

Account and Betting Terms and Conditions

These Terms and Conditions, together with other documents referred to herein, regulate the offer of betting opportunities of Innovative Discount Limited, having its registered offices at Office 210 250, York Road, London, United Kingdom, SW11 3SJ, a company registered in England and Wales under registration number 08484153 (“DiscountIF”) to its customers.

DiscountIF is licensed to hold a (type of online betting licence) licence issued by the UK Gambling Commission by virtue of Gambling Act 2005 no. 000-037356-R-318609-001.

If you wish to take advantage of betting opportunities on DiscountIF’s site with a view to obtaining discount on goods purchased on DiscountIF’s site please read carefully also the Sale of Goods Terms on the site, in particular but not limited to their Clauses 2.7, 11.4 and 11.5, which together with these Account and Betting Terms and Conditions regulate eligibility for discounts on goods offered by DiscountIF on its site depending on successful betting opportunities.

A. Account

1. If you wish to take advantage of the betting opportunities offered on DiscountIF’s site you will be required to open an account with DiscountIF. You may use the same account you will open for your purchases of goods on DiscountIF’s site provided that you comply with these Account and Betting Terms and Conditions. You agree to be bound by DiscountIF’s Account and Betting Terms and Conditions as specified below if and when you have opened your DiscountIF customer account by clicking the confirmation button on the account opening page.

B. Betting

2. The betting conditions below apply to each betting transaction between customers and DiscountIF. You agree to be bound by the betting conditions by entering into a betting transaction on DiscountIF’s site.

Section A - Account Terms and Conditions of use

3. Before you open your account please carefully read these Account Terms and Conditions of Use as well as the following documents on our site, which are incorporated into these Account and Betting Conditions by way of reference: Cookies Policy, Dispute Resolutions Policy and Privacy Policy. In case of any discrepancy between the Account and Betting Terms and Conditions and other documents mentioned in this section the Account and Betting Terms and Conditions prevail.

Section A1 - Customer Account

Section A1.1 - Opening of the Customer Account

4. Upon opening your account with DiscountIF, you represent and warrant to DiscountIF (and acknowledge that we rely on these representations) that:
 - 1) You are 18 years of age or over, of sound mind and capable of taking responsibility for your own actions and that you can enter into a legally binding agreement with DiscountIF;
 - 2) You agree to provide accurate registration information that will be necessary, within DiscountIF’s reasonable discretion, to open an account and all changes to the information provided;

- 3) You are the person whose details are provided in connection with your registration or, in the case of legal entities, you are a duly authorised representative of the relevant legal entity;
 - 4) You are acting as a principal and not as an agent on behalf of a third party;
 - 5) You are not an undischarged bankrupt or in a voluntary or any other arrangement with your creditor under Insolvency Act 1986; and
 - 6) You are not located in any country where betting is prohibited or considered illegal as may be determined by DiscountIF, within its sole discretion, from time to time.
5. It is your responsibility to keep your account details up-to-date.
 6. You are solely responsible for the security and confidentiality of your account. In particular, you agree to keep your username and password strictly confidential, never disclose it to a third party and you are responsible for any their misuse and all cost and expense related to it. Provided that DiscountIF has been correctly supplied with the account information requested, we are entitled to assume that offers and payments are made by you.
 7. If another person accesses your account, you are solely responsible for all their actions whether or not their access was authorised by you and you hereby indemnify DiscountIF and hold DiscountIF harmless against all costs, claims, expenses and damages howsoever arising in connection with the use of or access to your account by any third party.
 8. You agree that you will not attempt to sell or otherwise transfer the benefit of your account to any third party and nor will you acquire or attempt to acquire an account which has been opened in the name of a third party.
 9. You are allowed to open and hold only one customer account with DiscountIF in your name.
 10. No interest will accrue at any point during your account's existence to the funds on your account.

Section A1.2 - Privacy and Protection of Customer Data

11. Your information provided to DiscountIF will be processed in accordance with DiscountIF's Privacy Policy. You give DiscountIF consent to use any means at its reasonable discretion that will be necessary to verify your identity and creditworthiness with any third party information providers.
12. You will indemnify DiscountIF and hold DiscountIF harmless in respect of the release of any personal or other information and data provided under these Account and Betting Conditions and/or the Privacy Policy.
13. You hereby consent that from time to time DiscountIF may use your name, the name of your home town or your image in our marketing and other promotional materials. DiscountIF will always notify you sufficiently in advance about any such use.
14. You acknowledge that DiscountIF will hold personal and other information about you. You agree that DiscountIF relies on this information in entering into our agreement and that you agree to hold DiscountIF harmless against any falsehood or inaccuracy contained in the information you provide in connection with your activities on DiscountIF's site.

15. You will inform us as soon as you become aware of any errors with respect to your account and you will forfeit any amounts shown to be in your account that result from human error or technical fault.
16. DiscountIF reserves the right to record all telephone calls to and from DiscountIF and to monitor all information relating to betting activities for which purposes you consent in accordance with the requirements of the Regulation of Investigatory Powers Act 2000 and all other legislation as may be applicable.

Section A1.3 - Account suspension or termination

17. Either party to this agreement may suspend or terminate your account at any time, with or without cause, upon notice (DiscountIF will use our reasonable endeavours to give such notice to you either before or after suspending or terminating your account). To close your account please contact us by email on contact@DiscountIF.com.
18. DiscountIF may take all necessary steps to block your account if you attempt to take advantage of betting opportunities offered on our site whilst being located in certain jurisdictions to be determined within DiscountIF's sole discretion.
19. Following termination or suspension of your account, the balance on your account will be returned to you. Please contact us by email on contact@DiscountIF.com to claim the return of your funds. However DiscountIF reserves the right to withhold the funds pending the determination of any investigation in the event:
 - a) DiscountIF suspects you have acted in breach of these Account and Betting Terms and Conditions or any other agreement relevant to your activities on our site, including where DiscountIF suspects the account has been linked with fraudulent or dishonest activity; and/or
 - b) DiscountIF has to withhold the funds in your account by law or to comply with any advice, request or instruction from any governmental, regulatory or enforcement authority.
20. Following the determination of any such investigation DiscountIF reserves the right to seize some or all of the funds in your account if DiscountIF is satisfied that you have acted in breach of these Account and Betting Terms and Conditions or any other agreement relevant to your activities on our site. DiscountIF shall treat any funds obtained by it in this manner in accordance with any request or instruction from any governmental, regulatory or enforcement authority or in the absence of such within its sole and absolute discretion.
21. In addition, if formally requested by the police, gambling regulators or taxation or other authorities or in the event that you fail to provide us with sufficient information to identify yourself in accordance with our own internal procedures or those imposed on us by regulatory authorities, DiscountIF may suspend your account and all functionality relating to the use of your account, withhold from you any funds in your account pending determination of any criminal or other legal proceedings or investigation to which such a request may relate or until you provide the necessary 'know your client' or 'age verification' information as appropriate.

Section A2 - Conditions of use of DiscountIF's site

Section A 2.1 - Licence to use our site

22. DiscountIF grants you a limited licence to access our site provided that you comply with these Account and Betting Terms and Conditions.
23. The availability of DiscountIF's site does not constitute an offer or invitation by DiscountIF to use the site in any jurisdiction in which such use is illegal or prohibited.
24. Your use of DiscountIF's site or any data feeds in connection with it confers you no rights whatsoever to the content and related intellectual property rights contained on DiscountIF's site or on any such data feeds. You agree not to monitor, use or copy our web pages or any of our web content, including without limitation any price data. You will not attempt to hack, reverse engineer, decompile, make unauthorised alterations or introduce any kind of malicious code to the site or software available on or through the site by any means or make copies, modify, reproduce, transmit, alter or distribute all or any part of the site or any material or information contained on it.

Section B - Betting Conditions

DiscountIF provides a platform upon which you can enter into various betting transactions in relation to the markets available on DiscountIF's site, which may lead to discounts on your purchase of Goods under the Sale of Goods Terms on DiscountIF's as determined by DiscountIF in accordance with the applicable terms ("Markets"). You acknowledge that you are eligible for the discount unless you meet the requirements laid down by DiscountIF in accordance with these Account and Betting Terms and Conditions as well as the Sale of goods Terms. The purchase of Goods is a prerequisite of eligibility to discounts in connection with betting opportunities offered on DiscountIF's site. Example of the betting mechanism offered on DiscountIF's site – please note that the example is given for illustration purposes only, rules of each individual market will be displayed on the Site in accordance with the Account and Betting Terms and Conditions.

1. Customer finds TV on the Site for £1,000 with the chance to get 100% cashback if England wins the World Cup,
2. Customer sees in purchase process that £130 is related to the bet, and (£870) is related to the TV purchase,
3. Customer purchases the TV,
4. Customer gets a Discount as defined in the Sale of Goods Terms in his Account if (and only if) England wins the World Cup.
5. Customer loses the Wager as defined in the Sale of Goods Terms, i.e. £130, if England does not win the World Cup.

Section B 2.1 – Conditions of use the Betting Services

25. You represent that you understand that you may lose money on bets you will place with DiscountIF and accept that you are fully responsible for any such loss. You accept that under no circumstances will any amounts lost by you under any bet be recoverable from DiscountIF unless stated otherwise by the applicable law. The same applies to the eligibility to discounts on the goods you will have purchased under the Sales of Goods Terms.
26. It is your responsibility to verify that you are permitted to take advantage of betting opportunities offered by DiscountIF according to the jurisdiction of your domicile or habitual residence and/or in which you are located and you agree that you will not bet with DiscountIF while you are located in a jurisdiction which prohibits you from betting with DiscountIF. You will not take advantage of betting opportunities offered on DiscountIF's

site in jurisdictions where doing so is illegal or prohibited. These countries will be determined by DiscountIF, within its sole and absolute discretion, from time to time.

27. You undertake to use our betting services for legitimate betting purposes only, including but not limited to engage in any activity the object or effect of which could be causing damage or hindrance to DiscountIF's operations or increasing its tax and other liabilities or manipulating or adversely affecting individual Markets.
28. You will not attempt to use your account or any DiscountIF's services to deliberately transfer money from your account to another person's DiscountIF account through collusion.
29. You will inform DiscountIF as soon as you become aware of any errors in calculations with respect to any betting opportunity or other offer available on DiscountIF's site. DiscountIF reserves the right to declare null and void any betting opportunities which are the subject of such an error.
30. You will not disguise or interfere in any way with the IP address of the computer you use to access the site or otherwise take steps to prevent DiscountIF from correctly identifying the actual IP address of the computer you are using whilst accessing the site.
31. You agree it is your responsibility to account for any tax or duty imposed on you as a result of any of your betting transactions.
32. You agree that you will not access your account to take advantage of betting opportunities available on DiscountIF's site during the period of your self-exclusion from betting.
33. You will not make offensive comments, use offensive or pornographic material or make potentially defamatory or inflammatory remarks in connection to any part of DiscountIF's site.

Section B.2 – Betting conditions

34. You are solely responsible for understanding the contents of DiscountIF's site and the operation of the services we provide on it and DiscountIF reserve the right to change the format of these services from time to time in its sole and absolute discretion.
35. DiscountIF shall determine when the Markets are open for betting and may close the Markets at any time in our absolute discretion. DiscountIF gives no assurances, warranties or representations as to the timeframe in which Markets will be settled.
36. You are entirely responsible for the information that you provide to DiscountIF concerning the offer that you wish to place. DiscountIF will not enquire into the reasonableness of any offer that you may make. DiscountIF will not be liable for incorrect entries made by you, including data input errors with respect to your betting offers or in general with respect to the betting opportunities on its site. You shall be liable for any such errors.

Section B 2.2 - Deposits and Withdrawals

37. You may only make purchases of Goods as defined in the Sale of Goods Terms and bet with a view to obtaining a Discount as defined in the Sale of Goods Terms with the amount of cleared funds held in your account. Accordingly, if you want to place bets or participate in gaming, you must deposit monies into your account. Further details of how to deposit,

withdraw and transfer funds can be found at DiscountIF.zendesk.com/hc/en-us/articles/200581342-How-do-I-deposit-money-into-my-account-

38. You should only deposit money in your account for the purposes of you using such money to make purchases and bet on DiscountIF's site. DiscountIF shall be entitled to suspend or close your account if DiscountIF reasonably considers or have reason to believe that you are depositing money without any intention to make purchases and bet. In such circumstances DiscountIF may also report this to relevant authorities.

39. Any monies deposited with DiscountIF are protected in the event of our insolvency by virtue of such monies being held by DiscountIF's bank in designated client accounts separately from our own accounts. Any monies deposited with DiscountIF in your account shall not bear any interest.

40. No credit will be offered by DiscountIF, and all purchases and bets must be supported by sufficient funds in the customer account. DiscountIF reserves the right to void any bet or cancel any purchase of Goods which may have inadvertently been accepted when the account did not have sufficient funds to cover the Retail Price and the Wager as defined in the Sale of Goods Terms. Should funds be credited to a customer's account in error it is the customer's responsibility to inform DiscountIF without delay. DiscountIF will recover such funds by account adjustment.

41. In addition, DiscountIF shall be entitled to withhold and/or retain any and all amounts earned or received by you as a result of or in connection with your 'unauthorised' use of DiscountIF's site including activities which are not for an authorised purpose.

42. Where possible, all withdrawals will be processed to the payment account from which the deposits were made. Withdrawal payments can only be made in the name of and to the registered account holder.

43. For most payment types, withdrawals can be processed by clicking 'Withdraw' on DiscountIF's site, subject to there being sufficient funds in your betting account. There is no set maximum withdrawal amount per day but withdrawal requests for amounts greater than £2,000 or currency equivalent may require additional arrangements. For full details on each specific payment type, please refer to DiscountIF.zendesk.com/hc/en-us/articles/200581681-How-do-I-withdraw-money-from-my-account-

44. If the value of a deposit is not played through in full before a withdrawal is requested, DiscountIF reserves the right to make a charge to the customer's account to cover all reasonable costs relating to both the deposit and withdrawal. If necessary, the value of the withdrawal requested may be reduced accordingly.

Section B 2.2 - Bet Confirmation

45. Your bets with DiscountIF will not be confirmed if there are insufficient funds in your DiscountIF account.

46. A bet is not valid until a transaction code is issued. The transaction code will appear on the screen if betting on DiscountIF's site. If you are unsure about the validity of your bet please contact us using contact details on DiscountIF's site.
47. Notwithstanding the above, if bets are placed using a credit or debit card they are not considered valid until DiscountIF has received payment in full. The bet will be automatically void if DiscountIF has not received the payment prior to the relevant event commencing.
48. In case of disputes DiscountIF's transaction log will be the ultimate authority.

Section B 2.3 - Settlement and Payouts

49. Markets will be settled on the official result of the relevant governing body regardless of any subsequent disqualification or amendment to the result (except if an amendment is announced within 24 hours of the initial settlement of the relevant market in order to correct an error in reporting the result).
50. All bets are subject to the maximum winnings, which equal the total purchase price of goods under the Order placed in accordance with the Sales of Goods Terms on DiscountIF's site.
51. DiscountIF reserves the right to suspend a Market and/or cancel any bet at anytime without giving notice to you. When a Market is suspended any bets entered will be rejected. DiscountIF also reserves the right to cease betting on any markets at any time without notice.
52. All bets will be calculated using the stake/risk at the odds accepted as determined by DiscountIF in accordance with these Account and Betting Terms and Conditions.
53. Unless stated otherwise in respect of any particular Market, all bets are 'all in compete or not'. This means that if an individual or team is withdrawn or disqualified before they have taken part in the event bets on the selection will be deemed losers.

Abandonments, Cancellations, Postponements

54. In relation to any match, fixture, game, individual event, race or similar: If the event is not completed within three days after the scheduled completion date, then all bets on Markets for this event will be void, except for bets on any markets that have been unconditionally determined.
55. In relation to any tournament, competition or similar: If the event is not completed within three days after the scheduled completion date of the event, then any Markets relating to the event will be settled in accordance with the official ruling of the relevant governing body, providing such a decision is given within 90 days after the scheduled completion date. If no official ruling is announced in this 90 day period, then bets on any Market relating to this event will be void, except for bets on any markets which have been unconditionally determined.

Time periods

56. If the scheduled duration of an event is changed after a bet is placed but before the start of the event, then all bets will be void.
57. All bets apply to the relevant full 'regular time' period including stoppage time. Any extra-time and/or penalty shoot-out is not included.

Dead heats

58. Dead heat is a term that describes when two or more selections in an event tie. If a "dead-heat" between two selections is declared on any event, half the stake is applied to the selection at full odds and the other half is lost. If more than two "dead-heats" are declared, the stake is proportioned accordingly.

Sport Specific Rules

59. The Sport Specific Rules applicable on DiscountIF's website are included in Appendix 1 below. The Sport Specific Rules prevail over general rules included in these Account and Betting Terms and Conditions.

Payouts

60. Winnings from settled bets are added to the balance of your DiscountIF account. Any funds/winnings credited to an account in error are not available for use, and DiscountIF reserves the right to void any transactions involving such funds and/or withdraw the relevant amount from your account and/or reverse the transaction, either at the time or retrospectively.
61. DiscountIF reserves the right to withhold payment and to declare bets on an event void if we have evidence that the following has occurred: (i) the integrity of the event has been called into question; (ii) the price(s) has been manipulated; or (iii) matchrigging has taken place. Evidence of the above may be based on the size, volume or pattern of bets placed with DiscountIF across any or all of our betting channels. A decision given by the relevant governing body of the sport in question (if any) will be conclusive. If any customer owes any money to DiscountIF for any reason, we have the right to take that into account before making any payments to that customer.
62. Where there is evidence of a series of bets each containing the same selection(s) having been placed by or for the same individual or syndicate of individuals, DiscountIF reserves the right to, within its sole and absolute discretion, make bets void or withhold payment of returns pending the outcome of any subsequent investigation or cancel the purchase of Goods from DiscountIF's site in accordance with the Sale of Goods Terms.
63. For events where there is no official 'off' declared, the advertised start time of the event will be deemed the 'off'. If for any reason a bet is inadvertently accepted after an event or match has commenced, bets will stand providing the final outcome is not known, and that no participant/team has gained any material advantage (e.g. a score, sending off for the other team, etc.) at the time the bet was placed. If the outcome of an event/market is known DiscountIF reserves the right to void the bet, win or lose. Disputes over times bets are placed will be settled using the transaction log. All times stated on the site relate to UK Time unless stated otherwise.

64. Where DiscountIF have reason to believe that a bet is placed after the outcome of an event is known, or after the selected participant or team has gained a material advantage (e.g. a score, sending off for the other team etc) DiscountIF reserves the right to void the bet, win or lose.
65. If for any reason DiscountIF is unable to validate the outcome of a particular market (e.g. due to loss of live pictures), all bets will be void, unless settlement of bets is already determined.
66. Where a customer gives ambiguous instructions in relation to a betting opportunity on DiscountIF's site, DiscountIF reserves the right to split the amount of monies staked between the potential outcomes. Where this is impractical DiscountIF reserves the right to void the whole of that bet. In any event, the decision of DiscountIF is final.
67. Bets will also be voided in accordance to Clauses 2.7, 11.4 and 11.5 of the Sale of Goods Terms.
68. For the avoidance of doubt all cancellation of bets will result in non-eligibility for discount on the goods purchased upon Order in accordance with the Sale of Goods Terms.

Section B 2.4 - Customer Offers

69. If any customer offers besides discount on goods purchased on DiscountIF's site resulting from successful betting opportunities are offered to DiscountIF customers all such customer offers are limited to one per person, family, household address, email address, telephone number, same payment account number, mobile device, application download and shared tablet or computer. DiscountIF reserves the right to withdraw the availability of any offer or all offers to any customer or group of customers at any time and at our sole and absolute discretion. Offers only apply to customers who have made an actual/real money deposit with DiscountIF.
70. Where any term of the offer or promotion is breached or there is any evidence of a series of bets placed by a customer or group of customers, which due to a deposit bonus, enhanced payments, free bets or any other promotional offer results in guaranteed customer profits irrespective of the outcome, whether individually or as part of a group, DiscountIF reserves the right to reclaim the bonus element of such offers and in its sole and absolute discretion settle bets at the correct odds, void the free bets or void any bet funded by the deposit bonus. DiscountIF further reserves the right to ask any customer to provide sufficient documentation for DiscountIF to be satisfied in its absolute discretion as to the customer's identity prior to DiscountIF crediting any bonus, free bet or offer to the customer's account.
71. DiscountIF reserves the right to amend the terms of or cancel any customer offer at any time.

Section B 2.5 – Underage gambling

72. If DiscountIF establishes, by any means, that you under eighteen or were under eighteen when you entered into any betting transactions on DiscountIF's site:
 - a) DiscountIF will immediately prevent you from entering into any betting transactions or making any withdrawals from or use of your account;

- b) DiscountIF will investigate the claim that you are or were under age, including whether in fact you have been betting as an agent for or at the behest or on behalf of another person;
- c) if DiscountIF establishes that you are or were under age, all winnings which have accrued and remain in your account or which are otherwise due to be credited to your account should be paid to DiscountIF;
- d) you must pay to DiscountIF all winnings from taking advantage of betting opportunities on DiscountIF's site whilst under age on demand. Should you not comply with this duty DiscountIF will seek to recover from you or to set off against any stakes placed by you any winnings paid to you as a result of bets placed together with the costs of such recovery. Any sums recovered will belong to DiscountIF; and
- e) DiscountIF will not return to you any charges paid by you to us in respect of bets made whilst you were under age.

Section C – General Conditions

Section C 1.1 - Responsible Gambling

73. Information about responsible gambling can be found by clicking through the following link: <http://www.gamcare.org.uk/>

Section C 1.2 - Intellectual property rights

74. DiscountIF is the owner of:

- 1) all trade mark rights, whether registered or unregistered, in and to its logo, logos, symbol or symbols;
- 2) the domain name www.DiscountIF.com and any other domain names it may acquire from time to time; and
- 3) all copyright and related rights in and to our site, including, without limitation, rights in databases and all rights in any price data and related content on our site except for certain third party rights (referred to below);

75. You hereby assign to DiscountIF absolutely, any and all copyright and other intellectual property rights throughout the world in all media whether now known or hereafter developed, for the full period of copyright, including by way of present assignment of future copyright and all other rights whatsoever, in any offers for bets or bets placed by you on our site.

Section C 1.3 - Information services

76. Various information and content provided as part of information services on DiscountIF's site, including but not limited to results, video streaming or links to third party sites, is provided "as is" and for guidance only. Your use of such information is entirely at your own risk. To the fullest extent permitted by law, DiscountIF makes no representations or warranties of any kind, including but not limited to, the accuracy, quality or completeness of the information and shall not be liable to you in connection with your use of this information. Any links to third party sites available on DiscountIF's site do not constitute endorsement of third party goods or services and you will use or rely on them at our own risk.

Section C 1.4 - Entire Agreement

77. These Account and Betting Terms Conditions constitute the entire and only agreement between the parties with regards to its subject matter and it supersedes and extinguishes all previous agreements and/or other similar arrangements between the parties. Each party confirms that it has not been induced to accept these Account and Betting Terms and Conditions in reliance upon, nor has it been given, any warranty (including in particular any warranty as to merchantability, fitness for purpose or uninterrupted functionality), representation, statement, assurance, covenant, agreement, undertaking, indemnity or commitment of any nature whatsoever other than as are expressly set out in these Account and Betting Terms and Conditions and, to the extent that it has been, it unconditionally and irrevocably waives any claims, rights or remedies which it might otherwise have had in relation thereto.

Section C 1.5 - Assignment

78. You may not assign these Account and Betting Terms and Conditions to any third party. DiscountIF may assign, transfer or novate any or all of its rights and obligations under these Account and Betting Terms and Conditions to any third party at any time without notice to you.

Section C 1.6 - No waiver

79. No failure or delay by a party to exercise any of its rights under these Account and Betting Terms and Conditions shall operate as a waiver thereof and no single or partial exercise of any such right shall prevent any other or further exercise of that or any other right.

Section C 1.7 - Severability

80. In the event that any provision of these Account and Betting Terms and Conditions is deemed by any competent authority to be unenforceable or invalid, the relevant provision shall be modified to allow it to be enforced in line with the intention of the original text to the fullest extent permitted by applicable law. The validity and enforceability of the remaining provisions of these Account and Betting Terms and Conditions shall not be affected.

81. Any provision of these Account and Betting Terms and Conditions that is invalid, illegal or unenforceable in any jurisdiction will be ineffective in that particular jurisdiction, without affecting the validity, legality or enforceability of that provision in other jurisdictions.

Section C 1.8 - Indemnity

82. You agree to indemnify and hold DiscountIF and its directors, officers, agents and employees harmless from any liabilities, claims, losses or demands made by any third party arising out of your breach of these Account and Betting Terms and Conditions or out of your breach of any law or the rights of any third party.

Section C 1.9 - Limitation of liability

83. The below limitation of liability clauses are without prejudice to the warranties given under the Sales of Goods Terms.

84. To the extent permitted by law DiscountIF excludes all representations and warranties as to the satisfactory quality and/or fitness for its intended purpose and/or accuracy

and completeness of the services under these Account and Betting Terms and Conditions.

85. DiscountIF will not be liable to you for any loss that you may incur as a result of misuse of your password and we accept no liability resulting from its unauthorised use, whether fraudulent or otherwise.
86. In no event will DiscountIF accept any liability however arising for any losses you may incur as a result of using the services under these Account and Betting Terms and Conditions. Under no circumstances will our liability under this Agreement or for breach of contract, tort, equity or otherwise exceed your exposure limit as specified in your account. Under no circumstances will we be liable for any indirect, special or consequential damages, loss of profits (direct or indirect) or the benefit of any bet arising from breach of contract, negligence, equitable duty or other liability even if we had been advised of or known (or should have known) of the possibility of such damages or loss.
87. DiscountIF will not be liable for any failure to perform by a third party to our Agreement.
88. Nothing in these Account and Betting Terms and Conditions excludes our liability with respect to death and personal injury resulting from our negligence, or that of our employees, agents or subcontractors.

Section C 1.10 - Dispute resolution

89. Disputes between you and DiscountIF shall be resolved in accordance with the Dispute Resolution Policy as amended by DiscountIF from time to time within its sole and absolute discretion.

Section C 1.11 - Matters beyond DiscountIF's reasonable control

90. Without prejudice to our obligations contained within the various laws and regulations of the jurisdictions where we are licensed, we are not liable for any loss or damage that you may suffer because of any: act of God; power cut; trade or labour dispute; act, failure or omission of any government or authority; obstruction or failure of telecommunication services; or any other delay or failure caused by a third party or otherwise outside of our control. In such an event, DiscountIF reserves the right to cancel or suspend our services without incurring any liability.
91. DiscountIF shall not be liable for the failure of any equipment or software howsoever caused, wherever located or administered, or whether under our direct control or not, that may prevent the operation of the services under these Account and Betting Terms and Conditions, impede taking advantage of betting opportunities on our site, or prevent you from being able to contact us.

Section C 1.12 - Amendments

92. DiscountIF reserves the right to amend these Account and Betting Terms and Conditions at any time within its sole discretion. Whenever there are significant or material updates we shall notify customers through onsite communication and other direct channels as appropriate. Your continued use or acceptance of such notifications will be deemed to be your acceptance of the changes. Customers are also invited to

check these Account and Betting Terms and Conditions on DiscountIF's website from time to time to ensure they are aware of the amendments.

Section C 1.13 - Notices

93. We shall give you notices under these Account and Betting Terms and Conditions in the manner set out in the (contact us) section on DiscountIF's site.

Section C 1.14 - Governing Law

94. These Account and Betting Terms and Conditions shall be governed by the laws of England and Wales.

Appendix 1 – Sport Specific Rules

A) Football

90 Minutes Play

All match markets are based on the result at the end of a scheduled 90 minutes play unless otherwise stated. This includes any added injury or stoppage time but does not include extra-time, time allocated for a penalty shootout or golden goal.

Matches Postponed, Brought Forward or Abandoned

An unplayed or postponed match will be treated as a non-runner for settling purposes unless it is played within the same week (ending on Sunday) in which case the bet will stand unless cancelled by mutual consent.

If a match is rescheduled from the weekend to a Monday night for the purpose of live TV coverage then all bets on that match will stand.

Should any match be played prior to the date or kick-off time denoted then any such match may be included provided the wager is placed not later than the revised kick-off time.

Any match abandoned before the completion of 90 minutes play will be void except for those bets the outcome of which has already been determined at the time of abandonment. The market must be fully determined for bets to stand.

Matches not Played as Listed

If a match venue is changed (other than to the away team's ground) then bets already placed will stand providing the home team is still designated as such. If the home and away team for a listed match are reversed (e.g. match is played at the original away team's ground) then bets placed based on the original listing will be void.

For matches played at a neutral venue (whether indicated on our site or not), bets will stand regardless of which team is listed as the home team.

If an official fixture, lists different team details to those listed on DiscountIF's site, then bets will be void.

Divisional/Tournament Betting

For settlement purposes, in divisional betting the finishing position of teams at the end of the scheduled programme of matches will determine placing (dead-heat rules apply in the event of two or more teams tying in the standings (according to official competition rules)), and there will be no allowance for playoffs or subsequent enquiries by the respective leagues. Bets will stand on any team which does not complete all of its fixtures.

In tournament betting, where playoffs is played, or in divisional betting where playoffs is played, the winner is deemed to be the winner of the playoffs.

B) Cricket

Match not Played as Listed

If a match venue is changed then bets already placed will stand providing the home team is still designated as such. If the home and away team for a listed match are reversed then bets placed based on the original listing will be void.

C) Rugby Union and Rugby League

General Rules

Unless otherwise stated all Rugby bets are settled on 80 minutes play, which includes any stoppage time.

If a venue is changed from the one advertised then all bets on that match are void.

In the event of a change of opponent from the one advertised then all bets for that match are void.

Abandoned and Postponed Matches

All bets are void apart from markets where the outcome is already determined.

Postponed matches are void unless re-arranged and played in the same 'Rugby Week' (Monday - Sunday inclusive UK time).

Season betting

The winner of the playoffs will be deemed the league/tournament winner if playoffs is played. If there is no playoffs the finishing position of teams at the end of the scheduled programme of matches will determine placings with no allowance for playoffs or subsequent enquiries (and potential point deductions) by the respective leagues.

D) Tennis

In the event of any of the following circumstances all bets will stand:

- a) A change of schedule and/or day of match,
- b) A change of venue,
- c) A change from indoor court to outdoor court or vice versa, or
- d) A change of surface (either before or during a match).

E) UK and Ireland Horse Racing

Horseracing data licensed from the British Horseracing Board Limited. (*Please confirm*)

If no official SP is returned, if no price is taken, then all bets will be settled at the last Industry show passed. If no Industry show is given then bets will be settled on the last available DiscountIF price.

Ante-Post wagers

Ante-Post wagers are accepted on the basis all-in run or not, entered or not. Except where specifically stated otherwise, stakes are lost on an Ante-Post bet if a selection does not take part and no Rule 4 (Deductions) is made from winning Ante-Post bets.

When the same horse is taken to win two or more races in Ante-Post doubles, trebles and accumulators special reduced odds will be offered.

Jockey Club Rule 121 decrees that Stewards are empowered to reduce the numbers in a race if, at the overnight declaration stage, too many have been left in for the safety of horses and jockeys.

Ante-Post bets on horses compulsorily withdrawn will be void and stakes returned. In these circumstances bookmakers, like DiscountIF, are authorised to make appropriate deductions from winning bets on the race, depending on the price(s) of the withdrawn horse(s) at the time of withdrawal in accordance with Rule 4 (Deductions). On the 'Day of the Race Prices' Rule 4 (Deductions) will also apply.

Ante-Post bets are settled at the price and place terms applicable at the time of acceptance. Should a wrong price or place terms be given in error we reserve the right to settle the bet at the correct price/place terms that were available at the time the bet was struck.

Should a wager struck at a price on the day of an event couple selection(s) in that event with selection(s) in future event(s) then if the first selection(s) does not run the wager will be executed on the remaining selection(s) on the basis of all-in, run or not.

Postponed Races

If a race is postponed to another day and final declarations stand then bets stand. However, bets on horse racing will be made void if:

- a) The race is abandoned,
- b) The race is officially declared void,
- c) The conditions of the race are altered after bets are made (as defined under Tattersalls rules).

F) Special Event Bets

General rules apply to bets on events such as X Factor or The Voice unless state otherwise on DiscountIF's website.