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DECISIONS

No. 37336

Approval of the "Regulation on the Organization, Operation and Conduct of Fixed-Odds Betting Games of OPAP S.A."

THE MINISTERS OF ECONOMY AND FINANCE - OF CULTURE

Considering:

A. The provisions:

1. Of article 90 of the "Legislation Code for the Government and the Governmental Bodies", ratified by the first article of P.D. 63/2005 (GGI A 137);

2. Of C.L. 397/1968 "On the reinstatement of the General Secretariat of Sports and the competences thereof" (GGI A 38);

3. Of L. 2725/1999 "Amateur and Professional Sports" (GGI A 121), as subsequently amended and applicable;

4. Of L. 3057/2002 "Regulation of Issues of the Ministry of Culture and other provisions" (GGI A 239);

5. Of article 27 of L. 2843/2000 "Modernization of Stock Market Transactions, Listing of Deep-Sea Shipping Investment Companies on the Athens Stock Exchange and other provisions" (GGI A 219);

6. Of L. 3336/2005 "Harmonization of the Greek legislation in relation to Directive 2003/96/EC of the European Council of October 27th 2003 on the Imposition of an Excise Duty and other provisions" (GGI A 96);

7. Of par. 1 of article 2 of L. 2433/1996 "Regulation of OPAP Issues and other provisions" (GGI A 181);

8. Of P.D. 250/1997 "Management, Organization, Operation and Distribution of Revenues of the Fixed-Odds or not Betting Ticket" (GGI A 181);

B. The Articles of Association of Société Anonyme under name "Organization of Football Prognostics S.A.", as eventually amended and currently applicable (GG, S.A. and Ltd Bulletin, 7981/22.7.2008);

C. Joint Decision no. Y303/21.11.2007 of the Prime Minister and of the Minister of Culture "On the Assignment of Competences to the Alternate Minister of Culture Ioannis Ioannidis" (GGI B 2241/21.11.2007).

D. OPAP S.A.'s BoD Minutes no. 19/21.7.2008 (Item 2);

E. The fact that the provisions of the present do not entail expenditure chargeable to the State's budget, we decide:

The approval of the "REGULATION ON THE ORGANIZATION, OPERATION AND CONDUCT OF FIXED-ODDS BETTING GAMES OF OPAP S.A.", which follows:

CHAPTER 1:

General Terms of Operation of
Fixed-Odds Betting Games

Article 1
"General Provisions"

The present Regulation includes the general terms of participation in the Fixed-Odds Betting Games organized, conducted and operated by OPAP S.A., in accordance with L. 2433/1996, L. 2843/2000 and P.D. 250/1997.

1. The Regulation regulates all organization and conduct matters of the Fixed-Odds Betting Games organized, conducted and operated by OPAP S.A., as well as the relations between OPAP S.A and the players participating in the games. The provisions of the present Regulation apply to all Fixed-Odds Betting Games that may be organized on team or individual sports and other non-sports events, the nature of which is suitable for betting, given that they do not contravene the applicable provisions and without prejudice to the provisions of paragraph 2 of the present article.

2a. The use of Greek games of professional football or basketball or any other sports -or not- event, organized by bodies and natural or legal persons operating per the Greek legislation in the Programs of "Fixed-Odds Betting Games" issued by OPAP S.A. is permitted.

b. The sports -or not- events mentioned in par. 2, indent a, may be used for betting in accordance with the specific terms and conditions set each time by OPAP S.A. and issued through the Program.

c. Major shareholder, owner, manager, director, administrator, Chairman, CEO, member of administrative, management or supervisory body of a participating club or established referee body or body organizing the fixed-odds betting event may not have, at the same time, any of the aforementioned capacities:

aa) in OPAP S.A.;

bb) in any person cooperating with OPAP S.A. through a contract, by virtue of which it is responsible for selecting the fixed-odds betting events or for determining their payout percentages or for the general management of the risk of fixed-odds betting or for the general conduct of fixed-odds betting games;

cc) in any person associated with the persons of case bb, within the meaning of the provision of article 42e, par. 5, of C.L. 2190/1920, as applicable.

This prohibition also applies to the spouses and relatives, having up to second degree kinship by blood or marriage, of those who have the above capacities, to the agents of all aforementioned natural or legal persons and to all interposed persons. In addition, all persons stated above may not have the capacity of referee or participate in any way by competing in the participating clubs or be related to them via employment relationship for a fixed or for an indefinite period.

Major shareholder or owner is considered to be the person who directly or indirectly holds or controls the voting rights or capital percentage equal to or greater than 1%.

d. For the sports clubs which participate in Greek competitions, given that the members of their managerial, administrative and supervisory bodies, including Chairmen, CEOs or directors or the persons exercising management in any way, and the owners or major shareholders, as well as their spouses and up to second degree kinship relatives by blood or marriage, of a club, hold any of the aforementioned capacities in the other club, and only in case that they play against one another, these matches may not be included in the "Fixed-Odds Betting Games" Program.

e. The administrations of the clubs participating in Greek competitions shall solemnly declare, in accordance with the provisions of L. 1599/1986 all details relating to the persons of indents c and d of the present paragraph to the Professional Sports Commission, either whether they fall under the incompatibilities of the above indents or not, within thirty (30) days from the entry into force of the present decision.

f. The Professional Sports Commission shall, within twenty (20) days from the declaration of the aforementioned details to it by the clubs' administrations, communicate to OPAP S.A., following a relevant control, a table with the clubs participating in Greek competitions, which are allowed to be included in the Program of Fixed-Odds Betting Games.

g. Until the communication of the new table of indent f, OPAP S.A. holds the right to include in the Program of Fixed-Odds Betting Games games between clubs of Greek competitions, based on the details already communicated by the Professional Sports Commission in accordance with JMD no. 6879 (GGI B 176/2006).

h. The omission to proceed to the declaration within the deadline, or the declaration of inaccurate or false details, as well as the ascertainment that there are any contracts or, in

general, acts which are virtual or result, in general, in the breach of the provisions of this article, shall entail the exclusion, by decision of the Professional Sports Commission, from the Program of Fixed-Odds Betting Games of those clubs, which these declarations, acts, omission or results regard, without prejudice to any civil and criminal liability of the persons making such declarations, acts or omissions.

i. Any change to the persons of indents c and d of the present paragraph shall be obligatorily declared to the Professional Sports Commission by the administration of the clubs participating in Greek competitions within twenty (20) days.

The Professional Sports Commission shall, within ten (10) days, communicate to OPAP S.A. the club participating in a Greek competition which shall not be included in the Program of Fixed-Odds Betting Games, in case the change entails incompatibilities for the persons of indents c and d of the present paragraph.

j. The games between clubs of Greek competitions shall be timely included in the Program of Fixed-Odds Betting Games, until the communication to OPAP S.A. by the Professional Sports Commission of any changes to the persons of indents c and d of the present paragraph.

k. The a posteriori ascertainment of inaccurate or false details included in the declarations does not render the games between clubs participating in Greek competitions, which are already included in the Program of Fixed-Odds Betting Games, void.

Regarding non-sports events, the ones exempted are those the result of which is determined by the audience's votes (present in the conduct area, TV audience or other).

3. The participation of the player in Fixed-Odds Betting Games takes place only through points of sale (network) authorized by OPAP S.A. OPAP S.A. reserves the right, at its own discretion, to not proceed to any kind of transactions, in all or some of the terminals, when this is necessary for commercial, technical or security reasons. The participation in Betting Games via alternative means (e.g. through the phone, phone bet, or other electronic means, Internet, digital TV etc.) shall not be allowed.

4. The agent's commission for the services he/she offers to the players is set to 8% on the column price and is deducted immediately from the fee paid for the bet. The commission is calculated only for those columns participating in the bet.

Article 2 "Conduct of Fixed-Odds Betting Games"

1. The Fixed-Odds Betting Games may be conducted on any kind of team or individual sports, including horse races and hound races, and on other events, the nature of which is suitable for betting.

2. The Fixed-Odds Betting Games shall be conducted by publishing the Program for a particular time period, in which the following will be announced: the form of the bet, the events on which bets can be placed, the dates and times these events will be held, the initial odds, the betting instructions, any possible special terms applying to the particular Program, as well as any detail or information on these events that facilitates the participation of the players.

3. Within the framework of Fixed-Odds Betting Games, contests shall be conducted on events included in the Program. The contests shall be conducted at regular intervals, as set by OPAP S.A.'s BoD resolution.

4. The Program shall be made available on OPAP S.A.'s responsibility, through the authorized points of sale (network) of OPAP S.A., as well as through any other appropriate means, at OPAP S.A.'s discretion.

5. In case some information or details regarding the events offered are not included in the Program or in case the Program has mistakes or its circulation is delayed, OPAP S.A. holds the right to announce them in any appropriate way.

6. The conduct period of Fixed-Odds Betting Games offered through the Program shall start by the activation in the Central Computerized System (hereinafter CCS) of the ability to accept bets on events mentioned in the said Program and shall end upon the start of the chronologically last event of the Program.

7. Bets shall be accepted within the effective period of the Program and until the registered in the CCS start date and time of the chronologically first event among the ones selected by the player.

8. In any case, regarding the validity of the bet, the details entered in the CCS and secured by the Audit Committee of article 27 of L. 2843/2000 shall prevail over any other detail.

9. For every Fixed-Odds Betting Game possible outcomes are set, among which the player may choose his/her prediction for every event offered, as well as the number of events that the player must choose in order to form a betting column.

10. The column price is set to thirty eurocents (€0.30). The minimum entry fee regards one betting column.

11. Fixed-Odds Betting Games offer fixed-odds either to every outcome or to the whole column in total. The odds may be offered in the form of a decimal number with two decimals, while they may be altered at any given moment, at OPAP S.A.'s discretion. The odds initially applicable are published in the Program.

Article 3

"Participation of the Players in Fixed-Odds Betting Games"

1. The participation of the players in the Fixed-Odds Betting Games is available to all those who are not under 18 years old, on the condition of the full and unreserved acceptance, on their end, of the provisions of the applicable regulatory framework of the present Regulation, of OPAP S.A.'s announcements, as well as of the special terms and conditions OPAP S.A. sets each time to this end.

2. The players can participate in Fixed-Odds Betting Games at the authorized points of sale (network) of OPAP S.A. through special terminals, which are connected to OPAP S.A.'s CCS for real time transactions (online connection). The players participate in the games on their sole responsibility, either through special forms/slips, which are made available exclusively to this end by OPAP S.A., or electronically through the immediate entry of their predictions to the special terminals, and their validation in both cases. The participation via any method is verified (entry ticket) either through a printout from the special terminals or electronically, through which entry ticket the valid entry of the said participation to the CCS is ascertained, on the condition of the payment of the respective fee by the participant. The participant, upon the validation of any of his/her entries, has to check that all details corresponding to his/her particular entry are included.

3. In order to participate in a Fixed-Odds Betting Game, the player has to fill in as many columns as the ones corresponding to the minimum betting amount, and to pay the respective entry fee. The transaction is completed after validating the bet in the CCS, the validity of which may be proven through a printout, in which the participant's predictions are included, as well as all those details necessary for the identification of the bet, which details render it unique, indicatively the current, at the time of the entry, odds, the players' predictions, the competition, the agency, the game, the entry date and time.

4. For Fixed-Odds Betting Games, the maximum betting amount per game or combination(s) of bets is set to an amount equal to 20,000 columns and is notified to the players through the Program. In case the value of the bet exceeds the aforementioned amount, the bet will not be accepted.

5. In some Fixed-Odds Betting Games, the player may participate using "systems", consisting in codified ways of columns' development. The systems provided for every Fixed-Odds Betting Game to the player are notified by OPAP S.A. in all appropriate ways.

Article 4

"Acceptance of Bet"

1. OPAP S.A. holds the right to accept or reject at any given moment any bet, without being obliged to justify its decision.

2. In case it is ascertained, at OPAP S.A.'s discretion, that there are reasons for a special agreement with the player, then a special acceptance procedure applies, consisting in the negotiation for the amendment of any choices of the player. The final agreement is concluded upon the entry of the bet in the CCS.

3. Any column that includes a postponed or canceled event shall be accepted only on the conditions set out in the present Regulation.

Article 5
"Cancellation of Bet"

1. The cancellation is carried out by presenting the respective entry ticket and provided that the cancellation conditions are met, as they are set out by OPAP S.A., within five (5) minutes after the completion of the bet validation transaction, or within less than five (5) minutes in case the time before the start of the first event, out of the ones chosen by the player, is less than five (5) minutes. The cancellation may be proven by means of a relevant printout. The cancellation shall always be performed by the same means of betting acceptance, which validated the receipt and given that none of the events which the player has selected has started. In particular cases, per OPAP S.A.'s judgment, a bet may be canceled until the start of the events it includes, solely on the condition that this cancellation is carried out following special approvals and solely through the CCS.

2. If, during the cancellation phase, the automatic identification by the CCS of the ticket to be canceled is not possible, the cancellation will not be carried out, without OPAP S.A. and the respective point of sale being liable.

3. Upon cancellation of the bet, all columns included therein are canceled and the player shall receive a refund of their value.

Article 6
"Results of Events"

1. The success of the players' predictions shall be verified based on the official results announced on OPAP S.A.'s responsibility, at its points of sale, for every event included in the Program, and conducted per the provisions and the official regulations of conduct governing it.

2. The results of the events offered in the Program shall be formed based on the provisions of the present Regulation, in case of a postponement, abandonment or interruption of one or more events on which bets have been placed, before the communication and entry to the CCS of the said change.

Article 7
"Bet Winnings - Payment of Winnings - Winnings Certificate"

1. If all outcomes in a column entered in the CCS are successfully predicted, then the column is a winning one. In this case, winnings equal to the fee of the column are either multiplied by the product of the odds of the outcomes it includes, if the odds are offered to every outcome, or multiplied by the column odd, if an odd is offered to the whole column, namely to a particular number of events, as these odds were formed upon the entry of the bet to the CCS. In case OPAP S.A. offers an odd to the whole column, the odd of the column taken into account for the calculation of the winnings shall be determined based on the number of events included in the column, calculating only the events that had a particular result. OPAP S.A., at its absolute discretion, may decide the subsidization of the players' winnings. The amount of the subsidy, as well as the terms per which it will be provided, shall be announced by OPAP S.A. in the Program.

2. The winnings are always paid to the holder of the winning entry ticket, and in case this is lost, any claim of winnings payment or other compensation shall be excluded.

3. The payment of winnings shall be carried out by the points of sale authorized by OPAP S.A., or by the cooperating Banks, via a process set each time by OPAP S.A.

4. The payment of winnings corresponding to winning columns, per what is set out in paragraph 1 of the present article, shall be carried out only following the completion of all events selected by the player and the verification of their relevant entry to the CCS.

5. Upon the payment of winnings, the respective tax is deducted immediately by OPAP S.A., per the applicable legislation. The amount to be attributed shall be rounded to two decimals (cents) of EUR.

6. In order for the winnings to be paid or for a column to be refunded in accordance with the present Regulation, the entry ticket shall be presented and identified by OPAP S.A.'s CCS, and then the relevant proof of payment will be issued and the relevant winnings will be paid to the player.

7. OPAP S.A. may withhold the payment of winnings in exceptional cases, when according to its opinion there is a possibility that the person collecting the winnings is not indeed the rightful owner of the ticket; indicatively, in case of loss or theft of the entry ticket.

8. Winning bets, the details of which are not automatically identified by the CCS for any reason shall be paid via special procedures set by OPAP S.A., on the condition that they can be identified by the CCS.

9. In case a ticket has been destroyed or in case its details have been altered, or in any other case that their identification or recovery by the CCS is not possible, it has no validity and any claim of winnings payment or other compensation by OPAP S.A. shall be excluded.

10. The bet winnings shall be written-off following the lapse of three (3) months from the end of the term of the respective Program. OPAP S.A.'s BoD may, following the lapse of the aforementioned period and in extraordinary cases, pay winnings to ticket holders when, without being responsible, they did not collect their winnings in time.

11. If, per OPAP S.A.'s judgment, there are reasonable grounds of any actions made to determine the outcome of an event, in breach of the provisions and of the official conduct regulations governing such events, or even if there are indications, according to which the credibility of the conduct of an event is doubted, OPAP S.A. may suspend the payment of winnings. In these cases, OPAP S.A.'s BoD may, at its discretion, decide within a reasonable time, with whichever calculation, the payment or not of the entries and the relevant conditions.

12. In any case, the details of the entries that have been registered in the CCS, per what is mentioned in Article 11 of the present Regulation, shall constitute the sole evidence for the winnings acknowledgment, and in case of a dispute, they shall prevail over any other evidence. The entry ticket shall constitute the proof of the payment due, in case of winnings, but only if it has the same details as the ones secured.

13. OPAP S.A. grants a winnings certificate to the beneficiary of the winnings of an entry ticket, for the amount mentioned on it, following a relevant application and only after the relevant proof is presented.

14. Proof of winnings collection, as eventually laid down by OPAP S.A., shall be either the payment receipt for the respective winnings printed by the terminal, or the collection receipt of the amount of winnings issued by the Bank or by OPAP S.A.

Article 8 "Maximum Amount of Winnings"

1. The maximum amount paid per entry, regarding either one or more combinations, is set to one million (1,000,000) EUR, unless otherwise specified and mentioned in the Program regarding particular bet types or groups of events. In case it is proven that a player or a group of players played bets in the same or in different agencies of OPAP S.A., aiming at overriding the special bet acceptance procedure of Article 4 of the present Regulation or of the provisions of the present article, OPAP S.A. shall be entitled to set for all winning entries a sum of winnings amounting to the maximum amount of winnings, as set via the present.

2. The maximum column payout for Fixed-Odds Betting Games shall be the quotient of the maximum amount of winnings divided by the column value.

Article 9 "Objections"

1. Every interested party may file a written objection to OPAP S.A., if after the selection made by the CCS, the winnings deriving from his/her entry ticket are not identified.

2. The objections shall be filed within six (6) days since the entry of the results to the CCS for all events of the Program.

3. The objection shall be filed to the competent service of OPAP S.A., it shall be registered in a special book and it shall receive a serial protocol number.

4. The objections are adjudicated by the Audit Committee (article 11 par. 1) within seven (7) business days from the date of their filing. The objector may be present during the adjudication of his/her objection. The decision shall be communicated to OPAP S.A., to which all relevant details and the objections adjudication minutes, drafted by the Audit Committee, are submitted. OPAP S.A. communicates the relevant judgment to the interested parties.

Article 10
"Force Majeure - OPAP S.A. Liability"

1. In the event of force majeure that renders the conduct of Fixed-Odds Betting Games or the payment of winnings to the participants impossible, OPAP S.A. shall not be held liable towards them, apart from those cases that the computerized identification of the bets was not possible, in which case the fee is refunded.

Force majeure is considered to be any event beyond OPAP S.A.'s control, which cannot be objectively predicted and cannot be prevented via due diligence and prudent measures, such as indicatively natural disasters, floods, earthquakes, fire, war, strike, embargo, terrorist act etc.

2. OPAP S.A. shall not be held liable for any damage that may be caused from any loss of data, total or partial destruction, or other failure to identify or recover the bet.

3. If, the details secured are totally or partially destroyed due to force majeure or other cause, before the Audit Committee carries out the actions set out in article 11 of the present, then the bets which include these details are excluded from the contest and the contestants are entitled to a refund of the entry fee.

Article 11
"Audit Committee - Securing Details"

1. In accordance with article 27 of Law 2843/2000 (GGI A 219) an Audit Committee is constituted. The purpose of the Committee is to control and confirm the validity of all games' details registered in OPAP S.A.'s CCS, to validate the winners' proclamation, and to adjudicate any objections.

2. The Audit Committee has the right to access any detail relevant to its work and may proceed, to this end, to all necessary actions, either acting collectively or by assigning the relevant actions to its member(s).

3. The details of all entries are secured either through the generation of special key codes, or through their transfer from the CCS to an independent computerized system, or through a combination of the above.

4. Special key codes are generated in the following cases:

a. At any given moment that OPAP S.A.'s CCS stops accepting bets, for which the final time of acceptance has lapsed.

The key codes are calculated based on the entries' details, they constitute the electronic securing thereof and they are created based on a special algorithm, to which the Audit Committee may set parameters.

b. Following the completion of every selection and based on its data.

This key code constitutes the electronic locking of the results of this particular selection.

All special key codes are printed from printers which are in a specially secure, on the Audit Committee's responsibility, space.

5. The details of all entries are transferred from the CCS to an independent computerized system, which is installed in a specially secure space, on the Audit Committee's responsibility, either by directly connecting this independent system to the CCS or by using electronic storage means. This process is carried out in such a way, so as to ensure that there is no possibility to add, delete or alter any detail. These details are kept on the Audit Committee's responsibility and prevail over any other detail in case of a dispute.

6. The Audit Committee has at its disposal the proper software to verify the validity of the details of all games entered to the CCS of OPAP S.A., of the proclamation of winners and of the adjudication of any objections.

CHAPTER 2: Special Terms
General Provisions

1. All possible outcomes offered in the Program have odds, per which the player calculates his/her winnings. OPAP S.A., at its discretion for some events, may offer odds for the whole column, namely for a particular number of events. The odds published in the Program are the initial ones and are subject to change at OPAP S.A.'s discretion.

2. The player chooses his predictions per the betting terms and instructions stipulated by OPAP S.A. for the different types of bets, which are announced through any appropriate means (Program, other means of players' information).

3. The player declares his/her predictions through number codes which are announced in the Program and which correspond to events or even their outcomes, either to "points" of events' outcomes or to a combination of number indications corresponding to possible events' outcomes. You may find below, indicatively, examples of "points", number indications and number codes: for the final result of a football match, points "1", "X", "2" correspond to home win, draw and away win respectively, whereas "Double Chance" points "1 or X" correspond to home win or draw, points "1 or 2" correspond to home win or away win, and points "X or 2" correspond to draw or away win; in order for the player to predict the exact result of a football match, he/she shall note the combination of the two number indications which correspond to the predictions for all goals of the home team and the away team, while for bet "championship winner" he/she shall use the combination of two number codes corresponding to his/her predictions for the event on which he/she chose to bet.

4. The minimum and maximum number of events included in one column shall be set by OPAP S.A. and announced in the Program.

5. The option and method of combination of several betting types of the same or different sports or non-sports events in the same column shall be notified to the players through the Program, on the condition that these bets do not concern the same event.

The aforementioned limitation has the following exceptions:

- The combination of the first goalscorer with the footballer who will score any goal and the footballer who will score the last goal in a football match;
- The combination of the time of the first goal with the first goalscorer or with the footballer who will score any goal or the footballer who will score the last goal in a football match; and
- The "Scorecast" case, namely the combination of the correct score with the first goalscorer or with the footballer who will score any goal or the footballer who will score the last goal in a football match or with the time of the first goal.

The aforementioned exceptions apply on the condition that one column cannot include more than one predictions for the same footballer.

6. For team sports, the team designated as home team by the organizing authority shall be mentioned in the Program on the left, while the team designated as away team shall be mentioned on the right.

7. For team sports, such as football and basketball, OPAP S.A. may announce through its Program a handicap in goals or points etc. in favor of one team out of the two.

In this case, the team is considered to have a win when the difference in goals or points is greater than the handicap of its opponent.

Respectively, the teams have a draw when the goals scored by one team equal the handicap of its opponent.

This handicap may be expressed in integers or not. In case of a non-integer and after taking into account the handicap for the exact result of the match, there can be no draw of the two teams.

The handicap may change at any given moment, at OPAP S.A.'s discretion.

The initially applicable handicaps are mentioned in the Program. The handicaps, per which the successful predictions of a bet are verified, are the ones applicable at the moment the bet is entered to the CCS.

8. In some types of bets, the player has the option to choose a double variant for a point in one or more games, thus increasing the number of columns created.

The selection of the second point in one of the games selected is equivalent to the addition of other columns, deriving from the replacement of one point for the same game with the variant, to the columns already formed.

9. The player may combine predictions based on systems. The number of columns created based on a system derives from the combination of the predictions, per number of wanted results. The betting amount per column may be increased by using number indications (systems multipliers).

The systems up for use shall be communicated to the players via all appropriate means.

10. In case the player selects a combination of events based on systems, he/she may have some standard events in order to increase the number of events included in the columns deriving from the application of systems he/she chose.

11. Any column which includes prediction(s), which for whichever reason received one (1.00) as an odd, remains valid for the rest predictions, on the condition that the column has at least two prediction(s) left or one which can be bet on individually, per the terms of the Program.

Any column, which does not meet the above conditions, shall not participate in the contest, and its value shall be refunded to the player after a result derives for all his/her predictions.

12. Any column that includes a prediction for an event, which started before the final betting time, shall participate in the contest only if it has been entered before the actual start of the event. If the column includes a prediction for this event, but was entered after the start of the event, then any prediction of the player for this event shall be accepted but with one (1.00) as an odd.

13. The result of any prediction chosen by the player for a sports event shall be determined according to the regulations on conduct of each organizing authority, regardless of the conduct system, indicatively including the ranking points, the finals (including any eventual extra time and penalty shoot-outs), playoffs, classification (knock-out) matches, draws.

Regarding non-sports events, the result shall be determined per the evaluation system of every organizing authority, such as, indicatively, score, votes of representatives designated by the organizing authority etc.

14. OPAP S.A. may, at its absolute discretion, offer betting types on sports or non-sports events during the time they are conducted (live) without providing the option to cancel this bet.

The betting option shall be activated upon the announcement, by any suitable means, of the initial odds a few minutes before the beginning of the sports or non-sports event and shall be deactivated after the end of its regular time, unless otherwise specified in the Program.

The special terms and conditions will be mentioned in the Program.

15. In some cases, at OPAP S.A.'s absolute discretion, the odd offered to non-winning bets due to particular reasons will be one (1.00).

16. In any case, the odd offered cannot be inferior to one (1.00).

17. OPAP S.A., at its absolute discretion in some cases, may decide to offer one (1.00) as an odd to bets where special reasons occurred, on the condition that it makes a relevant announcement before the beginning of the event to which these bets refer.

Bet Types

1. Final Result of a Football Match

The player must predict the outcome of a football match.

5. OPAP S.A. may announce in its Program a handicap of goals for one of the two teams. At OPAP S.A.'s discretion a match may be offered in the same Program in two ways, with handicap and without handicap. In this case, the possible outcomes of the match with handicap shall be different than the ones for the match without handicap.

6. OPAP S.A. may decide if it will offer markets for handicap matches or not.

7. The final result of a football match shall mean the one officially announced by OPAP S.A., based on the exact result obtained upon the end of the regular time of the game at the football field. The result deriving from the extra time or the penalties or any other process or any other system applied by the organizing authority for the proclamation of a winner shall be considered final, if possible, provided that it is mentioned in the Program.

8. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), interruption of a match before the start of the second half and non-resumption thereof for the remaining time from its interruption within the next day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any selection of the player for the final result shall be considered acceptable but the odd offered to it shall be one (1.00).

9. In case of interruption of the match after the beginning of the second half and in case the match is not resumed, for the remaining time from its interruption, on the next

calendar day after the one written in the Program (local time), the final result shall be considered to be the one formed at the time of interruption.

10. In case of interruption of the match and in case it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the final result shall be considered to be the one formed after the match has been completed.

2. Halftime - Fulltime Result of a Football Match

The player must predict the combination of the first half result of a football match with the final result of this match.

1. The halftime and the fulltime result of a football match shall mean the ones officially announced by OPAP S.A., based on the exact result obtained upon the end of the half and of the regular time of the match at the football field. The result formed at the extra time or the penalty shoot-outs or any other process or any other system applied by the organizing authority for the proclamation of a winner shall be considered final, if possible, provided that it is mentioned in the Program.

2. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), interruption of a match before the start of the second half and non-resumption thereof for the remaining time from its interruption within the next day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any selection of the player for the halftime - fulltime result shall be considered acceptable but the odd offered to it shall be one (1.00).

3. In case of interruption of the match after the beginning of the second half and in case the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's halftime - fulltime selection shall depend on the result at the time of interruption.

4. In case of interruption of the match and in case it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the halftime - fulltime result shall be considered to be the one formed after the match has been completed.

3. Halftime Result of a Football Match

The player must predict the result of the first half of a football match.

1. The halftime result shall mean the one officially announced by OPAP S.A., based on the result obtained upon the end of the first half of the match at the football field.

2. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), interruption of a match before the start of the second half and non-resumption thereof for the remaining time from its interruption within the next day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any selection of the player for the halftime shall be considered acceptable but the odd offered to it shall be one (1.00).

3. In case of interruption of the match after the beginning of the second half and in case the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's halftime selection shall be the one formed upon completion of the first half.

4. In case of interruption of the match and in case it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's halftime selection shall be the one formed upon completion of the first half.

4. Exact Goals of a Football Match

The player must predict the exact goals scored in a football match.

1. The exact goals scored in a football match shall mean the ones officially announced by OPAP S.A., based on the result obtained upon the end of the regular time of the match at the football field.

2. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), interruption of a match before the start of the second half and non-resumption thereof for the remaining time from its interruption within the next day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any selection of the player for the exact goals shall be considered acceptable

but the odd offered to it shall be one (1.00), unless upon the time of the interruption there is a result confirmed per the maximum limits of goals offered for a particular bet type.

3. In case of interruption of the match after the beginning of the second half and in case the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's exact goals selection shall depend on the result at the time of interruption.

4. In case of interruption of the match and in case it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the exact goals shall be considered to be the ones scored after the match has been completed.

5. Exact Goals in the First Half of a Football Match

The player must predict the exact goals scored in the first half of a football match.

1. The exact goals scored in the first half of a match shall mean the ones officially announced by OPAP S.A., based on the result obtained upon the end of the first half of the match at the football field.

2. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), interruption of a match before the start of the second half and non-resumption thereof for the remaining time from its interruption within the next day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any selection of the player for the exact goals of the first half shall be considered acceptable but the odd offered to it shall be one (1.00).

3. In case of interruption of the match after the beginning of the second half and in case the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's exact goals in the first half selection shall depend on the result at the end of the first half.

4. In case of interruption of the match and in case it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's exact goals in the first half selection shall be the one formed at the end of the first half.

6. First Goalscorer of a Football Match

The player must predict the footballer who will score the first goal in a football match.

1. The first goal scored in a match shall mean the first goal scored at the regular time of the match, without taking into account any eventual extra time or penalty shoot-outs.

2. The odd offered to any player prediction regarding the scorer of the first goal which concerns a player who did not participate in the particular match or who replaced another footballer after the first goal was scored shall be one (1.00).

3. If the first goal scored was an own goal, it will not be taken into account in the determination of the footballer who will score the first goal, unless an odd is offered for the case that the first goal is an own goal. In case of dispute regarding who scored the first goal, as well as in case of dispute regarding whether the first goal was an own goal, then, to determine the footballer who scored this goal, the official decision of the organizing authority shall be taken into consideration.

4. In case of interruption of the match before the beginning of the second half, after the first goal has been scored, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), any columns including a prediction of the first goalscorer shall participate in the bet. In case of interruption of the match before the beginning of the second half, without any goal having been scored, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the odd offered to any player selection predicting the first goalscorer shall be one (1.00).

5. In case of interruption of the match after the beginning of the second half and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's selection as to the first goalscorer shall depend on the exact result which applied at the time of interruption.

6. In case of interruption of the match and in case it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's first goalscorer selection shall depend on the exact result of the match after the completion of the match.

7. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any first goalscorer selection of the player shall be considered acceptable and the odd offered to it shall be one (1.00).

7. Last Goalscorer of a Football Match

The player must predict the footballer who will score the last goal in a football match.

1. The last goal scored in a match shall mean the last goal scored at the regular time of the match, without taking into account any eventual extra time or penalty shoot-outs.

2. The odd offered to any player prediction regarding the scorer of the last goal, which concerns a player who did not participate in the particular match or who was replaced by another footballer before the last goal was scored, shall be one (1.00).

3. If the last goal scored was an own goal, it will not be taken into account in the determination of the footballer who will score the last goal, unless an odd is offered for the case that the last goal is an own goal. In case of dispute regarding who scored the last goal, as well as in case of dispute regarding whether the last goal was an own goal, then, to determine the footballer who scored this goal, the official decision of the organizing authority shall be taken into consideration.

4. In case of interruption of the match before the beginning of the second half, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the odd offered to any player selection predicting the last goalscorer shall be one (1.00).

5. In case of interruption of the match after the beginning of the second half and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's selection as to the last goalscorer shall depend on the exact result which applied at the time of interruption.

6. In case of interruption of the match and in case it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's last goalscorer selection shall depend on the exact result of the match after the completion of the match.

7. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any last goalscorer selection of the player shall be considered acceptable and the odd offered to it shall be one (1.00).

8. Scorer of any Goal of a Football Match

The player must predict the footballer who will score any goal in a football match.

1. Any goal scored in a match shall mean any goal scored at the regular time of the match, without taking into account any eventual extra time or penalty shoot-outs.

2. The odd offered to any player prediction regarding the scorer of any goal in a football match, which concerns a player who did not participate in the particular match, shall be one (1.00).

3. If the goal scored was an own goal, it will not be taken into account in the determination of the footballer who scored any goal, unless an odd is offered for the case that the goal is an own goal. In case of dispute regarding who scored the goal, as well as in case of dispute regarding whether this goal was an own goal, then, to determine the footballer who scored this goal, the official decision of the organizing authority shall be taken into consideration.

4. In case of interruption of the match before the beginning of the second half, after the first or more goals have been scored, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), any columns including a prediction of the scorer(s) of any goal(s) already scored participate in the bet, while any predictions for other footballers who did not score a goal have one (1.00) as an odd. In case of interruption of the match before the beginning of the second half, without any goal having been scored, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the odd offered to any player selection predicting the scorer of any goal shall be one (1.00).

5. In case of interruption of the match after the beginning of the second half and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's selection as to the scorer of any goal of a football match shall depend on the exact result which applied at the time of interruption.

6. In case of interruption of the match and in case it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's scorer of any goal of a football match selection shall depend on the exact result of the match after the completion of the match.

7. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any selection of the player regarding the scorer of any goal shall be considered acceptable and the odd offered to it shall be one (1.00).

9. Sum of Goals of a Football Match

The player must predict the total number of goals scored in a football match.

1. Sum of goals of a football match shall mean the total number of goals scored by both teams in this match. The sum of goals shall be calculated based on the exact result formed upon the end of the regular time of the match at the football field, and officially announced by OPAP S.A.

2. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), interruption of a match before the start of the second half and non-resumption thereof for the remaining time from its interruption within the next day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any selection of the player for the sum of goals shall be considered acceptable but the odd offered to it shall be one (1.00), unless upon the time of the interruption there is a result confirmed per the maximum limit of goals offered for a particular bet type.

3. In case of interruption of the match after the beginning of the second half and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the sum of goals shall depend on the exact result which applied at the time of interruption.

4. In case of interruption of the match and in case it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the sum of goals shall be considered to be the one formed after it has been completed.

10. Sum of Goals, Total Cards (yellow or red), Total Corners, Total Fouls, Total Throw-ins, Total Penalties in a Football Match The player must predict the sum of goals scored in a football match or the total number of yellow or red cards or corners or fouls or throw-ins, or the total number of penalties of a football match based on a limit announced in the Program.

1. Sum of goals of a football match shall mean the total number of goals scored by both teams in this match. The sum of goals shall be calculated based on the exact result formed at the football field, as officially announced by OPAP S.A., at the end of the regular time of the match, without taking into account any extra time or penalty shoot-outs.

The total number of (yellow or red) cards or corners or fouls or throw-ins, or the total number of penalties of a football match shall mean the sum of (yellow or red) cards or corners or fouls or throw-ins, or the total number of penalties of both teams, at the end of the regular time of the match, without taking into account any extra time or penalty shoot-outs.

2. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any selection of the player for the total number of (yellow or red) cards or corners or fouls or throw-ins, or the total number of penalties shall receive one (1.00) as an odd.

3. In case of interruption of the match before the beginning of the second half, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), provided that, upon the time of the interruption, goals were already scored, cards (yellow or red) were shown, corners or fouls or throw-ins or penalties were already awarded, the sum of which exceeds the limit announced in the Program, then winning selections are the total number of (yellow or red) cards or corners or fouls or throw-ins, or the total number of penalties exceeding the

aforementioned limit, while losing selections are the total number of (yellow or red) cards or corners or fouls or throw-ins, or the total number of penalties falling short of the limit.

In case of interruption of the match before the beginning of the second half, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), provided that, upon the time of the interruption, goals were already scored, cards (yellow or red) were shown, corners or fouls or throw-ins or penalties were already awarded, the sum of which falls short of the limit announced in the Program, then the selections of the total number of (yellow or red) cards shown or corners or fouls or throw-ins, or the total number of penalties awarded in a football match shall receive one (1.00) as an odd.

4. In case of interruption of the match before the beginning of the second half, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), sum of goals or total number of (yellow or red) cards or corners or fouls or throw-ins, or total number of penalties shall mean the total number of goals scored or the total number of (yellow or red) cards shown or corners or fouls or throw-ins, or the total number of penalties, awarded in a football match, until its interruption.

5. In case of interruption of the match, and in case that it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), sum of goals or total number of (yellow or red) cards or corners or fouls or throw-ins, or total number of penalties shall mean the total number of goals scored or the total number of (yellow or red) cards shown or corners or fouls or throw-ins or the total number of penalties, awarded in a football match, as formed at the end of the match.

11. Team to Score First in a Football Match

The player must predict the team which will score the first goal in a football match.

1. The team scoring first in a football match shall mean the team scoring first at the regular time of the match, without taking into account any eventual extra time or penalty shoot-outs.

2. In case of interruption of the match before the beginning of the second half, after the first goal has been scored, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), any columns including a prediction of the team scoring first shall participate in the bet.

3. In case of interruption of the match before the beginning of the second half, without any goal having been scored, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the odd offered to any player selection predicting the team scoring first shall be one (1.00).

4. In case of interruption of the match after the beginning of the second half and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's selection regarding the team scoring first shall depend on the development of the result, as it was formed until the interruption.

5. In case of interruption of the match and in case that it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's selection regarding the team scoring first shall depend on the development of the result, as it was formed upon completion of the match.

6. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any event included in the selection of the player regarding the team scoring first is considered acceptable and the odd offered to it shall be one (1.00).

12. A Team Will Score - Not Score in a Football Match

The player must predict whether the home or away team or both of them combined is/are going to score a goal at a football match.

1. In case of interruption of the match before the beginning of the second half and provided that no team has scored, the odd offered to the selection of the player which includes both teams shall be one (1.00).

2. In case of interruption of a match before the beginning of the second half, after one of the teams has scored, and given that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the

player's selection of the team that scored is verified (wins), while the player's selection that this same team would not score is not verified (does not win). For the columns including a prediction for any other possible scenario of this bet, the odd offered shall be one (1.00).

3. In case of interruption of the match before the beginning of the second half, after both teams have scored, and in case that it is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), for the columns including a prediction that both teams will score, or that the home team will score or that the away team will score, this prediction is verified (wins), whereas for the columns including a prediction of every other possible scenario regarding this bet, the prediction is not verified (does not win).

4. In case of interruption of the match before the beginning of the second half, without any goal having been scored, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the odd offered to any player selection predicting that the team will score or not score shall be one (1.00).

5. In case of interruption of the match after the beginning of the second half and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's selection as to whether the team will score or not shall depend on the development of the result, as it was formed until the interruption.

6. In case of interruption of the match and in case that it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's selection as to whether the team will score or not shall depend on the development of the result, as it was formed upon completion of the match.

7. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any event included in the selection of the player as to whether the team will score or not is considered acceptable and the odd offered to it shall be one (1.00).

13. Time When the First Goal of a Football Match is Scored

The player must predict the time period within which the first goal of a football match is going to be scored.

1. The first goal scored in a match shall mean the first goal scored at the regular time of the match, without taking into account any eventual extra time or penalty shoot-outs.

2. In case of interruption of the match before the beginning of the second half, after the first goal has been scored, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), any columns including a prediction of the time when the first goal of the match is scored shall participate in the bet.

3. In case of interruption of the match before the beginning of the second half, without any goal having been scored, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the odd offered to any player selection predicting the time when the first goal of the match is going to be scored shall be one (1.00).

4. In case of interruption of the match after the beginning of the second half and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's selection as to when the first goal of the match is going to be scored shall depend on the development of the result, as it was formed until the interruption.

5. In case of interruption of the match and in case that it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's selection as to when the first goal of the match is going to be scored shall depend on the development of the result, as it was formed upon completion of the match.

6. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any player selection as to when the first goal of the match is going to be scored is considered acceptable and the odd offered to it shall be one (1.00).

7. Regarding the combination method of the said bet type with other bet types, the exceptions of paragraph 5 of the General Provisions of Chapter 2 "Special Terms" shall apply.

14. Scorecast

The player must predict the Exact Result of the match along with the footballer who will score the first goal or the footballer who will score any goal or the footballer who will score the last goal of the match or the time when the first goal is going to be scored.

1. The first, last or any goal scored in a match shall mean the respective goal scored at the regular time of the match, without taking into account any eventual extra time or penalty shoot-outs. The exact result of a match shall mean the one officially announced by OPAP S.A., based on the result obtained upon the end of the regular time of the match at the football field.

2. The odd offered to any player prediction regarding the scorer of the first goal, which concerns a footballer who did not participate in the particular match or who replaced another footballer after the first goal was scored, shall be one (1.00). The odd offered to any player prediction regarding the scorer of any goal which concerns a footballer who did not participate in the particular match shall be one (1.00). The odd offered to any player prediction regarding the scorer of the last goal, which concerns a footballer who did not participate in the particular match or who was replaced by another footballer before the first goal was scored, shall be one (1.00). In the aforementioned cases, the "Scorecast" bet shall be treated as "Exact Result" bet.

3. If the first, the last or any goal scored was an own goal, it will not be taken into account in the determination of the footballer who will score the first, the last or any goal respectively, unless an odd is offered for the cases that the first, the last or any goal is an own goal. In case of dispute regarding who scored the first, the last or any goal, as well as in case of dispute regarding whether the first, the last or any goal was an own goal, then, to determine the footballer who scored the first, the last or any goal respectively, the official decision of the organizing authority shall be taken into consideration.

4. In case of interruption of a match before the beginning of the second half, after the first goal has been scored, and in case the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the columns which include a prediction of the scorer of the first or of any goal shall be treated accordingly based on the provisions of bet types "Scorer of the first goal of a football match", "Scorer of any goal of a football match" and "Time when the first goal of a football match will be scored".

5. In case of interruption of the match before the beginning of the second half, without any goal having been scored, and in case that the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the odd offered to any Scorecast selection of the player shall be one (1.00).

6. In case of interruption of the match after the beginning of the second half and in case the match is not resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's Scorecast selection shall depend on the exact result at the time of interruption.

7. In case of interruption of the match and in case it is resumed, for the remaining time from its interruption, on the next calendar day after the one written in the Program (local time), the verification of the player's Scorecast selection shall depend on the exact result of the match after the completion of the match.

8. In case of abandonment, postponement of the match to a later date than the calendar day after the one mentioned in the Program (local time), change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any event included in the player's Scorecast selection shall be considered acceptable and the odd offered to it shall be one (1.00).

15. Final Live Result

The player must predict the final outcome (final result) of an ongoing football match.

1. In this type of bet the player is given the option to bet on the final result of the match during that match, while he/she may not cancel his/her bet. The betting option shall be activated upon the announcement, by any suitable means, of the initial odds a few minutes before the beginning of the game and shall be deactivated after the end of the regular time of the match.

2. The player's selection of the particular bet may not be combined with any other event, unless otherwise stipulated in the Program.

3. The final result of the match shall mean the result at the end of the regular time of the match, without taking into account any extra time or penalty shoot-outs.

4. In case that the match is interrupted before the beginning of the second half and it is not resumed within three hours, the odd offered to any event selected by the player regarding the final result of the particular match shall be one (1.00).

5. In case that the match is interrupted after the beginning of the second half and it is not resumed within three hours, the final result shall be considered to be the result at the time that the match was interrupted.

16. Team to be Qualified to the Next Stage of a Football Competition. Team to Win a Football competition - Live During Extra Time or Penalty Shoot-Outs

The player must predict, during the match and after the end of its regular time (during extra time or penalty shoot-outs), the team which will be qualified to the next stage of a competition or the team which will win the football competition.

In this type of bet the player has the option to bet on the team to be qualified to the next stage of a competition or on the team which will win the football competition during the extra time or penalty shoot-outs, whereas he/she may not cancel his/her bet.

The player's selection of the particular bet may not be combined with any other event, unless otherwise stipulated in the Program.

The betting option shall be activated upon the announcement, by any suitable means, of the initial odds after the end of the regular time of the match and shall be deactivated upon the proclamation of the qualifying or the winning team of the football competition.

The odds may change at any time, at OPAP S.A.'s discretion.

In case that the match is interrupted during extra time or penalty shoot-outs and it is not resumed within three hours, the odd offered to any event selected by the player regarding the aforementioned bet type shall be one (1.00).

17. Football Competition Winner, Winner of the Semifinal of a Football Competition, Winner of a Stage of a Football Competition

The player must predict the team which will win the first place of a football competition or which will win the semifinal of a football competition or which will win the first place of a particular stage (group stage, semifinals etc.) of a football competition.

1. The winner of the competition or of the semifinal or of the particular stage of the competition shall be determined according to the regulations on conduct of each organizing authority, regardless of the conduct system, indicatively including the ranking points, the final (including any eventual extra time and penalty shoot-outs), playoffs, classification (knock-out) matches, draws.

2. The bets accepted on a team which was disqualified for any reason during the competition, or which quit the competition, do not win, unless otherwise stipulated in the Program.

3. For any bet accepted, which includes a team that, for any reason, did not participate in the competition, the odd offered to the player's prediction shall be one (1.00).

4. In case of final interruption of the competition, the odd offered to any prediction of the player for the respective bet shall be one (1.00).

18. Participants in the Final of a Football Competition

The player must predict the two teams which will qualify to the final of a football competition.

1. The teams are qualified to the final of the competition per the rules of conduct of the organization and the results, as they were set in the field, including any eventual extra time and penalty shoot-outs.

2. The bets accepted on a team which was disqualified for any reason during the competition, or which quit the competition, do not win, unless otherwise stipulated in the Program.

3. For any bet accepted, which includes a team that, for any reason, did not participate in the competition, the odd offered to any event of the player's selection shall be one (1.00).

4. In case of final interruption of the competition, the odd offered to any prediction of the player for the teams to be qualified to the final of the competition shall be one (1.00).

19. Top Scorer of a Football Competition or part thereof

The player must predict the footballer who will score the most goals in a football competition or part thereof.

1. The top scorer of the competition or part of the competition is determined based on the rules of conduct of the competition and its results, as they were shaped in the field during the regular season of the competition or part thereof, unless otherwise stipulated in the Program.

2. For the determination of the top scorer of the competition or part thereof shall be taken into account the goals scored during any eventual extra time, but not the goals scored during penalty shoot-outs after the extra time.

3. A footballer is considered to have taken part in the competition or part thereof if he/she is declared and included in the list of participating footballers of his/her team, as this list is announced by the organizing authority. Consequently, the odd offered to bets which were accepted and which include a prediction on a footballer who, per the above, did not participate in the competition shall be one (1.00).

4. The odd offered to bets which were accepted and which include a prediction on a footballer whose team was disqualified from the competition or part thereof shall be one (1.00).

5. In case of final interruption of the competition or part thereof, the odd offered to any prediction of the player for the first scorer of the competition or part thereof shall be one (1.00).

6. In case more than one players emerge as top scorers of the competition or part thereof with the same number of goals, then the odd for every one of them will be divided by their number.

7. Goals which have been scored at an interrupted match shall be taken into consideration for the determination of the footballer who will score most goals in the competition or part thereof, only in case that this match is resumed on the same day or on a date other than its initially scheduled day of conduct, with a duration equal to the remaining time from the time of interruption. For the determination of the footballer who will score most goals in the competition or part thereof, the goals scored during the remaining time of the aforementioned match shall also be taken into consideration.

20. Final Result of a Basketball Game

The player must predict the outcome of a basketball game.

1. The exact result of a basketball game shall mean the one officially announced by OPAP S.A., based on the exact result obtained upon the end of the regular time of the game at the basketball court. Provided that it is mentioned in the Program, for certain games, there may be an option to take into account, for the final result, the points eventually scored during the overtime(s).

2. In case of game abandonment, postponement to a day after the next calendar day of the one written on the Program (local time), interruption, change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any player selection as to the final result of the game shall be deemed acceptable, but the odd offered to it shall be one (1.00).

21. Halftime - Fulltime Result of a Basketball Game

The player must predict the result of the first half of a basketball game along with the final result of this game.

1. The halftime result and the fulltime result of a basketball game shall mean the ones officially announced by OPAP S.A., based on the exact result obtained upon the end of the first half and of the regular time of the game at the basketball court. Provided that it is mentioned in the Program, for certain games there may be an option to take into account, for the final result, the points eventually scored during the overtime(s).

2. In case of game abandonment, postponement to a day after the next calendar day of the one written on the Program (local time), interruption, change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any player selection as to the halftime - fulltime result of the game shall be deemed acceptable, but the odd offered to it shall be one (1.00).

22. Result of the First Half of a Basketball Game

The player must predict the result of the first half of a basketball game.

1. The halftime result shall mean the one officially announced by OPAP S.A., based on the exact result obtained upon the end of the first half of the game at the basketball court.

2. In case of game abandonment, postponement to a day after the next calendar day of the one written on the Program (local time), interruption, change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any player

selection as to the halftime result of the game shall be deemed acceptable, but the odd offered to it shall be one (1.00).

23. Basketball Competition Winner, Winner of a Semifinal of a Basketball Competition, Winner of a Stage of a Basketball Competition

The player must predict the team which will win the first place in a basketball competition or which will win a semifinal of a basketball competition or which will win the first place of a particular stage (group stage etc.) of a basketball competition.

1. The winner of the competition or of the semifinal or of the particular stage of the competition shall be determined according to the regulations on conduct of each organizing authority, regardless of the conduct system, indicatively including the ranking points, the final (including any eventual overtime), playoffs, classification (knock-out) games, draws.

2. The bets accepted on a team which was disqualified for any reason during the competition, or which quit the competition, do not win, unless otherwise stipulated in the Program.

3. For any bet accepted, which includes a team that, for any reason, did not participate in the competition, the odd offered to any prediction of the player shall be one (1.00).

4. In case of final interruption of the competition, the odd offered to any prediction of the player for the respective bet shall be one (1.00).

24. Participants in the Final of a Basketball Competition

The player must predict the two teams which will qualify to the final of a basketball competition.

1. The teams are qualified to the final of the competition per the rules of conduct of the organization and the results, as they were set in the court, including any eventual overtime.

2. The bets accepted on a team which was disqualified for any reason during the competition, or which quit the competition, do not win, unless otherwise stipulated in the Program.

3. For any bet accepted, which includes a team that, for any reason, did not participate in the competition, the odd offered to any prediction of the player shall be one (1.00).

4. In case of final interruption of the competition, the odd offered to any prediction of the player for the respective bet shall be one (1.00).

25. Top Scorer in a Basketball Competition or part thereof

The player must predict the basketball player who will score most points in a basketball competition or part thereof.

1. The top scorer of the competition or part of the competition is determined based on the rules of conduct of the competition and its results, as they were shaped in the court during the regular season of the competition or part thereof and based on the eventual announcements on these results by the table officials, unless otherwise stipulated in the Program.

2. For the determination of the top scorer of the competition or part thereof, the points scored during any eventual overtime shall be taken into account.

3. A basketball player shall be considered to have taken part in the competition or part thereof if he/she is registered and included in the list of participating basketball players of his/her team, as this list is announced by the organizing authority. Consequently, the odd offered to bets which were accepted and which include a prediction on a basketball player who, per the above, did not participate in the competition shall be one (1.00).

4. The odd offered to bets which were accepted and which include a prediction on a basketball player whose team had been disqualified from the competition or part thereof shall be one (1.00).

5. In case of final interruption of the competition, the odd offered to any prediction of the player for this bet shall be one (1.00).

6. In case more than one basketball players score the same number of points, then the odd for every one of them shall be divided by their number.

7. Points which have been scored at an interrupted game shall be taken into consideration for the determination of the top scorer of the competition or part thereof, only in case that this game is resumed on the same day or on a date other than its initially scheduled day of conduct, with a duration equal to the remaining time from the time of interruption. In this case, for the determination of the top scorer of the competition or part thereof, the points

scored during the remaining time of the aforementioned game shall also be taken into consideration.

26. Winning Driver of the Pole Position or of a Race of the Racecar World Championship (Formula) or of the Motorcycle World Championship or of the Racecar World Championship (Rally).

The player must predict the driver who will win the first position of a qualifying race (pole position) or of a race of the Racecar World Championship (Formula) or of the Motorcycle World Championship or of the Racecar World Championship (Rally).

1. The ranking shall be the one applicable based on the announcement of official results by the organizing authority. Following the announcement of official results, no other change in the result will be taken into consideration, which may indicatively be due to the disqualification of a driver leading to an ex-post change in ranking.

2. In case that more than one drivers finish first, then the odd for each one of them shall be divided by their number.

3. The odd offered to any bets accepted on a driver who, for any reason, did not participate in the qualification race shall be one (1.00).

4. A driver is deemed to have participated in the race if he has acquired a grid position. Especially regarding a race of the Racecar World Championship (Formula) or of the Motorcycle World Championship, the driver is deemed to have participated in the race if he has taken a grid position for the warm-up lap. Consequently, the odd offered to any bets accepted on a driver who, for any reason, did not participate in the race shall be one (1.00).

5. In case of abandonment, suspension or interruption and non-completion of the race within 36 hours, unless otherwise stipulated in the Program, the odd offered to any prediction of the player regarding this bet shall be one (1.00).

27. First and Second Finisher of a Formula Race

The player must predict the drivers who will win the first and second place of a Formula race.

1. The ranking order shall be the one applicable during the award ceremony or, if for any reason the award ceremony does not take place, it shall be determined based on the announcement of the official results by the organizing authority. Following the award ceremony or the announcement of official results, no change in the result will be taken into consideration, which may indicatively be due to the disqualification of a driver leading to an ex-post change in ranking.

2. In case that more than one drivers finish in the same place, leading to the creation of more than one couples, then the odd for each couple shall be divided by the number of couples.

3. A driver is deemed to have participated in the race if he has acquired a grid position for the warm-up lap. Consequently, the odd offered to any bets accepted on a couple of drivers, one or both drivers of which, for any reason, did not participate in the race shall be one (1.00).

4. In case of abandonment, suspension or interruption and non-completion of the race within 36 hours, unless otherwise stipulated in the Program, the odd offered to any prediction of the player regarding this bet shall be one (1.00).

28. Driver to Obtain Better Position than Another Driver (Head to Head) at a Qualifying Race (Grid Position) of the Racecar World Championship (Formula) or of the Motorcycle World Championship.

The player must predict which of the two drivers offered to bet on will take a better position than the other one in a qualifying race of the Racecar World Championship (Formula) or of the Motorcycle World Championship.

1. The grid positions ranking shall be the one determined based on the announcement of official results by the organizing authority. Following the announcement of official results, no other change in the result will be taken into consideration, which may indicatively be due to the disqualification of a driver leading to an ex-post change in grid positions ranking.

2. In case that one of the two drivers constituting the couple is not included in the grid positions ranking based on his time, then the player's selection on this driver shall not be verified (does not win), while the selection of the player on the second driver of the couple shall be verified (wins).

3. In case that both drivers of the couple are not included in the grid positions ranking, then the odd offered to both drivers participating in the couple shall be one (1.00).

4. In case that both drivers of the couple did not participate in the qualifying race for any reason, then the odd offered to both drivers participating in the couple shall be one (1.00).

5. In case of abandonment, suspension or interruption and non-completion of the race within 36 hours, unless otherwise stipulated in the Program, the odd offered to any prediction of the player regarding this bet shall be one (1.00).

29. Driver to Obtain Better Position than Another Driver (Head to Head) at a Race (Grid Position) of the Racecar World Championship (Formula) or of the Motorcycle World Championship or of the Racecar World Championship (Rally).

The player must predict which of the two drivers offered to bet on will take a better position than the other one in a qualifying race of the Racecar World Championship (Formula) or of the Motorcycle World Championship or of the Racecar World Championship (Rally).

1. The ranking order shall be the one applicable during the award ceremony or, if for any reason the award ceremony does not take place, it shall be determined based on the announcement of the official results by the organizing authority. Following the announcement of official results, no other change in the result will be taken into consideration, which may indicatively be due to the disqualification of a driver leading to an ex-post change in grid positions ranking.

2. In case that the two drivers of the couple win the same place at the grid positions ranking, then the odd for each one of them shall be divided by two.

3. In case that the two drivers of the couple are not included in the grid positions, then winner shall be deemed the one having completed the most laps, and if both of them have completed the same number of laps, then the odd offered to both drivers shall be one (1.00).

4. A driver is deemed to have participated in the race if he has acquired a grid position. Especially regarding a race of the Racecar World Championship (Formula) or of the Motorcycle World Championship, the driver is deemed to have participated in the race if he has taken a grid position for the warm-up lap. Consequently, the odd offered to any bets accepted on a couple of drivers, one of which, for any reason, did not participate in the race, shall be one (1.00) for both drivers.

5. In case of abandonment, suspension or interruption and non-completion of the race within 36 hours, unless otherwise stipulated in the Program, the odd offered to any prediction of the player regarding this bet shall be one (1.00).

30. Driver to Make the Fastest Lap in a Racecar World Championship (Formula) or Motorcycle World Championship

The player must predict the driver who will make the fastest lap in a Racecar World Championship (Formula) or Motorcycle World Championship

1. The outcome as to which lap was the fastest one and as to the driver who made it is confirmed based on the announcement of the official results by the organizing authority. Following the announcement of official results, no other change in the result will be taken into consideration, which may indicatively be due to the disqualification of a driver leading to an ex-post change in the results announced by the organizing authority.

2. In case that more than one drivers make their fastest lap at the same lap time, then the odd for each one of them shall be divided by their number.

3. A driver is deemed to have participated in a Racecar World Championship (Formula) or a Motorcycle World Championship race if he has taken a grid position for the warm-up lap. Consequently, the odd offered to any bets accepted on a driver who, for any reason, did not participate in the race shall be one (1.00).

4. In case of abandonment, suspension or interruption and non-completion of the race within 36 hours, unless otherwise stipulated in the Program, the odd offered to any prediction of the player regarding this bet shall be one (1.00).

31. Driver to Take a Grid Position or Not (Classify - Not Classify)

The player must predict whether the driver of his/her choice will take a grid position or whether he will not be included in the final ranking of a Formula or Motorcycle World Championship or Racecar World Championship (Rally) race.

1. The grid positions ranking shall be the one determined based on the announcement of official results by the organizing authority. Following the award ceremony or the announcement of official results, no change in the result will be taken into consideration, which may indicatively be due to the disqualification of a driver leading to an ex-post change in ranking.

2. The odd offered to any bets accepted on a driver who, for any reason, did not participate in the race shall be one (1.00).

3. In case of abandonment, postponement or interruption and non-completion of the race within 36 hours, unless otherwise stipulated in the Program, the odd offered to any prediction of the player regarding this bet shall be one (1.00).

32. Driver to Leave First a Race of Racecar World Championship (Formula) or Motorcycle World Championship

The player must predict the driver who will leave first a Racecar World Championship (Formula) or Motorcycle World Championship race.

1. The leaving of the driver shall be confirmed based on the announcement of the official results by the organizing authority. Following the award ceremony or the announcement of official results, no change in the result will be taken into consideration, which may indicatively be due to the disqualification of a driver leading to an ex-post change in ranking.

2. Two or more drivers who were not included in the final ranking are deemed to have left the race at the same time, if they have completed the same number of laps at the race, regardless of the total distance they raced and regardless of the time when they left and/or the order in which they left.

3. In case that two or more drivers leave the race at the same time, then the odd offered to each one of them shall be divided by the number of the drivers who left the race at the same time.

4. A driver is deemed to have participated in a Racecar World Championship (Formula) or a Motorcycle World Championship race if he has taken a grid position for the warm-up lap. Consequently, the odd offered to any bets accepted on a driver who, for any reason, did not participate in the race shall be one (1.00).

5. In case of abandonment, postponement or interruption and non-completion of the race within 36 hours, unless otherwise stipulated in the Program, the odd offered to any prediction of the player regarding this bet shall be one (1.00).

33. Group Betting Winner of a Race of Racecar World Championship (Formula) or Motorcycle World Championship

The player must predict the driver among the ones of the group offered who will finish ahead of the rest drivers of the group at a race of Racecar World Championship (Formula) or Motorcycle World Championship.

1. The finishing order of the group's drivers shall be determined based on the announcement of official results by the organizing authority. Following the award ceremony or the announcement of official results, no change in the result will be taken into consideration, which may indicatively be due to the disqualification of a driver leading to an ex-post change in ranking.

2. In case that no driver of the group is included in the final finishing order, winner shall be deemed to be the driver who completed most laps. If two or more drivers of the group are not included in the final finishing order while they have finished ahead of the rest drivers of the group, having completed the same number of laps, then the odd offered to each one of them shall be divided by the number of drivers who completed the same number of laps. In case that all drivers in the group complete the same number of laps, the odd offered to each one of them shall be one (1.00).

3. A driver is deemed to have participated in a Racecar World Championship (Formula) or a Motorcycle World Championship race if he has taken a grid position for the warm-up lap. Consequently, the odd offered to any bets accepted on a group driver who, for any reason, did not participate in the race shall be one (1.00). In this case, the odd offered to all other drivers of the group shall be one (1.00).

4. In case of abandonment, postponement or interruption and non-completion of the race within 36 hours, unless otherwise stipulated in the Program, the odd offered to any prediction of the player regarding this bet shall be one (1.00).

34. Driver to Win the Racecar World Championship (Formula) or Motorcycle World Championship or Racecar World Championship (Rally), Team to Win the Racecar World Championship (Formula) or Motorcycle World Championship or Racecar World Championship (Rally)

The player must predict the driver or the team that will win the first position of the Racecar World Championship (Formula) or Motorcycle World Championship or Racecar World Championship (Rally).

1. The winning driver or team shall emerge in accordance with the official results, as they are announced by the eventual organizing authority, regardless of the ranking system or the winners designation system.

2. The bets accepted on a driver or a team, which was disqualified for any reason from the competition or which left the competition, do not win, unless otherwise stipulated in the Program.

3. For any bet accepted, which includes a driver or a team that, for any reason, did not participate in the competition, the odd offered to any prediction of the player shall be one (1.00).

4. In case of final interruption of the competition, the odd offered to any prediction of the player on any event of his/her selection for the said bet type shall be one (1.00).

35. Driver to be Placed in the First Two or in the First Three or in the First Four or in the First Six or in the First Eight Places at a Qualifying Race (Grid Position) or at a Race of the Racecar World Championship (Formula) or Motorcycle World Championship or Racecar World Championship (Rally)

The player must predict whether the driver which he/she has selected will be placed in one of the first two or the first three or the first four or the first six or the first eight places at a qualifying race (grid position) or at a race of the Racecar World Championship (Formula) or Motorcycle World Championship or Racecar World Championship (Rally).

1. The ranking order shall be the one applicable during the award ceremony or, if for any reason the award ceremony does not take place, it shall be determined based on the announcement of the official results by the organizing authority. Following the award ceremony or the announcement of official results, no change in the result will be taken into consideration, which may indicatively be due to the disqualification of a driver leading to an ex-post change in ranking.

2. In case that more than one drivers dead heat in one or more places, which may increase the normally expected number of winners, the odd offered to each one of the dead heating drivers exceeding the expected number of winners shall be multiplied by a fraction, with its numerator being the total number of drivers to be considered winners, so that the normally expected number of winners (payable events) is completed, and with its denominator being the total number of drivers dead heating in the same place who are exceeding the normally expected number of winners.

3. The odd offered to any bets accepted on a driver who, for any reason, did not participate in the qualification race shall be one (1.00).

4. A driver is deemed to have participated in the race if he has acquired a grid position. Especially regarding a race of the Racecar World Championship (Formula) or of the Motorcycle World Championship, the driver is deemed to have participated in the race if he has taken a grid position for the warm-up lap. Consequently, the odd offered to any bets accepted on a driver who, for any reason, did not participate in the race shall be one (1.00).

5. In case of abandonment, postponement or interruption and non-completion of the race within 36 hours, unless otherwise stipulated in the Program, the odd offered to any prediction of the player regarding this bet shall be one (1.00).

36. Number of Wins of a Driver or Team at the Racecar World Championship (Formula) or Motorcycle World Championship or Racecar World Championship (Rally)

The player must predict the number of wins that a particular driver or team will make within the framework of the Racecar World Championship (Formula) or of the Motorcycle World Championship or of the Racecar World Championship (Rally).

1. The number of wins of a driver or of a team shall be determined based on the announcement of the official results by the organizing authority upon the completion of the championship.

2. In case that two or more drivers or two or more teams reach the same number of wins, the odd offered to each driver or each team shall be divided by their number.

3. The bets accepted on a driver or a team, which was disqualified for any reason from the competition or which left the competition, do not win, unless otherwise stipulated in the Program.

4. For any bet accepted, which includes a driver or a team that, for any reason, did not participate in the competition, the odd offered to any prediction of the player shall be one (1.00).

5. In case of final interruption of the competition, the odd offered to any prediction of the player on any event of his/her selection for the respective bet type shall be one (1.00).

37. Prediction of the Result (under-over) of a Sports or Non-Sports Event

The player must predict the result of a sports event expressed in the total number of goals, points, sets, marks or anything else determining the results in games of a sport other than football, such as hockey, basketball, volleyball, tennis, handball, water polo etc. or the result of a non-sports event. The prediction of the player may also regard an athlete or a team, as to the result or the performance in a sports event (sport, game, group, competition or part thereof or other), such as rank, finishing time or other measurable data of the sports or non-sports event.

1. The selection of the player in the aforementioned bet shall be carried out based on the instructions published in the Program, where the relevant limits or ranges of predictions are also announced.

2. The determination of the event which was verified (wins) for the aforementioned bet type shall be made in accordance with the conduct regulations adopted and implemented by the eventual organizing authority, with the results, as they were shaped during the regular time of the sports or non-sports event at the field/court or other space where the sports or non-sports event was conducted, unless otherwise stipulated in the Program and in the eventual announcements on these results by the organizing authority.

3. The odd offered to any bets accepted on an athlete, contestant or team that, for any reason, did not participate in the race shall be one (1.00).

4. The bets accepted on an athlete, contestant or team that was disqualified for any reason from the sports or non-sports event, or which left the sports or non-sports event, do not win, unless otherwise stipulated in the Program.

5. In case of final interruption of the sports or non-sports event, unless otherwise stipulated in the Program, the odd offered to any selection of the player for the aforementioned bet type shall be one (1.00), unless at the time of interruption a winner has emerged (there is a winning result). The total number of goals, points, sets, marks or anything else which may determine the result and which was achieved at a sports or non-sports event which was interrupted shall be taken into consideration to determine the event which is verified (wins), only in case that this sports or non-sports event is resumed and completed. In this case, to determine the verified event for the aforementioned bet type, the goals, the points, the sets, the marks or anything else which may determine the result and which was achieved at a sports or non-sports event during the remaining time after it was resumed shall be taken into consideration.

38. Final Result and Exact Result of a Tennis Match

The player must predict the outcome of a tennis match, as well as its exact result.

1. The exact result of a match shall mean the result in sets which was officially announced by the organizing authority and which was obtained upon the end of the regular time of the match at the court. The final result of a match shall be the one officially announced by the organizing authority, based on the exact result obtained upon the end of the regular time of the match at the court.

2. In case of match abandonment, final match interruption, change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, any player selection as to the final result of the match shall be deemed acceptable, but the odd offered to it shall be one (1.00).

39. Final Result of a Sports Game (apart from football, basketball and tennis), Exact Result of a Sports Game (apart from football, basketball and tennis), Result of a Non-Sports Event

The player must predict the exact result of a sports game (apart from football, basketball and tennis) relating to volleyball, handball, water polo or any other sport the result of which is expressed in goals, sets or other. The player must predict the result of a non-sports event.

1. The exact result shall mean the exact result in goals or sets or anything else which determines the result, as it was shaped upon the end of the game, during its regular time, if this time is specific, without taking into consideration any extra time or other procedure to designate the winner after the extra time period(s).

2. The determination of the verified (winning) event in case of a non-sports event shall be carried out in accordance with the conduct regulations adopted and implemented by the eventual organizing authority, with the results, as they were shaped during the regular

time of the non-sports event in the area of its conduct, unless otherwise stipulated in the Program, and with the eventual announcement on these results by the organizing authority.

3. In case of abandonment, postponement, final interruption of the game before the end of its regular time, final interruption of the non-sports event, change or reversal of the home of one or both teams or change of the opponent after the publication of the Program, the odd offered to any player selection on the exact result of the said game or the non-sports event shall be one (1.00).

40. Winner (Athlete or Team) of a Sports Competition (other than football or basketball) Winner (Athlete or Team) of a Sports Competition Stage (other than football or basketball)

The player must predict the athlete or the team that will win a competition or a particular stage (groups, semifinals etc.) of a sports competition (other than football or basketball), which may indicatively refer to tennis, volleyball, handball, water polo etc.

1. The winner (athlete or team) of the competition or of the particular stage of the competition shall be determined according to the regulations on conduct of the eventual organizing authority, regardless of the conduct system, indicatively including the ranking points, the final (including any eventual extra time and penalty shoot-outs), playoffs, classification (knock-out) matches, draws.

2. The bets accepted on an athlete or a team, that was disqualified for any reason from the competition or that left the competition, do not win, unless otherwise stipulated in the Program.

3. For any bet accepted, which includes an athlete or team that, for any reason, did not participate in the competition or stage thereof, the odd offered to any event of the player's selection shall be one (1.00).

4. In case of final interruption of the competition or of a stage thereof, the odd offered for any event of the player's selection for the winner of the competition or of the stage thereof shall be (1.00).

41. Participants (Athletes or Teams) in a Sports Competition (other than football or basketball)

The player must predict the athlete or the team which will be qualified in a competition (other than football or basketball) or in a specific stage thereof, which indicatively may regard tennis, volleyball, handball, water polo etc.

1. The participating athletes or teams are qualified to the said stage of the competition per the rules of conduct of the competition and the results, as they were set in the field/court, including any eventual extra time and penalty shoot-outs, or any other process determining the qualification to the next stage.

2. The bets accepted on an athlete or a team, that was disqualified for any reason from the competition or that left the competition or from a stage thereof, do not win, unless otherwise stipulated in the Program.

3. For any bet accepted, which includes an athlete or a team that, for any reason, did not participate in the competition or in a stage thereof, the odd offered to any event of the player's selection shall be one (1.00).

4. In case of final interruption of the competition or of a stage thereof, the odd offered for any event of the player's selection for the winner of the competition or of the stage thereof shall be (1.00).

Article 12

"Communication of the Regulation"

The provisions of the present Regulation, as well as the terms and conditions of conduct of Fixed-Odds Betting Games, which are specified by OPAP S.A. for every Fixed-Odds Betting Game, shall be communicated to the players in any appropriate way (Program, other means of players' information) and, as of their communication, they shall have regulatory effect.

Article 13

"Repealed Provisions"

Any provision that contravenes the provisions of the present Joint Ministerial Decision or that refers to matters regulated by the present shall be repealed.

All provisions of the present Regulation shall be amended and supplemented similarly, and shall apply as of their promulgation in the Government Gazette.

Article 14
"Entry into force"

The provisions of the present shall enter into force upon its promulgation in the Government Gazette, unless otherwise specified in the individual provisions thereof.
The present decision shall be promulgated in the Government Gazette.

Athens, August 6th 2008

OF ECONOMY AND FINANCE
GEROGIOS ALOGOSKOUFIS

THE MINISTERS
ALTERNATE MINISTER OF CULTURE
IOANNIS IOANNIDIS