# Terms and Conditions of Use

The Nodes Global Limited (RC No. 9853057) | Trading as Ole Markets
Version 1.1

## 1. About These Terms

1.1 These Terms and Conditions of Use (the "Terms") form a binding agreement between you and The Nodes Global Limited, a company incorporated in Nigeria with RC Number 9853057, trading as Ole Markets (the "Company", "we" or "us").

1.2 Ole Markets is an online sportsbook that offers fixed-odds betting through the web application at olemarkets.com (the "Platform"). The Company operates the Platform under a Fixed Odds Betting Operator Licence issued by the Delta State Internal Revenue Service (DSIRS).

1.3 These Terms apply together with the Ole Markets Rules of the Game, which set out how bets are placed, settled and voided, and with our Privacy Policy and the terms of any promotion you take part in. Where these Terms and the Rules of the Game differ on a betting matter, the Rules of the Game apply.

1.4 By registering an account or using the Platform, you confirm that you have read and accepted these Terms.

## 2. Eligibility

2.1 You may open and use an account if you:

(a) are at least 18 years of age;

(b) are located in a country where the Company operates, which the Platform confirms through geolocation each time you use it;

(c) register in your own legal name and use the account for your own benefit;

(d) are free of any listing on a sanctions list that the Company screens against; and

(e) are a person other than a director, employee or contractor of the Company, or a member of their household.

2.2 Each person may hold one account. Where we find more than one account held by the same person, we will keep the first account open and close the others.

2.3 We may refuse a registration or close an account where these requirements are unmet, and any account found to belong to a person under 18 years of age will be closed immediately.

## 3. Your Account and Identity Verification

3.1 You agree to give accurate and complete information when you register and to keep it up to date.

3.2 You register with a Nigerian mobile number held in your own name. This number becomes your customer ID on the Platform, and it should be the number your Telegram account is registered with.

3.3 When you register, we send a one-time code to the Telegram account linked to your mobile number to confirm that the number belongs to you. By registering, you agree that Ole Markets may send you one-time codes through Telegram to verify your mobile number and to confirm any request you make to reset your password.

3.4 We collect your mobile number, National Identity Number (NIN) and Bank Verification Number (BVN) to verify your identity. By accepting these Terms, you authorise us to carry out these verifications through licensed verification providers, in line with our regulatory requirements.

3.5 We may also ask for a government-issued photo ID, proof of address or evidence of your source of funds at any time. Registration and withdrawals proceed once we have completed verification to our satisfaction.

3.6 We may suspend an account while verification, sanctions screening or enhanced due diligence is in progress. Betting and withdrawals resume once the checks are complete.

3.7 You are responsible for keeping your login details and the Telegram account linked to your mobile number secure, and for all activity on your account. Please tell us straight away at hello@olemarkets.com if you believe someone else has accessed your account.

3.8 You may link your Telegram account to the Ole Markets Telegram bot from your profile. Once linked, you can use the bot to check your balance, view your open bets, load booking codes, place bets, cash out to your balance and receive the alerts you switch on. Deposits and withdrawals are made on the Platform. Every action taken through your linked bot is treated as an action on your account, and you can unlink the bot at any time from your profile or from the bot, which ends all bot sessions immediately.

## 4. Deposits and Withdrawals

4.1 All deposits, bets and withdrawals are in Nigerian Naira and are processed through payment service providers licensed by the Central Bank of Nigeria. The payment methods available to you are shown on the Platform.

4.2 Deposits must come from a bank account, card or wallet held in your own name, and withdrawals are paid only to a verified bank account in your own name.

4.3 Your balance is made up of a withdrawable balance, funded by deposits and winnings, and a bonus balance, funded by promotional credits. Withdrawals are paid from the withdrawable balance.

4.4 We aim to process withdrawals promptly. A withdrawal may take longer where it requires verification, a compliance review or confirmation from a payment provider, and we will keep you informed of its status.

4.5 Deposits are intended for betting on the Platform. Where funds are deposited and withdrawn with little or no betting activity, we may review the transactions before releasing the withdrawal.

4.6 Account balances earn no interest. Any amount credited to your account in error remains the property of the Company and will be reversed.

## 5. Bonuses and Promotions

5.1 Each promotion has its own terms, which are shown on the Platform and form part of these Terms for anyone who takes part.

5.2 Bonus funds become withdrawable once the wagering requirements attached to the bonus are met.

5.3 Where we find that a bonus has been obtained through multiple accounts, collusion or any other abuse of a promotion, we may cancel the bonus and any winnings that came from it.

## 6. Placing Bets

6.1 Bets are placed, settled and voided in line with the Rules of the Game. A bet is valid once the Platform confirms it and issues a unique bet reference number.

6.2 The odds shown when your bet is confirmed are the odds that apply to it. Minimum and maximum stakes and maximum payouts apply and are shown on the Platform.

6.3 We may decline or limit any bet, and we may suspend or remove any market at any time.

6.4 Where a bet is accepted at odds or on terms that are clearly wrong because of a human or technical error, we may void the bet or settle it at the correct odds, and we will tell you which.

6.5 Where cash-out is offered on a bet, the value shown is calculated in real time and is confirmed only when the Platform accepts your request.

## 7. Fair Play

7.1 You agree to use the Platform honestly, for your own personal betting, and in line with the law. In particular, you agree to refrain from:

(a) opening or using more than one account, or using another person's account, identity or payment method;

(b) colluding with other users, or betting on an event whose outcome you can influence or about which you hold inside information;

(c) using automated software, bots or scripts to place bets or access the Platform;

(d) using a VPN, proxy or any other tool to hide your location or to access the Platform from outside its operating countries;

(e) using the Platform to launder money, finance terrorism or move funds that come from crime; and

(f) reversing a deposit through a chargeback or payment dispute after the funds have been used for betting.

7.2 Where we find a breach of this section, we may void the bets involved, withhold the related winnings, close the account and report the matter to the Nigerian Financial Intelligence Unit, the DSIRS or law enforcement as the law requires.

## 8. Responsible Gambling

8.1 Betting should be an enjoyable pastime. The Platform gives you tools to stay in control, including deposit limits, session time limits, time-outs and self-exclusion.

8.2 You can self-exclude at any time using the self-exclusion option in your profile menu. The exclusion takes effect for the period you choose, and the account stays closed to betting until that period ends.

8.3 Links to recognised support services are available on the Platform, and we encourage anyone who feels their betting is becoming a problem to use them.

## 9. Closing or Suspending an Account

9.1 You may close your account at any time by contacting us. Any withdrawable balance will be paid to your verified bank account once our standard checks are complete.

9.2 We may suspend or close an account where these Terms are breached, where the law or a regulator requires it, or where we have reasonable grounds to suspect fraud or other illegal activity. Where we close an account for reasons other than a breach of these Terms, we will return the withdrawable balance to you.

9.3 An account with no login or betting activity for 12 consecutive months is treated as dormant. We will contact you using your registered details, and your withdrawable balance remains available for you to claim.

## 10. Your Data

10.1 We collect and use your personal data to run your account, verify your identity, process payments, meet our legal and regulatory obligations and keep the Platform safe. We do so in line with the Nigeria Data Protection Act 2023 and our Privacy Policy.

10.2 The personal data we hold about you includes:

(a) your mobile number, your password in encrypted form and the other details you give us;

(b) the identity details returned when we verify your mobile number, NIN and BVN, including your name, date of birth, gender, country of birth, photograph, email address and residential address;

(c) your bank account details and the records of your deposits, bets, withdrawals and bonuses;

(d) your Telegram account identifier and username, where you verify through Telegram or link the Telegram bot, together with your messages to and from the bot; and

(e) device, location and usage information collected when you use the Platform, including the location checks described in section 2.

10.3 We process your data to perform our agreement with you and to meet our obligations under gaming, anti-money laundering and tax laws. We send one-time codes and bot messages through Telegram on the basis of the consent you give in section 3.

10.4 We may share your data with trusted partners who help us operate the Platform, such as payment, identity verification and messaging service providers, and with public authorities where the law requires it.

10.5 We keep identification and transaction records for at least seven years after your account is closed, as the law requires.

10.6 You may ask us to give you a copy of your data, correct it, delete data we are no longer required by law to keep, or restrict how we use it, by emailing hello@olemarkets.com. You may withdraw your

consent to Telegram messages by unlinking the bot and contacting us, and we will then handle your verification and password reset requests through our support team.

## 11. Platform Content and Community

11.1 The Platform, including its software, design, logos and content, belongs to the Company or its licensors. You may use it for your own personal, non-commercial purposes.

11.2 Comments and other content you post on the Platform should be respectful and lawful. You remain the owner of your content and give the Company a licence to display it on the Platform, and we may remove any content that breaches these Terms.

## 12. Liability

12.1 We will provide the Platform with reasonable skill and care. Because the Platform depends on internet connections, third-party data and payment systems, we cannot promise that it will always be available or free of errors.

12.2 Where a technical fault affects a bet, we will investigate using our system records and settle the matter fairly in line with the Rules of the Game.

12.3 To the fullest extent the law allows, the Company's liability to you for any claim is limited to the amount you staked or deposited in the transaction concerned, and excludes loss of profit, loss of potential winnings and any indirect or consequential loss.

12.4 Nothing in these Terms limits any liability that cannot be limited under Nigerian law.

## 13. Complaints and Disputes

13.1 If you have a complaint, please email hello@olemarkets.com with your bet reference or transaction details and a description of the issue, within 30 days of the event concerned.

13.2 We will acknowledge your complaint within 2 business days and give you a full response within 10 business days.

13.3 If you are unhappy with our response, you may refer the matter to the Delta State Internal Revenue Service.

## 14. Changes to These Terms

14.1 We may update these Terms to reflect changes in the law, regulatory requirements or how the Platform works. We will tell you about material changes by email or through the Platform before they take effect, and your continued use of the Platform after that confirms your acceptance.

## 15. Governing Law

15.1 These Terms are governed by the laws of the Federal Republic of Nigeria, and the courts of Delta State have jurisdiction over any dispute arising from them.

## 16. Contact Us

16.1 The Nodes Global Limited (trading as Ole Markets). Email: hello@olemarkets.com. Website: olemarkets.com.