

Terms and Conditions for Gumbler

1. About These terms

- 1.1. These terms create a legal agreement between you (“you” or “ your”) and Gumbler AB of Barnhusgatan 10, 111 23, Stockholm, Sweden, a company registered in Sweden with registration number 556981-0517 (“ we”, “ us” or “ our”) in relation to our Gumbler app and any related services (The Gumbler platform). You agree that by installing and/or accessing Gumbler, you are agreeing to these terms and our Privacy Policy.
- 1.2. You agree that you are at **least** 18 years old or in the case of Estonia not less than 21 years of age.
- 1.3. You agree that you are acting on your own behalf and not on behalf of anyone else.
- 1.4. GUMBLER is operating skill games which do not currently require a license under the laws of Sweden.
- 1.5. In the case of any dispute between the English language version of the Terms and Conditions and versions in other languages, the English language version shall prevail.
- 1.6. You agree that it is not illegal to enter into these Terms and Conditions in the jurisdiction where you live and you will not play our Games in any jurisdiction in which it would be illegal to do so.
- 1.7. You agree that the information provided on the registration form is correct, including, without limitation, your name, date of birth, email addresses, and any other information used to authenticate your identity, where applicable.
- 1.8. You are aware that losses can occur by playing our Games and you agree to be responsible for any such losses, and that (to the maximum extent permissible by law) such losses cannot be recovered from us under any circumstances.
- 1.9. We can make changes to these terms at any time in accordance with section 4 below and your continued use of the Gumbler app/platform shall confirm your acceptance of the updated terms.

2. The Games

2.1. The Gumbler platform provides its Users with the ability to play third party Games and to participate in contests or challenges with other Users of the Gumbler platform. The Games are, in fact, games of pure skill. Thus, when participating in a contest or challenge with other Users it is your speed (e.g. racing games, some quiz games) and/or skill in playing the Game that is assessed against other Users, and the winner will be the User who, through skill and judgment, scores the most (or less, depending on the game's rules) points in the relevant Game. You should familiarise yourself with each Game, by reading the rules and instructions before you play.

3. Registration

3.1. By registering and establishing an Account with us you expressly confirm that when playing any of our Skill Games for money that:

3.1.1. You are at least 18 years or age

3.1.2. You are able to enter into a legally binding agreement with us

3.1.3. You will not use the Games while you are located in a country, state or jurisdiction that does not allow you to play the Games (if you are not sure, you should check before you play any of the Games for money)

3.1.4. You are not a licensed bookmaker or a bookmaker's agent, employee of ours or any associated company of ours and that you do not conduct a business of negotiating or receiving wagers.

3.1.5. You are not depositing money that does not belong to you, which has been gained from criminal or other illegal activity or with a credit, debit or charge card that does not belong to you.

3.1.6. You are not bankrupt.

3.1.7. You understand that by using the Games Service you may lose money that you may pay to play a Game and accept that you are fully responsible for any such loss.

3.2. It is your responsibility to ensure that national, state or other laws to which you are subject to do not adversely affect your right to participate in or play the Games.

3.3. If you decide to become a User, or to enter a tournament, the Game Service or the Game in question (as the case may be) will be made

immediately available for your use. As a result you will not have the right to cancel these Terms or to any refund of monies you pay once you have started to play a Game and the applicability and enforceability of these terms and conditions shall not be affected by any “cooling-off” period once you have played a Game.

- 3.4. The User is restricted to opening only one account or having only one active account.
- 3.5. GUMBLER may, at its own discretion and without having to provide any justification, refuse to open an account or close an existing account.
- 3.6. If no transaction has been recorded on your Account for twelve months, we will pay the balance in your Account to you. If we are unable to locate you we reserve the right to donate such funds to a registered charity of our choice. Our employees, investors and subsidiary companies are allowed to take part in tournaments for the purpose of testing the user experience, but may not withdraw money or prizes for themselves
- 3.7. All transactions are checked for possible money laundering activity. Any suspicious activity on an account could lead to the User being reported to the relevant authorities and freezing of the funds and could also lead to the closure of the account and confiscation of the funds.
- 3.8. The refund policy of GUMBLER is to not affect any refunds. However, it remains at management’s discretion to determine whether a refund request for a deposit made should be entertained.
- 3.9. Funds cannot be transferred from the account of one User to the account of another User.
- 3.10. A User can at any time log in to his account and view a statement of his account which would show all transactions effected on that account, namely deposits, bonuses, winnings, finished contests, pending contests and withdrawals. Should the User notice any mistakes he should notify GUMBLER immediately so that the mistake can be rectified. The User should report such a mistake within 90 days from when the mistake first appeared on the statement available on the website.
- 3.11. The User hereby acknowledges that he or she is only permitted to withdraw 550€ at a go.
- 3.12. The maximum allowed deposit is 350€

- 3.13. The maximum entry fee or wager permitted is 100€ while the minimum is 0.10€
- 3.14. The user also acknowledges that GUMBLER will deem inactive accounts abandoned and close such abandoned accounts down after a period of at least three (3) months of complete user inactivity, regardless of any unwithdrawn balance left on accounts.

4. About accessing and using the Gumbler app and platform

- 4.1. You are responsible for the internet connection data and/or mobile charges that you may incur by using the Gumbler service. You should ask your mobile operator if you are unsure what these charges will be, before you play.
- 4.2. We have the right to withdraw or modify Gumbler (in whole or in part) without liability to you from time to time:
- for technical reasons (such as technical difficulties experienced by us or on the internet);
 - to allow us to improve user experience;
 - where we have legal reasons for doing so (including privacy or other legal objections to the content of the Gumbler service);
 - because it no longer makes business sense for us to continue to support Gumbler;
 - because we have altered the services we provide.
- 4.3. There may also be times when the Gumbler service or any of its features are not available for technical or maintenance related reasons, whether on a scheduled or unscheduled basis.
- 4.4. The User must keep his Username and password secret at all times. In this respect, GUMBLER advises the User not to write down his login ID and password in a way that can be easily found or used. GUMBLER also advises the User not to leave any computer/phone unattended when logged in, so as to prevent anyone else from using the account. GUMBLER also advises the User to construct a password with a minimum length of six characters which contains, as a minimum, upper case and lower case alphabetical characters and numbers or other characters (e.g. Aljk12/3).

- 4.5.If an entry fee is paid or a wager is placed using a User's account it will be considered to have been made by that User and therefore to be accepted and valid.
- 4.6.A User account cannot be sold or transferred to third parties.
- 4.7.If a User terminates his account he is liable to pay any outstanding debts.

5. General Entry Fee/Wagering rules

- 5.1.An entry fee or wager can only be paid/placed by a registered User.
- 5.2.An entry fee or wager can only be paid/placed over a distance communication device such as a mobile phone or over the Internet.
- 5.3.An entry fee or wager can only be paid/placed by a User if he has sufficient funds in his account with GUMBLER.
- 5.4.All contests' wagering rules will be governed by the version of Terms and Conditions and the rules valid at the time of the contest's start.
- 5.5.An entry fee or wager is deemed to have been accepted as soon as it is received on GUMBLER system and validated and processed. Confirmation is then sent to the device or computer of the User with a unique number and time stamp.
- 5.6.The User affirms that at the time he entered a contest or challenge he had no knowledge as to the outcome of the respective events. Wagering or entering contests about which the User has gained access to insider information are not allowed. Where there is a suspicion of a violation of this rule, GUMBLER retains the right to void the contest or challenge and refuse to pay out winnings. GUMBLER also retains the right to take any further action to protect its legitimate interests and to comply with other laws and regulations.
- 5.7.GUMBLER retains the right to decline to accept wagering on any event without providing any reason.
- 5.8.The list of contests and challenges, their status and details are available to the User on the platform after login.
- 5.9.Should a contest or wagering on an event be stopped the User will be refunded the whole amount of his entry fee/s.
- 5.10. An entry fee or wager which has been paid cannot be amended, withdrawn or cancelled by the User.

- 5.11. A mistake regarding the details of a contest or wager will not influence the validity of it. If the contest on which the entry fee has been placed is incorrect then this will automatically void the contest.
- 5.12. When the User enters a contest or challenge he acknowledges that he has read and understood in full all of the Terms and Conditions and Rules regarding the contests and challenges offered by GUMBLER as stated in the GUMBLER service.
- 5.13. GUMBLER retains the right to limit contests and wagers. Should an event not reach full participation, winnings will be calculated on the accepted amount only.
- 5.14. GUMBLER manages the User's account, calculates the available funds, the pending funds, the funds reserved in ongoing contests as well as the amount of the winnings. Unless proved otherwise, these amounts are considered as final and are deemed to be accurate.
- 5.15. GUMBLER will never question the User about the relevance of the contests or challenges he wishes to enter and will not be held responsible for the possible mistakes that could have been made when entering such contests, including mistakes regarding the amounts or odds accepted.
- 5.16. Winnings will be paid into the User's account after the final result is confirmed. However, GUMBLER reserves the right to set aside any winnings should there be investigations into the result of an event resulting from a suspicion of criminal activities that may have affected the result of the event. If the irregularity is confirmed then GUMBLER retains the right to void any related winnings as well as entry fees.
- 5.17. Should GUMBLER become aware that a User has entered contests or wagers from different accounts he has irregularly opened, all contests and results as well as winnings will be voided. GUMBLER retains the right to take further action as deemed appropriate and necessary.
- 5.18. Communication errors do occasionally happen. Contest results are confirmed only when received on our servers.
- 5.19. Should there be a break in communication after you entered a contest or challenge and it has been received on our servers it will still be considered to be valid. You will be informed that it has been accepted once communication is re-established at which time the contest/wager may have been settled. If the entry into a contest or challenge is not received at

our servers then it will not stand and the wager amount will not have been deducted from your account.

6. Winnings

- 6.1. The number of Users participating in a wager and their relative skills determine the result of all wagers.
- 6.2. Each cash prize that is larger than a contest or wager's initial entry fee is subject to a 9.9% rake, or a minimum of 0.10EUR.
- 6.3. Cash prizes will be deposited directly into Users' accounts and will usually be available within an (1) hour of a contest's conclusion.
- 6.4. A User's account cannot exceed EUR 2000.
- 6.5. Where not intuitively given by the games existing dynamics, game rules, scoring, controls and guidelines for all contests and wagers offered by us can be found at each game's real money contesting section. Any questions or comments regarding this information should be sent to our Customer Support via email.
- 6.6. GUMBLER is not a financial institution and no interest is paid on any funds, irrespective of the amount, held in the User's account.
- 6.7. It is the responsibility of the User to keep track of winnings and report them to the proper authorities, if the User resides in a jurisdiction where those winnings are taxable.
- 6.8. Any amounts that are mistakenly credited as winnings to your Account remain our property and will automatically be transferred from your Account upon the error being noticed. Any winnings mistakenly credited to your Account yet withdrawn by you will constitute a debt owed by you to us in the amount of such wrongfully attributed winnings.
- 6.9. When you request your first withdrawal from your Account, we can ask you for (a) proof of your identity and (b) your email address. If you are unable to provide this to us, to our reasonable satisfaction we may be unable to pay your requested withdrawal to you. We reserve the right to request this information for subsequent withdrawals too.
- 6.10. We reserve the right to refuse to accept any promotional offers that we make to you and to withdraw them at any time. Any promotional offer that we make is subject to change by us at any time. Any additional terms

and conditions that apply to a promotional offer will be displayed in relation to it. By accepting a promotional offer and/or making use of a promotional offer, you are confirming that you agree to its terms and conditions.

- 6.11. If you provide materially misleading, inaccurate or incomplete information in your Account, we will be entitled to terminate your Account and cause you to forfeit any prizes you may have won as well as exercise any legal remedies we may have as a result of such conduct.

7. User Conduct

- 7.1. You promise that all the information you provide to us on accessing and/or using the Gumbler platform is and shall remain true, accurate and complete at all times.
- 7.2. You agree that you will not:
- 7.2.1. Use Gumbler's service to harm anyone or to cause offence to or harass any person;
 - 7.2.2. Create more than one account to play Gumbler;
 - 7.2.3. Use Gumbler's service for fraudulent or abusive purposes (including, without limitation, by using the Gumbler app to impersonate any person or entity, or otherwise misrepresent your affiliation with a person, entity or Gumbler AB);
 - 7.2.4. Disguise, anonymize or hide your IP address;
 - 7.2.5. Use Gumbler for any commercial or business purpose or for the benefit of any third party;
 - 7.2.6. Remove or amend any proprietary notices or other ownership information from Gumbler;
 - 7.2.7. Interfere with or disrupt Gumbler or servers or networks that provide the Gumbler platform;
 - 7.2.8. Attempt to decompile, reverse engineer, disassemble or hack Gumbler, or to defeat or overcome any of our encryption technologies or security measures or data transmitted, processed or stored by us;
 - 7.2.9. 'Harvest', 'scrape' or collect any information about or regarding other people that use Gumbler's service, including, but not limited to any personal data or information;

- 7.2.10. Disobey any requirements or regulations of networks connected to Gumbler;
- 7.2.11. Use Gumbler in violation of any applicable law or regulation;
- 7.2.12. Use Gumbler to cheat or design or assist in cheating (for example, by using automated means or third party software to play), or to otherwise circumvent technological measures designed to control access to, or elements of, Gumbler, or to do anything else that a reasonable person is likely to believe is not within the spirit of fair play or these terms;
- 7.2.13. Use Gumbler in any other way not permitted by these terms.

8. Your breach of these terms

- 8.1. We reserve the right to suspend or terminate your access to the Gumbler platform if we reasonably believe that you are in material breach of these terms (including by repeated minor breaches). Without limitation, any breach of paragraph 3.2 is likely to be considered a material breach.
- 8.2. You agree to compensate us, according to law, for all losses, harm, claims and expenses that may arise from any breach of these terms by you.

9. Disclaimer and Release

- 9.1. We accept liability for death or personal injury resulting from our negligence or that of our employees or agents, and for losses or harm caused by fraud by us or our agents, or any other liability which may not by law be excluded.
- 9.2. For any losses or harm (other than those mentioned in paragraph 5.1), in any period of twelve months, we will only be responsible for losses or harm which are a reasonably foreseeable consequence of our negligence or breach of these terms and conditions up to the value of EUR500. Losses and harm are foreseeable where they could be contemplated by you and us at the time of you agreeing to these terms and conditions.
- 9.3. We are not responsible for:
 - 9.3.1. Losses or harm not caused by our breach of these terms or negligence; or

- 9.3.2. losses or harm which are not reasonably foreseeable by you and us at the time of you agreeing to these terms and conditions including those losses which happen as a side effect of foreseeable losses. This could include loss of data, loss of opportunity, service interruption, computer or other device failure or financial loss;
 - 9.3.3. any increase in loss or damage resulting from breach by you of any of these terms and conditions; or
 - 9.3.4. technical failures or the lack of availability of Gumbler and/or social media channels where these are not within our reasonable control.
- 9.4. We will provide Gumbler with the same skill and care as other similar app providers, but you acknowledge that your only right with respect to any problems or dissatisfaction with the Gumbler app is to discontinue your use of the Gumbler app and we are not responsible or liable for any interruptions or errors that you may experience while using Gumbler.

10. Third Party Providers

- 10.1. We are not responsible for third-party content
- 10.2. Third party service providers' employees **cannot** take part in cash tournaments using the Gumbler platform.
- 10.3. We accept no liability for loss and/or damage arising from a customer's use of any third party content

11. Intellectual Property

- 11.1. You acknowledge that all copyright, trade-marks, and other intellectual property rights in and relating to Gumbler are owned by or licensed to us.
- 11.2. Whilst you are in compliance with these terms, we grant you a non-exclusive, non-transferable, personal, revocable limited licence to access and use the Gumbler platform (but not the related object and source code) for your own personal private use, in each case provided that such use is in accordance with these terms. You agree not to use Gumbler for anything else.

- 11.3. You must not copy, distribute, make available to the public or create any derivative work from Gumbler or any part of the Gumbler platform unless we have first agreed to this in writing.
- 11.4. In particular, and without limiting the application of paragraph 11.3, you must not make available any cheats or technological measures designed to control access to, or elements of, the Gumbler platform.

12. Privacy

- 12.1. We are registered with the data protection authority in Sweden.
- 12.2. We will only collect, process, use and share your personal information in accordance with our Privacy Policy and as set out in these terms. By using Gumbler, you give your consent to us collecting, processing, using and sharing your personal data in this way. If you do not agree to our Privacy Policy you should not access and/or use Gumbler's service.
- 12.3. Any personal information that we may collect may also be subject to the policy of any social network that you may agree to link Gumbler to. If you do not agree to these policies you should not allow Gumbler to interact with your social network.
- 12.4. The privacy policy is mutual, meaning that any information obtained through the Gumbler platform or one of its subsidiaries was done so in confidence. Users of the administration are not permitted to share any information about Gumbler unless written permission is granted from Gumbler.

13. Transferring these terms

- 13.1. We may wish to transfer all or a part of our rights or responsibilities under these terms to someone else without obtaining your consent. You agree that we may do so provided that the transfer does not significantly disadvantage you. You may not transfer any of the rights we give you under these terms unless we first agree to this in writing.

14. Changes to these terms

14.1. We reserve the right to update these terms from time to time. We may do so because we change the nature of our products or services, for technical or legal reasons, or because the needs of our business have changed. You agree that if you do not accept any amendment to our terms then you shall immediately stop accessing and/or using Gumbler.

15. Entire agreement

15.1. These terms set out the entire agreement between you and us concerning the Gumbler platform (as defined in paragraph 1) and they replace all earlier agreements and understandings between you and us in relation to the same.

16. Severability

16.1. If any part of these terms is held to be invalid or unenforceable under any applicable local laws or by an applicable court, that part shall be interpreted in a manner consistent with applicable law to reflect as nearly as possible our original intentions and the remainder of these terms shall remain valid and enforceable.

17. Waivers of our rights

17.1. Our failure to exercise or enforce any of our rights under these terms does not waive our right to enforce such right. Any waiver of such rights shall only be effective if it is in writing and signed by us.

18. Complaints and dispute resolution

18.1. Most concerns can be solved quickly by contacting us at support@gumbler.com

18.2. In the unlikely event that we cannot solve your concern and you wish to bring legal action against us these terms shall be governed by and construed in accordance with the laws of Sweden.

19. Liability

- 19.1. GUMBLER is only liable for gross negligence or deliberate actions carried out by its management, employees or vicarious agents.
- 19.2. GUMBLER is not responsible for the services, pages or contents of websites to which links may be provided from time to time on the betatomic.com website.
- 19.3. GUMBLER is not responsible for any consequences resulting from major incidents such as any strike, terrorist activities, political crisis, war, saturation of the telecommunication networks or natural catastrophe; which could lead to a total or partial reduction to the access to its services, on Internet or by phone.
- 19.4. GUMBLER is not to be held responsible for the consequences caused by the breakdown of any device or software, directly managed or outsourced, which could lead to a total or partial reduction to the access of its services, via Internet or by phone.
- 19.5. In the event of any mistake or negligent act from GUMBLER's part, in relation to these Terms and Conditions, the compensation available to the User would never be any higher than the available funds on the User's account or the amount of the entry fee involved in the mistake or negligent act.
- 19.6. Should one or more term or condition of this agreement be declared void by a recognized Court of Justice, then the remaining Terms and Conditions would retain their validity.
- 19.7. These Terms and Conditions represent the whole of the agreement between GUMBLER and the User, and replace any previous written or verbal agreement, communicated by GUMBLER.
- 19.8. GUMBLER does not accept any liability whatsoever for damage to a User or a third party which arises directly or indirectly from a mistake, misprint, malfunction of software on GUMBLER's website or that of any of its affiliates and/or partners.

20. Questions about these terms

- 20.1. If you have any questions about these terms or the Gumbler platform you may contact us by email at support@gumbler.com

Privacy Policy

1. Introduction

GUMBLER AB processes personal data in accordance with the Personal Data Act, (1998:204) of the Laws of Sweden.

We at Gumbler respect the privacy of everyone who uses the Gumbler platform and all related services which we may provide to you from time to time ("Services"). In this document we refer to the Gumbler app as "Gumbler" "us", "we" or "our" and we refer to you as "you" and "your".

This document, the "Privacy Policy", explains how we collect, process and store any personal data belonging to you, meaning information about you which is personally identifiable such as your name or email address. Such information is referred to throughout this policy as "Personal Information" or "data".

By accessing and/or using our Services you consent to us collecting, processing, storing and sharing your Personal Information in the ways set out in this Privacy Policy. If you have any concerns about providing data to us or having it used in any manner permitted in this Privacy Policy you should not use our Services. As set out in the terms and conditions relating to our Services, you must be at least 18years oldto access and use our Services.

2. Information we collect about you, and how we collect it

We may collect and process the following data about you:

- information that you provide us with when you fill in forms when using our Services;
- details of your use of our Services and the resources that you access (for example, information about how and when you use Gumbler, or what device you use to access Gumbler);
- if you contact us or respond to messages and communications that we send to you, we may keep a record of that correspondence; and

3. How will we use your personal Information?

You agree that we (or a supplier or group company acting on our behalf and only under our instructions) may use your Personal Information for the purposes of:

- contacting you and managing your relationship with us;
- testing you and engaging with you, including by sending you communications (including by email) for these purposes;
- to create reports, analysis or similar services for use by us for the purposes of research or business intelligence, for example to track potential problems or trends with our Services;
- preventing cheating, crime or fraud; and
- as otherwise expressly set out in this Privacy Policy or as required by law.

4. Will we share your personal information with third parties?

We will only share your data with third parties (if you decide to enter our contests in a game, that game is developed by third parties whom we will share your data with):

- with your consent (including as set out in this Privacy Policy);
- as reasonably necessary in order to provide the Services to you (for example, by providing your Personal Information to suppliers we may use to fulfil the Services or to communicate with you);
- where it is necessary to carry out your instructions;
- as we reasonably believe is permitted by law or regulation;
- in order to comply with any legal obligation, or in order to enforce or apply our terms and conditions and/or any other agreement with you; or to protect the rights, property, or safety of Gumbler, our Users, or others; or
- in the event that there is a sale of the assets of Gumbler or corporate restructuring, or as a result of a change of control of Gumbler or one of its group companies, or in preparation of any of these events. Any third party to which Gumbler transfers or sells Gumbler's assets will have the right to continue to use the personal and other information that you provide to us in the manner set out in this Privacy Policy. We will not sell or rent your information to any third party outside of these circumstances.

5. For how long will we retain your information?

We will retain your Personal Information for as long as is necessary to fulfil the purposes for which it was collected or as needed to provide you with Services. We may retain your Personal Information after you have closed any account you have with us or after we have ceased providing Services to you if retention of your Personal Information is reasonably necessary to comply with our legal obligations, meet regulatory requirements, prevent fraud, cheating or abuse,

or enforce this Privacy Policy or any other agreement we may have with a User.

6. Will we transfer your personal information overseas

Your Personal Information may be transferred to, and stored at, a destination outside the European Economic Area (" EEA"). It may also be processed by staff operating outside the EEA who work for us or for one of our suppliers. We will take all steps reasonably necessary to ensure that your Personal Information is treated securely and in accordance with this Privacy Policy.

7. How do we protect your Personal Information?

The security of your Personal Information is important to us. We maintain appropriate technical and physical safeguards to protect your Personal Information against accidental or unlawful destruction or loss, alteration, unauthorised disclosure or access, use and all other unlawful forms of processing of the data in our possession. We use the same level of skill in protecting your Personal Information as other similar apps developers. However, since the internet is not a completely secure environment we cannot guarantee that information you transmit via Gumbler will not be accessed, disclosed, altered or destroyed by breach of any of our safeguards.

8. Your rights in relation to your Personal Information

You have the right to request a copy of the information that we hold about you. If you would like a copy of some or all of your Personal Information, please contact us at support@gumbler.com - we may make a small charge for this.

We want to make sure that your Personal Information is accurate and up to date. You may ask us to modify, correct or remove information by contacting us at the email address above.

Information that you have shared via our Services on any social network or third party platform cannot be amended or deleted by us where it is in the control of that social network or third party platform. In addition, where any third party copies information which you have made available via the use of our Services (for

example, one of your friends on a social network you allow to interact with your account), we may not be able to amend or delete it because it may not be in our control.

You have the right to ask us not to use your Personal Information for marketing purposes. To change your marketing preferences, or to unsubscribe, please contact us at atsupport@gumbler.com

9. How to contact us

To find out more about how your Personal Information will be used please contact us by email at the address above.

10. Complaints

We hope that you won't have any complaints about us or our Services. If you are unhappy with our use of your Personal Information then please contact our customer services department by emailing support@gumbler.com

You also have the right to complain to your local data protection authority if there is a problem.

11. Legal matters

If any court or other competent authority finds any of the terms of this Privacy Policy to be invalid or unenforceable, the other terms of this Privacy Policy will not be affected.

This Privacy Policy is governed by and interpreted in accordance with the laws of Sweden. Any dispute arising in connection with this Privacy Policy will be subject to the exclusive jurisdiction of the courts of Sweden unless you choose the courts of your home country.

We are constantly innovating and looking for new ways to improve our Services and the Gumbler platform. We may therefore amend this Privacy Policy from time to time to reflect such improvements or any other changes to our business. We will endeavour to tell you about any significant changes to this Privacy Policy which we feel may disadvantage you in any material way. If you object to any of

the changes you should immediately stop using our Services and close any account you may have with us.

Developer Guidelines

If a developer wishes to integrate with Gumbler he must abide to the following conditions.

- 11.1. The app must be a skilled base game. This means that the outcome of the game is based on the skill of the Users involved and **NOT** on elements of luck or chance.
- 11.2. The developer(s) must make it clear that the Users are wagering money and that they have to accept Gumbler's terms and conditions when participating in Gumbler challenges
- 11.3. The content of the Application must be inoffensive and legal, respecting both EU and national legislation, particularly copyright laws & the Data Protection Act
- 11.4. If an app is removed from the Gumbler service for any reason then the owners of the app have to settle any outstanding entry fees and/or winnings on the Gumbler platform.

Gumbler reserves the right to remove any APP from its network without warning.