

## **My Club Betting: Terms and Conditions**

**IMPORTANT:** Please read carefully these Terms and Conditions ("Terms") as set out below. By registering an account ("Your Account") or ("Account"), you are deemed to have accepted and understood them.

We operate using the My Club Betting brand (My Club Betting) and trademarks pursuant to an agreement with My Club Betting.

My Club Betting accounts and the sportsbook is operated and provided by FSB Technology (UK) Limited, a company incorporated in the England and Wales (company registration number: 6401555).

In these Terms and Conditions, FSB Technology (UK) Ltd shall be referred to as "FSB", "us", "we" or "our" and you are referred to as "you" or "your".

[FSB Technology \(UK\) Ltd](#) is licensed by the [Gambling Commission](#) (licence 000-022201-R-305119-013) to provide these services to customers in Great Britain who are authorised to operate these parts of the website under licence from My Club Betting.

FSB Technology (UK) Ltd is also the Merchant of Record for this website, meaning it processes all credit and debit card payments from customers. It is therefore the organisation responsible for processing all payments, including both deposits and withdrawals.

### **1. General - Sportsbook.**

1.1 All Customers must be 18 years of age or older and a resident in Great Britain in order to register and participate in any content, including the placing of stakes on a bet or participation in any other content found on this website. In order to avoid unlawful betting, we reserve the right to carry out checks to verify the information provided. We may undertake a search with a third party for the purpose of verifying that you are 18 or over. Where these checks are unable to verify that you are 18 years of age or over, we reserve the right to ask you for proof of age. If we are unable to confirm that you are aged eighteen (18) or over within seventy two (72) hours of your account being opened then we are required to suspend your account until satisfactory proof of your age is provided.

1.2 You have sole responsibility in ensuring your payment/bank details and contact information are up to date at all times.

1.3 You have sole responsibility to ensure that your security details remain confidential. In any event where you are concerned that your security details are no longer confidential, you have the obligation to notify us immediately. Any transactions

that have been placed by a person who is securely logged into your account will be the your responsibility.

1.4 Bets cannot be cancelled or changed once the bet has been confirmed by us.

1.5 We only accept registrations and deposits from persons located in Great Britain.

1.6 We only accept bets made online, which for clarity includes the use of iPhone and Android applications. Bets are not accepted in any other form (telephone, email, fax, in person, etc.) and any bets received in these forms will be null and void.

1.7 We reserve the right to refuse/cancel any bet or part of a bet before the game starts without providing any justification. We also reserve the right to refuse/cancel any bet or part of a bet that is placed while a game is in progress if there is sufficient evidence that you were placing a bet with prior knowledge of an event that would affect the accurate pricing of a market – for example, betting on the first-to-score market while the first goal is being scored.

1.8 We reserve the right to void any or all bets that have been made by any person or group of persons who are acting in an attempt to defraud us. If there is any evidence of a series of bets, each containing the same selection having been placed by or for the same individual or syndicate of individuals, we reserve the right to make such bets void and suspend relevant accounts. This rule applies to both settled and unsettled bets.

1.9 Winnings will be credited to your account following confirmation of the final result. Bonuses and FREE bets however will be added by 4pm latest, the day following bet settlement.

1.10 We reserve the right to void any bet that may have been accepted when the account did not have sufficient funds to cover the bet. If your account has insufficient funds as a result of a deposit that has been cancelled by the payment processing party, we reserve the right to cancel any bet that may have been accepted retroactively, and void any winnings paid to you from those bets.

1.11 Should funds be credited to your account in error, it is your responsibility to notify us of the error without delay. Any winnings subsequent to the error shall be deemed invalid and returned to us. You shall remain responsible for any entry fees placed into tournaments or contests that involve pools or pools-style betting where the stakes can no longer be recovered from the pool.

1.12 The reference language of the present Terms and Conditions is English. In spite of the care brought to our translations, in case of difficulty of comprehension of a clause of these Terms and Conditions, only the English version will be valid.

1.13 We reserve the right to suspend or close your account and void all settled and unsettled bets in the event that you open more than one account.

1.14 Bets will only be accepted up to the advertised start time. Any bet that is inadvertently accepted, which includes an event after its start time, the bet will be cancelled. If any portion of a multiple bet is inadvertently accepted then all parts of that multiple bet will be cancelled.

1.15 Multiple bets that combine different selections within the same event are not accepted where the outcome of one affects or is affected by the other. If such a bet is taken in error, the bet will be cancelled.

1.16 We do not accept responsibility for any typing, human or palpable errors that lead to obvious price errors. In all such cases bets will be deemed void.

1.17 We do not accept responsibility for damages or losses deemed or alleged to have resulted from or been caused by the website or its content including without limitation, delays or interruptions in operation or transmission, loss or corruption of data, communication or line failure, any person's misuse of the site or its content, or any errors or omissions in content.

1.18 The maximum winning to any Customer on any single bet, multiple bet or on any single day for bets placed on this website is €/\$50,000.00 or equivalent.

1.19 The maximum amount of funds that can be requested to be withdrawn from the website is €/\$100,000.00 in any 7 day period.

1.20 The minimum amount for a bet is £0.10 unless otherwise stated on the website.

1.21 We reserve the right to change odds and information displayed on the website at any time and without notice. We will take reasonable care to ensure accuracy of this information but information is presented as a guide only. Prices displayed on the website are indicative only and are not binding until a bet has been confirmed by us. In the event of any particular information (score, time of game etc) being incorrect we assume no liability for this. Please refer to our betting rules for information on how we settle individual markets.

1.22 The website will at all time show records of recent bets placed, results and account activity. We recommend that you keep independent records of all of the transaction information, games rules, cancellation rules, and payment methods in order to avoid any future misunderstandings.

1.23 All bets will be processed once the bet has been placed and the acceptance confirmed.

1.24 You will be able to play immediately after any deposit transaction has been confirmed.

1.25 When an event is cancelled, all bets referring will be cancelled automatically and the related accounts will be refunded.

1.26 All Customer offers are limited to one per person, family, household address, email address, telephone number, same payment account number (e.g. debit or credit card, Skrill etc), and shared computer, e.g. school, public library or workplace. We reserve the right to withdraw the availability of any offer or all offers to any Customer or group of Customers.

1.27 In case of a bonus manipulation or abuse of any kind, we reserve the right to deduct the bonus and the winning associated to the bonus from your account.

1.28 We consider these rules to be fair. Should you need any advice regarding these rules, please contact Customer Services.

1.29 If you wish to make a formal complaint about our services should first contact our Customer Services department using the contact us form on the website. We will respond as quickly as possible and in all cases we strive to ensure that all customers are responded to within 48 hours. Our response will include the name of the person who will be handling your complaint and a full record of the correspondence will be tracked, including our operator login credentials who has provided any response to you. If you do not believe our resolution to your complaint to be fair and transparent then you are free to request for the complaint to be escalated to a member of our Senior Management team who will personally review your complaint and make a final decision.

Should you still be of the opinion that our resolution is not fair and transparent then the complaint is escalated to a "dispute" and can be referred to independent adjudication service [IBAS](#).

We give our commitment to pursuing an amicable solution to all disputes but the results of independent adjudication are not necessarily binding. All disputes and the resolution of these disputes will be reported to the [Gambling Commission](#) on a quarterly basis.

1.30 Data protection. Please see our [Privacy Policy](#) for details of how personally identifiable information is collected and may be processed or shared with others.

1.31 Copyright in the information displayed on this website is the property of Satellite Information Services Limited ("SIS") and/or its licensors. This information is intended for personal use only and may not be displayed in public, broadcast or used for any commercial purpose without the express written consent of SIS. Whilst every effort is made to ensure that the information is accurate, SIS accepts no responsibility for any use made of the information provided on this website and excludes all liability in respect of any loss suffered by any person arising directly or indirectly from use of the information.

1.32 We are required by our licence to inform you about what happens to funds which we hold on account for you, and the extent to which funds are protected in the event of insolvency. We hold customer funds separate from company funds in a dedicated "Clients Premium" account from Barclays Bank Plc. This means that these

funds are not protected in the event of our insolvency. This meets the Gambling Commission's requirements for the segregation of customer funds as the level: [basic protection](#).

1.33 Any changes to these Terms and Conditions will be displayed on your next login to this website prior to these changes taking effect.

## **2. Bonuses**

2.1 All bonus offers can be redeemed only once per offer unless it was clearly stated otherwise.

2.2 Each bonus offer will have its own "terms and conditions" and you should ensure that the terms and conditions associated with each individual bonus offer are read and understood prior to accepting the bonus. You are only eligible for offers that are displayed on the betting site you are registered to and logged into at the time you place your bet.

2.3 Promotions are subject to change. All management decisions are final.

2.4 In the event of an error when attributing a bonus to your account, the company reserves the right to correct such errors by removing any funds that were put into your account erroneously and by voiding any bets that were placed by these funds.

2.5 At no time will a bonus be offered where the benefit amount is dependent on you gambling for a certain time limit or frequency; where the benefit increased if you reach a qualifying activity in a shorter amount of time; or where the value of the benefit increases with your spend it does so at no greater rate than your spend increases.

## **3. Deposits**

3.1 We accept deposits via the following credit and debit card types: Visa; Visa Debit; MasterCard; Visa Electron; Maestro.

3.2 The minimum deposit amount accepted is £10.00 with the maximum being £5,000.00.

3.3 We will only accept deposits from Great Britain.

3.4 We do not charge you for depositing using your credit or debit card however you may incur some charges from your bank. See your bank account terms and conditions for further information.

3.5 FSB Technology (UK) Ltd is the Merchant of Record for this website, meaning it processes all credit and debit card payments from customers, including deposits.

What are "Verified by Visa" and "MasterCard SecureCode"?

We utilise services called "Verified by Visa" and "MasterCard Secure" – in the event your card issuer subscribes to one of these services, you'll be asked to enter a password or specified characters from a password in order to be able to complete your deposit.

If you have not signed-up for this service online before, you'll be able to create a new password on being prompted.

If you cannot remember this password, you'll also be able to reset this at this time.

Please note that for your online security, we have no visibility of this password and cannot reset this on your behalf.

Please click [here](#) to learn more about [Verified by Visa](#) and [here](#) to learn more about [MasterCard SecureCode](#).

#### **4. Withdrawals**

The process for requesting and receiving winnings is outlined as follows. Please note we will always contact you via your registered email address if there is any further information we require (such as identification documents) in order to process it for you.

FSB Technology (UK) Ltd is the Merchant of Record for this website, meaning it processes all credit and debit card payments from customers, including withdrawals.

#### **5. Miscellaneous**

5.1 If you choose to make a withdrawal request and have deposited with us using a credit or debit card, we will look to pay any requested winnings in full back to this card.

5.2 If you have deposited using more than one credit or debit card, you will be able to select which card you wish your winnings to be returned to during the withdrawal request process.

5.3 In the event that your credit or debit card used to deposit with us has expired or cannot be credited for any other reason, you will need to deposit using a valid card in order to be able to withdraw any funds back to this card.

5.4 With the exclusion of any applicable withdrawal or management fees detailed below, no charge on any type of credit or debit card payment will be levied by us – in the event that your Bank or card-issuing company charge an exchange rate fee for example (in the event your account is held in a currency other than GBP (Sterling)) or any other charge, then we cannot be held liable for any such charge.

In the event that you have requested a withdrawal from us, but have yet to receive either your debit or credit card payment after a sufficient time, please

contact Customer Services.

In our sole discretion, we reserve the right to refuse payment of any withdrawal following a Withdrawal Request.

The minimum withdrawal amount that can be paid back to your credit/debit card is £10.00.

## **6. Withdrawal Management Fees**

Free bets or promotional awards of any kind cannot be withdrawn.

In the event you choose to withdraw funds from your account and have not carried out any financial activity, or if the financial activity on your account equates to a sum of less than 50% of the amount deposited by you, then we reserve the right to charge a processing fee of 5% of the requested withdrawal amount with a minimum charge of £3.00

"Financial activity" is defined by the placing of bets anywhere on this website (voided/cancelled bets to not count)

## **7. Self-Exclusion**

7.1 We realise that for some Customers gambling might become a serious problem and for such Customers we offer a self-exclusion option for a period from six months up to permanent exclusion, as per a Customer's request.

If you wish to self-exclude, please either contact Customer Services specifying the period you wish to be self-excluded for, or choose the "Self-Exclude" option found within your "My Account" section of this website, when logged in. If you choose to contact Customer Services, kindly note that it may take up to 24h to process your request.

If you choose to contact Customer Services, kindly note that only upon a clear "self-exclusion" request will your account be suspended for the agreed time. Otherwise all accounts will be "closed" and can be reopened at any time upon a Customer's request. Please read through our [Responsible Gaming](#) guide for more information.

If a self exclusion has been requested by contacting the Customer Support, the account will be closed for 6 months unless explicitly stated otherwise. Any self-exclusion may, on request, be extended for one or more further periods of at least 6 months each.

7.2 For brand partners, using the FSB platform under the FSB licence, at a platform level, practice guidance is taken from the Gambling Commission of Great Britain such that a self-exclusion will be enabled across all brands, operating within one licence. For brands holding their own licence, but using the FSB technical platform, it is illegal under the Data Protection Act 1998 (DPA) to pass any consumer information to third parties.

7.3 FSB Technology (UK) Ltd takes its social responsibility extremely seriously and follows the Gambling Commission of Great Britain's code to the letter to make sure that effective procedures are in place for self-exclusion. We take all reasonable steps to prevent self-excluded individuals from participating in gambling. The company will close all known gambling accounts of identified individuals who self-exclude from all branded sites using FSB Technology's platform, and under their licence, within two working days or sooner upon learning that a person is self-excluded. Furthermore, the company has the following procedures in place in order to manage self-excluded individuals:

a. A register of those excluded (name, address, membership and any other account details);

b A record of the card numbers, if known, to be excluded;

c Our staff are trained to effectively administer the systems; and

d The removal of access from those persons found to have attempted to gamble on the 'sites'

7.4 All self-excluded individuals found to be either attempting or having perpetrated such acts to open an account that could not be practically stopped at the time will have their winnings forfeited and all bets voided. The company treats such instances where an individual wilfully construes to subvert the account opening process having self-excluded extremely seriously and will take all necessary action including legal action to protect itself and the individual in order to mitigate harm. We would urge all person(s) who believe they have a gambling problem to seek help from agencies

such: <http://www.gamcare.org.uk/> and <http://www.gambleaware.co.uk/>

## **8. Account Closure**

8.1 If you wish to close your account, you can withdraw any remaining funds and there is no further requirement to inform us. Should you want to close your account permanently please contact our Customer Services team, who will try to assist you with any issues or concerns you have, and if unsuccessful your account will be closed upon your confirmation. Please allow us up to 24 hours to process your request.

8.2 We reserve the right to decline a new customer or close an account without having to give a reason for doing so.

## **9. Customer Services and Complaints**

9.1 If you have any complaints, experience any problems or wish to contact us for any other reason, please contact us at [mailto: support@MyClubBetting.com](mailto:support@MyClubBetting.com)

9.2 Any complaint or claims of any nature, also with regard to your Account statements or Account balance, should be communicated to us as soon as possible by contacting our



Customer Support, from the publication of the information on the Website which has given rise to the complaint, and/or within 6 months of the issue occurring;

9.3 The communication must contain the following information:

a) Account Log-In ID; b) registered First Name and Surname; c) explanation of the issue and the complaint/claim; d) specific dates and times associated with the complaint/claim (if applicable);

9.4 All best efforts will be made to resolve any reported matter promptly. Failure to submit the communication as outlined above may result in a delay in our ability to identify and respond to your complaint in a timely manner.

9.5 In case of conflict between the result posted on the Application and the result shown in our Server, the result posted in our Server shall take precedence. You understand and accept that the settlement of any conflict between you and us will be determined based on the records kept by us.

9.6 We commit to responding to the complainants or to the authority with respect to complaints with the results of the inquiry within one month from the date of which the relevant complaint is lodged, and will ensure the best efforts in providing a prompt resolution of issues at hand.

9.7 If for any reason you are not satisfied with how we have resolved your complaint, you may decide that the matter be referred for adjudication by the Independent Betting Adjudication Service (IBAS). Your dispute will be reviewed and, if considered genuine, it will be referred to a Panel for adjudication.

9.8 Once the adjudication process is considered complete, the Panel will issue a ruling in the form of a written document, which will be sent to you and the Operator. The document will explain the Panel's reasons for the ruling, the Panel's conclusion, and direct how the matter should be resolved. The ruling will be final and binding on all parties in the dispute, as long as the full facts are presented by all parties concerned.

9.9 Before contacting IBAS and completing the Adjudication Form, we recommend that you read the case studies section on the website, as it may list a similar case which may apply to your own circumstances and help clarify your case before proceeding to adjudication.

Telephone Number: +44 (0)20 7347 5883

Website: <http://www.ibas-uk.com>

Email: [adjudication@ibas-uk.co.uk](mailto:adjudication@ibas-uk.co.uk)

Adjudication Form: <http://www.ibas-uk.com/adjudicationForm.php>

9.10 Please note that IBAS will only adjudicate on a dispute if:

(a) the Operator holds a licence issued by the Gambling Commission of Great Britain and the dispute concerns a wager which is subject to the laws of England and Wales, or Scotland; in its absolute discretion, IBAS may deal with disputes arising in other jurisdictions; (b) a genuine deadlock exists between the Customer and the Operator.

9.11 Alternatively, you can contact the European ODR to refer the matter for adjudication.

## **10. Bonus**

10.1 Each bonus, promotion and/or special offer is subject to its own specific terms. You agree to read and understand the terms applicable to each bonus you collect. We reserve the right to amend, withdraw or terminate this offer at any point.' in the terms and conditions of an offer.

10.2 Except where otherwise stated, all bonuses offered on MyClubBetting.com are limited to one per person, IP address, address and/or household.

## **11. Cash Out**

11.1 Cash Out is a feature which is offered on various singles and multiples Sportsbook bets. Cash Out allows you to amend your original bet and lock in a profit or a loss by settling your bet early, without having to wait for the event to finish.

11.2 If you make a Cash Out request, you will be notified whether or not your request has been successful. Your request to Cash Out is not guaranteed to be accepted and may be unsuccessful if, for example, the market suspends or the odds move before your request has been processed. Cash Out requests made in-play may take longer to process because of the in-play bet delay.

11.3 Cash Out is not currently available on all markets - a Cash Out icon will be displayed for the markets that support Cash Out.

11.4 We cannot guarantee that the Cash Out feature will be available on your bet selection. Where Cash Out is available pre-event and we do not cover the event In-Play then Cash Out will be unavailable once the event starts.

11.5 Using Cash Out may mean you will opt out of and no longer be eligible for a particular promotion. See the terms and conditions of the promotion for further details.

11.6 Any bonuses due from bets such as Lucky 15/31/63 will not apply where Cash Out has been used to close a bet.

11.7 We will not be responsible if the Cash Out feature is not available for technical reasons and

bets will stand as originally placed during any such period.

11.8 We reserve the right to amend, suspend or remove the Cash Out feature at any time for any event, fixture or market. Any bets placed on such events, fixtures or markets will stand as originally placed.

11.9 We reserve the right to reverse the settlement of a Cash Out if the bet or a market is settled in error.

## **12. Time Out**

If you wish to take a time out, you can do this for a minimum of 24hrs and a maximum of six weeks. During this time, you will not be able to access your account, neither will you receive any marketing information. Once the Time Out period has ceased, your account will automatically become active again. Please note that there is a 24hr period before your account becomes active following the time-out setting. If your time-out for 24hrs it will actually be 48hrs before your account resets.

## **13. Amendments**

We reserve the right to make changes to our site and all terms and conditions and policies included on our site, including this Agreement at any time. You will be subject to the terms and conditions and policies in force at the time that your bets are matched. It is therefore your responsibility to check the terms and conditions and policies from time to time to ensure that you agree with them, and your continued use of the Services will be deemed to be your acceptance of any changes we may make. All current terms and conditions and policies can be viewed at the footer of the betting site you are registered with and logged into.

## **14. Offer Exclusions**

Please make sure that you are responding to offers that are advertised specifically on your betting site, when you have logged in. All current offers will be displayed on the carousel at the top of your site. We cannot be responsible for any offers advertised on 3rd party areas, such as blogs or forums that we do not have direct control of. Offers that have been shared with you by other means, such as messaging or emails, again, are out of our control, unless they have been sent directly to you by us.

Bonus offers and promotional offers (unless expressed to be generally available) are intended for the addressed recipient or category of persons only and cannot be transferred. If you are not the intended recipient or you are not part of the intended category, then the offer cannot be accepted by you.

You accept that it is your responsibility to ensure that any bonus offer or promotion you are interested in is still available (if only available for a particular period), that you are eligible for it,

and that you understand any terms which apply to it. We reserve the right to amend, withdraw or terminate this offer at any point.' in the terms and conditions of an offer.

We reserve the right to limit the number of times that you may participate in a bonus or promotional offer. Except as otherwise expressly stated in the offer itself, bonuses and promotional offers are limited to one account per person, family, household address, email address and credit card number. Where multiple participation is permitted, we reserve the right to limit the number of participations, in our sole discretion.

## **15. Free Bet Rules**

15.1 Free bets/bonuses will be credited to your account by 4pm the day following the bet settlement.

15.2 The free bet must be wagered in full, on one bet only, i.e.

15.3 A £10 Free Bet can be used as a £10 win, and cannot be split over several bets. Bet types are win only. Free Bets can only be placed on events with odds of 6.0 (5/1) or less

15.4 All Free bets must be redeemed within 7 days of award, and are not re-issued if not used.

15.5 Free bet tokens are non-refundable. Free bet stake is not included in any returns.

15.6 Free bets placed on voided events will be returned within 24 hrs.

15.7 Any free bet offer cannot be used in conjunction with, or contribute to any other MCB free bet offer or promotions.

15.8 MCB periodically reviews the terms of its promotions and reserves the right to amend them at any point. MCB reserves the right to amend, cancel, reclaim or refuse the award of any free bet at its own discretion.

15.9 The identity of a player will be determined on the basis of all or any combination of the following: account number, username, and name, mailing address, e-mail address, IP address, credit/debit card number, registered payment method, computer, and any other forms of identification which may be required. However, players with multiple accounts attempting to enter the Promotion may result in any/all accounts being closed, any winnings deemed forfeited and being removed from this Promotion.

## **16. Revenue Payments to Clubs**

16.1 To qualify for a payment, as listed below, a Club must have had 3 registered bettors who staked more than 5 bets during the accounting period.

16.2 Any registered club will receive 20% net revenue share of any profits generated by the users of your club-betting site.

16.3 The revenues will be calculated on a month to month basis, and each club administrator will always be able to see the ongoing progress of the clubs betting site activities by accessing the club affiliate system at <http://affr.myclubbetting.com>

16.4 The net revenue calculations will run as follows:

First day of each month until last day of same month inclusive.

16.5 The net revenue in that period is calculated as follows: 20% of any profit (the difference between any betting stakes lost and bookmaker pay-outs on winning bets.) This is cumulative of all the bets placed on your site in the given period. (not including free bets stakes, and including payout on winning free bets)

16.6 Club administrators will receive a statement at the end of each period showing the club revenues, and if the figures are agreed and accepted, will be asked to submit an invoice to claim the agreed amount.

16.7 My Club Betting will make revenue payments to clubs within 21 days of mutual agreement of revenue.

Example of revenue:

User 1 stakes £100 and loses, so £100 goes into the club 'pot'. User 2 places a bet that wins £50 (not including stake)

The pot is the £100 (loss) minus the £50 (win) equals £50 Your club benefits from 20% of the pot which is £10

Winning bets are the bookmaker losses, and losing bets are the bookmaker profits, the pot is the difference between the two over set period, and the club revenue is 20% of the 'pot'.

## **17. Revenue payments to MOB sites**

17.1 Any registered MOB will receive 15% net revenue share (given in FREE BETS) of any profits generated by the use of your MOB betting site. A further 5% will be given to the charity of choice by MCB to honour our support of Grassroots sport.

17.2 The revenues will be calculated on a month to month basis, (1st of the month until last day of month inclusive) and each MOB site holder will be notified by email within 14 days of the month end what revenue is due to be paid.

- At the beginning of the next month the revenue calculated will go back to zero.
- The net revenue in that period is calculated as follows: 15% of any profit (the difference between any betting stakes lost and bookmaker pay-outs on winning bets.) This is cumulative of all the bets placed on your MOB site in the given period. (not including free bets stakes, but including payout on winning free bets)

17.3 My Club Betting will make revenue payments to MOB site account holders within 14 days.

Example of revenue:

Day 1 stakes £100 and loses, so £100 goes into the MOB 'pot'. Day 2 user places a bet that wins £50 (not including stake)

The pot is the £100 (loss) minus the £50 (win) equals £50 Your

MOB benefits from 15% of the pot which is £7.50

Winning bets are the bookmaker losses, and losing bets are the bookmaker profits, the pot is the difference between the two over set period, and the MOB site revenue is 15% of the 'pot'.