Members Protection Policy and Responsible Gaming

The Company or "we" "us" or "our" (as defined in the "Terms of Service") provides our users with a responsible sports trading environment on the Site (as defined in the Terms of Service). Not only is it our mission to provide our members with the most entertaining sports skills performance gaming statistics for trading experience but it is also our duty to help prevent compulsive usage of and underage access to our NIBLS Intelligent portfolio application gaming products. We are committed to responsible sports trading or gaming.

If you have a gambling problem and want help, call 1-800-522-4700 1-800-Gambler (426-2537) 24/7 Assistance You can also text "SUPPORT" to 53342

Protection of Minors

In line with the state regulation, anyone under the age of 21 ("Minors") is forbidden to play on our Site. In New York, it is unlawful for any individual who is a Minor to engage in sports gambling.

Nevertheless, we recognize that the internet is readily accessible in many homes around the world. As a result, gaming companies and parents must work together to protect Minors from underage gambling. To ensure the safety of Minors, we recommend installing filtering software to block Minors from accessing certain websites and programs.

Below are links to some such	providers and software:
------------------------------	-------------------------

Cyber Patrol

GamBlock

NetNanny

Gamban

Tips for parents:

Do not leave Minors unattended near your computer when the software is running. You must take exceptional care to ensure that they do not access our services via your devices.

Protect your gambling programs with password access.

Do not allow Minors to participate in any gambling activity.

Keep your username, password and deposit method details out of the reach of children.

Educate your children about the illegality and the potential damage of underage gambling.

Limit the length of time your children spend online.

Take particular care regarding the use by minors of facilities such as mobile devices.

Unfortunately, no system is foolproof. If you know a person under the age of 21 who is registered with us, please notify our operations Department at niblsinc.onmicrosoft.com

Your Password

To change your password: Log into your account>you must select My Account from the Menu>click My Account>choose your password> answer the security question correctly>click Save Changes.

If you forget your password and you wish to reset it: Go to the login screen>select "Forgot/Change Password">insert your email address which you use to log into your account> you will receive an email which contains a link to reset your password.

Strong Authentication

You may enable "strong authentication" for added account security. You can enable "strong authentication" by going to My Account>then go to "My Account – Change password". Strong authentication will be enabled until you disable it.

Account Security

It is your responsibility to configure your client terminal's auto-lock feature to protect your client terminal from unauthorized use.

We provide you with tools to aid you in identifying any unauthorized use of your account with the Site:

You can generate an Account Statement Report from the My Account page.

You can view the last time your account was logged into via the Lobby of the Site.

If you believe or suspect that there has been any unauthorized access or use of your account, you will be able to receive the IP address of the last log in to your account by contacting support@NIBLSInc771.onmicrosoft.com

Account and Bet History

If you wish to view the results of the bets you have placed choose "My Bets". In order to receive reports with respect to your transaction and game play detail, select "Account Statement".

Potential Risks Associated with Gambling

Gambling may impact your life and that of your friends and family. We have listed some examples of the risks linked gambling below:

Using gambling to divert attention from problems and stress.

Increased stress and anxiety.

Using gambling as an escape from problems.

Hiding gambling away from others.

Chasing losses.

Using gambling to provide an adrenaline rush.

Not being able to stop gambling.

Neglecting your family and friends.

Advice and Help

If you or someone you know is experiencing the addiction of compulsive gambling, you may seek help and advice from:

call 1-800-522-4700

National Council on Problem Gambling

Preventing Compulsive Gambling

We recognize that while most people gamble for entertainment, a small number of people can become obsessed with the potential monetary gains. We have implemented measures to help address this problem:

On the Site you can set your Deposit Limits, Wager Limit and Playing Time Limit or a combination of them (please see below)

You can Self Exclude from the Site (please see below)

Remember:

Gambling is a form of entertainment. It is not a way to get rich quickly and pay off your debts.

There are no formulas that guarantee winnings.

Make sure that the decision to gamble is your choice.

Never try to chase your losses.

Check the amounts you spend on a regular basis in the Cashier.

Like many things, what is enjoyable in moderation can be disastrous in excess.

Play Responsibly - Setting Limits

We provide you with tools so that you can manage your gambling. Please note that we may also impose limitations on your gambling. In such an event the more restrictive limitation will apply.

1. Deposit Limits - You can set a limit as to how much you can deposit on the Site for the following rolling time periods:

24 hours

7 days

30 days

Depending on the Deposit Limit which you have set, the Deposit Limit will be determined by reviewing the past 24 hours, 7 days or 30 days (as applicable).

In order to set the Deposit Limit or adjust the Deposit Limit which you have already set, you can use either of the following methods:

From the My Account page> click Responsible Gaming Tab> click Deposit Limits

From the Cashier Page> click your avatar> click Personal Limits.

You will receive a pop-up notification which you will have to confirm for the Deposit Limit to apply.

Unless you adjust the Deposit Limit or remove the Deposit Limit, the Deposit Limit which you have set will automatically renew.

Increasing and Decreasing Any of Your Deposit Limits: If you decrease any of the Deposit Limits which you have set, such decrease will be applied immediately. If you increase any of the Deposit Limits which you have set, such increase will come into force within 24 hours.

A pop-up notification will appear when you reach the Deposit Limit which you have set. Once you have reached the Deposit Limit which you have set, you may not make any further deposits into your account.

2. Wager Limit - You can set a limit on the maximum amount you can wager for the following periods (or a combination of the following periods):

Calendar Day

Calendar Week

Calendar Month

Time Period of the Relevant Limit

The Calendar Day Wager Limit: The Calendar Day Wager Limit begins at 12am on the calendar day that such Wager Limit comes into force and ends on the same calendar day at 11:59 pm.

Calendar Week Wager Limit: The Weekly Wager Limit begins at 12am on the Monday of the calendar week that such Wager Limit comes into force and ends on the Sunday of the same calendar week at 11:59 pm.

Calendar Month Wager Limit: The Monthly Wager Limit begins at 12am on first calendar day of the calendar month that such Wager Limit comes into force and ends on the final day of the calendar month at 11:59pm.

In order to set the Wager Limit or adjust the Wager Limit, from the My Account Page> click Responsible Gaming Tab> click Wager Limits> set/adjust the Wager Limit which applies.

Unless you adjust the Wager Limit or remove the Wager Limit, the Wager Limit which you have set will automatically renew.

Increasing and Decreasing Any of Your Wager Limits: If you decrease any of the Wager Limits which you have set, such decrease will be applied the next time you log-in to your account. If you increase any of the Wager Limits which you have set, such increase will come into force within 24 hours.

A pop-up notification will appear when you reach the Wager Limit which you have set. Once you have reached the Wager Limit which you have set, you may not make any further wagers through your account.

If you request to increase any of your Wager Limits multiple times during the relevant Wager Limit period set, the latest request to increase your Wager Limit will come into within 24 hours.

3. Playing Time Limit - You can set a limit on the time you spend on the Site per calendar day.

In order to set the Playing Time Limit or adjust the Playing Time Limit: From the My Account Page> click Responsible Gaming Tab> click Playing Time Limits> insert/adjust the Playing Time Limit>click Update Limit.

Unless you adjust the Playing Time Limit or remove the Playing Time Limit, the Playing Time Limit which you have set will automatically renew.

Initial Setting of the Playing Time Limit: When you first set the Playing Time, such Playing Time Limit will come into force on the calendar day.

Increasing and Decreasing Playing Time Limits: If you decrease the Playing Time Limit which you have set, such decrease will come into force when you next log-in to your account.

If you increase the Playing Time Limit which you have set, such increase will come into force when you next log-in to your account on the calendar day after the calendar day in which you have increased the Playing Time Limit.

A pop-up notification will appear when you reach the Playing Time Limit which you have set, and you will be automatically logged-out of your account.

Self-Exclusion

If, at any stage, you become concerned about your gambling behavior, you can request to self-exclude from the Site for the following periods:

One Year

Five Years

Lifetime

In order to self-exclude through the Site, from the My Account Page> click Responsible Gaming Tab> click Request Self Exclusion> this will lead to the Cashier where you will be able to select the period that you would like to self-exclude for> then click submit. You will then be logged off from the Site.

You may not place any new wagers with the Site once you have self-excluded. However, during the self-exclusion period which you have set, you may withdraw your remaining bankroll provided that that the funds have cleared, and that the reason(s) for exclusion would not prohibit a withdrawal from your bankroll.

Please note that if you have self-excluded from the Site for Lifetime, you may request to revoke the Lifetime self-exclusion after at least one year has passed from when the Lifetime self-exclusion was set, by contacting support@NIBLSInc771.onmicrosoft.com.

Once you have self-excluded through the Site, we will:

Block your account.

Block any new accounts you attempt to open with the Site when we detect them.

During your period of self-exclusion, we will take all reasonable measures to ensure you do not receive any promotional material from us.

Push Notifications

In the event that you download any of our applications to your device or directly from the Site to your device and you agree to receive push notifications, if you wish to stop such notifications being sent to you must do this through the relevant device or by deleting the application. However, we will stop your receipt of push notifications if you Self-Exclude from the Site.