Bet Legal Docs

Anjouan Pack
Free sample

Sample pages from two documents in the Anjouan Pack, exactly as you receive them in the Template format.

· Terms & Conditions: pages 1 and 2 of 16

· AML Policy: pages 1 to 3 of 6

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Terms and Conditions

Last Updated: **[Last Updated Date]**

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1. Introduction

1.1. These terms and conditions and the documents referred to below (the "Terms") apply to the use of the current website (the "Website") and its related or connected services (collectively, the "Service").

1.2. You should carefully review these Terms as they contain important information concerning your rights and obligations concerning the use of the Website and form a binding legal agreement between you - our customer (the "Customer"), and us. By using this Website and/or accessing the Service, you, whether you are a guest or a registered user with an account ("Account"), agree to be bound by these Terms, together with any amendments, which may be published from time to time. If you do not accept these Terms, you should refrain from accessing the Service and using the Website.

1.3. The Service is owned and operated by **[Operator Legal Name]**, a company registered in **[Country of Incorporation]** under registration number **[Company Registration Number]**, with registered office at **[Registered Address]** (the "Company"). The Company operates under Anjouan Internet Gaming License No. **[License Number]**, administered by Anjouan Licensing Services Inc. (Anjouan Gaming), acting as the competent licensing and supervisory authority on behalf of the Autonomous Island of Anjouan, Union of Comoros.

2. General Terms

We reserve the right to revise and amend the Terms (including any documents referred to and linked to below) at any time. You should visit this page periodically to review the Terms and Conditions. Amendments will be binding and effective immediately upon publication on this Website. If you object to any such changes, you must immediately stop using the Service. Your continued use of the Website following such publication will indicate your agreement to be bound by the Terms as amended. Any bets not settled prior to the changed Terms taking effect will be subject to the pre-existing Terms.

3. Your Obligations

You acknowledge that at all times when accessing the Website and using the Service:

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3.1. You are over 18 years of age, or any higher minimum legal age at which gambling or gaming activities are permitted under the law of the jurisdiction applicable to you. We reserve the right to request proof of age documentation at any time.
3.2. You are of legal capacity and can enter into a binding legal agreement with us. You must not access the Website or utilize the Service if you are not of legal capacity.
3.3. You are a resident in a jurisdiction that allows gambling. You are not a resident of any country in which access to online gambling to its residents or to any person within such country is prohibited. It is your sole responsibility to ensure that your use of the service is legal.
3.4. You may not use a VPN, proxy or similar services or devices that mask or manipulate the identification of your real location.
3.5. You are the authorized user of the payment method you use.
3.6. You must make all payments to us in good faith and not attempt to reverse a payment made or take any action which will cause such payment to be reversed by a third party.
3.7. When placing bets you may lose some or all of your money deposited to the Service in accordance with these Terms and you will be fully responsible for that loss.
3.8. When placing bets you must not use any information obtained in breach of any legislation in force in the country in which you were when the bet was placed.
3.9. You are not acting on behalf of another party or for any commercial purposes, but solely on your own behalf as a private individual in a personal capacity.
3.10. You must not either attempt to manipulate any market or element within the Service in bad faith nor in a manner that adversely affects the integrity of the Service or us.
3.11. You must act in good faith in relation to us and the Service at all times and in relation to all bets placed using the Service.
3.12. You, or, if applicable, your employees, employers, agents, or family members, are not registered as an Affiliate in our Affiliate program.

4. Restricted use

4.1. You must not use the Service:
4.1.1. If you are under the age of 18 years (or below the age of majority as stipulated in the laws of the jurisdiction applicable to you) or if you are not legally able to enter into a binding legal agreement with us or you acting as an agent for, or otherwise on behalf, of a person under 18 years (or below the age of majority as stipulated in the laws of the jurisdiction applicable to you).
4.1.2. If you reside in a country in which access to online gambling to its residents or to any person within such country is prohibited.
4.1.3. If you are a resident of, or are accessing the Website from, any of the following Restricted Countries or Territories: **[Austria; France and its territories; Germany; the Netherlands and its territories; Spain; the Union of Comoros; the United Kingdom; the United States of America and its territories]**; any jurisdiction listed on the FATF blacklist; or any other jurisdiction prohibited or restricted by Anjouan Gaming or another competent Anjouan authority.

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Anti-Money Laundering ("AML") Policy

Last Updated: **[Last Updated Date]**

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1. Introduction

[Operator Legal Name] is licensed to operate remote gaming services under the regulatory framework of the Autonomous Island of Anjouan and is subject to supervision by Anjouan Licensing Services Inc. ("Anjouan Gaming"). As a condition of its license, the Company maintains an effective, risk-based framework to prevent its operations from being used for money laundering, terrorist financing, or other criminal activity. This Policy applies across the Company and, as relevant, to its ultimate beneficial owners (UBOs), shareholders, directors, officers, key personnel, employees, contractors, agents, customers, and third-party service providers involved in gaming, payments, or player onboarding. Where AML/CTF functions are outsourced, **[Brand Name]** remains fully responsible for compliance with its regulatory obligations.

[Brand Name] recognizes its legal and ethical responsibility to ensure that its services are not misused to conceal the origins of illicit funds or facilitate unlawful financial activity. The Company maintains systems, procedures, controls, and records designed to comply with applicable Anjouan requirements and relevant international AML/CTF standards and continuously monitors regulatory developments to keep its framework current and effective.

2. Objective of the Policy

The objective of this AML Policy is to establish a robust and coherent framework through which **[Brand Name]** prevents, detects, assesses, and responds to potential money laundering and terrorist financing risks. This Policy covers risk assessment, customer due diligence, enhanced due diligence, transaction monitoring, regulatory reporting, record keeping, staff responsibilities, training, internal controls, and cooperation with competent authorities. AML/CTF compliance is a core element of **[Brand Name]**'s corporate responsibility and business integrity.

3. Regulatory Framework

[Brand Name] conducts its operations in accordance with the AML/CTF laws and regulations applicable in Anjouan, the directives, guidance, and notices issued by Anjouan Gaming, and the Anti-Money Laundering (AML) & Counter-Terrorist Financing (CTF) Code of Conduct for Anjouan Internet Gaming Operators. The Company also applies a risk-based approach aligned with relevant Financial Action Task Force ("FATF") Recommendations and other applicable international AML/CTF standards. Where local or international requirements differ, **[Brand Name]**

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applies the requirements applicable to its Anjouan license and any additional lawful controls adopted under its risk-based framework.

4. Appointment of the MLRO/Compliance Officer

[Brand Name] appoints a suitably qualified senior employee as its Money Laundering Reporting Officer ("MLRO"), who also acts as the Company's AML Compliance Officer. The MLRO is responsible for AML/CTF oversight, implementation and enforcement of this Policy, regulatory liaison, maintenance of required registers, timely reporting and escalation, staff training, and continuous review of the Company's AML controls. The MLRO receives internal reports of unusual or suspicious activity, assesses whether regulatory reporting is required, and ensures that supporting documentation is preserved and made available to the competent authorities when required. All employees must promptly escalate relevant concerns to the MLRO and must not disclose to a customer that the customer or the customer's activity is under review or has been reported, in order to prevent prohibited tipping off.

5. Risk-Based Approach and AML/CTF Risk Assessment

[Brand Name] applies a documented risk-based approach to identify, assess, manage, and mitigate money laundering and terrorist financing risks. The Company's AML/CTF risk assessment considers, at a minimum, player risk profiles, geographic exposure, customer behaviour, funding sources, the products and services offered, payment methods, delivery channels, and jurisdictions involved, including countries identified by FATF as high risk. The assessment is reviewed and updated at least annually and whenever there is a material change in the Company's business, products, payment channels, customer base, geographic exposure, or regulatory environment.

Customers are risk-rated using factors such as jurisdiction, transaction patterns, payment behaviour, source of funds, politically exposed person (PEP) status, sanctions exposure, and other relevant risk indicators. Higher-risk relationships are subject to enhanced controls, more frequent review, and additional verification where appropriate.

6. Customer Due Diligence (CDD)

[Brand Name] conducts Customer Due Diligence ("CDD") beginning at the point of player registration and throughout the customer relationship. At a minimum, the Company collects and records the customer's full legal name, valid email address, date of birth and residential address at signup, and no account may be activated unless this required information has been provided. Age eligibility is assessed using the information provided at registration. Documentary or electronic identity and age verification is performed subsequently in accordance with the Company's KYC/EDD framework and applicable regulatory requirements and, in any event, before the first withdrawal is processed.

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CDD is maintained on an ongoing basis and may be refreshed whenever customer information changes, risk increases, unusual activity is identified, or additional verification is necessary to satisfy legal or regulatory obligations. All CDD actions and results are documented and retained for regulatory review.

7. Enhanced Due Diligence (EDD)

Enhanced Due Diligence ("EDD") is mandatory when: (a) the customer submits the first withdrawal request, regardless of amount; (b) the customer's aggregate lifetime deposits reach **[USD 10,000]** or the equivalent in another currency; or (c) elevated risk indicators or suspicious activity are identified. **[Brand Name]** may also apply EDD at lower thresholds or in additional circumstances where justified by its risk-based approach.

EDD includes, at a minimum, a valid government-issued photo identification document and a utility bill or equivalent document confirming the customer's residential address. Proof of source of funds is required where indicated by the risk assessment, and the Company may request source of wealth information or other supporting documentation where appropriate to understand and mitigate higher risk.

8. Restrictions Pending Completion of EDD

Where EDD has been triggered but has not been satisfactorily completed, **[Brand Name]** will not process withdrawals. The Company may also restrict deposits, wagering, transfers, or other financial activity where necessary to mitigate AML/CTF risk, preserve the integrity of the review, or comply with applicable regulatory requirements. Restrictions remain in place until the required verification is completed or the Company determines that the relationship must be suspended or terminated.

9. Ongoing Monitoring

[Brand Name] continuously monitors customer transactions and gaming activity using risk-based automated and/or manual controls, as appropriate. Monitoring is designed to identify, among other indicators, structuring or threshold avoidance, rapid movement of funds, unusual or inconsistent deposit and withdrawal patterns, unusual betting behaviour, transactions involving high-risk jurisdictions, use of payment methods inconsistent with the customer profile, multiple-account behaviour, and other patterns that may indicate money laundering, terrorist financing, fraud, or misuse of the platform. Alerts and unusual activity are reviewed promptly and escalated to the MLRO when appropriate.

10. Suspicious Activity Reports (SARs)

Where suspicious activity is detected, the MLRO assesses the matter and, where reporting is required, submits a Suspicious Activity Report ("SAR") to Anjouan Gaming within 24 hours of detection, together with the available supporting documentation. The Company maintains an

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