

# Terms of Service

**Introduction:** 9winz.com is owned and operated by Globis N.V., a company registered in Curacao with Company Number 155962 and with Registered Address at: Schottegatweg Oost 10 Unit 1-9, Bon Bini Business Center, Curacao, Globis N.V. is licensed and regulated by the Curacao Gaming Authority (CGA) with Licence Number: OGL/2024/1194/0723 issued on 14 August 2025. Trust Service and Represented by <https://igagroup.com>

## Casino

### 1. General

1.1 These Terms and Conditions ("T&C") apply to the usage by You of the Games (as defined below), the related enabling internet, mobile or other platforms through the website [www.9winz.com](http://www.9winz.com), ("Website") and other related URLs belonging to or licensed to 9winz.

1.2 The contractual relationship between the registered player and 9winz is governed by these Terms and Conditions and by the Laws of Curacao.

1.3 These T&C come into force as soon as You click on the "Open Account" button. By creating and/or opening and/or registering an account with 9winz, You signify to 9winz that You have read these T&C, understand them and accept them. By using the Website or any of the Games You signify that You agree with these T&C and commit yourself to abide by them at all times when using the 9winz site and games.

1.4 You must read these T&C carefully in their entirety before clicking on the "Submit" button. If You do not agree with any provision of these T&C You must not use or continue to use the Website.

1.5 You fully understand and agree to be bound by the terms and conditions contained herein and as they may be amended by us from time to time.

1.6 9winz reserves the right to modify these T&Cs and, thus, to amend the Agreement between You and 9winz at any time.

1.7 You will be notified in advance of any such amendments, which will become effective immediately upon your acceptance of the T&Cs on

www.9winz.com. You are entitled to decline to accept the amended T&Cs, however, if you choose to do so you will no longer be able to make use of the Services of 9winz. You will nonetheless be able to withdraw all available funds and ask customer support to close Your account.

1.8 Rules and explanations for participating in any of 9winz's Games, maintaining your account with 9winz, and other important information is provided in separate links on the Website and are incorporated into these T&C by reference.

1.9 Any reference to 9winz's Games in these T&C shall refer to Casino, Live Casino and other Games as such may from time to time become available on the Website. 9winz reserves the right to add and remove Games from the Website at its own discretion.

1.10 These T&C are published in a number of languages for information purposes and ease of reference. It is only the English version that is the legal basis of the relationship between You and 9winz and in case of any discrepancy between a non-English version and the English version of these T&C, the English version shall prevail.

1.11 If You open or attempt to open more than one account, for whatever reason, 9winz may block or close any or all of Your accounts at its discretion. 9winz also reserves the right to withhold any deposits or winnings upon the discovery of duplicate or multiple accounts at its sole discretion. Should 9winz decide to leave one account open, it will be the first account that You opened with 9winz, to which Your remaining deposits, if any, will be transferred. 9winz will deduct an administrative fee of 20% (minimum 7500 INR / 10000 BDT or equivalent 100 USD) for every account You have opened as well as any other deductions that may apply in accordance with these T&C.

Furthermore, if you attempt to open any additional account after your original account had been closed for the reason of gambling addiction, any funds held in your additional account/s will be immediately forfeited and no winnings shall be paid out under any circumstance.

1.12 9winz reserves the right to keep all the information provided by you as personal data, to the extent required by law. You have the right to access personal data held by us about you.

1.13 9winz reserves the right to change the prize of a promotion if it cannot be delivered due to unforeseen circumstances. In this case, 9winz shall ensure that the customer is placed in at least the same, if not better, position.

## **2. Your Member Account**

### **2.1 Registration and opening of Your member account**

2.1.1 In order to participate in any of 9winz's Games for real money, You must first register with 9winz, open an account (a "Member Account") and place money into Your Member Account in the way stipulated on the following page [www.9winz.com](http://www.9winz.com)

2.1.2. An individual applying to become an Account Holder furthermore warrants and represents:

a. to be a physical person (a legal entity will not be accepted as an Account Holder);

b. You are not allowed to register on the Website and use our services if you are a resident of Afghanistan, Aruba, Australia, Bonaire, Curacao, Denmark, Estonia, France and other French territories, Iran, Iraq, Italy, Jordan, Kuwait, Netherlands, North Korea, Pakistan, Saba, Spain, St Maarten, Statia, Syria, U.S.A or the U.S.A dependencies, United Kingdom, Yemen. We reserve the right to refuse customers from any other countries over and above the aforementioned jurisdictions at our own discretion.

2.1.3 9winz has the right to appoint payment solution providers to act, receive and/or pay funds on behalf of 9winz.

2.1.4 You are only allowed to have one Member Account on this Website. If You attempt to open more than one Member Account, all accounts You try to open may be blocked or closed (after such attempts, the first created account may be blocked for consideration by the security department).

2.1.5 If You notice that You have more than one Member Account under different names, You must notify 9winz immediately.

2.1.6 A request to open a Member Account is made by filling out the registration form and submitting it to 9winz online. 9winz reserves the right to refuse to open a Member Account for whatever reason.

2.1.7 You must enter all mandatory information requested into Your registration form, in particular, Your age, Your identity, Your address and contact details, including a valid e-mail address, valid mobile phone number and Your place of residence, Your place from where You intend to access the Website, if other than Your place of residence, relevant payment information, all of which must be true and correct. Note that you must be 18 years of age or older, or such higher minimum legal age as stipulated in the laws of jurisdiction applicable to You and, under the laws applicable to You, You are allowed to participate in the Games offered on the Website. It is Your sole responsibility to ensure that the information You provide is true, complete and correct and You hereby represent and warrant to 9winz that the information provided is true, complete and correct.

You are hereby notified that 9winz carries out verification procedures, whether itself or through third parties on depositing customers. You may be requested to provide 9winz with documents at the deposit stage and/or the withdrawal stage (or both) or at any other stage at the sole discretion of 9winz, such as a copy of Your passport or other identification documentation as part of the 9winz KYC procedures. 9winz may also request any documentation previously provided which would have later on expired or would no longer be valid for any reason, or to request any additional KYC documentation for any reason and at any time. Your Member Account may be blocked or closed if You do not provide requested information or documents or if such information or documents you provide is/are found false or misleading. 9winz reserve the right to close Your Member Account and withhold any funds held in Your Member Account until the 9winz verification process is complete. If on completion of 9winz' verification checks, You are shown to be underage:

- 1.9winz will return all deposits to You and no winnings will be paid;
- 2.All transactions made whilst you were underage will be made void, and all related funds deposited by You will be returned by the payment method used for the deposit of such funds, wherever practicable; and
- 3.Your Member Account will be closed.

2.1.8 As part of the registration process You will have to choose Your username and password for Your login into the Website. It is Your sole and

exclusive responsibility to ensure that Your login details are kept securely. You must not disclose Your login details to anyone. 9winz is not responsible for any abuse or misuse of Your Member Account by third parties due to Your disclosure, whether intentional or accidental, whether active or passive, of Your login details to any third party. Additionally, should 9winz detect or suspect that any other person is using the player account except for You, then 9winz reserves the right to suspend or close the account and retain any funds in its absolute discretion.

2.1.9 You are not allowed to transfer funds from Your Member Account to other users or to receive money from other users into Your Member Account, or to sell, transfer and/or acquire accounts to/from other players.

2.1.10 9winz may at its own discretion and without having to provide any justification, refuse to open an account or close an existing account. However, all contractual obligations already made will be honoured.

2.1.11 Your account shall be considered inactive if it has not been accessed for 12 months and has a real money balance. 9winz shall notify you at least thirty (30) days via email before your account is due to become inactive. In such case you will have the option to withdraw your funds, subject to any procedures for withdrawal set out herein and in all applicable laws and regulations. Where your account becomes inactive, 9winz may elect to charge a fee for inactivity or to close your account. Fees may only be charged to an inactive account as long as that account does not go into a negative balance. Where 9winz elects to charge an inactivity fee, such fee shall be a monthly administrative fee of 5% of the balance (100 INR / 130 BDT minimum) or the equivalent in any other currency. 9winz shall notify you at least thirty (30) days via email before starting to charge a fee. Where 9winz elects to close your account, we shall, without prejudice to any AML legislation, endeavor to refund your remaining balance, by remitting the funds directly or by contacting you using the information we have. If we are unsuccessful in remitting the remaining balance, we will either (i) leave the account open or (ii) close the account and appropriate the remaining balance. Where the balance is appropriated acquisitive prescription shall apply in favor of 9winz where the following conditions are satisfied:- (a) After failing to remit the funds 9winz shall send a final notice to you informing you that the funds shall be appropriated if you do not provide a means for the funds to be remitted; (b) Such notice shall be sent to you through every means of communication available to 9winz, including by post; (c) 9winz may prescribe the remaining

funds in its favor after the lapse of five (5) years from when the final notice has been sent to you; Any player funds appropriated by 9winz shall be used to fund responsible gaming endeavors.

2.1.12 All transactions will be checked by our Fraud Personnel in accordance with the prevention of money laundering laws and regulations as applicable.

2.1.13 Any suspicious activity on Your account could lead You to being reported to the relevant authorities and freezing of Your funds. It could also lead to the closure of Your account and confiscation of Your funds.

## **2.2 Deposits into Your Member Account**

2.2.1 You may participate in a Game only if You have sufficient funds on Your Member Account for such participation. 9winz will not give You any credit for participation in any Game.

2.2.2 All information required to deposit funds into Your Member Account, can be found under "My Account" and "Deposit" pages of the Website. You can use any of the methods available to You as specified on these pages as may be amended from time to time. Please note that some of the methods may not be available in some jurisdictions.

2.2.3 Depending on the method selected for deposits, such deposits can incur charges. For current fees regarding depositing funds, see "My Account" and "Deposits" for each deposit method. Your bank or other payment service provider may independently charge You for bank wire transfers and other methods of payment.

2.2.4 We accept payments made in INR and BDT, depending on the currency on your game account. Please note that any potential exchange premiums or charges are payable by You.

2.2.5 When using a credit or debit card for depositing funds, Your funds only clear when 9winz has received an irrevocable approval and authorisation code. Should 9winz not receive such approval and code Your account will not be credited with those funds.

2.2.6 9winz reserves the right to use additional procedures and means to verify Your identity when effecting deposits into Your Member Account.

2.2.7 9winz does not grant any credit for the use of its services.

2.2.8 You shall not treat 9winz as a financial institution. Credit balances in Your Member Account will not bear interest.

2.2.9 Crypto deposits assume the withdrawals only in crypto.

## **2.3 Account Administration**

2.3.1 9winz operates Your Member Account, calculating the amount of money You have staked or offered to stake on a bet, which represents Your potential exposure at any time ("Reserved Amount") and calculating Your "Available to Bet" balance, from time to time, as well as settling bets made by You with other users through Your participation in the Games.

2.3.2 The amount of money in Your Member Account which has not yet been used for a bet is Your "Available to Bet" balance and will determine Your betting limit.

2.3.3 9winz's calculations of Your Reserved Amount, Your "Available to Bet" balance and amounts owed by You under the terms of this Agreement will be final and, in the absence of any manifest error, will not be subject to any enquiry or investigation.

2.3.4 9winz will both on a market basis and in general set off any losses against any gains.

2.3.5 Any deposit made by You into Your Member Account will be held for Your use until You place a bid for a bet, or accept a bet on the Website 9winz will then hold such amount awaiting the outcome of the bet.

2.3.6 When You have matched a bet on 9winz Website, 9winz will hold the amount staked awaiting the outcome of the event, and declare a winner. At this point the bet is binding and cannot be cancelled nor can any amount held by 9winz in this respect be withdrawn.

## **2.4 Payouts**

2.4.1 When the outcome of a Game You participate in is determined or, where applicable, 9winz has confirmed the relevant result of an event and settled the markets, all winnings will be available for use in Your Member Account.

2.4.2 If 9winz by mistake credits Your Member Account with winnings that do not belong to You, whether due to a technical or human error or otherwise, the amount will remain the property of 9winz and the amount will be transferred from Your Member Account. If prior to 9winz becoming aware of the mistake You have withdrawn funds that do not belong to You, without prejudice to other remedies and actions that may be available by law or otherwise, the amount paid by mistake will constitute a debt owed by You to 9winz. In the event of an incorrect crediting, You are obliged to notify 9winz immediately by email.

2.4.3 9winz will carry out additional verification procedures for any payout exceeding the equivalent of 200 000 INR / 250 000 BDT and reserves the right to carry such verification procedures in case of lower payouts.

2.4.4 Withdrawal limit per day is limited to 500 000 INR / 650 000 BDT

2.4.5 Withdrawal limit per 7 days is limited to 2 000 000 INR / 2 500 000 BDT

2.4.6 Maximum total win amount by bet equals to 73 000 000 INR / 95 000 000 BDT

2.4.7 The amount of winnings from any bonus at 9Winz Casino cannot exceed the amount of accrued bonus funds.

2.4.8 Crypto withdrawal is possible only with crypto deposit.

## **2.5 Withdrawals from Your Member Account**

2.5.1 You may withdraw any amount up to the “Available to Withdraw” balance in Your 9winz Member Account by issuing 9winz with a valid notice of withdrawal on the Website.

2.5.2 Notice that 9winz products are consumed instantly when playing. Thus, 9winz can not provide returns of goods, refunds or cancellation of Your service when playing. If You play a Game with real money, the money will be drawn from Your Member Account instantly.

2.5.3 To free Your Member Account balance and withdraw all Your funds, You must first cancel any bets or other actions that You have made that remain outstanding.

2.5.4 Notices for withdrawals must be made via the Website. 9winz will not accept requests for withdrawal made by telephone or by electronic mail. Employees of 9winz are not permitted to circumvent these instructions.

2.5.5 Considering that You have submitted your identification documents (if applicable), 9winz will process Your withdrawal request within 48 hours, wherever possible even instantly.

2.5.6 9winz will credit Your Member Account back using the same method as You have previously deposited with, whenever possible. Upon withdrawing funds, Your own bank or other payment provider may add a further handling charge. These charges may vary over time.

2.5.7 9winz may request identification documents for all withdrawals.

2.5.8 Before any withdrawals are processed, Your behavior on the Website/usage of the Games will be reviewed for any irregular playing patterns. While playing with an active bonus, it is forbidden to engage in activities that give the player a clearly unfair advantage. Such activities include, but are not limited to, these:

- Delaying game rounds in any game, including free spins and bonus features, to a later time when you have no wagering requirements.
- Leaving large bets on the table, for example in blackjack, and returning to the game after bonus wagering has been completed.
- Playing games with bonus money to build up in-game value, lose the bonus funds, and then cash out on the built-up value during real-money play.
- Using strategies that take advantage of any software bug or failure.

Other examples of irregular playing patterns play for bonus play-through requirement purposes include but are not limited to, placing single bets equal to or in excess of 30% or more of the value of Your total balance (including any given bonus) until such time as the wagering requirements for that bonus have been met. Should the Casino deem that irregular playing patterns have occurred, the Casino reserves the right to withhold any withdrawals and/or confiscate all winnings and bonuses.

2.5.9 In the case of withdrawal requests pertaining to funds not used for wagering, 9winz will only remit Your funds when the extended due diligence procedure has been successfully carried out. 9winz will apply a 20% charge on withdrawals of a minimum amount of 500 INR / 650 BDT, if such amount has not been used at least once for gambling at [www.9winz.com](http://www.9winz.com).

2.5.10 The player acknowledges that upon accepting the \$10 free money from creating their account, that it may not be withdrawn unless the terms and conditions relating to this are adhered. To qualify for a withdrawal on these funds a minimum real money deposit must be made. The minimum deposit amount is \$10, which must be turned over at least once. Wagering requirements of x 35 apply on free money.

2.5.11. 9Winz casino, at its discretion, has the right to confiscate the winnings, block the bonus program or refuse the User to use the services of the website if found User or group of Users linked by one type of payment system, geolocation, IP-address, uses the same game strategies, or can be deemed as a part of syndicate.

2.5.12. You cannot transfer, sell, or pledge Your Account to another person. This prohibition includes the transfer of any assets of value of any kind, including but not limited to ownership of accounts, winnings, deposits, bets, rights and/or claims in connection with these assets, legal, commercial, or otherwise. The prohibition on said transfers also includes however is not limited to the encumbrance, pledging, assigning, usufruct, trading, brokering, hypothecation and/or gifting in cooperation with a fiduciary or any other third party, company, natural or legal individual, foundation and/or association in any way shape or form.

## **2.6 Closing Your Member Account**

2.6.1 If You would like to close Your account, You must send an email to support@9winz.com. The balance remaining in the account will be made available for payment. This payment will be conditional upon establishing Your identity and producing the documents required in these Terms and Conditions.

2.6.2 The method of repayment will be at our absolute discretion.

2.6.3 9winz reserves the right to close Your Member Account and to refund to You the "Available to withdraw" balance, subject to the deduction of relevant withdrawal charges, at 9winz's absolute discretion and without any obligation to state a reason or give prior notice.

2.6.4 Bonuses are normally only available to users from India saving any exceptions to any particular bonuses offered at the sole discretion of 9winz.

2.6.5 9winz reserves the right to withhold and remove any bonuses awarded to You if such bonuses have not been used within one (1) week from the date when they were awarded.

2.6.6 In the event a user should use bonus funds to play on Games not included in Games that count towards meeting the bonus requirement, 9winz reserves the right to refuse withdrawals, remove bonus money and remove winnings without notice and lock all accounts of users found abusing this provision. The excluded games are technically blocked from the bonus wagering so wagering with bonus funds in these games won't be possible.

## **General rules**

### **3. Your Obligations as a User**

#### **3.1 You hereby represent and warrant that:**

3.1.1 You are over 18 years old or such higher minimum legal age as stipulated in the laws of jurisdiction applicable to You and, under the laws applicable to You, You are allowed to participate in the Games offered on the Website.

3.1.2 You fully understand that it is entirely and solely Your responsibility to enquire and ensure that You do not breach laws applicable to You by participating in the Games;

3.1.3 You will use the Website and Your Member Account solely and exclusively for the purpose of Your participation in the Games and not for any financial or other reason, Your participation in the Games will be strictly in Your personal non-professional capacity for recreational and entertainment reasons only;

3.1.4 You register on your behalf, and You participate in the Games on Your own behalf and not on behalf of any other person;

3.1.5 You are not a resident in Afghanistan, Curacao, Cyprus, Ethiopia, Iran, Iraq, Kuwait, Somalia, Syria, U.S.A, Yemen or any other jurisdiction where Your participation would be in conflict with any applicable law or any other rules, including those relating to online gaming. You may not access or use the 9winz website, app/s and games from these jurisdictions.

3.1.6 All information that You provide to 9winz during the term of this Agreement is true, complete, and correct, and that You shall immediately notify 9winz of any changes of such information;

3.1.7 You are solely responsible for reporting and accounting for any taxes applicable to You under relevant laws for Your participation in Games including any winnings that You receive from 9winz;

3.1.8 All money that You deposit into Your Member Account are not tainted with any illegality and, in particular, do not originate from any illegal activity or source;

3.1.9 You understand that by participating in the Games You take the risk of losing money deposited in Your Member Account;

3.1.10 You are and shall not be involved in any fraudulent, collusive, fixing or other unlawful activity in relation to Your or third parties' participation in any of the Games and shall not use any software-assisted methods or techniques or hardware devices in connection with for Your participation in any of the Games. 9winz hereby reserves the right to invalidate or close Your Member Account or invalidate or terminate Your participation in a Game in the event of such behaviour;

3.1.11 In relation to deposits and withdrawals of funds into and from Your Member Account, You shall only use funds, credit card and other financial instruments that are valid and lawfully belong to You.

3.1.12 The computer software that we make available to You is owned by 9winz or other third parties and protected by copyright and other intellectual property rights. You may only use the software for Your own personal, recreational use in accordance with all rules, terms and conditions as set out in these T&C and in accordance with all applicable laws, rules and regulations.

3.1.13 Games played on or through the Website should be played in the same manner as games played in any other setting. You shall be courteous to other users and representatives of 9winz and shall avoid rude or obscene comments, including in chat rooms.

## 4. Responsible Gaming

4.1 You may at Your own discretion choose to exclude Yourself from playing any Games on the Website (for a definite or an infinite period). In order to block your 9winz account you need to go under your profile and choose Pause account or contact [support@9winz.com](mailto:support@9winz.com).

4.2 You may also choose to impose a gaming limit (deposit limit / wager limit / loss limit / time per session limit) on a daily/weekly/monthly basis, on Your Member Account. A day starts at 00:00 UTC and ends at 23.59 UTC. A calendar week begins at 00.00 UTC every Monday morning and runs until 23.59 UTC on a Sunday. A month starts at 00.00 UTC on the 1st and will run until 23.59 UTC on the last day (28/29th, 30th or 31st). In order to set a Responsible Gaming limit, You must log in to your 9winz account and under your profile, you are able to set or manage your limits. If you decide to harden the limit, this update will occur immediately. However, if you are located in Great Britain and decide to weaken the limit, this update will take place after 24hrs. You must log in to your 9winz account and confirm the update once the 24hrs have elapsed. If you are located anywhere else excluding Great Britain and decide to weaken the limit, this update will take place automatically after 24hrs have elapsed.

4.3 Should You opt for self-exclusion in the manner set out above You are located in Great Britain then You will not be able to open Your Member Account during the exclusion period. After the self-exclusion period has elapsed, Your Member Account may be re-opened following a 24-hour cool-off period. However as of 31 October 2015, if You are located in Great Britain and have self-excluded, then You must actively contact [support@9winz.com](mailto:support@9winz.com) and request that Your Member be re-opened once the relevant period has elapsed, and only then can Your Member account be re-activated following a 24-hour cool-off period. Once Your Member Account is re-opened in accordance with the procedure described herein, You shall be responsible for any losses that ensue thereafter as a result of Your continued use of Your Member Account and shall not in any case be refunded by 9winz. Member Accounts closed for reason gambling addiction shall be closed for a minimum of five (5) years and may only be re-opened or re-activated when You make a positive request to 9winz for your account to be re-opened after the five-year period has elapsed, and should You not make such a request Your account shall remain closed. For the avoidance of doubt, 9winz shall not give a 24hr cool off for time-outs,

and hence in this case, Your player account shall re-open automatically once the selected period has expired.

Should You opt for self-exclusion in the manner set out above. Your Member Account may be opened at any time at Your request provided that a seven (7) day cool-off period shall apply before You may resume play. Once Your Member Account is re-opened in accordance with the procedure described herein, You shall be responsible for any losses that ensue thereafter as a result of Your continued use of Your Member Account and shall not in any case be refunded by 9winz. No Member Accounts may be re-opened or re-activated in cases of gambling addiction.

## **5. 9winz Rewards and VIP Program**

5.1 9winz reserves the right to change the terms and conditions and rules for the 9winz Rewards Program at any time, e.g., change the parameters for calculations of points. If 9winz suspects that You are engaged in illegal or fraudulent activities when using the 9winz Rewards and VIP Program or in breach with these T&C, 9winz may freeze or terminate Your Member Account and/or a related account (e.g. a referred friend) at 9winz's absolute discretion.

5.2 Once You have registered You will automatically be a member of the 9winz Rewards and VIP Program. When playing for real money You will increase Your VIP level and have the chance to earn special rewards.

5.3 The VIP level is personal and cannot be transferred to someone else.

5.4 Crypto deposits rewards do NOT have a fixed calculation. 9winz reserves the right to change the details of the awards calculation at any time.

## **6. Privacy Policy**

9winz processes some of your personal data. To understand which personal data we process and how we use your personal data, you can read our Privacy Policy. This Privacy Policy will inform you as to how we look after your personal data when you visit our website and/or use our services and tell you about your privacy rights and how the law protects you.

Although Our goal is to always be as clear and transparent as possible, We appreciate that legal documents can sometimes be difficult to read. Please do not hold back from contacting Us for any clarification You may need.

You should be aware that our Privacy Policy is included by reference in our Terms and conditions.

## **7. Complaints**

7.1 If You have a complaint, You can: contact 9winz customer support on support@9winz.com and we will reply to You within 10 days, unless there are external factors causing delays.

7.2 9winz will use its reasonable efforts to resolve a reported matter promptly.

7.3 If You have a query with regard to any transaction or the Website, You may also contact 9winz at support@9winz.com with details of the query. We will review any queried or disputed transactions.

7.4 Please note that while 9winz is the operator offering the games to You, 9winz has not supplied or developed the games and therefore does not have ownership of, or responsibility for, such games. Any queries or complaints relating to the functioning of the games should be addressed to and managed by the relevant licensing authority in relation to that specific game.

7.5 For Your protection and to ensure the best possible service to You by 9winz, telephone conversations and other relevant communication between You and 9winz may be recorded and/or monitored.

7.6 9winz will not tolerate derogatory, abusive or violent behavior or statements that are threatening, vulgar, defamatory or otherwise offensive. Should You behave in any such manner towards 9winz' employees, (as determined in 9winz' sole opinion), 9winz reserves the right to suspend and/or close Your Account and stop all communication and/or replies from 9winz, and/or take any further measures as may be deemed appropriate, including reporting to relevant local authorities and law enforcement agencies.

## **8. Limitation of Liability**

8.1 You enter and use the Website and participate in the Games at Your own risk. The Website and the Games are provided without any warranty whatsoever, whether express or implied.

8.2 Without prejudice to the generality of the preceding provision, 9winz, its directors, employees, partners, service providers:

8.2.1 do not warrant that the software, the Website or the Games is/are fit for their purpose;

8.2.2 do not warrant that the software, the Website or the Games are free from errors;

8.2.3 do not warrant that the Websites and/or Games will be accessible without interruptions;

8.2.4 shall not be liable for any loss, costs, expenses or damages, whether direct, indirect, special, consequential, incidental or otherwise, arising in relation to Your use of the Websites or Your participation in the Games.

8.3 You hereby agree to fully indemnify and hold harmless 9winz, its directors, employees, partners, and service providers for any cost, expense, loss, damages, claims and liabilities howsoever caused that may arise in relation to Your use of the Website or participation in the Games.

## **9. Anti-money Laundering Reporting**

9.1 If You become aware of any suspicious activity relating to any of the Games on the Website, You must report this to 9winz immediately.

9.2 9winz may suspend, block or close Your Member Account and withhold funds if suspicions of money laundering occur in accordance with any applicable Prevention of Money Laundering Act.

## **10. Breaches, Penalties and Termination**

10.1 If You breach any provision of these T&C or if 9winz has a reasonable ground to suspect that You have breached them, 9winz reserves the right not to open, suspend, close Your Member Account, withhold any money in Your Member Account (including any deposit) and use such funds on Your Member Account to settle any damages incurred in this respect.

10.2 If 9winz suspects that You are engaged in illegal or fraudulent activities when using the Website or the Games; or in breach of this Agreement; or that You are having problems with creditors or otherwise detrimental to our business, we may freeze or terminate Your Member Account or cancel any

stakes at our absolute discretion. Without prejudice to the generality of the foregoing, in order to mitigate and prevent illegal or fraudulent activity through use of our services, we may, at our discretion, request that You cease to and/or refrain from making use of a VPN or Proxy on your 9winz account. If suspicious, illegal or fraudulent activity is detected on an account while a VPN or Proxy is or was in use, we shall have the right to block the said account and funds held thereon, based on our assessment of the activity in question.

10.3 You acknowledge that 9winz at its own discretion may decide to suspend or permanently bar You from using the Website if You have violated these T&C, without any right of compensation or other for You.

## **11. Intellectual Property**

11.1 9winz Gaming plc, is the sole owner of the trademark 9winz and the 9winz logo. Any unauthorised use of the 9winz trademark and the 9winz logo may result in a prosecution.

11.2 [www.9winz.com](http://www.9winz.com) is the uniform resource locator of 9winz and no unauthorised use may be made of this URL on another website or digital platform without our prior written consent.

11.3 9winz is the owner or the rightful licensee of the rights to the technology, software and business systems used within this Website.

11.4 The contents and structure of 9winz's Website are subject to copyright © and database right in the name of Globis N.V., Curacao. All rights reserved. The copyright in this Website including all text, graphics, code, files and links belongs to Globis N.V., Curacao and the site may not be reproduced, transmitted or stored in whole or in part without our written consent. Your registration and use of our system does therefore not confer any rights whatsoever to the intellectual property contained in our system.

11.5 Links to the Website and any of the pages therein may not be included in any other website without the prior written consent of 9winz.

11.6 You agree not to use any automatic or manual device to monitor any 9winz web pages or any content therein. Any unauthorised use or reproduction may be prosecuted.

11.7 If the winnings exceed 75 000 INR / 100 000 BDT the company reserves the right to require player's participation in testimonial, marketing materials or PR campaigns. Asked by the company

## **12. Applicable Law and Dispute Resolution**

9winz is operated under the laws and regulations of Curacao. Users agree that the courts of Curacao will have the exclusive jurisdiction over any dispute or claim relating to these T&C.

## **13. Severability**

If any part of this Agreement is held to be invalid by law, the remaining parts of this Agreement shall remain in force unless the deletion of such invalid part results in a fundamental change to the rights or obligations of a party.

## **14. Entire Agreement and Admissibility**

14.1 9winz reserves the right to assign or otherwise lawfully transfer this Agreement. You will not have the right to assign or otherwise transfer this Agreement without 9winz prior written consent.

14.2 This Agreement constitutes the entire agreement between You and 9winz with respect to the Website, save for the case of fraud, it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between You and 9winz with respect to the Website.

14.3 A printed version of this Agreement and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relating to this Agreement to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

## **15. General Game Rules**

15.1 A bet can only be placed by You registering. A bet can only be placed if You have sufficient funds in Your 9winz account.

15.2 9winz retains the right to stop offering a game. Any bets placed on such game will be refunded back to the respective players.

15.3 The bet will be governed by the version of Terms and Conditions and Betting Rules valid at the time of the bet being accepted.

15.4 A bet is deemed to have been accepted as soon as it is received on 9winz system and validated and processed. Confirmation is then sent to Your device or computer with a unique number and time stamp.

15.5 9winz retains the right to decline to accept bets on any game without providing any reason.

15.6 The list of all the bets and details are available to You on the website after login.

15.7 Should 9winz decide to close Your account bets which have already been placed will not be voided and You will be paid any winnings unless there is suspicion of fraudulent activity.

15.8 A bet which has been placed and confirmed cannot be amended, withdrawn or cancelled by You.

15.9 When You place a bet/s You acknowledge that he has read and understood in full all of the Terms and Conditions and Game Rules offered by 9winz as stated on the website.

15.10 Winnings will be paid into Your account after the final result is confirmed. However, 9winz reserves the right to set aside any winnings should there be investigations into the result of an event resulting from a suspicion of criminal activities that may have affected the result of the event. If the irregularity is confirmed then 9winz retains the right to void any related bets and resultant winnings if any.

15.11 Should 9winz become aware that You have placed a number of bets from different accounts You have irregularly opened, all bets will be voided. 9winz retains the right to take further action as deemed necessary.

15.12 If bets, which exceed any stipulated limits, are erroneously accepted, the excess amount will be disregarded and the bet amount placed will be

revised accordingly and the difference paid back to the party and counter-party of the bet.

15.13 Communication errors do occasionally happen. Bets are confirmed only when received on 9winz servers in Malta. Should there be a break in communication after You offer a bet and it has been received on 9winz servers it will still be considered to be valid. You will be informed that it has been accepted once communication is re-established at which time the bet may have been already utilised. You will receive information about the outcome of the bet placed. If the bet offer is not received at 9winz servers then it will not stand and the bet amount will not have been taken from Your account with us.

15.14 If a game is started but fails or produces an inexact result due to a breakdown of the game account management software and/or of the game and/or of the random number generator, all the stakes and wins coming from that game will be cancelled and the game account balance will be restored to its position prior to the start of the game.

15.15 If You disconnect Your session with 9winz during an active game, the amount of the stake will be returned to the Your game account. When applicable, amounts of un-wagered stakes will be returned to Your game account and confirmed bets will be processed and winning will be credited to the Your game account.

15.16 9winz endeavours to make no mistakes when quoting paytables; if any mistake is inadvertently done, 9winz reserves the right to modify the payout ratios even once the event has finished (when applicable).

15.17 If for any reason, 9winz incorrectly credits Your account balance, it is your responsibility to immediately notify 9winz of the error, and repay 9winz the incorrect balance.

15.18 In the event of Software or RNG malfunctioning, the bet will be considered null and void and the amount of the stake will be returned to You.

15.19 The refund policy of 9winz is to not affect any refunds. However, it remains at management's discretion to determine whether a refund request for a deposit made should be entertained.

15.20 For detailed casino rules please refer to the Casino Rules section.

## **16. Casino Games**

### **NetEnt**

#### **16.1 Absolute Restriction**

NetEnt will not permit NetEnt Casino Games to be supplied to any entity that operates in any of the below jurisdictions (irrespective of whether or not NetEnt Casino Games are being supplied by the entity in that jurisdiction) without the appropriate licenses.

Belgium, Bulgaria, Colombia, Croatia, Czech Republic, Denmark, Estonia, France, Italy, Latvia, Lithuania, Mexico, Portugal, Romania, Spain, Sweden, Switzerland, United Kingdom, United States of America.

#### **16.2 Blacklisted Territories**

All NetEnt Casino Games may not be offered in the following territories: Afghanistan, Albania, Algeria, Angola, Australia, Bahamas, Botswana, Belgium, Bulgaria, Colombia, Croatia, Czech Republic, Denmark, Estonia, Ecuador, Ethiopia, France, Ghana, Guyana, Hong Kong, Italy, Iran, Iraq, Israel, Kuwait, Latvia, Lithuania, Mexico, Namibia, Nicaragua, North Korea, Pakistan, Panama, Philippines, Portugal, Romania, Singapore, Spain, Sweden, Switzerland, Sudan, Syria, Taiwan, Trinidad and Tobago, Tunisia, Uganda, United Kingdom, United States of America, Yemen, Zimbabwe.

#### **16.3 Blacklisted Branded Games Territories**

The followed NetEnt Braded Games have some further restrictions in addition to the

Blacklisted Territories set out above:

16.3.1 In addition to the jurisdictions set out in paragraph 2, Planet of the Apes Video Slot must not be offered in the following territories: Azerbaijan, China, India, Malaysia, Qatar, Russia, Thailand, Turkey, Ukraine.

16.3.2 In addition to the jurisdictions set out in paragraph 2, Vikings Video Slot must not be offered in the following jurisdictions: Azerbaijan, Cambodia, Canada, China, France, India, Indonesia, Laos, Malaysia, Myanmar, Papua New Guinea, Qatar, Russia, South Korea, Thailand, Turkey, Ukraine, United States of America.

16.3.3 In addition to the jurisdictions set out in paragraph 2, Narcos Video Slot must not be offered in the following territories: Indonesia, South Korea.

16.3.4 In addition to the jurisdictions set out in paragraph 2, Street Fighter Video Slot must not be offered in the following territories: Anguilla, Antigua & Barbuda, Argentina, Aruba, Barbados, Bahamas, Belize, Bermuda, Bolivia, Bonaire, Brazil, British Virgin Islands, Canada, Cayman Islands, China, Chile, Clipperton Island, Columbia, Costa Rica, Cuba, Curacao, Dominica, Dominican Republic, El Salvador, Greenland, Grenada, Guadeloupe, Guatemala, Guyana, Haiti, Honduras, Jamaica, Japan, Martinique, Mexico, Montserrat, Navassa Island, Paraguay, Peru, Puerto Rico, Saba, Saint Barthelemy, Saint Eustatius, Saint Kitts and Nevis, Saint Lucia, Saint Maarten, Saint Martin, Saint Pierre and Miquelon, Saint Vincent and the Grenadines, South Korea, Suriname, Turks and Caicos Islands, United States of America, Uruguay, US Virgin Islands, Venezuela.

16.3.5 In addition to the jurisdictions set out in paragraph 2, Fashion TV Video Slot must not be offered in the following territories: Cuba, Jordan, Turkey, Saudi Arabia.

16.4 Universal Monsters (Dracula, Creature from the Black Lagoon, Phantoms Curse and The Invisible Man) may only be played in the following territories: Andorra, Austria, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Cyprus, Finland, Georgia, Germany, Greece, Hungary, Iceland, Ireland, Liechtenstein, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Russia, San Marino, Serbia, Slovakia, Slovenia, Turkey and Ukraine.