

Terms & Conditions

Prepared for Curaçao licensing submission

Operator	New Origin B.V.
Brand / Domain	ohmywin.com (and associated domains)
Jurisdiction	Curaçao (B2C licence application)
Version	1.2
Effective date	17 April 2026
Language	English (prevails over translations)
Status	Corporate draft aligned with KYC Policy v1.2 and supporting compliance framework

Important: These Terms & Conditions are drafted for New Origin B.V. and are intended to remain consistent with the Operator's **KYC Policy v1.2, AML/CFT/CFP Manual, Responsible Gaming Policy, Privacy Policy, and Player Complaints & ADR Policy.**

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1. Applicability, Acceptance and Contract Structure

These **Terms & Conditions** ("T&Cs") govern access to and use of the gaming services offered by New Origin B.V. under the ohmywin.com brand and any associated domains, sub-domains, mirror domains, mobile sites or applications operated under the same licence.

By creating an account, the player must actively confirm acceptance of these **T&Cs, the Privacy Policy, Responsible Gaming Policy, KYC Policy, AML/CFT Policy, and Player Complaints & ADR Policy**.

Registration is not completed unless the player positively acknowledges the current version of the T&Cs.

These T&Cs apply together with any product-specific rules, bonus-specific terms, cashier notices, and responsible gaming controls made available on the website. In the event of conflict, mandatory law, applicable regulatory requirements, the Responsible Gaming Policy, the KYC Policy, the AML/CFT Policy, and the Complaints & ADR Policy shall prevail over these T&Cs to the extent of the inconsistency.

The English version prevails over translations. The current version number and effective date are displayed on the cover page and within the website footer or other equivalent location made available to players.

2. Regulatory, Legal Information and Mandatory Statements

2.1 Operator details

Legal entity	New Origin B.V.
Registered address	Scharlooweg 39, Willemstad, Curaçao
Curaçao Chamber of Commerce number	170004
CGA licence number	[TBD upon issuance]
Brands / domains	ohmywin.com and associated domains
Regulated services	Online casino (RNG and/or live dealer), sportsbook, promotions and related cashier functions as lawfully approved
Player support contact	support@ohmywin.com
Complaints contact	complaints@ohmywin.com

2.2 Regulatory status, player responsibility and scope

The Operator is licensed from Curaçao for the products and services expressly permitted under its licence and the applicable legal and regulatory framework. Players are responsible for ensuring that access to remote gaming is lawful in their own jurisdiction and for refraining from use of the services where prohibited by law.

The Operator is not a financial institution. Deposited funds are held solely for gaming-related purposes and no interest is paid on player balances.

2.3 Prohibited jurisdictions

The Operator does not accept players, stakes, wagers, or deposits from restricted jurisdictions. At the date of this version, the list includes: Australia, Belgium, the Dutch Caribbean, the Netherlands, the United States, France, North Korea, Spain, Syria, Israel, Iran, and any other jurisdiction that the Operator blocks for legal, sanctions, licensing, or risk reasons.

The website, cashier, and geo-blocking controls may be updated from time to time to reflect changes in law, sanctions, licensing scope, or the Operator's risk appetite. Players must not use VPNs, proxies, remote desktops, masking tools, or similar methods to circumvent geo-restrictions.

2.4 Account security and liability disclaimer

Players are responsible for maintaining the confidentiality of their login credentials and for all activity carried out through their account unless they have promptly notified the Operator of a security compromise. The Operator may restrict or suspend an account where unauthorised access, account compromise, or identity misuse is suspected.

To the maximum extent permitted by law, the Operator is not liable for losses caused by the player's failure to safeguard credentials, by third-party misuse not attributable to the Operator, or by technical interruptions outside the Operator's reasonable control. Nothing in these T&Cs excludes liability that cannot lawfully be excluded.

3. Player Eligibility and Pre-Account Obligations

Only natural persons aged 18 years or older, or any higher minimum age required by the player's local law, may create an account. Registration must be completed personally by the player. Third-party registrations, account sharing, account sale or transfer, and the acquisition of accounts from other persons are prohibited.

Before opening an account, the player represents and warrants that:

- the player is legally capable of entering a binding agreement;
- the player is not located in, resident in, or using the services from a prohibited jurisdiction;
- the account will be used solely for the player's own personal entertainment and personal play;
- all registration details and all subsequent information provided to the Operator are accurate, complete, and current;
- the player will comply with all KYC, AML/CFT, sanctions, payment ownership, and responsible gaming requirements that apply during the lifetime of the account;
- the player will not engage in fraud, collusion, chip-dumping, money-transfer behaviour, account renting, bot use, abuse of promotions, or any other unfair or unlawful activity.

Players must behave respectfully toward the Operator's employees, agents, customer support staff, and other users. Abusive, threatening, discriminatory, manipulative, or fraudulent conduct through support channels, chatrooms, messaging functions, or any other communication channel is prohibited and may result in restriction, suspension, or closure of the account.

4. Account Registration, Security and Personal Information

The player must provide accurate registration details, including legal name, date of birth, address, contact details, nationality or residence information where requested, and any other mandatory registration fields required by the Operator.

As a general rule, only one account is permitted per player. The Operator may also restrict or close accounts where duplicate, linked, or related accounts are detected by reference to shared identity details, household, address, device, IP, payment method, wallet, or other linked-account indicators.

The Operator may refuse registration, suspend access, or close accounts where provided information is incomplete, false, misleading, inconsistent, or no longer current. The player must promptly update material changes to registration details, address, name, email, telephone number, payment methods, or other relevant identity information.

Accounts are non-transferable. The player must not permit any third party to use the account, funding instruments, withdrawal methods, responsible gaming controls, or bonus entitlements associated with the account.

5. Identification, Verification and AML/CFT Monitoring

5.1 KYC framework

The Operator applies a risk-based KYC and AML/CFT framework. The player should also refer to the Operator's **standalone KYC Policy**, which forms part of the wider compliance framework and is made available on the website together with these **T&Cs**.

Documentary verification is not necessarily required at registration in all cases. However, screening, risk checks, and ongoing monitoring may be performed from account opening onward and throughout the lifetime of the account.

Before the first withdrawal is released, the player will normally be required to provide valid photo identification and proof of address. The Operator may also request payment method ownership evidence, selfie or liveness checks, source of funds information, source of wealth information where justified by risk, and any other supporting evidence reasonably required for compliance, fraud prevention, or responsible gaming purposes.

5.2 Threshold-based verification and ongoing re-verification

Where cumulative deposits reach XCG 4,000 (or currency equivalent), the account is flagged for additional KYC follow-up and withdrawals are blocked until the requested review has been satisfactorily completed. The Operator may also apply earlier or additional verification where unusual activity, a change in risk profile, outdated information, PEP or sanctions alerts, adverse media, fraud indicators, linked-account indicators, wallet risk, or other non-standard circumstances arise.

The player must cooperate with ongoing monitoring and trigger-based refresh or re-verification requests. The Operator may re-request updated documents or information where previously obtained information has expired, become insufficient, or no longer appears reliable, or where the player's profile, transactional behaviour, or risk level has materially changed.

5.3 AML/CFT, sanctions and reporting

All transactions and account activity may be monitored for AML/CFT compliance, fraud prevention, sanctions screening, and responsible gaming purposes. Player data may be screened against sanctions and PEP lists, and unusual or suspicious transactions may be escalated, investigated, restricted, frozen, or reported to the relevant authorities in accordance with Curaçao law and the Operator's policies.

The Operator may suspend or restrict account functionality without prior notice where required by law, sanctions obligations, AML/CFT controls, fraud prevention, or the integrity of an investigation. The Operator will avoid tipping off players where reporting, sanctions, or AML/CFT concerns are involved.

6. Deposits, Withdrawals, Remittance and Player Funds

6.1 General payment rules

Deposits and withdrawals must ordinarily be made through payment instruments, accounts, or wallets held in the player's own name or otherwise expressly permitted and documented by the Operator. The Operator may reject, reverse, delay, or restrict transactions where payment ownership is unclear, inconsistent, or appears to involve third-party funding or remittance behaviour.

The Operator may refuse to process or may reverse deposits made through unapproved, blocked, high-risk, or unsupported channels. The Operator may also restrict certain payment methods for operational, legal, sanctions, fraud, or risk-management reasons.

6.2 Withdrawal conditions and remittance

Withdrawals are subject to verification, risk review, payment method availability, and compliance with the Operator's KYC and AML/CFT framework. As a general rule, withdrawals are remitted back to the same payment route or to the same type of account or wallet from which the relevant funds originated, unless that is not possible and the Operator accepts an alternative supported route following satisfactory review.

Where remittance to the original payment instrument or wallet is no longer possible, the player may be asked to provide evidence showing why that method is unavailable and that the alternative payment instrument or wallet belongs to the player.

The Operator does not permit use of the account as a money remittance service or as a means of transferring value without genuine gaming activity. Where deposits and withdrawals appear primarily intended to move funds rather than participate in gaming, the Operator may request additional verification, delay or refuse withdrawal, apply proportionate administrative or third-party processing costs where lawfully permitted, or take account action.

6.3 Indicative payment processing times

Indicative deposit and withdrawal times for each payment method made available to the player are displayed in the cashier or equivalent payment interface. Actual timings may vary based on provider processing, bank cut-off times, compliance checks, blockchain confirmation times, fraud review, or force majeure.

6.4 Betting Currency, Account Currency and Winnings

The player's account will be operated in one of the currencies made available by the Operator from time to time, as displayed during registration, in the cashier, or in the account settings. Bets, stakes, deposits, withdrawals, bonuses, and winnings will ordinarily be recorded and processed in the account currency selected or assigned for the relevant account, unless a specific product, payment method, or promotional mechanic requires otherwise.

Where the Operator offers multiple currencies, the available account currencies and any applicable currency restrictions will be communicated through the registration flow, cashier, product interface, or other relevant player-facing notice.

Any prize money or winnings resulting from successful participation in games, bets, or other regulated products will ordinarily be credited to the player in the same currency in which the relevant stake or wager was placed, unless otherwise stated in the applicable product rules, bonus terms, jackpot terms, or

payment interface.

Where cryptocurrency payment methods are offered, additional crypto-specific restrictions, conversion mechanics, wallet rules, and remittance requirements may apply in accordance with Section 7 of these T&Cs and the Operator's compliance framework.

Payment method category	Indicative deposit availability	Indicative withdrawal processing after approval
Cards / card-based APMs	Usually immediate to same day	Usually 1–5 business days, subject to issuer and processor
E-wallets / approved digital wallets	Usually immediate to same day	Usually same day to 2 business days
Bank transfer	Same day to 3 business days	Usually 1–5 business days
Local payment methods / bank transfer APMs	Usually immediate to 1 business day	Usually 1–5 business days where supported
Crypto (if offered)	After required network confirmations	Usually same day to 24 hours after approval, plus network settlement time

6.5 Unwagered funds, fees and chargebacks

The Operator may apply proportionate anti-abuse controls where a player seeks to withdraw all or substantially all deposited funds without meaningful gaming activity, or where chargeback, fraud, or payment-processing abuse is suspected. Any applicable administrative deduction must be fair, proportionate, transparent, and limited to actual third-party costs where permitted by law.

Unjustified chargebacks, reversals, friendly fraud, or misuse of payment systems may result in suspension of the account, recovery of direct costs, voiding of related benefits or winnings where legally justified, and further action permitted by law or contract.

No interest is paid on deposited funds or account balances.

7. Crypto-Specific Terms (if crypto payment methods are offered)

Where the Operator or its approved payment arrangements make cryptocurrency payment methods available, the following additional rules apply in conjunction with the KYC Policy, AML/CFT Policy, Responsible Gaming Policy, and any asset-specific notices shown in the cashier.

- Only crypto-assets, networks, wallets, exchanges, or flows expressly accepted by the Operator or its approved payment providers may be used.
- Privacy coins, meme coins, sanctioned or mixer/tumbler-linked funds, suspicious wallet activity, or any asset or source that the Operator or its providers prohibit may be rejected, blocked, or reported.
- Withdrawals will generally be processed to the same wallet and in the same cryptocurrency from which the relevant deposit was received, unless that is not operationally possible or is not permitted under compliance or payment controls.
- The Operator may require evidence of wallet ownership or control, origin of funds, blockchain tracing review, Travel Rule information where applicable, and any other crypto-specific compliance checks that the Operator or its payment partners reasonably require.
- Players may not use the platform for peer-to-peer transfers, self-transfer abuse, cycling of funds, or any arrangement intended to disguise source, ownership, or destination of crypto-assets.

Because cryptocurrency carries higher compliance and volatility risk, the Operator may apply lower limits, longer hold periods, asset-specific restrictions, or enhanced due diligence to crypto-related activity. Network fees, conversion costs, gas fees, slippage, or provider charges may apply and will be shown to the player where applicable.

8. Bonuses, Promotions and VIP Arrangements

Bonuses, free bets, tournaments, cashback, loyalty rewards, and any other promotions are subject to these T&Cs and any promotion-specific terms. Where a specific campaign offers limited-screen marketing, the full bonus terms must remain one click away and reasonably accessible at all times during the offer period.

Players must explicitly accept the relevant bonus terms before participation, activation, or use of any bonus or promotional funds. Bonus terms will specify, where relevant, wagering requirements, eligible products, maximum stakes, expiry periods, withdrawal restrictions, bonus conversion rules, forfeiture rules, and any circumstances in which bonus-related winnings may be voided.

The Operator may refuse, suspend, remove, or revoke a promotion, bonus entitlement, or VIP status where bonus abuse, collusion, arbitrage, irregular patterns, duplicate accounts, regulatory restrictions, responsible gaming concerns, or AML/CFT issues arise.

VIP or high-value relationship arrangements remain subject to the same regulatory, KYC, RG, and AML/CFT controls as all other player relationships. Invitation, continuation, and withdrawal of VIP status remain at the Operator's discretion and may be conditioned on compliance, affordability, behavioural, or risk reviews.

9. Sports Betting, Casino, Cancellations and Event Rules

A bet, wager, game round, or participation in any event is only valid when successfully recorded on the Operator's or relevant provider's systems. Until recorded, a transaction may be cancelled, refused, or treated as unsuccessful.

The Operator may suspend markets, refuse or limit stakes, cancel events, terminate competitions, void or partially accept bets, or correct obvious mistakes where required for integrity, pricing control, technical, settlement, fraud, or compliance reasons.

Product-specific rules, including sportsbook settlement rules, live betting rules, casino game help files, jackpot conditions, and tournament terms, form part of these T&Cs. In the event of conflict between a general clause and a product-specific rule, the product-specific rule prevails for that product.

Where a game, bet, round, market, event, or competition is cancelled, suspended, or interrupted, the Operator or the relevant provider will settle the matter in accordance with the applicable product rules and may return stakes, void affected participation, or apply the settlement method specified in those rules.

The Operator reserves the right to monitor and record gameplay, odds requests, stake requests, messaging, and betting patterns in order to detect syndicate activity, price manipulation, collusion, unfair play, or misuse of products.

10. Errors, Fairness, RTP and Live Dealer Rules

The Operator aims to provide games and wagering services that are fair, transparent, and based on certified or otherwise approved systems and content. RNG-based games use independently tested randomisation technology. RTP information, where relevant, is made available in the game help section or equivalent product information.

If an error occurs in published odds, prices, pay tables, software, jackpot displays, live dealer outcomes, settlement logic, or the crediting of funds, the Operator may correct the error, void the affected transaction, reverse erroneous credits, or resettle the matter in accordance with the correct underlying data and applicable product rules.

Where a live dealer, trading, settlement, or other human error occurs, the Operator may take such steps as are reasonably necessary to correct the outcome, void the affected participation, or restore the account to the position it should reasonably have been in had the error not occurred.

In live dealer games, the Operator or relevant provider may also void, suspend, or resettle a round where a stream interruption, technical failure, camera issue, dealer misdeal, human error, settlement mismatch, or other operational defect materially affects the integrity or correct result of the game. In such cases, the relevant provider records and applicable game rules shall prevail, subject to applicable law and the complaints framework.

The Operator's liability for technical failures, provider outages, interruptions, data transmission errors, or other events outside its reasonable control is limited to the player's affected stake or account balance to the extent permitted by law.

11. Suspension, Termination, Player Closure and Dormant Accounts

11.1 Operator suspension or termination rights

The Operator may suspend, restrict, freeze, or terminate an account where:

- the player breaches these T&Cs, bonus rules, or product rules;
- required KYC or AML/CFT documentation or information is not provided;
- information is materially false, misleading, or inconsistent;
- fraud, collusion, chargeback abuse, sanctions concerns, AML/CFT concerns, duplicate-account abuse, or other unfair or unlawful activity arises;
- continued operation of the account falls outside the Operator's legal, regulatory, or risk appetite requirements;
- responsible gaming intervention or legal duty requires restriction of the account.

Where permitted, the Operator will document the grounds for account action. Funds, promotions, or winnings may be withheld, limited, or returned in accordance with applicable law, these T&Cs, the KYC Policy, the AML/CFT Policy, and the Complaints & ADR framework.

Where no legal freeze, sanctions hold, authority instruction, or material AML/CFT concern prevents release of funds, the Operator may return any legitimate undisputed balance via an appropriate approved payment route. Where such concerns do apply, the Operator may withhold or freeze the balance pending compliance review, reporting, legal advice, or authority guidance.

11.2 Player-initiated account closure

A player may request closure of the account through the account area where available or by contacting player support. The Operator will acknowledge the closure request without undue delay and will normally process the closure within two (2) business days, provided there are no open bets, pending withdrawals, unresolved complaints, or ongoing compliance checks.

Where the account cannot be closed immediately because settlement, withdrawal processing, responsible gaming restrictions, or legal/compliance requirements remain outstanding, the Operator may keep the account open only to the extent reasonably necessary to complete those steps. The player will be informed that the closure request has been received and that full closure will follow once the relevant outstanding matters have been completed.

To comply with AML/CFT obligation refreshed KYC on account closure can be required, but this will not require any other additional information than that which was requested during the period when the account was opened.

After closure is confirmed, the account may not be reactivated except where permitted by law, the Responsible Gaming Policy, and the Operator's internal controls.

11.3 Inactive and dormant accounts

For the purposes of these T&Cs, an account is treated as inactive where no login and no wagering activity has occurred for six (6) consecutive months, and dormant where no login and no wagering activity has occurred for twelve (12) consecutive months.

The Operator currently does not intend to apply a dormant account maintenance fee. If such a fee is introduced in the future, it will only be introduced through the T&C amendment process, must be fair and proportionate, and will be clearly disclosed to affected players with reasonable notice.

The Operator will make reasonable attempts to contact the player before a dormant account is closed. On closure, any remaining balance will be handled in accordance with applicable law and the Operator's policies. Except where strictly necessary to comply with AML/CFT obligations, the Operator will not request additional information on withdrawal beyond the type of information that was already requested or justified while the account was active.

12. Responsible Gaming and Player Protection Tools

The Operator is committed to responsible gaming and applies player-protection tools and interventions in line with its **Responsible Gaming Policy**. Certain tools may be available directly in the account area, while others may be requested through support or compliance channels.

12.1 Deposit limits

Players may set deposit limits on a daily, weekly, and/or monthly basis. Where the current platform configuration follows the Operator's Responsible Gaming Policy, the maximum values shown to players are USD 10,000 daily, USD 25,000 weekly, and USD 50,000 monthly, or equivalent values in another supported currency.

A reduction of a deposit limit takes effect immediately. A request to increase or remove a deposit limit is subject to a cooling period and will not take effect for at least 24 hours. Example: if a player sets a daily deposit limit of USD 500, the total of deposits accepted within the relevant daily calculation period may not exceed USD 500; once the limit is reached, further deposits are blocked until the next relevant period begins or the limit is lawfully increased after the cooling period.

12.2 Cooling-off

Where offered, the player may activate a cooling-off period for one of the durations made available by the Operator, which may include 24 hours, 7 days, 1 month, or 3 months. During a cooling-off period, wagering and new deposits are blocked. Withdrawals of available legitimate balances remain subject to normal KYC, AML/CFT, and payment controls.

12.3 Self-exclusion and operator intervention

The player may request self-exclusion in accordance with the Responsible Gaming Policy. Where the Operator's Responsible Gaming Policy provides standard self-exclusion duration options of 1 year, 3 years, 5 years, 10 years, and lifetime across all New Origin brands, self-exclusion is irrevocable during the selected term. Marketing communications must be stopped for self-excluded players.

The Operator may also impose responsible gaming restrictions, mandatory limits, temporary suspensions, or operator-initiated exclusions where player behaviour indicates significant harm, vulnerability, or other circumstances justifying intervention.

Self-exclusion, cooling-off, and other responsible gaming restrictions affect access to gameplay, bonuses, and marketing eligibility. Withdrawals of legitimate balances remain subject to normal KYC, AML/CFT, and payment controls. Players retain access to the complaints and ADR framework if they dispute the handling of a responsible gaming matter.

12.4 Additional responsible gaming tools

Where offered by the Operator, additional responsible gaming tools such as reality checks, loss limits, wager limits, or session time controls will be described in the account interface and/or the Responsible Gaming Policy. If such tools are not active at a given time, the Operator may introduce them later through the responsible gaming framework and the T&C amendment process where required.

13. Customer Support, Complaints and ADR

General support is available through the support contact details published by the Operator. Formal complaints must be submitted exclusively to complaints@ohmywin.com in accordance with the Operator's **standalone Player Complaints & ADR Policy**, which is made available on the website together with these **T&Cs**.

Only the verified account holder may submit a complaint. Complaints should normally be submitted within six (6) months of the underlying incident and should include the information, form, and evidence specified in the Player Complaints & ADR Policy.

The Operator will acknowledge complaints, investigate them, and issue a reasoned outcome in accordance with the Player Complaints & ADR Policy. If the player remains dissatisfied, the matter may be escalated to a CGA-certified ADR provider within the period specified in that policy.

Only the amount genuinely in dispute is ordinarily frozen for complaint purposes. Legitimate undisputed balances remain withdrawable, subject always to applicable KYC, AML/CFT, sanctions, or legal restrictions.

14. Marketing, Communications and Consent

The Operator may send service-related, transactional, security, regulatory, and compliance communications where necessary for operation of the account or performance of the contract. Marketing communications are sent only in accordance with applicable consent, preference, and responsible gaming rules.

Players may opt in or opt out of marketing where such controls are provided. Consent to marketing may be withdrawn at any time through account settings, unsubscribe functionality, or by contacting support. Withdrawal of marketing consent does not affect transactional, security, or legally required communications.

The Operator does not target minors or known vulnerable persons and does not present gambling as a route to wealth or guaranteed success. Affiliates, influencers, and marketing partners must comply with the Operator's responsible marketing standards and may be suspended or removed if they do not.

15. Data Protection, Retention and Communication Logs

The Operator processes personal data in accordance with its Privacy Policy and applicable law. Personal data may be collected, used, stored, shared, retained, archived, or deleted for purposes including account administration, product delivery, payments, KYC, AML/CFT, fraud prevention, responsible gaming, complaints handling, regulatory reporting, audit, and legal compliance.

All communications related to the player's participation in games, including customer support messages, complaints communications, account notifications, chat logs where applicable, and transaction-related communications, may be retained for at least five (5) years, without prejudice to any longer period required by law, regulatory request, or investigation.

The Operator may share relevant player data with approved service providers, game studios, payment partners, compliance providers, auditors, regulators, law enforcement, or ADR entities where reasonably required for service delivery, compliance, dispute resolution, or legal obligation.

The player should review the Privacy Policy for further detail regarding data categories, retention, sharing, player rights, and contact channels for privacy-related requests.

16. Amendments to the Terms & Conditions

The Operator may amend these T&Cs from time to time in order to reflect legal, regulatory, licensing, operational, product, payment, responsible gaming, AML/CFT, fraud, or business changes.

Material changes will be notified to registered players in advance through a durable medium, such as email or secure player account messaging. The notification will summarise the material changes, state the effective date, and include a direct link to the updated **T&Cs**.

Players must explicitly accept materially updated T&Cs before continuing to participate in gaming or wagering after the effective date. Players who reject a material update may request withdrawal of legitimate available balances before the new version takes effect, subject to applicable KYC, AML/CFT, sanctions, and payment controls.

Changes do not apply retrospectively unless required by law or necessary to correct an obvious error in a manner that does not unlawfully prejudice players. The Operator maintains archived prior versions of the T&Cs and records of notifications and acceptances or rejections, which may be produced to regulators or other competent bodies where required.

Internal approval of amendments. Material amendments to these T&Cs are reviewed internally before publication. As a general rule, material amendments require approval by the Managing Director and the Compliance Officer. Where a proposed amendment materially affects AML/CFT controls, sanctions handling, KYC requirements, responsible gaming protections, complaints handling, or payment restrictions, the relevant control function(s), including the MLRO and/or Responsible Gaming function where applicable, must be consulted before the amendment is approved and published.

17. Governing Law, Severability and Final Provisions

These T&Cs and the relationship between the player and the Operator are governed by the laws of Curaçao, without prejudice to any mandatory rights the player may have under applicable law.

Unless mandatory law requires otherwise, disputes fall under the exclusive jurisdiction of the courts of Curaçao, save for any complaint or ADR process made available under the Player Complaints & ADR Policy.

If any provision of these T&Cs is found invalid, unlawful, or unenforceable, the remaining provisions remain in full force to the maximum extent permitted by law.

These T&Cs, together with the documents expressly incorporated by reference, form the entire agreement between the player and the Operator concerning the regulated gaming services.

These T&Cs are reviewed periodically and updated in line with regulatory, product, operational, and compliance developments.