

10. ELECTRONIC WALLET

10.1 The Facility

- (a) The Club may provide a facility whereby a Betting Account holder may, by using an eWallet:
 - (i) place a Bet with an Operator at a Betting Terminal;
 - (ii) use the Internet as described in Rule 9 with the exception of placing a Bet with an Operator;
 - (iii) make a withdrawal from his Betting Account; and
 - (iv) change his PIN for the eWallet.
- (b) The Club may refuse to provide any facility as described in Rule 10.1(a) or process any transaction described in Rule 10.2(b), without giving any reason to the Betting Account holder or the Operator.
- (c) A Betting Account which is opened and maintained by the Backer under this Rule 10 shall only be used in conjunction with an eWallet for the purposes as described in this Rule 10.1 and unless otherwise specified, reference to a Betting Account holder in this Rule 10 shall be to a holder of such Betting Account.

10.2 Scope and Extent of Service

- (a) The Club may operate the systems required to enable use of the eWallet as it and the Operator may determine.
- (b) The Club and the Operator shall together determine the transactions capable of being done by using the eWallet.
- (c) The Club may restrict the times of use and the services available on the eWallet.
- (d) The Club may limit the frequency of use of the eWallet by any individual and the amount involved in any transaction on any day

or over a specified period of time.

- (e) The Club and the Operator may agree on and prescribe such deposit for the use of the eWallet.

10.3 Application

A Backer who wishes to become a Betting Account holder and be granted the right to use an eWallet and the Internet Facility must apply to the Club on the appropriate form in writing and submit with such application the prescribed deposit and charges, if any.

10.4 Restrictions on Issue

- (a) The Club shall only grant right to use an eWallet to a Backer who has successfully applied to become a Betting Account holder.
- (b) The Operator may instruct the Club to, or the Club may refuse a Backer's application for a Betting Account or right to use an eWallet without giving any reason.

10.5 Use

- (a) An eWallet is not transferable and shall be used only by the Betting Account holder to whom the right to use is granted.
- (b) The PIN to an eWallet is the same as the PIN to the relevant Betting Account.
- (c) Whenever the eWallet is used, the PIN must be entered in the Club's Betting Terminal.
- (d) A Betting Account holder must keep the PIN confidential.
- (e) Once an instruction has been given via the eWallet to place a Bet or to withdraw or transfer funds, it may not be altered or withdrawn.
- (f) At any time, the Operator may instruct the Club to refuse to accept a Bet or to withdraw or transfer funds or process any transaction via use of the eWallet without giving any reason.

- (g) Neither the Club nor the Operator shall be under any obligation to inquire or verify whether the person giving instructions via an eWallet is the Betting Account holder to whom the right to use was granted. Any instruction given via the eWallet shall be deemed to have been given by the Betting Account holder to whom the right to use was granted.

10.6 Exclusion of Liability

Neither the Club nor the Operator shall be under any liability to any person for:

- (a) any failure by the Club and/or the Operator to process a Bet tendered through the use of an eWallet;
- (b) any failure by the Club to accept a withdrawal or transfer of funds via use of an eWallet;
- (c) any failure by the Club to implement a withdrawal or transfer of fun via use of an eWallet;
- (d) any loss sustained as a result of failure or malfunction of any program, equipment, network or system associated with the use of an eWallet whether such program, equipment, network or system belongs to or is operated by the Club, the Operator or a third party;
- (e) any loss sustained by a Betting Account holder whose bank account or Betting Account is accessed by a third party via an eWallet; and/or
- (f) any loss sustained arising out of the acts or omissions of any Staff or third party providing services associated with the operation of the eWallet or any program, equipment, network or system interconnected with it whether such program, equipment, network or system belongs to or is operated by the Club, the Operator or a third party.