities whereby a Pigabet Account is directly or indirectly involved;
- not to use the Services if it is illegal in his/her country of residence or otherwise restricted for him/her to open a gaming account, purchase or use services from Pigabet, and/or otherwise participate in the games offered. It is the Account Holder’s responsibility to ensure his/her use of the Pigabet website and services is legal;
- not to find the website or the services offensive, objectionable, unfair, or indecent; and
- to maintain his/her Pigabet Account details up-to-date in terms of the following: first and last name, country of residence, valid email address, and phone number.

    - An individual applying for a Pigabet Account acknowledges and accepts:

- all definitions and stipulations as stated under the Pigabet Rules;
- the Pigabet Rules as currently published on the website, as well as any possible future changes to the Pigabet Rules;
- that the Contract is governed by:

- the Pigabet Rules as published in English;
- any regulatory provisions or other decisions made from time to time by the Governing Authorities; and
- the Governing Law of the Place of the Contract.

Rules of acceptance of bets on sports events

General rules

- **Betting rules**
  - The Betting Company accepts bets on the outcome of sporting and other events with a deliberately unknown result, including the use of telecommunication networks.
  - Every time downloading the client's application, regardless of the use of the media resource (via the Internet or mobile services), by opening an account and using an existing account, betting or participating in any games, taking any prize, the client confirms his agreement with the current version of the Rules and the obligation to act in accordance with these Rules.
    Anytime a user registers an account, uses an existing account, bets on any games, takes any winnings, etc., this signifies the User's agreement and obligation to act in accordance with the current rules.
  - Pigabet has the right to make any changes and additions to the rules set forth herein, the provisions and procedures of payments without an individual prior written notice. Users are notified about this with appropriate announcements. The conditions of previously staked (placed) bets remain unchanged, and bets which are accepted are subject to the posted rules at the time of acceptance.
  - Refusing and Suspending Accounts
  -

We may refuse to register you as a customer or elect to de-register, exclude or suspend you as a customer from the Service at any time, for any reason or for no reason whatsoever.

You acknowledge that we have no obligation whatsoever to provide you with prior notice of our decision to refuse, de-register, exclude or suspend you as a customer, nor are we required to furnish you with any reasons for such decisions.

If we de-register, exclude or suspend you, we shall have the unlimited right to:

withhold payment to you of any contested funds, whether such funds are deposits, refunds, bonuses, free monies, sportsbook credits, pay-outs or the like.

establish the specific criteria with which you must comply in order to be allowed access to the Service (and your account, if applicable); and

furnish information about you to law enforcement agencies (if the reason for such termination, de-registration, exclusion or suspension was fraud or some other form of illegal misconduct), collection agencies and/or intra-group sportsbook/casino databases. You hereby irrevocably authorize us to do so in our absolute discretion.

We reserve the right to refuse or limit any bets at our sole discretion for any reason whatsoever. In circumstances where a bet is deemed to be or is declared void by us solely at our discretion (e.g. not as a result of any breach of these Terms), any sum deducted from your account with respect to that bet shall be credited to your account.

- **Policy of site use**
  - Pigabet does not bear any responsibility for any losses or damages claimed as resulting from the use of this site or its content. This provision equally applies to the use or misuse of the content of the site by any person, inability to access the site or use it, delay in functioning or transmission of data, failures in communication lines, any errors, misprints, or omissions in the content of the site.
  - Loading photos and video from the website or its sub-sites are permitted only for private use. Publication, transmission, or reproduction of this data for any other purpose is strictly prohibited.
  - Pigabet monitors traffic on its website actively and reserves the right to block access in cases of suspected automated betting (bots).

- **Glossary**
  - **Basic terms accepted in this edition of the rules:**

"Single" – a bet on a single event;

"Express"– this is a bet on the outcome of several different events simultaneously. When you place a bet on the outcome of two or more events (for example, two different football matches), you can unite them in "Express". To win an express bet it is necessary for you to not have any failed predictions (losses) on any of the outcomes which are included in the Express. Loss on one of the outcomes of an express bet means loss throughout the entire bet. Winnings of the express bets are equal to the product of the bet amount at the coefficients of played outcomes included in the express (if on one of the bets included in the express occurs a return, then the coefficient on it equals 1).

"System"– a set of "express bets" of a particular set of events. Each combination of the system is calculated as a separate express bet. To win in the system it is sufficient that the indicated number of predictions of the total number be correct (it is defined by name, that is, for example, in the system "3 of 4″ 3 of the 4 predictions must prove correct, for "5 of 7″ it is necessary properly to predict the outcome of the five events of 7 options, etc.). It must be taken into account that because only a part of the total bet amount is specified on each of the expresses of the system bet (proportional to the number of options) then the winnings by such a system bet will be less than the possible general winnings by the express bet. In some cases, when not all outcomes are predicted, the amount of winnings may be less than the amount of the bet, but in contrast, to express bets, a part of the amount will be offset on account of correctly predicted outcomes.

"Chain"– a bet which is a combination of "single" bets including events independent from each other. The sum of a single bet of the chain 's each event is equal to the sum of the chain. The client is given a chance to determine independently the order of the bets included in the chain and stake only on the first event of the chain. Thus, the concept of "chain account" is imported. After the tournament of every single bet included in the chain the sum of that account is calculated. Initially, it is equal to the sum of the first bet.

If the sum on the chain account is less than its initial sum, the chain's next event's single bet is calculated by the account balance.

The procedure of the chain's calculation depends on the order of bets mentioned in the given ticket but not on time.

The sum which remains on the account after the calculation of all bets in the chain is subject to payment.

If the sum on the chain account reaches zero – the chain breaks and is considered to be lost.

"Handicap"– the advantage or the leeway of the entrant of competition, expressed in goals (points/) sets, etc., which is provided by the bookmaker office to the entrant with bets on it. The result of the event subject to the handicap is determined in this way: the handicap given to the entrant is added to the corresponding result shown by the entrant in the competition. If the results thus obtained are in favor of the elected entrant, he is considered a winner, and the bets on his win are subject to the handicap win. Payments are carried out with the coefficient of winnings indicated in the description of bets. If the result is in favor of the opponent – the bets are lost. If the result subject to the handicap is a draw, then the coefficient of winnings under such a result will be equal to 1 (return of the bet);

For example*:*

Team 1 Team 2 Handicap 1 Coef. 1 Handicap 2 Coef.2

Inter Cagliari -1.5 2.25 +1.5 1.9

1) Suppose you want to bet upon the win of Cagliari subject to handicap. The handicap betting on Cagliari (Handicap 2) is equal to "+1.5″. To win with the bet on the handicap "+1.5″ Cagliari must not lose by more than 1 goal, as handicap +1.5 will be added to goals from Cagliari. Let us analyze all the options:

**** A)*** Cagliari won or the teams drew or Cagliari lost by the difference of 1 goal. For example, the final score is 2-1. Taking into account the handicap (+1.5) the result is 2:2.5 in favor of Cagliari (the handicap of Inter when determining the result on the rates at Cagliari is not taken into account). The bets win.

**** B)*** Cagliari lost by more than 1 goal difference. For example, the final score is 2-0. Taking into account the handicap (+1.5) the result is 2:1.5 in favor of Inter. In this case, the rates on winning of Cagliari take into account the handicap (+1.5) loss.

2) Similarly, the following variants are possible when betting on a win for Inter taking into account the handicap "-1.5″:

**** a)*** Inter won by having the advantage of two or more goals. For example, the final score is 3-0. Taking into account the handicap (- 1.5) the result is 1.5:0 in favor of Inter. The bets win.

**** b)*** Inter won having the advantage of 1 goal, teams drew or Cagliari won. For example, the final score is 2-1. Taking into account the handicap of -1.5, the result of the bets on Inter at handicap (-1.5) gives 0.5:1, in favor of Cagliari. In this case, the bets on Inter with the handicap of -1.5 lose.

A double bet of handicaps is offered (Asian handicaps). Bet on victory or total taking into account the handicap, which is the multiple of 0.25 (but not of 0.5). Such bets are calculated as 2 bets with the half of sum: with the same odd and "common handicaps" and "common totals" multiple of 0.5's nearby common value. In case when the Asian handicap is included in parlay or system, it is calculated with that odd which would be in the case of a single bet. In the case of winning of two common bets, the bet's odd "O" is taken into account in the calculations. If one common bet is won and the other is subject to refund, during the calculation is taken the odd ("O" +1)/2 is. If both common bets are lost, the whole bet is considered a loss.

Event's participant	**Handicap's double bet (Asian handicap)**	**Odd**
Real	**-0.25 (0, -0.5)**	**2.0**
Barcelona	**+0.25 (0, +0.5)**	**1.8**

In case a 200-euro stake is made on "Real" and "Real" won: two common bets with the half of sum won and the winning is equal to 100*2.0 + 100*2.0 = 400 euros.
The match was over in drawn: one common bet with the half of sum lost, and the other won with the odd "1″ and the winning is equal to 100*0.0 + 100*1.0 = 100 euros. "Real" lost: two common bets with the half of sum lost and the winning is equal to 100*0.0 + 100*0.0 = 0 euro.
In case 200 euros stake is made on "Barcelona" and
" Barcelona" won: two common bets with the half of sum won and the winning is equal to 100*1.8 + 100*1.8 = 360 euros. The match was over in a draw: one common bet with the half of sum lost, and the other won with the odd "1″ and the winning is equal to 100*1.8 + 100*1.0 = 280 euros.
"Barcelona" lost: two common bets with the half of sum lost and the winning is equal to 100*0.0 + 100*0.0 = 0 euro.

"Total" – the number of goals, pucks, points, or games, scored (thrown, gained, or played) by an entrant or entrants of events.

For example:

Suppose the total of the soccer game is set (the number of goals scored) equal to "4″, and wagering is offered on the total at two outcomes: more or less of the given total.

If the match is scored with a total of less than 4 goals (0-0, 1-0, 0-1, 1-1, etc.), bets lower than "4″ win.

If the match is scored with a total of more than 4 goals (4-1, 4-2, 3-2, etc.), bets lower than "4″ lose and bets more than "4″ win.

If the match is scored with a total of exactly 4 goals (3-1, 4-0, 2-2, 1-3, 0-4), all bets on more than "4″ and less than "4″ will be refunded.

- **Policy of Bets**

- The values of the parameters (including handicaps, totals) and coefficients of the events specified in the line of the current day may change after any bet, but conditions before bets are the same, except in cases of technical and obvious mistakes in the line.
- As an amount of bet only the amount confirmed and registered by the Company is accepted.
- The User is the only person who is responsible for the bet. Once a bet is made and its acceptance is confirmed, it cannot be changed or canceled by the User. Pigabet does not provide any guarantees concerning the “lost” or “double” bets made by customers. Please carefully check all the bets you have made.
- Loss of your password cannot be a reason for the withdrawal rates or cancellation of the request for payment of winnings.
- A bet is accepted as soon as it is confirmed by the Company. All accepted bets are displayed in the “Bet History”. In some cases, there may be a delay until a bet is listed in your history. In case of any dispute, the time when the bet was registered in the system of the Company is considered to be its true submission time. If the User did not receive any notification about the acceptance of the bet, the rate is still considered to be accepted if it is displayed in the “Bet History.”
- Failures of communication or other technical failures in customer communications are not a reason for the cancellation of a bet if the bet has been registered in the server.

- **Displaying Data**

  - The Company is not responsible for the accuracy, completeness, and timeliness of the proposed information services, including data on the events of Live and mailing services.

  - Pigabet makes every effort to make the information on live events (such as results, the time of a game, and the statistics of teams /players) correct. However, this information is displayed only for informational purposes. Pigabet is not responsible in case of any errors in this data.

  - Pigabet is not responsible and does not accept any claims regarding the accuracy of the translation from foreign languages of team names and the names of the players.

  - If in the indicated event/match more than one member with the same surname is present and during bet acceptance, the full name of the athlete or other features identifying them uniquely have not been indicated, all bets are refundable.

  - If in the name of the match or in the name of the position one or more entrants are indicated in the line incorrectly (except for translation errors), that is if the other team/entrant of the represented tournament is indicated instead of the necessary one, all the bets on that event are recognized as invalid and a return is made. Only Pigabet has the right to determine the events belonging to this category.

  - In cases when the specific details of the team such as a particular age group (for example 18 years/to 21 years/youth teams), gender (women), or the status of the team (reserve) are not indicated in the line resulting in the marking of the other team in the line instead of the declared one, all bets on this match are refundable. In other cases when an incomplete name or possible grammar errors are indicated in the line, all bets remain in force. If the gender of the teams is not indicated in the line, it is considered that the gender of the teams is male. In case women’s teams are participating in a match it is necessary to have a detailed indication about it in the line otherwise bets on this match are subject to return.

  - Date and time indicated in the line are the date and time of discontinuation of bets¹ acceptance on the event (except for Live events) and do not necessarily coincide with the date and time of the actual start of the event. The actual time of the event while counting the bets is considered as the time of the start of the event, which is determined based on the official documents of the organization conducting the competition, as well as the data of Pigabet.

  - If the place of conducting a meeting is not indicated in the line, in the list of events the host of the field is indicated first, except for competitions of American types of sports. All the information contained in the “cap” to a particular sport, carries an ancillary character. Possible errors in the given information are not a ground for the return of bets.

  - On acceptance of bets for Live Events there is a set delay, the value of which may vary depending on the sport, market, and other features, and it is determined exclusively by Pigabet for security and protection from subsequent bets.

  - For clients’ convenience, taking into account the specificity of Live Events in which coefficients change very often a client can choose one of the following options: to “Accept all changes in the coefficients”, “Accept only marked-up bets” or “Do not accept bets if the coefficients change,” which determines respectively whether the bet is accepted if, during the time of its arrangement, the coefficient changed, at any changes of it, or just in the case when the changed bet exceeds the estimated coefficient of the bet of the client.

  - Incorrectly indicated date of the conducted match is not a ground for cancellation of the bet.

  - If the match began from the moment at which it was previously interrupted, and in the line that was not stipulated, the bets are refundable.

- **Interlocking events and outcomes**

  - In “express” and “system” bets it is forbidden to include different events that relate to the same match, not even the ones which are interdependent directly. If in such bets were included any events that relate to the given match, this bet is refundable, even if the computer program accepting the betting’s did not block this bet during its submission. Pigabet reserves the exclusive right to determine whether the events are connected.

  - In the game on output-absence from the group in “express” and “system” bets it is allowed only to bet on one team from the given group. If such bets qualify-not qualify of the teams from the same group were included then the given bets are refundable, even if the computer program accepting the bets did not block this bet during its submission. Pigabet reserves the unique right to decide whether to accept bets on the position of qualify or not qualify in “express”, “system” and “single” bets.

- **Obvious and technical errors**

  - The Company is not responsible for errors in typing, transfer, or counting of bets. In particular, Pigabet reserves the right to correct obvious errors made while entering information on betting coefficients and/or calculation of the amounts at the bets (for example, errors in the coefficients indicated in teams incorrectly, incorrectly indicated events, etc.), or declare invalid the corresponding bets even after completion of the event. In the cases of correcting obvious errors bets are returned. The most common types of technical errors are the following:

    - Errors of input of coefficients – when the coefficient (or the setting of the handicap/total, etc.) is displayed without a separator (dot) or with any additional number.

Example: instead of the coefficient 1.8, 18 is displayed, instead of 2, 23 is displayed, instead of 3, 30 is displayed, etc.

    - “Mirror Errors” – when the coefficients for players are displayed in a diametrically opposite manner. In this case, the favorite of the game (including the current favorite of a live event) is displayed by a coefficient exceeding the coefficient of the outsider of the given event.

Example: Basketball. Barcelona-Unicaja. The winner of the match. Instead of 1.2 and 4, 4 and 1.2 is displayed.

    - Writing errors – if all the coefficients are indicated correctly, however, teams are written in an incorrect order (usually occurs for events taking place on a neutral field).

Meaning for the previous example: record: Basketball. Unicaja-Barcelona. The winner of the match. 1.2 and 4 instead of Basketball. Barcelona-Unicaja. The winner of the match. 1,2 and 4

Clear indicators of obvious errors are: very large differences in the coefficients of Pigabet and other bookmakers, the coefficients that are nearly impossible to give in the current situation of the match.

The right to determine whether or not an obvious or technical error was made in any case belongs exclusively to Pigabet.

  - Pigabet reserves the right to abolish the bets made on deliberately incorrect coefficients and obvious errors. The customer will be informed about changes in the balance immediately.

  - In cases when due to technical reasons the User’s bets were not provided with the necessary amount of funds in the account, the bets are considered invalid.

  - In case of mistakenly having credited the means to the customer’s account the latter shall immediately notify Pigabet about the mistake. If due to an error a negative balance has been formed at the client, the betting company has the right to cancel the uncalculated bets even though they were made before the error occurred.

  - The Company reserves the right to oblige the User to liability for any damage caused to it if the User used a technical or administrative error intentionally when making a deposit and/or during the receipt of money on the account.

- **Bets on credit**

  - Pigabet does not accept any bets or provide services to customers on credit. All bets must be confirmed with funds existing in the account of the User.

- **Legal Aspects**

  - **Pigabet** states explicitly that bet placement and betting organization, as well as participation in sports betting, multiplayer poker, a game in casinos, and games like lottery may be restricted by law or even prohibited in some countries. Such restrictions or prohibitions may be imposed even if the company obtained the necessary permission (license for betting or organizing gaming) to place bets and betting organizations.

The User should note that if the placement of bets or participation in sports betting, multiplayer poker, and games such as lotteries is prohibited or permitted only under certain conditions, which are not followed, the responsibility for any damage caused by this rests solely with the User.

The client must also take note that the company is not required to provide clients with information, instructions, and warnings in a wider range than in the present paragraph.

  - By rating or participating in the games, the User confirms that he has reached the lowest age of consent limited by the law of his country and confirms his/her capacity to enter into the agreement with the company. In case of non-fulfillment of these requirements, the User’s account will be closed and necessary measures will be applied.

  - The User agrees that his personal information provided to the company during the pool betting, games in multiplayer poker, casino games, and games such as lotteries, as well as in any other game is confidential.

  - By registering the User confirms the exclusive intellectual property of the company’s regulations, as well as the system controlled by them.

- The Company reserves the right to inform Users about special promotions and new products by telephone and e-mail.

- Legal relations between the User and the company are subject to the laws of Tanzania and are regulated by it except for the appropriate legal rules. The place of performance of all obligations at betting and gaming, as well as all legal disputes at the appropriate bets, is in Tanzania. All disputes arising over or regarding bets made by customers are resolved if it does not contradict the law, by the court in Tanzania. having the relevant territorial and subject matter jurisdiction.

- The Company expressly states that it does not provide users with any advice (consultation) on tax matters and/or legal matters.

- In case of any claims and disputes from the Users' side and people representing their parties, the company's liabilities are limited by the size of bets or its possible winnings.

- In case of any disputes or claims the database of Pigabet has priority over any other data.
- If there is a discrepancy between the English version of these rules and the translation into another language, the English version is considered to be the correct one.

- Any matters of dispute including claims about the results of the event are accepted to be reviewed by the bookmaker office within 5 days from the end of the sporting event.

- Pigabet does not hold Users' funds in segregated or separately protected bank accounts. The User needs to understand that deposits of Pigabet are not in banks and no interest is accrued upon them.

- **Restrictions on rates**

  - Bookmaker company has the right not to accept bets from any person without giving any reason and reserves the right to close or temporarily block the accounts of individual Users without prior notice.

  - Minimum and maximum size of bets for all sporting events is defined by the bookmaker's office and is subject to changes without prior written notice. In addition, **Pigabet** reserves the right to impose special restrictions on the accounts of individual Users.

  - Pigabet does not recommend two or more Users to place bets from one IP-address (from the same computer or the same local area network) to avoid suspicion of collusion (cheating). In such cases, it is necessary to reconcile the possibility of the game with Pigabet by explaining the circumstances. Pigabet has the right to block the account of such a User and ask them to send the documents verifying their registered identity.

  - Winnings are paid only within the limits set with the maximum limits of the company. If the User has made a bet and the winning exceeds the maximum, the company will not pay any amount of money exceeding the maximum limit.

  - Results for sports statistics are published on the official website of Pigabet **www.pigabet.com** within 3 days after the end of a sporting event.

- **Late bets**

  - Bets placed after the start of the event, except the bets for Live Events, in all cases, are invalid and are returnable, and are excluded from the "express" and "system" bets. Any bet (including bets for Live Events) made on an event, the result of which is already known by the time of betting, is considered invalid and will be refunded.

  - If the User wishes to challenge the time of the start of the event, he must provide an official document (or a link to the website of regulatory bodies of the given event) that confirms the actual time of the start of the match on which the given bet was made.

  - While arising disputes regarding the time of the start of the event, if the official regulatory bodies of the appropriate tournament/event do not provide (or lack) such information, the information of Pigabet about the start time of the event is considered the only correct one while calculating the bets.

- **Return**

  - If a "return" is declared about the bet, such a bet is considered as won with a coefficient of 1. In the case of "Single" bets this means that the User will get back the amount of money placed on this bet. In the case of "express" or "system" bets the total coefficient will be changed accordingly (in the event, that a return occurred, the coefficient will get the value 1, the coefficients on the remaining events will remain unchanged, and the final coefficient will be counted according to similar scheme; only the coefficient of the outcome on the event, on which was given a return – one of the factors (multipliers) of the final coefficient of "express" or "system" – will get the value 1).

EXAMPLE:

Express

Position	Outcome	Coefficient
Finland - Moldova	**Win 1**	**1.55**
Nigeria-Croatia	**Croatia Handicap (-2)**	**1.7**
Bulgaria-England	**Win 2**	**1.5**

Total coefficient of Express = 1.55 * 1.7 * 1.5 = 3.95

In case Finland and England won in the above-mentioned games, and Croatia won by 2 goals advantage, and the given express plays, but when calculating the total coefficient there will be 1 instead of 1.7 (coefficient of winning) and the final coefficient of the given expression will be equal to 1.55*1*1.5 = 2.325

  - If as a result of the match the total number of scored goals is equal to the total of the bet and among the proposed outcomes of the given total bets, there has not been the option equal (the indicated number) of goals, a return is made. Similarly, for the individual totals, totals of the player, totals of cards/corners /removals, fouls, and other parameters if the final value of the match and the proposed parameter of the total are equal a return is made.

- **Privacy of User's data**

  - The User is responsible for maintaining the confidentiality of any information related to their account and shall take all measures to prevent the use of personal accounts as per the requirement of the Personal Data Protection Act of 2022. Any operations confirmed by the username and password of the account holder shall be valid and have legal force.

  - If the User suspects that his username and password are known to a third person, at any time they have the right to send a request to Pigabet to block the account temporarily for all circumstances to be made clear.

  - To ensure the security of the personal data of Users, Pigabet communicates with Users via the e-mail indicated by the User during registration.

  - The User is responsible for maintaining the confidentiality of any information related to their e-mail and shall take all measures to prevent the use of user e-mail addresses by third parties.
- **Match-fixing**

  - In case of possible interference in the match result and the formation of the coefficients for the match (including cases of suspicion in match-fixing), Pigabet reserves the right to suspend the payments on this event or to cancel the bets on this match, as well as hand over the information on relevant side to the appropriate authorities for further investigation and prevention of similar incidents.

  - Pigabet reserves the right to suspend the payment of the rates and make a return on the rates to the event, if there are solid grounds to believe this match was negotiable. Such grounds may be based on the size, number, and nature of the bets made by one or all of the possible methods of betting.

The decision of the governing bodies, and gaming regulatory bodies are also taken into account. In such cases, Pigabet reserves the right to hand over the information of a related party to the governing bodies for further investigation and prevention of similar incidents.

- **Neutral field**

  - In cases when the match is transferred to the neutral field (NF) rates persist. They are refundable in cases when the match is transferred to the opponent's field. In the case of the play when the teams are from the same city and are transferred to another field, bets are valid and are not refundable. In international matches, the refund of bets is made only when the match transfers to the field of an opponent state.

- **Interrupted events**

  - An event is considered interrupted if there was no play for an indispensable amount of playing time specified according to the rules of the company, even if the result at which the event was interrupted is later confirmed to be final.

    - The matches consider to be taken place if they have been interrupted, not finished in the time frame specified in points 6 and 7, and if they played time is the following:

- **Soccer** – 70 min.
- **Futsal** – 30 min.
- **Basketball NBA** (National Basketball Association) – 40 min.
- **EuroBasket ball** – 35min.
- **Hockey NHL** (National Hockey League) – 54 min.
- **Bandy** – 60 min
- **Euro hockey** – 50 min.
- **American football** – 50 min.
- **Baseball** – 5 periods (innings)
- **Handball** – 50 min

- For interrupted events recognized as cancelled, if not otherwise stipulated in the rules on sports, all bets are refundable, except for ones for which the result is exactly defined at the time of the stop of the event. For interrupted events bets on the relative performance time (periods, etc.) are subject to unconditional return.

- **Events transfer**

  - If the start time of the event has been changed and otherwise is not stipulated in the rules of sports, all bets on the event are refundable.

  - During a game on the passage to the next round, in cases of transferring the game period onto subsequent days, or changes of the field, the bets remain valid. If the "passage" of the team which goes to the next round later has been canceled because of any reason, the cancellation is disregarded, and the payment is made according to the results of played matches. If the second match did not take place or was interrupted, then all bets on it, including the passage, are refundable. Payments on the passage are made only at bets made before the first match. If none of the matches has taken place, the bets will be refunded.

- **Calculation of bets**

  - Pigabet validates the results based on official reports and alternative sources of information (including videos of the event) after finishing the event. Calculation of bets is based on the results published on the website **www.Pigabet.com** in the section "Results". In case of discrepancy of results from different sources of information, as well as in the case of their obvious mistakes the final decision to determine the results belongs to Pigabet.

  - All inquiries of Users regarding the correctness of the results of the Pigabet site should be based only based on official sources of information (websites of regulatory bodies for these championships). Information from other sources cannot be considered a basis for the reviewing/reappraisal of bets.
  -
  - Final Decision for Winnings: In the event of a discrepancy between the result showing on your software and our servers, the result showing on our server shall be the official and governing result.

  - Valid (factual) results are considered to be the results, which are announced based on official protocols or other sources of information, right after the end of the event.
    The organizer uses the following official sources:

www.uefa.com – Champions League, UEFA Cup, Selected matches and Europe Championship (soccer) **www.fifa.com** – Confederation Cup, Selected matches and World's Championship (soccer) **www.beto.gr** – Soccer Greece **www.bundesliga.at** – Soccer Austria **www.turkish-soccer.com** – Soccer Turkey **www.rfpl.org** – Soccer Russia **www.premierleague.com** – Soccer England **www.sportinglife.com –** Soccer England **www.gazzetta.it** – Soccer Italy **www.bundesliga.de–** Soccer Germany **www.marca.com** – Soccer Spain **www.lfp.es** – Soccer Spain **www.lfp.fr –** Soccer France **www.mlsnet.com** – Soccer USA **www.goalzz.com** – Soccer **www.nfl.com** – American Soccer **www.basket.ru** – Basketball Russia **www.nba.com** – Basketball (NBA) **www.euroleague.com** – Basketball Europe League **www.ulebcup.com** – Basketball (ULEB) **www.nhl.com** – Hockey NHL **www.fhr.ru** – Hockey Russia **www.rusbandy.ru** – Bandy Russia **www.atptennis.com** – Tennis ATP **www.wtatour.com** – Tennis WTA **www.mlb.com** – Baseball **www.eurohandball.com** – Handball **www.fide.com** – Chess **www.volley.ru** – Volley-ball Russia

The organizer can use other official sources when there is a need. In exceptional cases, the organizer reserves the right to use video viewing to adjudge the true result.

  - Live event bet results are calculated based on what is known immediately after the end of the event/competition. All the following changes (for example, changes by the decision of a jury after the game) are not taken into account when deciding the bets. The company itself calculates these bets based on its statistical data about the actual course of the game. If not otherwise indicated, all bets on non-participating athletes in the competition will be void.

  - In cases when the company's statistics (based on TV coverage) are different from the official statistics, the bets are calculated according to the company's statistics.

  - If more than one participant or team is declared as a winner of the competition, the coefficient of winnings is divided by the number of winners (the coefficient can't be less than 1)

  - All operations on playing accounts are made in the currency chosen by the User during registration.

  - All bets for which the outcomes are already known (in particular bets on who will score the next goal or win a certain segment of the match), are considered valid and are calculated even if the event or tournament was suspended.

  - If a match is not completed and is considered incomplete, then all bets on it are refundable, (except what is mentioned in point 16.1.1) even if the result, at which the event was suspended, is later confirmed as final.

  - If it does not contradict the special rules of individual sports, the result announced on the day of the match is taken for the result of the match. Any possible changes in the result, conditioned by the revision of the results of the event by governing bodies and disciplinary penalties of teams, for the purpose of betting, are not taken into account, and the initial results of the calculation of bets remain in force.

- **Betting groups/syndicates and Match/Event limit**

  - Users are required to bet only on their own behalf. Recurring bets containing the same selections from one or more clients can be recognized as invalid and get canceled by the company. Even after the official outcome of such bets is known, in cases when the company is confident that Users have acted in collusion or as a syndicate, or suspicious bets have been made by one or more Users in a short period, such bets may be considered invalid and get canceled by the company.

  - Bet limits by sports events are set according to the player's account status and individual bet/event. If the player attempts to place a bet outside the limits specified for an event, a warning message" Max. Stake – Limit Reached / Official limit exception" will be displayed on the bet slip as a notification. Multiple bets which combine the same selection within the same bet event are not accepted. Avoiding the Warning Message and Non-compliance with this rule will result in the cancelation of all placed bets and a refund of the initial stake.

- **Non-participation in the event**

  - If it does not contradict the special rules of individual sports, when an event participant for whatever reason cannot take part in the event which was bet on, the bet is considered valid and lost by the client. The exceptions are the following cases:

The event/tournament is canceled;

- The event /tournament is considered invalid;

- The location of the event was changed;

- The event/tournament is suspended.

  - In the case of bets "Who is taller" meaning bets with two outcomes, if one of the participants refuses to take part before the event/tournament, the bet is refundable.

- **Rules on sports**

  - Additional information about types of bets on different sports is indicated in the rules of sports.

  - Sports rules take precedence over general rules.

- **Some types of bets**

  - In case of betting on the "Odd number/Even number of Total", regardless of the sports and the proposed position (including total goals/cards/fouls, etc.) if the result is "0", the bets are calculated as "Even number"

  - All bets on the number of medals are calculated according to the official medal table at the end of the event. Any changes undertaken by the governing bodies later are not taken into account.

  - Any medals won by the country team in any competition shall be considered as one regardless of the number of participants in this team.

  - In case any market has the potential outcome "Any other", this outcome includes all participants of the event, not listed in the options of that market separately.

  - In case of a game on any event in the "additional markets" of tours (total number of goals, wins, losses, draws, angular, yellow cards, etc.), only those matches of the tour are taken into account which are included in the daily line.

- In Politics, the first count of Votes is always the market stated and co-election and further adjustments to amend ruling in Parliament are not calculated. Seats added/given away / Allocation of Seats or any other adjustments to stabilize Parliament are not to be included in District Candidate Betting.

- **Registration**

  - Only registered Users can participate in bonus programs of the company. To register, the User must fully and accurately fill in the registration form.

  - Registration and betting are allowed exclusively to people over 18 years old (or the allowed age range in the given country from which the user has opened a deposit and made bets). Users have complete responsibility for dealing with the legality of Internet gambling in the region where they live and/or for providing the appropriate authorities of their country with information on winnings. The Company reserves the right to require proof of age and block the User's account before receiving the appropriate documentation.

  - All information provided during the registration must be accurate and complete. In particular, when using credit or debit cards, the cardholder's name and surname must match the name and surname indicated in the registration form, otherwise, the account will be blocked. All bets made before locking the account are recognized as valid.

  - The Company reserves the right to block the accounts of Users who have reported false data, as well as to deny them the payment of any winnings. At the request of the company, the User must present an official document with a photograph, identifying his identity (a passport copy), and also proof of authenticity of the indicated address data and telephone.

  - Each User can have only one account. Registered Users cannot re-register as new clients with a new name or a new email address. In case of violation of this rule, the company has the right to void all bets made by the User.

  - The User has no right to permit any third party to use their game account.

  - Please note that you should not send us the details about your credit card account or other sensitive financial information via an unencrypted e-mail.

  - Pigabet allows all its Users to choose their own combination of username and password. Users should keep such information secret. If your username and password are entered correctly while accessing the site, all bets remain in force and cannot be canceled or changed by the User. If you suspect that someone other than you know your password, change it immediately on our website. If you have forgotten the password or are a part of it, please send a request to Live Support for a new password. Please note that in case someone else uses your account, Pigabet will not be responsible for any fraudulent outcomes.

  - Pigabet shall not be held responsible for any actions, consequences, or damages arising from the use of this account by anyone other than the authorized account holder. It is the sole responsibility of the account owner to maintain the confidentiality of their account information and ensure that it is not shared with others. Any unauthorized use of this account by a third party is strictly prohibited, and Pigabet disclaims all liability for any losses or damages incurred as a result. By using this account, you acknowledge and agree that Pigabet is not responsible for any unauthorized access or misuse of the account by others.

  - Users who place their bets in Pigabet via a cell phone should remember that Pigabet is not responsible for any loss of data in the mobile phone of the client and is not responsible for any commission of mobile and internet operators. By registering, the client confirms that he accepts and agrees to these Terms.

- **Deposits**

  - Available methods of payment are determined by the country and the currency selected during registration. A complete list of fees, limits on them, and other items are displayed on the Deposits and Withdrawals page. **Pigabet** reserves the right to change these terms and details.

  - When conducting any financial transactions, it is necessary that the name of the owner of the debit/credit card or bank account exactly matches the name of the owner of the appropriate account of **Pigabet**. Otherwise, **Pigabet** reserves the right to cancel all transactions and make a return on all bets made while using someone else's account or credit/debit card.

- **Entry of money on account**

  - If any funds have been transferred to the User erroneously, the User is obliged to notify the company immediately. Any winnings of the client arising from such an error shall be considered invalid, and such bets are refundable, regardless of the delay between the origin of the error and the time it was seen.

  - If the deposits to the account were made for any other purpose than bets, poker, casino, and financial betting, the company (particularly in case of suspected fraudulent money turnover) reserves the right to cancel a deposit and collect from the User all costs incurred as a result of processing the deposit.

  - If the User's deposit exceeds the bet's amount, at the client's request for withdrawal **Pigabet** reserves the right to charge the User all costs incurred as a result of processing deposits and withdrawals.

- **Financial Limitations.**

  - The minimum single bet on any event is Tanzanian Shilling One (TSH 1). The minimum bet in express or/and system bet is Tanzanian Shilling One Hundred (TSH 100). Unless otherwise stated, only one bet per sport event or match is allowed. The maximum stake per bet on any event is Tanzanian Shillings fifty Million (TSH 50,000,000)

  - The maximum amount of the bet on the event depends on the sport and the events and is defined by the bookmaker network specifically for each event and each type of bet and is subject to change without prior written notice. Pigabet reserves the right to limit the maximum bet on individual events, as well as the introduction and removal of specific restrictions on the accounts of individual Users without notice or explanation of reasons.

  - All financial limits apply to any individual customer, or/and syndicates group of players acting as a collective unit, who have placed two or more bets containing the same match selections, including where placed in a series of bets, at a different range of odds markets, over several days using various players' accounts and/or across different betting channels. Should we identify that two or more bets have been placed this way, all those bets will be considered void and only the first betting slip submitted will be considered a legitimate bet.

- **Payments / Withdrawals**

  - Payments are processed in a time not exceeding 72 hours starting from the moment that the request was made. Before the first payment will be made to the User by electronic payment methods the client is obliged to attach an electronic copy of a Tanzania National ID or passport to the Documents section to confirm their identity. Remember that forgery is severely punished by law, and in cases of suspicion of placing a counterfeit or an edited copy of the documents by electronic methods, Pigabet reserves the right to send such documents to the appropriate regulatory authorities.

  - Before making the payment, the employees of the company will verify the correspondence of the name, surname, father's name, birth dates of the client, and also other data. If differences are found between the actual data and the data provided by the client, **Pigabet** reserves the right to make a refund for all bets by the User and refuse to pay out winnings to the User unless they prove the identity and accuracy of entered data.

  - If it turns out that the User has opened several accounts in the company, **Pigabet** reserves the right to refuse to pay out for these accounts (except the User's assets legitimately transferred to the account of **Pigabet** after he pays a fine in the measure of 10% of the total amount of deposits).

  - In the first order for a withdrawal in cash the User must enter valid National ID, or Passport details exactly as in the passport in the language of the country that issued the User's National identity preferably in English.

  - Group and family members should regulate personal relationships with each other – payments are made ONLY in the name of the owner of the appropriate account.

  - The User agrees to provide **Pigabet** with information about his bank account details from which the bets will be made in particular, to transfer his winnings.

  - **Pigabet** is not responsible for changes in the number of payments related to fluctuations of currency (rate of exchange).

  - Pigabet reserves the right of funds withdrawal using a priority for itself method of payment for winning players (including credit/debit card or to the player's bank account).

  - Before ordering any payment, the player must wager 50% of any deposit amount. This requirement is introduced to combat fraud and "money laundering" by players.

- **Chargebacks**

If we incur any chargebacks, payment reversals or other charges in connection with your account, we reserve the right to recover such amounts from you.

You represent, warrant and undertake that no chargebacks or other payment reversals or cancelations shall be made concerning account without our prior written consent. In the event of any such chargeback, reversal or cancelation, you agree to indemnify and hold us harmless against any amounts, costs, claims, damages and expenses arising in connection with such chargebacks, reversals or cancellations, or in connection with our efforts to recover such sums from you.

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- **Description of Specific Prohibited Activities**
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We reserve the right to monitor all customer activity for cheating, irregular play and bad faith. All such activity is expressly prohibited and may result in the immediate termination of your account. Without limitation, the following types of activities are expressly prohibited in connection with our site, Service ("Prohibited Activity"):

- **The misuse or abuse of bugs, glitches or errors of the Service;**
- **The use of bots or any other form of artificial intelligence;**
- **Hacking, attacking or abusing the Service or any servers, software or other components of the Service;**
- **Using VPNs or other software to circumvent any geographic limitations applicable to the Service;**
- **The use of software to influence or modify the outcome of any of the games;**
- **Match fixing, cheating or collusion;**
- **Participating in, aiding or facilitating criminal activity of any kind;**
- **Fraudulent or illegal activity of any kind;**
- **Abusive chargeback activity;**
- **Attempting to disrupt the Service or circumvent the technical measures employed by us to ensure the security and fair play of the Service;**
- **Any betting activity which we reasonably suspect to be irregular, unfair or in bad faith, including but not limited to equal, zero or low margin bets or hedge betting, or placing single bets equal to or in excess of 30% or more of the value of the bonus credited to their account until such time as the betting requirements for that bonus have been** met.

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- **Termination of Account**
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We reserve the right to terminate your account for any reason whatsoever at any time without notifying you. Any balance in your account at the time of such a cancellation will be credited to your mobile money account/credit/debit card, unless your account has been terminated for Prohibited Activity as set out above. We also, reserve the right, at our sole discretion, to void any winnings and confiscate any balance in your account which includes but is not limited to the following circumstances:

- **If you have more than one active account;**
- **If the name registered on your account does not match the credit/debit card and/or financial/bank account used to make deposits on the account;**
- **If you participate in a promotion and submit a withdrawal before fulfilling the requirements of that particular promotion;**
- **If you provide incorrect or misleading information while registering an account;**
- **If you are not of legal age to gamble;**
- **If you have allowed or permitted (intentionally or unintentionally) someone else to use account;**
- **If you have played in a professional capacity, or in tandem with other customer(s) as part of a club, group, etc., or placed bets or bets in a coordinated manner with another customer involving the same (or materially the same) selections; in this instance, we further reserve the right, at our sole discretion, to restrict the total maximum pay out for the combined total of any such bets, to the equivalent of the maximum pay-out Limits permitted for a single customer (as outlined in the applicable rules).**
- **If you have "charged back" any of the deposits on your account;**
- **If you are found colluding, cheating, money laundering or undertaking any kind of fraudulent activity while using the Service;**
- **If it is determined by us that you have employed or made use of a system (including machines, computers, software or other automated systems such as bots etc.) designed specifically to defeat, disable, cheat, or gain an unfair advantage while using the Service;**
- **If you use or access the Service or your account in bad faith;**
- **If you make statements that are sexually explicit or offensive while using our chat facility, this includes expressions of bigotry, racism, hatred or profanity;**
- **In the event we terminate your account as a result of suspicious or illegal activity, we reserve the right to pursue criminal charges or other criminal or civil sanctions against you, and we reserve the right disclose any relevant information to the authorities or other third parties as may be necessary to pursue any remedies available to us in this regard.**

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- **availability of Offers**
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- **Eligibility; Offers & Promotions**

All offers are limited to one per person, family, household address, e-mail address, telephone number, same payment account number (e.g. debit or credit card, etc.), and shared computer, e.g. school, public library or workplace.

All offers are intended for recreational customers and we may, in our sole discretion, limit the eligibility of customers to participate in any given promotion. We reserve the right to withdraw the availability of any offer or all offers to any customer.

- **Offer recall**

We reserve the right to reclaim all bonuses awarded and/or any winnings accrued if a customer is found to be tampering with or abusing any aspect of any promotion. Where there is evidence of a series of bets placed by a customer and/or group of customers which, as a result of enhanced payments through promotional offers, results in guaranteed customer profits irrespective of outcome, we reserve the right to ignore the bonus element of such offers and settle bets at the correct odds. We further reserve the right to ask any customer to provide sufficient documentation for us to be fully satisfied as to the customer's identity prior to us crediting any bonus, Free Bet/Bonus Bet or offer to their account.

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- **Customer Complaints**
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In the event that a dispute arises between a Customer and Pigabet in relation to the liability of Pigabet to pay alleged winnings to the Customer, and that dispute cannot be resolved between the parties, the dispute may be referred to the Gambling Board of Tanzania ("the Board") for resolution.

The Customer may therefore refer a patron dispute to the Board for resolution

The Board may conduct an investigation into the matter and shall thereafter resolve the dispute and communicate the outcome to the parties.

If either Pigabet or the Customer is not satisfied with the resolution of the Board, such party may file a petition with the Board to hold a hearing to reconsider the resolution

The Board may hold such a hearing and may determine whether the original resolution of the dispute should be confirmed, set aside or amended in any way

The option to refer a dispute to the Board for resolution shall in no way supersede or supplant any party's right to have a dispute adjudicated upon by a court of competent jurisdiction.

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- **Inter-Account Transfers (Buddy to Buddy)**
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The transfer of funds between individual accounts will be monitored by Pigabet and in case of any suspicious activity the service can be interrupted without any notice and the fund transfer cancelled.

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- **Anti-Money Laundering and Fraud Control:**

  - To comply with the relevant money laundering and terrorist financing legislation, you may be required, at any time, to provide us with satisfactory evidence of identity and residence, authorizations to use certain funds, source of funds and/or source of wealth, and any other documents we reasonably require to satisfy regulatory obligations that apply to us.
  - To maintain a high level of security to protect customer funds, the Company may perform random security checks. You hereby accept that the Company maintains the right to demand additional information and/or documentation from you to verify your identity as the Account holder for the purpose of such security check.

- **General Legal Terms**

  - If any court or competent authority finds that any provision of these Terms and Conditions (or part of any provision) is invalid, illegal, or unenforceable, that provision or part-provision shall, to the extent required, be deemed to be deleted and the validity and enforceability of the other provision of these Terms and Conditions shall not be affected.
  - The failure or delay by us at any time in enforcing any right or remedy under these Terms and Conditions shall not be construed as a waiver of any future or other exercise of such right or remedy.
  - The construction, validity, and performance of this Agreement will be governed by the laws of the United Republic of Tanzania and subject to the exclusive jurisdiction of the United Republic of Tanzania courts. However, this shall not prevent the Company from bringing any action in the court of any other jurisdiction for injunctive or similar relief.
  - The English language version of these Terms and Conditions will prevail over any other language version issued by the Company.
  - The use of the singular, masculine, feminine, or neuter may be a reference to any other gender or the plural as the context requires.
  - You understand and agree that, without prejudice to other rights and remedies (including the referral to an agreed dispute resolution process), the Company's records and subsequent management decision may be used in determining the terms of your participation, the activity resulting therefrom and the circumstances in which they occur. Any disputes can be raised in accordance with this section.