

Terms and conditions

1. Introduction

1.1 By using and/or visiting any section of the website <https://goldwin.com/> the ("Website"); or by opening an account on the Website you agree to be bound by:

1.1.1 The General Terms and Conditions, on this page

1.1.2 The Privacy Policy

1.1.3 Any game rules

1.1.4 Any terms and conditions of promotions, bonuses and special offers which may be found on the Website from time to time

1.2 All of the terms and conditions listed above shall together be referred to as "**the Terms**".

1.3 Please read the Terms carefully before accepting them. If you do not agree to accept and be bound by the Terms, please do not open an account or continue to use the Website. Your continued use of the Website constitutes acceptance of the Terms.

1.4 The Terms will come into effect on the **14th of May 2020 and last updated on the 27th of January 2023**

2. Parties

2.1 GoldWin.com is operated by Gladiator Holding N.V. established under the laws of Curacao, with its registered address at Zukikertuintjeweg Z/N, Zuikertuin Tower, Willemstad, Curaçao, registration No.161721

3. Changes to the terms of use

3.1 We may need to change the Terms for a number of reasons, including for commercial reasons, to comply with new laws or regulations or for customer service reasons. The most up-to-date Terms of Use can be accessed here, and the date on which they came into force is noted.

3.2 Where we make changes to the Terms of Use, which shall be notified to you in advance by email or by placing a notice on the Website, the player must re-confirm acceptance before the changes come into effect and he is able to place bets on our website.

4. Opening your account

4.1 In order to place a bet via the Website, you will need to open an account on the website ("**Your Account**").

4.2 We make no warranties or representations as to whether you're accessing and/or use of the Website or Services is compliant with applicable laws in the jurisdiction in which you are located and you warrant that online gambling is not illegal in your jurisdiction.

4.3 For various legal or commercial reasons, we do not permit accounts to be opened by, or used from, customers based or domiciled in certain jurisdictions. You may not use the Website and/or the Services if you are located in a prohibited jurisdiction. The fact that the Website is accessible in a prohibited jurisdiction, or that the Website is provided in the official language of a prohibited jurisdiction, shall not be construed as condoning the use of the Website in such prohibited jurisdiction. Any attempt to evade this restriction (e.g. by using a VPN, proxy or similar service that masks or manipulates the identification of your real location, or by otherwise providing false or misleading information regarding your location, citizenship, or place of residence, or by making bets or wagers using the Website through a third party or on behalf of a third party located in a prohibited jurisdiction) is a breach of these Terms and may constitute a criminal offence under applicable laws. If it becomes apparent, or we have reasonable grounds to suspect, that you are located in any of the prohibited jurisdictions, this may result in us closing your Account, without an obligation to provide you with advance notice, freezing the funds therein and providing the applicable details to any relevant authorities and you shall compensate us for any damage or loss resulting therefrom.

4.4 When attempting to open an account or using the website from any other jurisdiction it is the responsibility of the player to verify whether gambling is legal in that particular jurisdiction. You are responsible for ensuring that you comply with any laws applicable to gambling online in the country in which you are located and/or are a resident of. You must not access the Website and/or open an Account from within a jurisdiction that prohibits online gambling; nor must you do so if you are a citizen of a country that prohibits its citizens from participating in online gambling, irrespective of their location.

4.5 A player must register personally by following the on-screen instructions.

4.6 Specific country exclusions: access to GoldWin.com is restricted in the following countries: Romania, Curacao, The Netherlands.

4.7 When you open your Account you will be asked to provide us with personal information, including your name, date of birth, and appropriate contact details, including an address, telephone number and e-mail address ("**Your Contact Details**").

4.8 You hereby acknowledge and accept that, by using the services at the Website, you may both win and lose money.

4.9 Your Account must be registered in your own correct name. You may only open one account. Any other accounts which you open with us in relation to the Service and the Website shall be "**Duplicate Accounts**". Any Duplicate Accounts may be closed by us immediately and:

4.9.1 If the total amount deposited to the Duplicate Account is played and lost, you agree to renounce your claim on the amounts deposited in the respective Duplicate Account;

4.9.2 If the total amount deposited on the Duplicate Account has not been used to place any bets, we will apply a fee of 50% of the deposited amount and return the remaining 50% to you.

4.9.3 If the amounts deposited to the Duplicate Account have been used to place bets which resulted in winnings, winnings will be made void and we will apply a fee of 50% of the total deposited amount on the Duplicate Account and return the remaining deposit to you. In the situation where after voiding the winnings, the remaining amount on the Duplicate Account is lower than 50% of the total amount that has been deposited by you, we will charge you a fee amounting to the remaining balance in your Duplicate Account.

4.9.4 Any returns, winnings or bonuses which you have gained or accrued during such time as the Duplicate Account was active will be forfeited by you and may be reclaimed by us, and you will return to us on demand any such funds which have been withdrawn from the Duplicate Account.

4.10 If you wish to open another account, you may do so by contacting the manager at **support@goldwin.com**. If a new account is opened, the old account will be closed.

4.11 You must maintain your account and keep your details up-to-date.

4.12 If you wish to close your account, you must send a request to do so on **support@goldwin.com**. By closing your Account, you also consent to the forfeiture of any promotional bonuses, prizes or benefits which you may have acquired.

4.13 In the event of closure of your Account because of gambling addiction or if your account has been closed due to fraud you acknowledge that you are prohibited from opening a new Account. The Company will not be liable if you manage to open a new account, for such action nor for any direct or indirect consequential damages. The company shall have the right to close, at any time, a new account opened in breach of the requirement stated herein.

4.14 After opening your Account, you must not disclose (whether deliberately or accidentally) your username and password to anyone else. If you have lost or forgotten your Account details, you may retrieve your password by clicking on the "Forget your Password" link below the login portal.

5. Verification of your identity; Anti-Money laundering requirements

5.1 You warrant that:

5.1 You are not younger than:

5.1.1.1 18 (eighteen) years; or

5.1.1.2 Any legal age at which gambling or gaming activities under the law or jurisdiction that applies to you require ("**the Legal Age**"); and

5.1.2 The details supplied when opening your Account are correct; and

5.1.3 You are the rightful owner of the money in your Account.

5.1.4 You are a resident in a jurisdiction which allows gambling

5.1.5 The money deposited is not derived from any activity which is illegal.

5.2 The company complies with applicable laws, regulations and guidelines for the prevention of money laundering and terrorism financing. Suspicious transactions/activities shall be investigated by the company and, if necessary, a suspicious transaction/activity report will be made by the company to the competent authorities. In any such event, the company is prohibited from informing any players or third parties involved, save in limited circumstances, that an investigation is being or may be carried out, or that information has been or may be transmitted to the competent authorities. Furthermore, in the event of any suspicious transactions/activities, the company may suspend, block or close the account(s) of the relevant player(s) and withhold funds as may be required by law and/or by the competent authorities.

5.3 All transactions made by players on our site are checked to prevent money laundering, terrorist financing and all other illegal activity.

5.4 By agreeing to the Terms, you authorize us to undertake verification checks as we may require ourselves or may be required by third parties (including, regulatory bodies) to confirm your identity and contact details and to prevent money laundering and terrorist financing and in order to verify if you are subject to a sanctions regime (the "Checks"). We may request such documentation which is necessary to verify your identity or the source of funds including but not limited to valid photo ID's and recent proof of address and/or any other type of documentation we may require.

5.5 The identity of the player will be verified on cumulative withdrawals of EUR 2,000.

5.6 In certain circumstances we may have to contact you and ask you to provide further information to us directly in order to complete the Checks. If you do not or cannot provide us with such information, then we may suspend your Account until you have provided us with

such information or permanently close your Account. Additionally, you will have to provide identification whenever you make a withdrawal of funds amounting to EUR 2,000 or more.

5.7 Unless otherwise stated, the minimum withdrawal amount is EUR/USD/CAD 100. There is a limit to the maximum withdrawal amount per transaction. The maximum withdrawal amount per transaction is EUR/USD/CAD 2,000. Also, we will process a maximum of EUR/USD/CAD 5000, every 5 business days.

5.8 If we are unable to confirm that you are of Legal Age, then we may suspend your Account. If you are proven to have been under that age at the time you made any gambling or gaming transactions, then:

5.8.1 Your Account will be closed;

5.8.2 All transactions made while you were underage will be void, and all related funds deposited by you will be returned;

5.8.3 Any stakes for bets made while you were underage will be returned to you; and

5.8.4 Any winnings which you have accrued during such time will be forfeited by you and you will return to us any such funds which have been withdrawn from your Account.

6. Inactivity and deletion of player accounts

6.1 If a player account remains inactive (i.e.: when no login is performed at the operator's website) for a period of more than 12 months, the operator is entitled to charge a monthly account maintenance fee of €5, starting on the 13th month of inactivity. Following 12 months of uninterrupted inactivity, the operator will send a reminder mail to the user via the e-mail address saved in his/her account details. Upon receipt of this reminder mail, the user will have 30 days to log into his/her player account. If no login is registered within this 30-day period, €5 of real money credit or bonus money credit will be deducted from the balance. If the balance is less than €5 then the whole amount will be deducted. If the account remains inactive after 13 consecutive months, the user will be sent a reminder mail every month and a monthly charge of €5 will be incurred and deducted from the player account balance accordingly.

6.2 If the player account remains inactive for more than 12 months and the account balance is €0, no further charge will be incurred. The inactivity fee will be incurred on a monthly basis until the next login is performed at the website, in this case, the operator is entitled to block the player account.

6.3 Should a player account remain inactive for thirty months, meaning that no transaction has been recorded on that specific account for the above-mentioned time, we will remit the remaining balance in that account to the respective player. If the player

cannot be contacted satisfactorily, the remaining balance shall be remitted to the relevant gambling authority.

7. General Bonus Terms and Conditions

7.1 Unless otherwise explicitly stated, players located in the following countries are not eligible to claim any type of bonus: Belarus, Brazil, Belgia, Bulgaria, China, Croatia, Bosnia & Herzegovina, Dominican Republic, Indonesia, Macau, Malaysia, Mauritius, Mexico, Pakistan, Kazakhstan, Thailand, India, Russia, Poland, Serbia, Peru, Ukraine, Bangladesh and Tunisia. We reserve the right to limit players from other jurisdictions from being eligible to any type of bonus or to a subset of bonuses based on our sole discretion.

7.2 Each Promotional Bonus is limited to one per user, IP address, electronic device, family, residential address, telephone number, credit or debit card and/or e-payment account, e-mail address, and environments where computers are shared (university, school, public library, workplace, etc.), unless otherwise stated in the Promotions' Terms.

7.3 Unless otherwise stated, any Bonus which will be credited to your account will carry Wagering Requirements (playthrough requirements). Wagering Requirements are defined as the total amount you will need to bet while a Bonus is still active in order to be able to withdraw your winnings.

7.4 In order for you to be eligible for any deposit bonuses, you need to deposit at least EUR 20, USD 20, CAD 20, in your Casino Account

7.5 The types of Bonuses granted by GoldWin can be defined as follows:

- * Free bonus – can be credited without making a deposit
- * Free spins – can be credited with or without making a deposit
- * Deposit bonus – can be credited upon making a deposit
- * Cashback – is a free bonus with custom specifications based on management decision

7.6 When claiming any type of bonus, all bets are deducted from your Cash Balance first. If there are insufficient funds in your Cash Balance, then the bet will be deducted from your Bonus Balance. This however, does not apply to some categories of free spins bonus claimed via email promotions or issued manually as the free spins have to be used up before bets can be deducted from your cash balance.

7.7 Players can request a withdrawal of their deposits prior to meeting the wagering requirements but keep in mind that the bonus and winnings will be forfeited.

7.8 GoldWin reserves the right to restrict access to certain bonuses while players have a pending withdrawal.

7.9 You can activate only one bonus at a time. Deposit bonuses don't stack up.

7.10 Unless otherwise stated, with regards to deposit bonuses, the cash bonus and qualifying deposit must be wagered 35 times before being released into your Cash Balance. Free spins winnings along with the corresponding cash deposit must also be wagered 35 times before being released into your Cash Balance.

7.11 Unless otherwise stated, any type of free bonus must be wagered 50X before being transferred to your Cash Balance.

7.12 All unused deposit Cash Bonuses will expire after 7 days.

7.13 All unused Free Spins Bonuses will expire after 7 days.

7.14 In case you fail to fulfill your wagering requirements, the Active Bonus can be removed only if you reach a total balance (both cash and bonus) of EUR 1, USD 1, CAD 1, or less, and you have no pending/unfinished games.

7.15 Since free no-deposit bonus links posted on forums or sites can be forwarded to other persons who did not receive the legitimate offer, we reserve the right to check the eligibility of those players for that bonus. If we determine that a specific player is not eligible to receive that promotion, we will not honor the withdrawal request. This will occur even if the wagering requirements are met.

7.16 You may withdraw any amount from your available cash balance, up to a weekly limit / monthly limit set by us, by issuing a valid notice of withdrawal on the Site. Withdrawal demands made by telephone or by electronic mail will not be accepted.

7.17 The maximum bet allowed when playing with any type of bonus still active in your account has to be less than 20% of the value of the bonus credited and must not exceed 10 EUR, 10 USD, 10GBP, 10 CAD, (as applicable) per single bet (For example: placing a bet of 10 EUR after claiming an initial bonus of 100 EUR is allowed). Please note that some titles allow in-game bonus feature purchases. Once completed, such a transaction is regarded as a one-time bet of the same amount as the cost of the bonus feature. For example: buying a bonus feature of USD, EUR, GBP, CAD, in a game will be considered as a bet of \$20.

7.18 Parts of the Internet Site may from time to time contain competitions, promotions or similar and related activities offered by Goldwin or by third parties. Any specific additional terms and conditions for participation in any such competitions, promotions or similar and related activities will be specified on the relevant part of the Internet Site from time to time ("Bonus Terms & Conditions"). By entering or participating in the relevant competitions, promotions or similar and related activities, a Player agrees to be

bound by those Terms of Participation in addition to these T&Cs and in the event of any conflict or inconsistency, the Terms of Participation will prevail. Goldwin specifically retains the right, at any time and without notice, to remove, alter or add competitions, promotions or similar and related activities on the Internet Site without responsibility towards the Player.

7.19 In order to activate a bonus, you need to make a deposit using the bonus code mentioned in the bonus description.

7.20 In order to use a free spins bonus, you need locate them in your user account and then launch the corresponding slot.

7.21 When the bonus is active, your bet can't exceed 20% of the amount of the initial Bonus.

7.22 Bonuses must be wagered within 7 days.

7.23 Any bet made using the "gamble" feature on all slot games or the "double" feature on all video/power poker games will not contribute towards Playthrough Requirements (i.e. the play thorough contribution is 0%).

7.24 Any bonus can be cancelled before meeting the wager conditions. Please, contact our Support Staff at support@goldwin.com

7.25 Bonus funds from the welcome package (i.e. first, second and third deposit bonuses) will be deducted upon withdrawal request.

7.26 In order to withdraw the winnings from your free no-deposit bonus, you need to have completed at least one deposit of EUR 20, USD 20, CAD 20, AUD 20 (as applicable) and fulfill the Wagering Requirements (wagering requirements).

7.27 Unless otherwise stated, the maximum withdrawal from a free bonus is EUR 100, USD 100, CAD 100 or the equivalent in any other currency.

7.28 Remember that the type of game you play contributes a different percentage towards your bonus wagering requirement:

Classic Slots, Video Slots and Keno count 100% towards the bonus wagering.

Table Games, Poker Games, Jackpot Games, Video Poker Games and Jackpot 6000 count 0% towards the bonus wagering.

Reel Steel, Jack and the Beanstalk, Flowers, Jungle Spirit: Call of the Wild, Blood Suckers, Blood Suckers II, Joker Pro, Kings of Chicago, Creature from the Black Lagoon, Steam Tower, Twin Spin, Reel Rush, Hugo 2, Reactoonz, Moon Princess,

Viking Runecraft, Book of Dead, Dragon Ship & Riches of Ra count 30% towards the bonus wagering.

All live casino games count 20% towards the bonus wagering.

7.29 Please note that the following games are not allowed to be played whilst having a Bonus: All versions of Craps, Video Poker, Rummy, all Jackpot Games, and the following Slot games: Mega Joker, Dead or Alive, Dead or Alive 2, Dr. Jekyll & Mr. Hyde, Take the Bank, Scrooge, Solar Queen, Solar King, Solar Temple, Sea Hunter, Beautiful Bones, Le Kaffee Bar, Vampire: The Masquerade - Las Vegas, Big Bang, Eggomatic, Lucky Angler, Wild Turkey, Koi Princess, Champion of the Track, Robin Hood, Simsalabim, Cosmic Fortune, The Wish Master, Pandamania, Wild Water, Tower Quest, Wizard of Gems, Eye of the kraken, Golden ticket, Energoonz, Pimped, Gemix, Pearls of india, Gunslinger, Royal Masquerade, Rage to Riches, Fire Joker and Mystery Joker.

7.30 Any bonus can be cancelled before meeting the wager conditions. Please contact customer support at GoldWin Casino in order to learn more about bonus cancelation.

7.31 GoldWin reserves the right to confiscate any bonuses or winnings received in a fraudulent manner or generated from games which are restricted from being played with active bonus. GoldWin rules forbid abusing bonus offers. If such abuse is discovered, the casino has a right to confiscate the winnings and deny the player any bonus access.

7.32 GoldWin reserves the right to label a player as a "Bonus Seeker" if GoldWin Casino, at its absolute discretion, believes that the player has abused the promotions. Instances include, but are not limited to the following:

- * A player only uses bonuses to play on the account;
- * The bonus amount is greater than the total amount deposited by the player;
- * A player plays with, or attempts to play with, more than one bonus in 24 hours;
- * A player plays with bonuses while withdrawing amounts from the deposits that have given access to those bonuses; or
- * A player repeatedly used a promotion;
- * A player deposits specifically the same amount as the maximum bonus cap, for the sole purpose of claiming the maximum value of the bonus;
- * A player completely stops his gaming activity after completing the exact wagering requirements of a bonus.

7.33 It is forbidden to:

Control or maintain more than one active account without prior approval by our management.

Register multiple accounts to claim bonuses repeatedly.

Delay any playing rounds, including free spins and bonus rounds, for the time when you don't need to wager the bonus or/and make new deposits.

Stack bonuses by claiming multiple bonuses before the original bonus Wagering Requirements have been met.

Try to gain wager outcome advantage by exiting game session while having any type of bonus round available.

Switch from a game with a low wagering contribution (e.g. Roulette - 0%) to one with a higher wagering contribution (e.g. Video Slots – 100%) after a win, for the sole purpose of clearing the Wagering Requirements.

Place a single bet equal to or more than 20% of the value of a free no-deposit bonus.

Place even money bets on Baccarat, Blackjack and Roulette.

Constantly use the double-up feature to increase winnings.

Using VPN, proxy or masking an IP address to create multiple accounts in order to claim multiple bonuses/promotions.

7.34 If we reasonably suspect that a player is engaging in promotional abuse, we reserve the right to take any or all of the following actions against such a person

- * Void all funds in the player's account
- * Void any bonuses and pending bonuses
- * Terminate the player's account
- * Revoke your eligibility to receive any bonuses and participate in any promotions

8. Deposits to your account

8.1 If you wish to participate in betting or gaming using the Website, you must deposit money into your Account which you can then use to place bets or play games. We reserve the right to undertake basic KYC checks within reasonable time on player deposits for the purpose of verifying compliance with Sections 5 and 11 of the Terms.

8.2 Deposits to the player account are made by transfer of money to the company's account by way of the payment methods stated on the website. The payment methods currently available include debit cards, credit cards, E-Wallet payments, Prepaid Cards, Instant Banking, Fast Bank Transfers and Bank Transfers. The company reserves the right, to change the accepted methods of payment at its sole discretion. The company further reserves the right to accept certain methods of payment only subject to the fulfilment of certain conditions. The company does not warrant that all methods of payment are available at all times. To verify which payment and withdrawal methods that are currently available and the time lapse these take to process kindly visit our Deposit tab in the main page of our website.

8.3 We do not accept cash funds sent to us.

8.4 You must deposit from an account that is registered in your own name. We do not accept 3rd party deposits, e.g. a friend, relative, partner, husband or wife. Should we discover during our routine security checks that this has occurred, all winnings will be forfeited.

8.5 By depositing money, you agree not to make any charge-backs, reversals or otherwise cancel any deposits into your Account, and agree to refund and compensate us for unpaid deposits.

8.6 For the maximum amount of money, you will be allowed to deposit in any one transaction, please refer to the Deposit tab in the main page of our website.

8.7 The company can, under certain circumstances, credit a player's account with so called "bonus money". The conditions for the crediting of the bonus (e.g. First Deposit Bonus) and the amount of the bonus is determined by the company and set out on the website from time to time. For promotions that are currently running please follow this link goldwin.com/promotions

8.8 Your Account is not a bank account and is therefore not insured, guaranteed, sponsored or otherwise protected by any banking insurance system. Additionally, any money deposited with us in your Account will not earn any interest.

8.9 We may at any time set off any positive balance on your Account against any amount you owe to us when we re-settle any bets or wagers pursuant to Duplicate Accounts, Collusion, Cheating, Fraud and Criminal Activity or Errors.

8.10 An estimate of time taken for your deposit to appear on your account may be found at goldwin.com/deposit or in the Help/FAQ section of the website.

8.11 Applicable processing fees for Deposits, if any, can be found at the following link: goldwin.com/cashier

9. Withdrawals from your account

9.1 You may request withdrawal of funds from your Account at any time provided that:

9.1.1 All payments made into your Account have been confirmed as cleared and none have been charged-back, reversed or otherwise cancelled;

9.1.2 Any Checks referred to in paragraph 5 above have been completed.

9.1.3 Once we have approved your withdrawal you must give us sufficient information as to how the funds should be transferred to you. We will attempt to accommodate your request regarding the payment method and currency of your withdrawal. This, however, cannot be guaranteed. All withdrawals will be remitted only to the same account from where the funds paid into the player's account originated.

We reserve the right to charge a fee amounting to our own costs (including the cost of the deposits) for withdrawals of funds that have not been put into play.

9.2 Player funds which are restricted from playing will be displayed in a separate balance on the player's main page, a player may not withdraw these restricted funds (Bonus money)

9.3 You are responsible for reporting your winnings and losses to your local tax or other authorities.

9.4 Prior to withdrawal of funds not used for wagering or betting, KYC documents shall be requested in the case of players with no betting or casino activity. An estimate of time taken for a withdrawal will depend on whether KYC documentation is needed and the speed at which it is delivered however the usual lapse of time for a withdrawal to be processed may be found at goldwin.com/cashier or in the Help/FAQ section of the website.

9.5 If an account has been dormant, closed, blocked or excluded for any reason and for any period of time the player may contact our support team to recover any pending funds that he might still have in the account. Our support team will immediately launch an investigation into the claim and the player will be contacted back with information of how the funds will be transferred back to him. If there is a dispute over the account or the funds held within it, we will contact the competent regulator for an opinion on the best way forward.

9.6 Applicable withdrawal fees, if any, can be found at the following link:
goldwin.com/cashier

9.7 When processing a withdrawal, we reserve the right to apply a deduction equivalent to the amount of the respective transaction processing fees. We reserve the right to retain funds in your account if your balance will be less than EUR 1.50, due to higher sums of transfer commissions. For cases of inactivity please refer to section 6.

9.8 We reserve the right to reverse player's funds in their Goldwin account in case the user does not send KYC documentation within 3 days from our request.

9.9 In order to make a withdrawal, all players must play through (wager) all deposits at least once prior to making a withdrawal.

9.10 Applicable rules regarding limits on withdrawals and/or specific payment terms in relation to withdrawals of large amounts may be found at goldwin.com/help

10. Placing a bet or gaming

10.1 All transactions will be concluded in the language from which you placed your transaction.

10.2 It is your responsibility to ensure that the details of any transaction are correct.

10.3 You can access your transaction history on the Website.

10.4 We reserve the right to refuse the whole or part of any transaction requested by you at any time in our sole discretion. No transaction is accepted by us until we have confirmed to you that it has been accepted. If you do not receive a confirmation that your transaction has been accepted, you should contact Customer Services.

10.5 Once your bet is confirmed, you cannot cancel the transaction without our written consent.

10.6 If Sport games are applicable on this domain and a game is miscarried or aborted, kindly visit the Sports Section of the website which contains the General Betting Rules.

11. Collusion, cheating, fraud and criminal activity

11.1 The following activities are not allowed and constitute a material breach of the Terms:

- Colluding with other third parties;
- Using unfair advantage or influence (commonly known as cheating), including the exploitation of a fault, loophole or error in our software, the use of automated players (sometimes known as 'bots'); or the exploitation of an 'error';

- Undertaking fraudulent activities to your advantage, including the use of a stolen, cloned or otherwise unauthorized credit or debit card, as a source of funds;
- Taking part in any criminal activities including money laundering and any offence with criminal repercussions.
- Transferring of funds from one player account to another.

11.2 We will take all reasonable steps to prevent such activities; detect them and the relevant players; and deal with the relevant players appropriately. We will not be liable for any loss or damage which you or any other player may incur as a result of collusive, fraudulent or otherwise illegal activity, or cheating, and any action we take in respect of the same will be at our sole discretion.

11.3 If you suspect a person is colluding, cheating or undertaking a fraudulent activity, please report it to us by e-mailing **support@goldwin.com**.

11.4 We reserve the right to inform relevant authorities, other online gaming or gambling operators, other online service providers and banks, credit card companies, electronic payment providers or other financial institutions of your identity and of any suspected unlawful, fraudulent or improper activity, and you agree to cooperate fully with us to investigate any such activity.

11.5 If Sport games are applicable on this domain, we reserve the right to withhold payment and to declare bets on an event null and void if we have evidence that:

- the integrity of the event has been called into question
- the price/s or pool has been manipulated
- match rigging has taken place
- the game or event did not come to its natural conclusion

11.6 We reserve the right to terminate events and/or games in any instance mentioned in the preceding clauses and in any other instance where any sort of abuse is detected. Evidence on the above will be based on the size/volume/number or pattern of bets placed with on our gaming portals and/or if a decision has been given by a relevant governing body of the sport in question, if Sport games are applicable on this domain.

11.7 Deposits made into your Account should be commensurate with intended game play. If there is a suspicion of abuse, (e.g. when a deposited amount is not used for an appropriate level of game play and the player requests a withdrawal in relation to that deposited amount; or where the Company suspects that the Player is abusing exchange rate fluctuations), we reserve the right to cancel the respective deposit/s in part or in full, to retract any costs that may have resulted in conjunction therewith and to close your Account indefinitely. In such instances, we further reserve the right to request and obtain satisfactory proof of deposit and additional copies of personal identification prior to processing any withdrawal request, and the processing of such a request shall be entirely at our discretion.

12. Other prohibited activities

12.1 You should not use the Website for any purpose which is considered to be defamatory, abusive, obscene, racist, sexist, discriminatory, or offensive. You must not use any abusive or aggressive language or images; swear, threaten, harass or abuse any other person, including other users, or behave in such a manner towards any Company staff used to provide the Website or Customer Services.

12.2 You shall not corrupt the Website, flood the Website with information so as to cause the Website to not function, nor use any features which may affect the function of the Website in any way for example (but not limited to) releasing or propagating viruses, worms, logic bombs or similar. Any multiple submissions or "spam" are strictly prohibited. You must not interfere or tamper with, remove or otherwise alter in any way, any information in any form which is included on the Website.

12.3 You shall use the Website for personal entertainment only and shall not be allowed to reproduce the Website or any part of it in any form whatsoever without our express consent.

12.4 You must not attempt to gain unauthorized access to the Website, the servers on which the Website is stored or any server, computer or database connected to the Website. You must not attack the Website via a denial-of-service attack or similar. When breaching this provision, we will report any such breach to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing your identity to them. In the event of such a breach, your right to use the Website will cease immediately.

12.5 We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect your computer equipment, computer programs, data or other proprietary material due to your use of the Website or to your downloading of any material posted on such Website, or on any website linked to the Website.

12.6 It is prohibited to sell, transfer and/or acquire accounts from other players.

13. Closure and termination by us

13.1 It is company policy in the interests of security, that if no transaction has been recorded on your Account for thirty months (an "Inactive Account"), we shall remit the balance in that account to you. If you cannot be satisfactorily located any funds in that account will be handed over to the competent Authority. Thus, the funds are available to the player wishing to withdraw them.

13.2 Your Inactive Account will be terminated with written notice (or attempted notice) using your contact details. In the event of any such termination by us, other than where such closure and termination is made pursuant to paragraph 11 (Collusion, Cheating, Fraud and Criminal Activity) or paragraph 18 (Breach of the Terms of Use) of these

Terms, we will refund the balance of your Account to you. If you cannot be located, the funds shall be remitted to the relevant gambling authority.

13.3 The company may refuse to open an account or may opt to close a players' account which has already been opened at its own discretion. Notwithstanding this all contractual obligations already undertaken or entered into will be honored.

13.4 In the event of any suspicious transaction/s, the company reserves the right to suspend or block a players' account and withhold funds as may be required by law or the competent authority.

14 Alterations of the website

14.1 We may, in our absolute discretion, alter or amend any product offered via the Website at any time for the purpose of maintaining the Website.

15. Technical failure

15.1 Where an unexpected flaw occurs in the system, we will take all reasonable steps to remedy any faults or errors related to the software or hardware which we use to provide the Website, as soon as reasonably practicable. In the eventuality that such error or fault has caused a game to be interrupted in such a way that the game cannot be resumed from the exact same position without any detriment to you or other players, we will take all reasonable steps to treat you in a fair manner. This may include reinstating the balance on your Account and reverting to the position existing following completion of the last bet or game logged immediately prior to the occurrence of the problem.

15.2 In the event of a disconnection occurring during a casino game, you will be able to reconnect to the casino, return to the game that you were playing, and you will be prompted to resume your unfinished game.

15.3 Since live games are concluded in real time, they constitute an exception to the above, and inaction by you will be taken as your choice and the game will eventually end. For games where no additional action is required from you after placing a bet, for example with a slot machine, you can check the outcome of the bet by visiting your betting history. The disconnection will not have affected the game, and you will have the same chance of winning as if you had watched the outcome on your screen.

15.4 When you access the website you should be aware that you may be using equipment or a connection which is not as fast as that used by other players. This may have an impact on your performance in time critical events offered on the website.

15.5 We do not accept any liability for technical failures which are caused by your equipment used to access the Website or faults which relate to your internet service provider.

16. Errors or omissions

16.1 A number of circumstances may arise where a bet is accepted, or a payment is made, by us in Error. Reasonable efforts are undertaken to prevent errors or omissions; however system problems or human error may lead to such circumstances. Such circumstances may include, without being limited to, the hereunder situations:

- Miscalculation (including due to human error) of bonuses, winnings or returns paid to you;
- Errors or omissions resulting from Prohibited Activities

16.2 Neither we (including our employees or agents) nor our partners or suppliers shall be liable for any loss including loss of winnings that results from any Error by us or an error by you. You will forfeit any winnings/losses that result from any such Error.

17. Exclusion of our liability

17.1 Your access to and use of the products offered via the Website, is at your sole option, discretion and risk.

17.2 We will provide the Website with reasonable skill and care and substantially as described in the Terms. We do not make any other promises or warranties the Website, or the products offered via the Website, and hereby exclude (to the extent permitted by law) all implied warranties in respect of the same.

17.3 We shall not be liable to you in contract, tort (including negligence) or otherwise for any business losses, including but not limited to loss of data, profits, revenue, business, opportunity, goodwill, reputation or business interruption or for any losses which are not currently foreseeable by us arising out of the Terms of Use or your use of the Website.

18. Breach of the terms of use

18.1 You shall compensate us in full for any claims, liabilities, costs, expenses (including legal fees) and any other charges that may arise as a result of your breach of the Terms.

18.2 Where you are in material breach of the Terms, we reserve the right, but shall not be required, to:

18.2.1 Provide you with notice (using your Contact Details) that you are in breach requiring you to stop the relevant act or failure to act,

18.2.2 Suspend your Account so that you are unable to place bets or play games on the Website,

18.2.3 Close your Account with or without prior notice from us.

18.2.4 Recover from your Account the amount of any pay-outs, bonuses or winnings which have been affected by any material breach.

18.3 We have the right to disable any user identification code or password if in our reasonable opinion you have failed to comply with any of the provisions of the Terms.

19. Intellectual property rights

19.1 All website design, text, graphics, music, sound, photographs, video, the selection and arrangement thereof, software compilations, underlying source code, software and all other material contained within the Website are subject to copyright and other proprietary rights which are either owned by us or used under licence from third party rights owners. To the extent that any material contained on the Website may be downloaded or printed then such material may be downloaded to a single personal computer only and hard copy portions may be printed solely for your own personal and non-commercial use.

19.2 Under no circumstances shall the use of the Website grant to any user any interest in any intellectual property rights (for example copyright, know-how or trademarks) owned by us or by any third party whatsoever.

19.3 No rights whatsoever are granted to use or reproduce any trade names, trademarks or logos which appear on the Website except as specifically permitted in accordance with the Terms of Use.

19.4 Further to the above provisions, you warrant that you shall not circumvent in any way the Intellectual Property Rights of gaming software providers or any other third-party owners of such rights. Any breach of this requirement which we become aware of will be notified within reasonable time to the respective Intellectual Property Right owner for undertaking appropriate action and enforcement.

20. Your personal information

20.1 We are required by law to comply with data protection requirements in the way in which we use any personal information collected from you in your use of the Website. We therefore take very seriously our obligations in relation to the way in which we use your personal information. To learn how we use your personal information please read our Privacy Policy.

20.2 All information on Your Account held by us is securely data warehoused and remains confidential except where otherwise stated in the Terms (including, for the avoidance of doubt, the Privacy Policy)

20.3 Prior to your use of and when you use the services it will be necessary for us to collect certain information about you. By providing us with the information, you consent to our processing your personal information:

20.3.1 for the purposes set out in the Term (including the Privacy Policy);

20.3.2 for other purposes where we need to process your personal information for the purposes of operating the Website;

20.3.3 to comply with a legal or regulatory obligation.

20.4 We may retain copies of any communications that you send to us (including copies of any emails) in order to maintain accurate records of the information that we have received from you.

21. Use of cookies on the website

21.1 The Website uses 'cookies' to assist the functionality of the Website. A cookie is a small file of text which is downloaded onto your computer when you access the Website and it allows us to recognize when you come back to the Website. Information on deleting or controlling cookies is available at www.aboutcookies.org. Please note that by deleting our cookies or disabling future cookies you may not be able to access certain areas or features of the Website.

22. Complaints and notices

22.1 If you wish to make a complaint regarding the Website, first step should be to contact Customer Services on **support@goldwin.com**

22.2 In the event of any dispute, you agree that the records of the server shall act as the final authority in determining the outcome of any claim.

22.3 You agree that in the unlikely event of a disagreement between the result that appears on your screen and the game server, the result that appears on the game server will prevail, and you acknowledge and agree that our records will be the final authority in determining the terms and circumstances of your participation in the relevant online gaming activity and the results of this participation.

22.4 When we wish to contact you regarding such a dispute, we will do so by using any of Your Contact Details.

22.5 If the player feels unsatisfied and feels that he should lodge a complaint directly with the relevant authority he may do so by emailing **complaints@curacao-egaming.com**

23. Interpretation

23.1 The original text of the Terms is in English and any interpretation of them will be based on the original English text. If the Terms of Use or any documents or notices

related to them are translated into any other language, the original English version will prevail.

24. Transfer of rights, obligations and website shut down

24.1 We reserve the right to transfer, assign, sublicense or pledge the Terms, in whole or in part, to any person, provided that any such assignment will be on the same terms or terms that are no less advantageous to you.

24.2 You acknowledge that in an event of a website shut-down, your account may be transferred to a different website managed and operated by Us. We reserve the right to forfeit all related existing bonus amounts at the moment of website shut down.

25. Events outside our control

25.1 We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under the Terms of Use that is caused by events outside our reasonable control, including, without limitation, acts of God, war, civil commotion, interruption in public communications networks or services, industrial dispute or DDOS-attacks and similar Internet attacks having an adverse effect ("Force Majeure"). Our performance is deemed to be suspended for the period that the Force Majeure Event continues, and we will have an extension of time for performance for the duration of that period. We will use our reasonable endeavors to bring the Force Majeure Event to a close or to find a solution by which our obligations may be performed despite the Force Majeure Event.

26. Waiver

26.1 If we fail to insist upon strict performance of any of your obligations or if we fail to exercise any of the rights or remedies to which we are entitled, this shall not constitute a waiver of such rights or remedies and shall not relieve you from compliance with such obligations.

26.2 A waiver by us of any default shall not constitute a waiver of any subsequent default. No waiver by us of any of the provisions of the Terms shall be effective unless it is expressly stated to be a waiver and is communicated to you in writing in accordance with above.

27. Severability

27.1 If any of the Terms are determined to be invalid, unlawful or unenforceable to any extent, such term, condition or provision will to that extent be severed from the remaining terms, conditions and provisions which will continue to be valid to the fullest extent permitted by law. In such cases, the part deemed invalid or unenforceable shall be amended in a manner consistent with the applicable law to reflect, as closely as possible, our original intent.

28. Law and jurisdiction

28.1 The Terms of Use shall be governed by and interpreted in accordance with the laws of Curacao.

28.2 The Courts of Curacao shall have non-exclusive jurisdiction over any disputes arising out of the Terms of Use themselves.

29. Responsible gaming and gambling

29.1 We are committed to endorsing responsible gaming as a policy of customer care and social responsibility. We believe it is our responsibility to you, our customers, to ensure that you enjoy your wagering experience on our site, while remaining fully aware of the social and financial harms associated with problem gambling.

29.2 We may, in certain events of Self-exclusion, contact you in order to transfer your outstanding funds from your player account. We may ask you to provide account details or payment method details (such as bank account details or other applicable methods) in order to perform the refund; Kindly make sure that all account details, such as email address, full name, etc. are accurate at all times. Kindly see clause 9.7 related to retaining funds.

Reasonable endeavors will be used to enforce your self-exclusion. However, you acknowledge that the primary responsibility for controlling your behavior lies with you, thus you accept that we will not be liable if you continue gambling and/or seek to use the Website and we fail to recognize or determine that. We also recommend that consideration is given to the installation of software that will allow you to block access to internet gambling websites. See Filtering Systems at the bottom of this page.

29.3 Underage Gambling - It is illegal for anyone under the age of 18 to open an account or to gamble on our website. We carry out age verification checks on all customers who use payment mechanisms which are available to under 18s and additionally perform random age verification checks on customers using other forms of funding mechanisms. Please note that anyone under the age of 18 found to be using the site will have any winnings forfeited and may also be reported to the authorities.

29.4 Filtering Systems - Filtering solutions allow parents to regulate access to the internet, based on chosen criteria. Parents can use filters to prevent their children from accessing, amongst other things, gambling websites. If you share your computer with friends or family who are under the legal age to register or bet on our site, or have requested self-exclusion from gambling sites, please consider parental filtering solutions

29.5 Setting of Session Time Limits – A player may set maximum Session Time Limits by contacting our support team. Once these limits are set the player will not be allowed to continue playing above the pre-set time limit in any one session.

29.6 Any notice increasing or revoking a limit or decreasing exclusion will be accompanied by a seven (7) day cool down period in which the player will not be able to revert the conditions previously placed on his account.

29.7 We shall hold no liability for any claims made as a result of email client errors resulting in us not being able to receive your request. If we do not reply back to you within reasonable time, kindly check your email client and ensure that your email was sent successfully. You acknowledge it is your responsibility to ensure we have received your request, should you not receive a reply or confirmation of receipt of email from us.

29.8 We are committed to supporting Responsible Gambling initiatives and encourage you to find information about Responsible Gambling at the websites of the following organizations:

Gambling Therapy: <https://www.gamblingtherapy.org/>

Gamblers Anonymous: <http://www.gamblersanonymous.org/>

Responsible Gaming: <http://www.responsiblegambling.org/>

30. Links

30.1 Where we provide hyperlinks to other websites, we do so for information purposes only. You use any such links at your own risk and we accept no responsibility for the content or use of such websites, or for the information contained on them.

31. Chat rooms (blog)

31.1 The company may give its customers the possibility to make use of a chat room where they are able to communicate with other players registered and making use of the site. In cases of a possible Chat room, the following terms will apply. Also, we set the chat room policy and reserve the right to change these policies at any time with or without notice. By using this chat room, you are binding yourself to comply with these terms and conditions.

31.2 The chat room is intended for legitimate comments and constructive discussion. We reserve the right to restrict the rights of individuals to post comments in any chat room set up by us. Any liability arising out of the use of such chat rooms are borne solely by the user.

31.3 Every user of our chat room agrees not to post any comment which is:

31.3.1 Defamatory in nature or any other information that the user has no legal right to disclose, or is otherwise illegal;

31.3.2 (Or contains anything which is) racist, vulgar, hateful, obscene, profane, threatening, insulting or offensive;

31.3.3 Intend to impersonate another person or entity;

31.3.4 Posted for the purpose of advertising;

31.3.5 Or contains a link to any, virus, corrupted files, key loggers or any other malicious code or material that could cause harm to the computer, data or financial security of any party;

31.3.6 A comment intended to take advantage or collude with or against other players using our site or amount to activities of a suspicious or criminal nature

31.3.7 A link to any intentionally false or misleading statements or any statement seeking to unfairly manipulate a market;

31.3.8 An attempt to collect or store data about other users;

31.3.9 A misuse of Forum functionality

31.3.10 Information protected by any form of intellectual property whether registered or unregistered or any contractual, statutory and equitable obligations of confidence

31.3.11 in a language other than the native language of that particular forum.

31.4 Our forums are moderated, and all conversations are logged or recorded. We reserve the right to refuse to post any comment/s and investigate and take provisions, which may include but are not limited to the closure of any account against any user who is in breach of these terms and conditions. We also reserve the right to close or remove any chat rooms without prior warning and also to report any suspicious chats or comments to the relevant authorities.

32. Complaint handling

32.1 The company endeavors to provide a high-quality service to its players at all times. However, players may for various reasons feel that they are not satisfied with the level and/or quality of service and may wish to file a complaint. Aggrieved players may send an email to support@goldwin.com with as much details as possible

32.2 Our customer support team will attempt to handle a player's complaint as soon as reasonably possible. If the support team cannot resolve the complaint they will escalate it to management for solution.

32.3 In any case the player will receive a response to their complaint within a period of 10 working days.

32.4 Should the player feel that the company has not adequately solved their complaint or has failed to reply to their complaint they may escalate the issue directly to complaints@curacao-egaming.com

32.5 The Player undertakes to comply with the following obligation:

- To initiate any arbitral proceedings within 365 days from the Session Date in which the issue arised. Failure to defer any unresolved disputes to an arbitrator within this timeframe shall result in any potential claims, rights or entitlements to compensation, damages, expenses becoming unenforceable.

33. Netent Terms & Conditions

1. Absolute Restriction

United States of America, United Kingdom, Spain, France and Italy.

2. Blacklisted Territories

NetEnt content shall not be served in the following territories:

Afghanistan, Albania, Algeria, Angola, Australia, Bahamas, Botswana, Ecuador, Ethiopia, Ghana, Guyana, Hong Kong, Iran, Iraq, Israel, Kuwait, Namibia, Nicaragua, North Korea, Pakistan, Panama, Philippines, Singapore, Sudan, Syria, Taiwan, Trinidad and Tobago, Tunisia, Uganda, Yemen, Zimbabwe.

3. Regulated Territories (only permitted to offer if in receipt of a license from the local regulator which has been seen and approved by NetEnt):

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

4. Blacklisted Branded Games Territories

4.1 Jumanji, emojiplanet, Guns & Roses, Jimi Hendrix, Motörhead, Scudamore, Conan, Ozzy Osbourne, Gordon Ramsey Hell's Kitchen cannot be offered in the following territories:

Afghanistan, Albania, Algeria, Angola, Australia, Bahamas, Botswana, Ecuador, Ethiopia, Ghana, Guyana, Hong Kong, Iran, Iraq, Israel, Kuwait, Namibia, Nicaragua, North Korea, Pakistan, Panama, Philippines, Singapore, Sudan, Syria, Taiwan, Trinidad and Tobago, Tunisia, Uganda, Yemen, Zimbabwe, Belgium, Bulgaria, Colombia, Croatia, Czech Republic, Denmark, Estonia, France, Italy, Latvia, Lithuania Mexico, Portugal, Romania, Spain, Sweden, Switzerland, United Kingdom, United States of America.

4.2 In addition to the jurisdictions set out in paragraph 4.1, Planet of the Apes Video Slot must not be offered in the following territories:

Azerbaijan, China, India, Malaysia, Qatar, Russia, Thailand, Turkey, Ukraine.

4.3 In addition to the jurisdictions set out in paragraph 4.1, 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.

4.4 In addition to the jurisdictions set out in paragraph 4.1, Narcos Video Slot must not be offered in the following territories:

Indonesia, South Korea.

4.5 In addition to the jurisdictions set out in paragraph 4.1, 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, Suriname, Turks and Caicos Islands, United States of America, Uruguay, US Virgin Islands, Venezuela.

4.6 In addition to the jurisdictions set out in paragraph 4.1, Fashion TV Video Slot must not be offered in the following territories:

Cuba, Jordan, Turkey, Saudi Arabia.

5. Universal Monsters (Frankenstein, the Bride of Frankenstein, Dracula, The Mummy, The Wolf Man, Creature from the Black Lagoon and The Invisible Man), can only be played in the following territories:

Andorra, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Brazil, Georgia, Iceland, Liechtenstein, Moldova, Monaco, Montenegro, Norway, Russia, San Marino, Serbia, Switzerland, Ukraine, Croatia, Macedonia, Turkey, Austria, Bulgaria, Cyprus, Czech Republic, Finland, France, Germany, Greece, Hungary, Ireland, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Peru, Poland, Slovakia, Slovenia, and Sweden.

34. TERMS AND CONDITIONS ACCEPTANCE

34.1 In order to register for this website, the user is required to accept the General Terms and Conditions. In the event the General Terms and Conditions are updated, existing users may choose to discontinue using the products and services before the said update shall become effective, which is a minimum of two weeks after it has been announced.