

# FlexBets Official Rules & Policies

---

**Updated:** August 12, 2026

**Version:** 1.1.260812

## 1. Account Rules

- **Single Account Policy:** Users may only create one FlexBets account. Duplicate accounts are prohibited and may result in suspension, cancellation, and forfeiture of funds and prizes.
- **Account Sharing:** Sharing your account with others, including family members, is strictly prohibited.
- **Age Restrictions:** Users must be at least 18 years old (19+ or 21+ in some states). See Section 9 for state-specific rules.
- **Account Deactivation:** Accounts may be deactivated for violating the FlexBets Terms of Use, including location spoofing and underage play.
- **Password Management:** Users must set a strong password and maintain its security. Users can change their password via the “Account Settings” screen.
- **Unauthorized Access:** Users are responsible for safeguarding login credentials and reporting unauthorized activity.
- **Players may only create an account and participate in FlexBets’ contests while residing within a supported and eligible state.**
  - **Supported states:** Alabama, US-AL, Alaska, US-AK, Arizona, US-AZ, Arkansas, US-AR, California, US-CA, Colorado, US-CO, Florida, US-FL, Georgia, US-GA, Illinois, US-IL, Kansas, US-KS, Kentucky, US-KY, Massachusetts, US-MA, Minnesota, US-MN, Nebraska, US-NE, New Mexico, US-NM, North Carolina, US-NC, North Dakota, US-ND, Oklahoma, US-OK, Oregon, US-OR, Puerto Rico, PR, Rhode Island, US-RI, South Carolina, US-SC, South Dakota, US-SD, Tennessee, US-TN, Texas, US-TX, Utah, US-UT, Vermont, US-VT, Washington, D.C., US-DC, West Virginia, US-WV, Wisconsin, US-WI, and Wyoming, US-WY

## 2. Deposits

- **Eligibility:** Deposits and contest entries may only be made from within eligible states.
- **Limits:** Maximum deposit is \$500 including fees per transaction. Two deposit limit per day. General maximum deposit amount is \$6,000 per 31 days. State-specific limits may apply. See Section 9 for state-specific deposit limit rules.
- **Minimum Deposit:** \$10.
- **Chargebacks or ACH fund returns:** May result in account holds. Repayments must be made via approved methods (not credit cards or Apple Pay).

- Deposit Match Bonus: Promotional dollars matched up to a defined limit. Requires 2x playthrough for withdrawal.
- Accepted Funding Methods: ACH transfer and Credit/debit Cards (Visa & Master Card), PayPal, ApplePay and GooglePay are accepted within the FlexBets App
- Deposit and Winnings credit schedule:
  - Deposits are credited to the user's wallet once deposited funds have cleared/passed financial processing by the user's financial institution.
  - Winnings are credited to the winning user's wallet once the competition results have been release, which is typically within 60 minutes following completion of the last event in the competition's user pool or user's entry. In rare cases where competition results are audited, winnings could take up to 24 hours to be credited following completion of the last event in the competition pool or user's entry.

### 3. Withdrawals

- Eligibility: Withdrawals are only allowed while residing within an eligible state.
- Minimum Withdrawal: \$10 unless withdrawing entire account balance.
- Promo Funds: Cannot be withdrawn; only winnings from promo entries are eligible with withdrawal upon meeting playthrough requirements.
  - Promo Funds must be used within their designated promotional period. Unused Promo Funds will expire and be forfeited.
  - Restricted Winnings will be forfeited if playthrough requirements are not met within the specified promotional timeframe. Playthrough requirements include the value of any unused or forfeited Promo Funds.
- Withdrawal Failures: May occur due to incorrect information, missing or incomplete personal information, jurisdictional or government mandated hold on funds, unapproved methods, or exceeding the daily withdrawal limit of \$6,000.
- Only one withdrawal is allowed per 24 hours.
- Processing Time: Typically, within 72 hours.

## 4. Gameplay & Features

### 4.1 Prop Picks DFS

Prop picks DFS is a peer-to-peer fantasy sports contest in which participants create a lineup of 2-8 athletes. For each athlete in the roster, participants exercise their knowledge and skill to predict whether the athlete will perform higher or lower than a benchmark statistic. Upon submission, participants are entered into a contest with other participants. Correct selections earn the participant points. The entry with the most points wins. The final amount participants win depends on how they perform relative to other participants in the contest. Additionally, participants that enter a Perfect Lineup receive a guaranteed bonus payout award.

Limitations exist on how you select your lineup. You must select at least two different athletes (three in some states). Additional limitations may exist dependent on your state. See Section 9 for state-specific rules.

#### **4.1.1 Highest Score Payout Multiplier**

When every event lineup in a contest is finalized, the entry with the highest score in points wins and will receive the highest score payout multiplier.

Points are earned as described in section 4.6 describing scoring.

The multiplier earned is dependent on the number of correct picks made in the entry and the entry type. If a participant is eligible for both the highest score payout multiplier and the perfect lineup bonus, they will be awarded the higher of the two.

#### **4.1.2 Perfect Lineup Bonus**

In addition to the highest score payout multiplier, participants can also win bonuses for achieving the required number of correct picks for their entry type according to the payout tables. If the participant is eligible for both the highest score payout multiplier and the correct lineup bonus, they will be awarded the higher of the two.

#### **4.1.3 Payout Tables**

**Standard Entry:** is a more challenging Daily Fantasy Sports (DFS) format that rewards skill and precision. It offers higher payout multipliers for achieving a Perfect Lineup compared to other game modes.

- **Entry Composition:** Participants build entries using proposition predictions from one or multiple sports and/or events. Picks do not need to come from the same sport or event.
- **Entry payment methods accepted:** Cash from user's wallet or Promo funds. Note: Promo funds are used before Cash for all entries when Promo funds are available.
- **Perfect Lineup Payout:** To win the guaranteed Perfect Lineup payout multiplier, all picks in the entry must be predicted correctly.
- **Consolation Payout:** The participant with the highest score in the contest pool may earn a consolation payout multiplier even if they don't achieve a Perfect lineup.
- **Tiebreaker:** If multiple participants tie for the highest score, the consolation payout multiplier will be split equally amongst them. Participants do not need to achieve a Perfect Lineup to win the highest score payout multiplier.

Payout and contest requirements are described in the table below:

| Number of Picks in Entry | Max Entrants in Pool | Perfect Lineup Payout Multiplier | Highest Score Payout Multiplier |
|--------------------------|----------------------|----------------------------------|---------------------------------|
| 2                        | 2500                 | 3                                | 1                               |
| 3                        | 2500                 | 6                                | 2                               |
| 4                        | 2500                 | 10                               | 5                               |
| 5                        | 2500                 | 20                               | 6                               |
| 6                        | 2500                 | 35                               | 7                               |
| 7                        | 2500                 | 65                               | 9                               |
| 8                        | 2500                 | 120                              | 10                              |

**Insured Entry:** is a more forgiving challenging Daily Fantasy Sports (DFS) format that allows for payout multipliers even when entries have missed selections. It offers lower payout multipliers for achieving a Perfect Lineup compared to other available game modes but allows for less skill and precision.

- **Entry Composition:** Participants build entries using proposition predictions from one or multiple sports and/or events. Picks do not need to come from the same sport or event.
- **Entry payment methods accepted:** Cash from user's wallet or Promo funds. **Note:** Promo funds are used before Cash for all entries when Promo funds are available.
- **Perfect Lineup Payout:** To win the guaranteed Perfect Lineup payout multiplier, all picks in the entry must be predicted correctly.
- **Insured Lineup Payouts:** Participants may still win a payout multiplier if they choose a qualifying number of correct picks.
- **Consolation Payout:** The participant with the highest score in the contest pool may earn a consolation payout multiplier even if they don't achieve a Perfect lineup.
- **Tiebreaker:** If multiple participants tie for the highest score, the consolation payout multiplier will be split equally amongst them. Participants do not need to achieve a Perfect Lineup to win the highest score payout multiplier.

Payout and contest requirements are described in the table below:

| Number of Picks in Entry | Max Entrants in Pool | Perfect Lineup Payout Multiplier | 1 Wrong Payout Multiplier | 2 Wrong Payout Multiplier | Highest Score Payout Multiplier |
|--------------------------|----------------------|----------------------------------|---------------------------|---------------------------|---------------------------------|
| 3                        | 2500                 | 3                                | 1                         | 0                         | 1                               |
| 4                        | 2500                 | 6                                | 1.5                       | 0                         | 2                               |
| 5                        | 2500                 | 10                               | 2.25                      | 0                         | 5                               |
| 6                        | 2500                 | 20                               | 2.5                       | 0.25                      | 6                               |
| 7                        | 2500                 | 40                               | 2.75                      | 0.5                       | 7                               |
| 8                        | 2500                 | 80                               | 3                         | 1                         | 9                               |

**Bench Player Entry:** is the most forgiving Daily Fantasy Sports (DFS) format and allows for payout multipliers at the original pick level even when an entry has a missed selection, but only if the designated bench player achieves theirs. It offers lower payout multipliers for achieving a Perfect Lineup compared to other available game modes but allows for taking higher risks in a primary lineup because a backup player is there to step in.

- **Entry Composition:** Participants build entries using proposition predictions from one or multiple sports and/or events. Picks do not need to come from the same sport or event. Participants designate a special “Bench Player” that will automatically replace a failed pick in the participant’s lineup giving them the chance to achieve a Perfect Lineup even when one pick misses.
- **Entry payment methods accepted:** Cash from user’s wallet or Promo funds. **Note:** Promo funds are used before Cash for all entries when Promo funds are available.
- **Perfect Lineup Payout:** To win the guaranteed Perfect Lineup payout multiplier, players in the participant’s original lineup, with or without the designated bench player, may be used to fulfill the Perfect Lineup requirement.
- **The Bench Player:** The bench player only plays if one of the original entry players misses their performance objective.
- **Consolation Payout:** The participant with the highest score in the contest pool may earn a consolation payout multiplier even if they don’t achieve a Perfect lineup.
- **Tiebreaker:** If multiple participants tie for the highest score, the consolation payout multiplier will be split equally amongst them. Participants do not need to achieve a Perfect Lineup to win the highest score payout multiplier.

Payout and contest requirements are described in the table below:

| Number of Picks in Entry | Max Entrants in Pool | Perfect Lineup Payout Multiplier | 1 Wrong Payout Multiplier | Highest Score Payout Multiplier |
|--------------------------|----------------------|----------------------------------|---------------------------|---------------------------------|
| 3 +1                     | 2500                 | 2                                | 2                         | 1                               |
| 4 +1                     | 2500                 | 3                                | 3                         | 2                               |
| 5 +1                     | 2500                 | 5                                | 5                         | 5                               |
| 6 +1                     | 2500                 | 9                                | 9                         | 6                               |
| 7 +1                     | 2500                 | 15                               | 15                        | 7                               |
| 8 +1                     | 2500                 | 25                               | 25                        | 9                               |

#### 4.1.4 Contest Pool Matchmaking

Participants are grouped into contest pools of up to 2500 entries with similar starting times and experience levels. All entries in a contest pool will have the same number of scoring picks. For Bench Player entries, the bench pick is a conditional substitute and is not counted toward the pool’s pick count — a 5+1 Bench Player entry is placed in a 5-pick contest pool. A single contest pool may contain Standard, Insured, and Bench Player entries together.

Special beginner only contest pools may be offered for beginner players. Highly experienced players are not permitted to participate in beginner only contests.

Users' entries are automatically placed in a respective contest pool, and a single user may have more than one entry auto matched into the same contest pool. The number of entries a single user may have in one contest pool is limited as described in Section 5 (Entry Limits). All of a user's entries in a contest pool count toward that pool's per-user entry limit, regardless of entry type.

Each Contest is offered with a maximum of two thousand five hundred (2,500) available entries. FlexBets reserves the right to commence a Contest with fewer than the maximum number of allowed entries for a Contest, in our sole discretion, without any restrictions. FlexBets also reserves the right to cancel or void a Contest in our sole discretion. Users with a paid entry fee in a cancelled or voided Contest will receive credit to their FlexBets Account balance for the amount of their entry fee.

#### **4.1.5 Voided Picks and Payout Reversion**

Picks may be cancelled or voided for reasons including, but not limited to:

- Tied projections
- Did Not Play (DNP) status
- Athlete injuries (in applicable cases)

When a pick is voided:

- **Payout Reversion:** The entry is scored and paid under the payout table row for the next lower pick count. The entry remains in its original contest pool and continues to compete on the same leaderboard.

Example: An 8-pick Standard Entry with one voided pick is paid under the 7-pick row of the Standard payout table but remains in the 8-pick contest pool.

- **Invalid Reversions:** Entries that revert to include only picks from one team or a single athlete will be voided and refunded.
- **Bench Entries:** Bench entries are not subject to payout reversion unless more than one pick is voided.

Example: For a 5-pick entry, if two primary picks are voided, the bench player will play and the entry will revert to a 4-pick entry.

#### **4.1.6 Refunded Entries**

If an entry is voided and refunded, the entry fees will be credited back to the user in the same currency used to place the entry.

#### **4.2 The Jungle Head-to-Head**

Jungle Head-to-Head contests allow users to face off against a single opponent. Each participant submits a 5-pick lineup, choosing BOOM or BUST for each athlete's projected statistic, and the participant achieving the highest total points wins. The two participants are the sole entrants and counterparties; FlexBets does not participate in the contest, does not compete for the prize, and receives only a fixed fee disclosed in advance.

#### 4.2.1 Entry Fees and Expected Payouts

Jungle Head-to-Head contests accept entry fees of \$5, \$10, \$20, and \$50.

- **Entry payment methods accepted:** Cash from user's wallet or H2H FreePlay Credits.

Payout amounts by entry amount:

- \$5 entry fee -> Expected payout of \$9
- \$10 entry fee -> Expected payout of \$18
- \$20 entry fee -> Expected payout of \$36
- \$50 entry fee -> Expected payout of \$90

#### 4.2.2 BOOM and BUST Scoring

Each athlete in a head-to-head lineup is displayed with a statistical projection for their upcoming event. For each pick, the participant selects BOOM or BUST:

- **BOOM** — the participant expects the athlete to exceed the projection. The point scale increases above the projection and decreases below it.
- **BUST** — the participant expects the athlete to fall short of the projection. The point scale increases below the projection and decreases above it.

Points are scored on a continuous scale with the projection acting as the anchor, or midpoint. Results on either side of the projection can earn points, but the participant's BOOM or BUST selection determines which direction awards more points. The farther an athlete's actual performance finishes in the participant's selected direction, the more points that pick contributes. There is no single point at which a pick simply succeeds or fails.

- **Banana tiers** — the result finished in the participant's selected direction. These award more points, from 1.3 up to 2.8 points, increasing with the distance from the projection.
- **Projection line** — the result finished exactly at the projection. This awards 1.0 point.
- **Coconut tiers** — the result finished against the participant's selected direction. These award fewer points, from 0.8 down to 0.2 points, decreasing with the distance from the projection.

Full point values for each tier are set out in Section 4.6 (Scoring). Picks lock at the start of the athlete's event. Points from all picks are tallied at the conclusion of each event, and the participant with the higher total across all five picks wins the contest and the prize pool.

### 4.2.3 Jungle Head-to-Head Matchmaking

Participants may enter a jungle head-to-head contest in several ways:

- **Auto Match:** Build your entry of 5 picks and continue to submit, selecting your entry amount. A player of similar skill level will be automatically assigned to your matchup once they submit a lineup with the same entry amount. Beginners will be offered an option to only be matched against other beginner players.
- **P2P Challenge:** Select a user who you would like to go head-to-head against and send a challenge request. Select the entry amount and create your lineup. Users may view and accept/decline their challenge requests from the jungle H2H screen.
- **Existing Contest:** You may view any lineups waiting for a matchup and choose to join that head-to-head matchup.

Each head-to-head matchup is a separate contest with two available entries, and a user may submit one entry per matchup. Participants may enter as many separate jungle head-to-head contests as desired. The user must pay the required entry fees for each entry. Entry limits within a single contest are described in Section 5.

### 4.2.4 Voided Head-to-Head Picks

Participant picks may be voided for a qualifying reason including but not limited to tied projection, did not play, and athlete injury in some cases.

- Voided picks will be awarded 0.5 points.

### 4.2.5 Refunded Head-to-Head Entries

Head-to-Head contest entries may be voided and refunded under the following conditions:

- **Unmatched Entries:** If an entry is not matched with an opponent before the final pick in the entry completes.
- **Voided Picks:** If any pick in the entry is voided prior to matchmaking.
- **Discretionary Voids:** FlexBets may void entries at its sole discretion.

Refunds will be issued to the user's FlexBets account in the same currency used to place the entry.

## 4.3 Team Arena

The Team Arena is a team-vs-team battle royale-style fantasy sports contest where participant's teams compete by building strategic DFS Prop Picks lineups.

- **Team Composition:** Each participant team selects a lineup of **4 to 16 athletes or event players**.
- **Gameplay:** For each athlete or event player, participants predict whether they will perform **above or below** a predefined benchmark statistic or result, using their skill and sports or event knowledge.
- **Scoring:** Correct predictions earn points for the team.
- **Contest Format:** Once submitted, each team is entered into a matchup against other participant teams.
- **Winning Criteria:** The team with the **highest total points** wins.
- **Perfect Lineup Payout:** To win the guaranteed Perfect Lineup payout multiplier, all picks in the team's entry must be predicted correctly.
- **Payouts:** Final winnings are determined by how a team's score compares to other teams in the contest.
- **Entry Fees:** The minimum Team Arena entry fee is \$1 per entrant on the team.
- **Entry payment methods accepted:** Cash from user's wallet or Promo funds. **Note:** Promo funds are used before Cash for all entries when Promo funds are available.

#### 4.3.1 Team Arena Payouts

Each team member is a participant in the team contest and must pay the entry fee prior to placing their entry. If a team qualifies for multiple payouts, they will be awarded the higher of the two. Teams will not be paid both.

- **Perfect Lineup Payout:** To win the guaranteed Perfect Lineup payout multiplier, all picks in the team entry must be predicted correctly.
- **Insured Lineup Payouts:** Participants may still win a payout multiplier if their team choose a qualifying number of correct picks.
- **Winning Entry:** The team entry with the highest score wins the contest and receives the highest score payout multiplier. The winning entry payout multiplier is based on:
  - The number of scoring (non-voided) picks in the entry
  - The number of correct picks in the entry are not used for the determination
- **Tiebreaker:** If multiple teams tie for the highest score, the winning score payout multiplier will be split equally amongst each team. Teams do not need to achieve a Perfect Lineup to win the highest score payout multiplier.
- **Payout Multipliers:** When a team wins a payout multiplier, it is awarded against the entry fee paid by each team member.

Payout and contest requirements are described in the table below:

| Number of Picks in Entry | Max Teams per Pool | Perfect Lineup Payout Multiplier | 1 Wrong Payout Multiplier | 2 Wrong Payout Multiplier | 3 Wrong Payout Multiplier | 4 Wrong Payout Multiplier | 5 Wrong Payout Multiplier | 6 Wrong Payout Multiplier | Highest Score Payout Multiplier |
|--------------------------|--------------------|----------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------------|
| 4                        | 2500               | 6                                | 1                         |                           |                           |                           |                           |                           | 4                               |
| 5                        | 2500               | 10                               | 2                         |                           |                           |                           |                           |                           | 5                               |
| 6                        | 2500               | 20                               | 2.25                      | 0.25                      |                           |                           |                           |                           | 6                               |
| 7                        | 2500               | 40                               | 2.5                       | 0.5                       |                           |                           |                           |                           | 7                               |
| 8                        | 2500               | 80                               | 2.75                      | 0.75                      | 0.2                       |                           |                           |                           | 8                               |
| 9                        | 2500               | 120                              | 5                         | 1.5                       | 0.5                       |                           |                           |                           | 9                               |
| 10                       | 2500               | 200                              | 7                         | 2                         | 0.75                      |                           |                           |                           | 10                              |
| 11*                      | 2500               | 350                              | 10                        | 3                         | 1                         |                           |                           |                           | 11                              |
| 12*                      | 2500               | 550                              | 20                        | 5                         | 1.5                       | 0.25                      |                           |                           | 12                              |
| 13*                      | 2500               | 750                              | 25                        | 6                         | 2                         | 0.5                       |                           |                           | 13                              |
| 14*                      | 2500               | 1500                             | 32                        | 7                         | 3                         | 1                         | 0.5                       |                           | 14                              |
| 15*                      | 2500               | 2250                             | 40                        | 9                         | 5                         | 1.5                       | 0.75                      |                           | 15                              |
| 16*                      | 2500               | 5000                             | 60                        | 14                        | 8                         | 2                         | 1                         | 0.25                      | 16                              |

\* Pick level coming soon

#### 4.3.2 Team Arena Matchmaking

Participant teams are grouped into contest pools of up to 2500 entries with similar starting times. All team entries in a pool will have the same number of picks.

Teams' entries are automatically placed in a respective contest pool, and a single team may have more than one entry auto matched into the same contest pool. The number of entries a single team may have in one contest pool is limited as described in Section 5 (Entry Limits). All of a team's entries in a contest pool count toward the per-user entry limit for that pool.

#### 4.3.3 Voided Picks and Payout Reversion

Participant picks may be cancelled or voided for reasons including, but not limited to:

- Tied projections
- Did Not Play (DNP) status
- Athlete injuries (in applicable cases)

When a pick is voided:

- **Payout Reversion:** The team entry is scored and paid under the payout table row for the next lower pick count. The entry remains in its original contest pool and continues to compete on the same leaderboard.

Example: An 8-pick team entry with one voided pick is paid under the 7-pick row of the Team Arena payout table but remains in the 8-pick contest pool.

- **Invalid Reversions:** Entries that revert to include less than 4 picks or athletes from only one team will be voided and refunded.

#### **4.3.4 Refunded Entries**

If an entry is voided and refunded, the entry fees will be credited back to the users in the same currency used to place the entry.

#### **4.3.5 Snakebite Recovery (Rescues, Reboots, Revives)**

The FlexBets Snakebite Recovery Policy is designed to protect Users from early-game injuries, ejections, or unforeseen removals from play that materially impact a selection's ability to reach its projection.

When an eligible player/athlete exits a game and does not return, qualifying selections may be automatically converted or elected by the User to be converted to a Snakebite Recovery selection, and the associated entry will be adjusted or refunded rather than graded as a loss.

When a user chooses to enact a recovery, their original entry fee is refunded in promo funds for use in a future entry. Players may be opted in for a maximum of 7 recoveries per season.

For H2H and Jungle Prize competitions - a DNP, Snakebite Recovery, or Tied projection will score the default points.

#### **General Eligibility Requirements**

A selection must satisfy all of the following:

- The user selected More on the player projection.
- The projection is for a full-game market.
- The player participated in the game.
- The player meets all sport-specific rescue/DNP requirements.
- The player does not return after the qualifying injury/event.
- The contest was not voided for another reason.

The following are not eligible:

Lower/Less selections

- 1H, 2H, 1Q, 2Q, 3Q, 4Q markets
- Season-long markets
- Preseason contests (unless explicitly stated)
- All-Star and exhibition contests
- Players who never enter the game (DNP rules apply)

- Players whose projections have already won before exiting the game

Eligible Snakebite Recovery selections are treated as voids and the entry reverts down one selection level. If the selection level is not eligible for reversion, the entry is refunded in promo funds.

## **Sport-Specific Rescue Standards**

### **NFL & CFB**

Eligible:

- Offensive skill-position players
- Quarterbacks
- Running backs
- Wide receivers
- Tight ends

Requirements:

- Player must participate in the first half.
- Player does not play a snap in the second half.

Not Eligible:

- Defensive players
- IDP markets
- Kickers
- Punters
- Preseason games
- Playoffs, bowls, and exhibitions designated as non-standard events

### **NBA, WNBA & CBB**

Requirements:

- Player logs first-half minutes, and
- Player does not appear during the second half.

Not Eligible:

- Preseason
- All-Star Game
- Celebrity events
- Playoffs and exhibitions designated as non-standard events
- Summer League

## **MLB**

### Hitters Requirements:

- Must start the game.
- Appears in the starting lineup but does not record at least one plate appearance.
- Must record two or fewer plate appearances.
- Does not return to the game.

A player who entered the game solely as a pinch hitter, pinch runner, or defensive replacement (and was not in the starting lineup) shall be treated as a DNP.

### Pitcher Requirements:

#### Starting pitcher exits before completing:

- 3 recorded outs (1 full inning), and
- does not return.

#### Not Eligible:

- Spring Training
- Exhibition games
- World Baseball Classic
- Exhibitions designated as non-standard events

## **NHL**

### Requirements:

- Skater records ice time in Period 1.
- Does not appear in Periods 2 or 3.

#### Not Eligible:

- Goalies
- Preseason
- All-Star events
- Playoffs and exhibitions designated as non-standard events
- Non-Division I contests (CBB)

## **Administrative Rules**

- FlexBets reserves the right to:
- Review any rescue qualification on a case-by-case basis.
- Void selections affected by official scoring corrections.
- Exclude projections impacted by obvious pricing or board errors.

- Limit excessive rescue usage where abuse is suspected

#### **4.4 Team Head-to-Head**

Team Head-to-Head contests allow teams to face off against a single opposing team. Each user within a team submits a 5-pick lineup using the BOOM and BUST selections described in Section 4.2.2, and their lineup is matched up against one participant from the opposing team. The individual with the highest score within each matchup wins a point for their team. The team with the most points at completion wins the contest along with the prize pool.

##### **4.4.1 Entry Fees and Expected Payouts**

The Team Head-to-Head contests allow entry fees of \$5, \$10, \$20, and \$50. Below are the expected payout amounts per individual for each entry amount.

- \$5 Entry Fee -> Expected payout of \$9
  - \$10 entry fee -> Expected payout of \$18
  - \$20 entry fee -> Expected payout of \$36
  - \$50 entry fee -> Expected payout of \$90
- **Entry payment methods accepted:** Cash from user's wallet or H2H FreePlay Credits.

##### **4.4.2 Team Head-to-Head Matchmaking**

Team Head-to-Head contests will be matched automatically based on the number of participants and entry fee. Matchups within each contest will be assigned based on player rank (RP). The highest ranked participant on team A will be matched against the highest ranked participant on team B. This continues down the list until all team members are matched.

Each team head-to-head matchup is a separate contest, and each team entry counts as a single entry in that contest. Participants may enter as many separate team head-to-head contests as desired. The user must pay the required entry fees for each entry. Entry limits within a single contest are described in Section 5.

##### **4.4.3 Voided Team Head-to-Head Picks**

Participant picks may be voided for a qualifying reason including but not limited to tied projection, did not play, and athlete injury in some cases.

- Voided picks will be awarded 0.5 points.

##### **4.4.4 Refunded Team Head-to-Head Entries**

Head-to-Head contest entries may be voided and refunded under the following conditions:

- **Unmatched Entries:** If an entry is not matched with an opponent before the final pick in the entry completes.
- **Voided Picks:** If any pick in the entry is voided prior to matchmaking.
- **Discretionary Voids:** FlexBets may void entries at its sole discretion.

Refunds will be issued to each user's FlexBets account in the same currency used to place the entry.

#### 4.5 League and Team League (Tournament Events)

A League tournament is a one week to multi-week tournament in which many individuals or teams compete for a published prize schedule. The head-to-head competition dynamic is the same as Head-to-Head or team Head-to-Head, but rather than a single match between two individuals or teams, the tournament narrows a field of participants over successive weeks until a final matchup/group determines the winner. Every paid entry consists of a roster of at least five athletes. Participants may select athletes across multiple sports and leagues; scoring is continuous (boom or bust style) and skill-based, and no single sport, event, professional sports team, or athlete determines the outcome.

##### 4.5.1 Entry Fees and Prizes

- **Entry Fees:** Each team pays a fixed entry fee, disclosed in advance. The team's entry fee is divided equally among its members; each member pays only their own share, and no member may pay any portion of another person's entry fee.
- **Guaranteed Prize:** The prize awarded to the winning team is a guaranteed amount established and made known in advance.
- **Advancement Prizes:** Additional prizes are awarded to other teams on a published schedule based on how far each team advances. All prize values are established and disclosed before entry. Advancing further never reduces a team's prize.
- **Prize Distribution:** Any payout is divided equally among the winning team's members.

##### 4.5.2 Weekly H2H and Advancement

- Each qualification week, the active participants remaining in the tournament compete H2H against a matched opponent to qualify for the final tournament group.
- Only the winner of each H2H matchup and any qualifying top-performing participants advance to the following week. The field narrows by up to 50% each week until a final matchup determines the winning team.
- In the team league tournament, each head-to-head matchup is decided the same way as a Team Head-to-Head contest — members are paired by platform skill rank, and the team winning the greater number of individual matchups wins the matchup.

- If an individual matchup is tied, it is treated as a push that benefits both teams equally. If teams win an equal number of matchups, the tiebreaker is awarded to the team with the greater total of fantasy points. If every matchup ties, the prize is divided equally between the teams.
- The final week of the tournament consists of a final pool competition where participants make picks against the pool with the highest scores winning the designated payouts for 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, etc.

#### 4.5.3 Selection Locks

Because a roster may include athletes whose events occur at different times across the tournament period, each selection locks at the start of that athlete's professional sporting event. A member may add or change a selection only for a slot tied to an event that has not yet begun; once an event starts, every selection in that event is locked and final. No participant can view another participant's selection until that selection has locked; once a selection locks, it becomes visible, while all not-yet-locked selections remain hidden.

#### 4.5.4 Minimum Entries and Cancellation

Each League tournament is offered with a stated minimum number of entries. A tournament that does not reach its stated minimum number of entries by the entry deadline is cancelled and all entry fees are refunded.

#### 4.5.5 Entry Limits

Per-user entry limits under Section 5 apply at the tournament level. A team's entries into a tournament are counted against the tournament's available entries, and weekly pool groups are rounds within that tournament rather than separate contests.

### 4.6 Scoring (Fantasy Points Awarded)

All entries are scored according to the table below:

In Prop Picks and Team Arena contests, picks are scored as Standard, Discounted, or Voided. In Jungle Head-to-Head, Team Head-to-Head, and League contests, picks are scored on the continuous BOOM and BUST scale described in Section 4.2.2: a result finishing exactly at the projection scores 1.0 point, results finishing farther in the participant's selected direction score progressively more on the banana tiers (1.3 to 2.8 points), and results finishing against the participant's selected direction score progressively less on the coconut tiers (0.8 down to 0.2 points).

| Pick Type       | Points Awarded |
|-----------------|----------------|
| Standard Pick   | 1.0            |
| Discounted Pick | 0.75           |

|                                                                                    |     |
|------------------------------------------------------------------------------------|-----|
| Voided Pick                                                                        | 0.5 |
|   | 0.2 |
|   | 0.4 |
|   | 0.6 |
|   | 0.8 |
|   | 1.3 |
|   | 1.6 |
|   | 1.9 |
|   | 2.2 |
|   | 2.5 |
|  | 2.8 |

#### 4.7 Jungle Player (coming soon)

The Jungle Player is a unique option where FlexBets allows participants to select a single player twice in their lineup. The Jungle Player can be designated in two ways:

- Choose the 2x option to pick one proposition to fill two player positions in your lineup
- Pick two different propositions for the same player to fill two positions in your lineup

Only one Jungle Player pick is allowed per lineup.

## 5. Entry Limits

### 5.1 Available Entries

Each contest is offered with a stated number of available entries, up to a maximum of two thousand five hundred (2,500). The number of available entries for a contest is shown on the contest's leaderboard page.

## 5.2 Per-Contest Entry Limits

To ensure fair play and to comply with applicable fantasy sports laws and regulations, FlexBets limits the number of entries any one user may submit into a single contest, based on that contest's available entries. These limits are clearly disclosed and automatically enforced.

| Available Entries in the Contest | Maximum Entries per User              | Typical Format                                                     |
|----------------------------------|---------------------------------------|--------------------------------------------------------------------|
| 12 or fewer                      | 1                                     | Jungle H2H; Team H2H                                               |
| 13 to 35                         | 2                                     | Small-scale tournament event                                       |
| 36 to 100                        | 3                                     | Medium-scale tournament event                                      |
| More than 100                    | 3% of available entries, rounded down | Prop Picks; Team Arena; large-scale tournament event; Jungle Prize |

At the designated 2,500 available entries maximum, the limit is 75 entries.

## 5.3 What Constitutes a Separate Contest

These limits apply separately to each contest. Each contest has a designated pick count, leaderboard ID, and a user's entry is assigned to the contest matching the number of picks that score in that entry. For Bench Player entries, the bench pick is a conditional substitute and is not counted toward the contest's pick count — a 5+1 Bench Player entry is placed in a 5-pick contest. A single contest may include Standard, Insured, and Bench Player entries together, and all of a user's entries in a contest count toward the same limit regardless of entry type. Once submitted, an entry remains in its assigned contest. Each Jungle Head-to-Head matchup and each Team Head-to-Head matchup is a separate contest. A user's entries in one contest do not count against the limit for any other contest.

## 5.4 Teams and Entry Limits

A team entry is a single entry for the purposes of this Section, regardless of the number of members contributing to it. All of a team's entries in a contest count toward the per-user entry limit for every member of that team.

## 5.5 No Unlimited-Entry Contests

FlexBets does not offer contests permitting unlimited entries per user.

## 5.6 Enforcement

Limits are enforced automatically at the time of entry submission, and entries exceeding an applicable limit will be rejected. An entry that is voided and refunded continues to count toward the user's limit for that contest. FlexBets may implement additional internal safeguards or automated systems to ensure compliance with these limits. Attempting to exceed or circumvent these limits, including through additional accounts, coordinated or

syndicate play, or automated tools, may result in cancellation of entries, forfeiture of winnings, and account review, suspension, or termination.

### **5.7 Minimum Entries and Cancellation**

Contests may be offered with a stated minimum number of entries. FlexBets reserves the right to cancel or void a contest, or to commence a contest with fewer than the maximum number of allowed entries for that contest, in its sole discretion. A Team League tournament that does not reach its stated minimum number of entries by the entry deadline is cancelled and all entry fees are refunded. Users with a paid entry fee in a cancelled or voided contest will receive credit to their FlexBets account balance for the amount of their entry fee.

## **6. Responsible Gaming**

- Self-Exclusion: Available via the Responsible Gaming Center in the FlexBets app by selecting “Responsible Gaming” from the main menu. Self-Exclusion cannot be reversed.
- Limits: Users can set deposit, time, and participation limits.
- Statistics & Alerts: Available in the Responsible Gaming Center.
- For Support: Call or text the National Problem Gambling Helpline at 1-800-MY-RESET (1-800-697-3738), or visit <https://www.ncpgambling.org>.
  - In Arizona: Call 1-800-NEXT-STEP | Text NEXTSTEP to 53342 or visit <https://problemgambling.az.gov>
  - In Colorado: Visit <https://betsmart.colorado.gov/responsible-gaming-resources>
- You may also call or text the National Problem Gambling Helpline at 1-800-MY-RESET (1-800-697-3738) for free, confidential help. Help is available 24/7 and connects you to state-specific resources.

## **7. Scoring & Disputes**

- Official Sources: Scoring is based on official league data.
- Errors/incorrectly posted results: FlexBets will resettle lineups if errors affect payouts.
- Live Scoring: Provided for convenience; final results are based on official stats.
- Results and payout will be finalized within 48 hours of a contest’s completion.
- Please see section 15 for information on how to contact support for disputes.

## **8. Taxes**

- Reporting: Winnings must be reported as “other income.” Losses may be deductible if itemized.
- 1099-NEC: Issued for net winnings of \$600 or more annually.

## **9. State-Specific Rules**

- Age Requirements:

- - 19+: Alabama, Nebraska
- - 21+: Arizona, Massachusetts, Virginia
- College Athlete Restrictions:
  - - Arkansas, Illinois, Indiana, Massachusetts, New Hampshire, Tennessee, Vermont
- Deposit Limits:
  - - Massachusetts: \$1,000/month
  - - Tennessee: \$2,500/month
- Entry Limits:
  - - Per-contest entry limits are set out in Section 5 and are applied to all users in all contests, consistent with Tenn. Code Ann. § 4-49-205(a)(25).
- Ohio (effective upon licensure):
  - - Formats offered: Jungle Head-to-Head, Team Head-to-Head, and Team League only.
  - - Formats not offered: Prop Picks, Team Arena, and the Jungle Prize.
  - - Every paid entry consists of a roster of at least five (5) athletes.
  - - Only professional sports are offered. No collegiate, high school, or youth athletic events are offered.
  - - No proposition-style or proposition-mimicking selection; no contest based solely on the performance of a single athlete in a single event; no contest played against the house; no auto-drafted or pre-selected rosters; and no contest involving horses or horse racing.

## 10. Jungle Prize

- Format: A progressive contest offered with up to 10,000 available entries per entry period. An entry period can range from one week to one month and is posted with each Jungle Prize contest
- Entry Limits: Per-user entry limits under Section 5 apply. At 10,000 available entries the limit is 300 entries per user per entry period.
- Entry Fee: \$1.
- Eligibility: Must place a qualifying entry.
- Winning Criteria: Perfect entry with highest score wins.
- Highest score consolation prizes:
  - 1<sup>st</sup> place: \$100
  - 2<sup>nd</sup> place: \$50
  - 3<sup>rd</sup> place: \$25
- Any ties will equally split the awarded prize.
- Payout/Contest Timing: After each entry period ends (i.e. Monday 2am EST to the following Monday 1:59am EST).

## 11. Teams

- Team Creation & Joining: Available via the “Team” tab.

- Team Size: Maximum of 50 members.
- Captain Departure: Co-captain becomes captain or team is dissolved.

## 12. Verification

- ID Submission: Required if automatic verification fails.
- Accepted IDs: Valid non-expired government-issued (e.g., driver's license, passport).

## 13. Conduct & Reporting

- Abusive Behavior: Zero-tolerance policy for harassment, threats, or inappropriate communication.
- User Reporting: Available via profile or chat message options.
- Entry Limit Circumvention: Structuring entries across multiple accounts, or otherwise attempting to exceed or circumvent the per-contest entry limits in Section 5, is prohibited and may result in cancellation of entries, forfeiture of prizes, and account suspension or termination.

## 14. Refunds and Cancellations

- If a game is postponed or cancelled, any pick becomes a DNP (Did Not Play) and your entry will be reverted or voided depending on your entry's type and requirements.
- All contest entry payments or other fees are final, and no refunds will be issued except as provided in these Rules.
- Entries may not be cancelled or edited once submitted.
- In the event of a dispute regarding the identity of the individual submitting an entry, the entry will be deemed submitted by the User in whose name the account was registered.
- Account users are responsible for ensuring the security their account and as such, agree to any contest entries and the costs incurred by those are solely their responsibility.
- FlexBets reserves the right to cancel or void a Contest, or to commence a Contest with fewer than the maximum number of allowed entries for a Contest, in our sole discretion, without any restrictions. A Team League tournament that does not reach its stated minimum number of entries is cancelled and all entry fees are refunded. Users with a paid entry fee in a cancelled or voided Contest will receive credit to their FlexBets Account balance for the amount of their entry fee.

## 15. Contacting Support and Submitting Disputes

Automated and live customer support is available:

- Within the FlexBets app, you may use the automated AI Chat assistant to assist with common support topics by clicking “Help” in the navigation bar, selecting “Contact Support” and clicking “Chat with Max”
- Live support is available from 8am Eastern to 8pm Pacific by following the prompts within the AI Chat assistant
- Customer support can be contacted via email at:  
[Support@flexbets.io](mailto:Support@flexbets.io)
- Support questions and complaints can be sent in writing to:  
FlexBets Fantasy Sports Arena Inc.  
9235 N. Union, STE 150 PMB #301  
Colorado Springs, CO, 80924

FlexBets will acknowledge all complaints within 24 hours of receipt.

#### **Resolution Timeframe:**

- Most complaints should be resolved within 5 business days.
- If more time is required, support staff will inform the customer and provide a revised timeframe (not to exceed 15 business days, unless exceptional circumstances apply).

#### **Investigation Process:**

The FlexBets support team will investigate the complaint by:

- Reviewing payment logs
- Reviewing transaction records
- Reviewing platform logs and records
- Reviewing merchant/payment platform logs and records
- Reviewing geolocation platform logs and records
- Reviewing Know Your Customer (KYC) platform logs and records
- Coordinating with payment service providers (if applicable)
- Considering customer communication history
- Considering customer activity history and typical use

If the investigation determines an error, fraud or other uncontrollable circumstances, appropriate corrective action will be taken promptly, including refunds, payment reversals, or credits where applicable.

#### **Communication of Outcome:**

Once the investigation is completed, support staff will inform you of:

- The outcome of the investigation
- Any actions taken
- The rationale for our decision
- The customer’s right to escalate the complaint if unsatisfied

## 16. Legal Notices

**Void where prohibited.** Do you feel you may have a gambling problem? The National Council on Problem Gambling provides a range of resources, including answers to commonly asked questions, a gambling behavior self-assessment, information about treatment, and the National Problem Gambling Helpline (1-800-MY-RESET / 1-800-697-3738) to connect you with help in your state. AZ statewide, toll-free crisis helpline is 1-800-NEXT-STEP (800-639-8783) or text NEXTSTEP to 53342. Must be 18+ in most eligible jurisdictions, but other age and eligibility restrictions may apply. Valid only in jurisdictions where FlexBets operates. See our full Terms of Use or Responsible Gaming for more information.