

Services Terms and Conditions

Effective from: February 20, 2026

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DEFINITIONS

The following words and terms, when used in these Terms shall have the following meanings, unless the context clearly indicates otherwise:

Account Holder: An individual who applied and was granted a Player Account

ADR Notice Notice in writing by the Player or Company to the other party, referring a Dispute to mediation.

ADR: Alternative dispute resolution ("ADR")

AML: Anti-Money Laundering. All efforts focused on the prevention of transforming proceeds obtained from criminal activities into funds which appear to be obtained from legal activities.

CFT: Combating the Finance of Terrorism. All efforts focused on the prevention of providing funds at the disposal of terrorists to be used for committing terrorist attacks.

The Company: 4 AM QTF N.V., a limited liability company incorporated under the laws of Curaçao, having its address at Groot Kwartierweg 10, Livestrong Building, Curaçao and registered in the Commercial Register of the Curaçao Chamber of Commerce and Industry under number 170978.

Customer Support Team	The Company's team of employees who provide help when Account Holders have trouble with the Services.
Complaint:	Complaint on the performance of the Company under the agreement governed by the Terms from the Player.
Curacao Gaming Authority	The authority from which the Company has obtained its gaming license.
Identification	The collection of a series of personal details of the prospective Account Holder. Identification is the first step in the KYC process.
KYC:	Know Your Client: the mandatory process of identifying and verifying a prospective Account Holder's identity when opening a Player Account and periodically over time.
Multi-accounting	When one Player Account Holder has more than one Player Account, or if there are more than one Player Accounts registered per IP address or Shared Environment. Multi-accounting mainly manifests by similar IP addresses for different Player Accounts. Multi-accounting is forbidden as it impairs AML measures that the Company takes in order to combat money laundering or terrorist financing.
Player:	Individual who has registered with the Company for the purpose of making use of the Services offered by the Company.
Player Account:	An account granted to an individual after registration with the Company. The Player Account is created and issued by the Company. Only one Player Account is permitted per person..
Restricted Jurisdictions	Jurisdictions of which the residents are prohibited to make use of the Services.

Restricted Jurisdictions List	List containing all Restricted Jurisdictions. Currently the following Restricted Jurisdictions are on the Restricted Jurisdictions List: Aruba, Australia, Bonaire, Belgium, Curaçao, France, Netherlands, Saba, Singapore, Sint Maarten, Spain, Statia, U.K., U.S.A or the U.S.A dependencies.
Shared Environment:	An environment that has a common internet connection which can be used by multiple persons, including but not limited to households, airplanes, universities, libraries, cyber cafes, coffee shops and work forces. Only one Player Account is permitted per Shared Environment.
Service:	Any gaming and betting offer provided by the Company to the Account Holder.
Software	Any computer program, data file or any other content that may be required to be installed on the Player's device to enable the Player to use, access and participate in the Services for the purpose of using, accessing, and participating in the Services.
Terms:	These Terms and Conditions, the Company's Privacy Policy, the Company's Cookies Policy and any other rules applicable to the Company's betting or gaming products available offered to the Player by the Company.
Verification Checks:	Checks performed to verify the Player's identity as described in article 6.
VIP Manager	Employee of the Company, charged with the communication with Players who are eligible, and/or have applied for and/or have obtained a VIP status.
Material:	The Services and all content and Software made available for it

1 GENERAL

By using, and/or accessing the Services of the Company, the Player agrees to be bound by the Terms and is deemed to have accepted and understood all the Terms.

2 CHANGES TO TERMS

The Company reserves the right to unilaterally change the Terms when such need occurs. The Company will do its best to notify Players of any significant changes by email. However, the Company does recommend all Players to revisit this page regularly and check for possible changes. If the Player continues to use the Services after such changes come into effect the Player is deemed to have accepted such changes to the Terms.

3 ACCOUNT

3.1 By registering a Player Account, the Player declares that he/she is over 18 years of age or of a higher minimum legal age as stipulated in the jurisdiction of the Player's residence under the laws applicable to the Player. It is the Player's sole responsibility to know whether the Services are legal in the country of the Player's residence. Persons who are under the age of 18 years are not allowed to use the Services provided by the Company

3.2 By using the Services, the Player acknowledges, agrees, and confirms the following:

- a) The Player is at least 18 years of age and above the legal age for gambling in the Player's jurisdiction of residence.
- b) The Player is legally capable of entering into binding contracts.
- c) The Player has supplied correct and materially complete information when registering for the Services, will ensure that such information is kept updated throughout his/her use of the Services and acknowledges that failure to do so willfully may lead to the Company forfeiting all the Player's winnings.
- d) The Player resides at the address the Player provides to the Company.
- e) The Player does not reside in a Restricted Jurisdiction.
- f) The Player resides in a territory that permits gambling, acknowledging that it is the Player's sole responsibility to inform himself about the rules in his/her country of residence that may prohibit the Player from registering and/or wagering.
- g) The Player has not excluded himself/herself from the Services by the Company.
- h) The Player has a valid bank account or credit or debit card or alternative payment method.

- i) The Player is the legitimate owner of the money the Player deposits and any money that the Player deposits into his/her Player Account is not tainted with any illegality and does not originate from any illegal activity or source.
- j) The Player has no other existing Player Account with the Company.
- k) The Player makes use of the Services strictly in his/her personal non-professional capacity, on his/her own behalf and expressly not on the behalf of any other person or company.
- l) The Player will not sell, transfer and/or acquire Player Accounts to/from other Players.
- m) The Player participates for fun and not for financial dependency (or similar) reasons.
- n) The Player will comply with the Terms at all times in relation to his/her use of the Services.
- o) The Player will use the Services solely for the purpose of his/her genuine participation..
- p) The Player acknowledges that there is a risk of losing money when using the Services and is fully responsible for any such loss.

Upon the suspicion of any use of the Services in breach of this article, the Company reserves the right to change or terminate any bonus offer, cancel any winnings and close the Player Accounts involved.

- 3.3 By opening a Player Account, the Player consents to the Company contacting the Player through any and all means of communication (whether in written or verbal form and including, but not limited to email, telephone and SMS) in respect to matters relating to his/her Player Account.
- 3.4 In the event of any of the warranties outlined in 3.2 being false, the Player's stake will be forfeited, and the Company shall not be obliged to pay any winnings and/or deposits. The Company may also report the matter to the police, parents (in relation to underage gambling) and the appropriate regulatory authority.
- 3.5 The Company may decline acceptance of an account application at any time and for any reason.
- 3.6 From time to time the Company offers promotions for new Player Accounts. Registered Players are not eligible to register a new Player Account. Registration of a new Player Account by a registered Player is prohibited and considered as an example of Multi-accounting.

- 3.7 Employees of the Company, its licensees, distributors, wholesalers, subsidiaries, advertising, promotion or other agencies, media partners, retailers and members of the immediate families of each are not eligible to participate in the Services.

4 RESTRICTED JURISDICTIONS

- 4.1 Residents of Restricted Jurisdictions are not allowed to use the Services.
- 4.2 The Company reserves the right to refuse customers from any other jurisdictions over and above the Restricted Jurisdictions at its own discretion.
- 4.3 The Company reserves the right to amend the Restricted Jurisdictions List from time to time and at the Company's sole discretion. The Player shall be informed by email about such amendment.
- 4.4 The Player Account of any Player who uses the Services while residing in a Restricted Jurisdiction may be closed by the Company immediately upon detection thereof. Any winnings and bonuses obtained by the Player from the time the Player used the Services while residing in a Restricted Jurisdiction will be confiscated, and the remaining balance on the Player's Account shall be returned subject to the deduction of any payment processing charges. Any winnings or bonuses which the Player has gained or accrued after the Player used the Services while residing in the Restricted Jurisdiction will be forfeited by the Player and may be reclaimed by the Company. The Player will return to the Company on demand any such funds which have been withdrawn.
- 4.5 Maximum of two weeks prior to the placement of a jurisdiction on the Restricted Jurisdictions List, such placement will be announced by the Company. Any Player who resides in such jurisdiction or has his registered address in such jurisdiction will be informed (by email) by the Company of the Company's intention to place said jurisdiction on the Restricted Jurisdictions List, the date of such placement, as well as the intended closure of such Player Account upon the placement. The Player is granted the opportunity to withdraw remaining funds on his/her Player Account until the closure of the Player Account. In case there are any funds remaining on the Player Account at moment of closure of the Player Account, the Player may request the Customer Support Team to assist with the transfer of such funds to the Player in accordance with article 9.
- 4.6 It is the Player's sole responsibility to inform themselves about the rules in their country that may prohibit them from registering and/or using the Services.

- 4.7 The availability of the Services in a certain jurisdiction does not constitute an offer, solicitation, or invitation by the Company for the use of betting, gaming or other services in any jurisdictions in which such activities are prohibited by law. Under no circumstances will the Company be liable for any breach of state or country law that may occur as a result of the Player's usage of the Services.

5 IDENTIFICATION

- 5.1 By opening a Player Account, the Player agrees that as part of the KYC in the account opening process, Identification shall take place. Identification is the first step in the KYC process. The prospective Account Holder is requested to provide the following details:
- a) name and surname;
 - b) permanent residential address;
 - c) date of birth;
 - d) place of birth;
 - e) nationality; and
 - f) identity number.
- 5.2 The Company reserves the right to close, suspend or terminate a Player Account at its sole discretion if there is any issue with the Identification.

6 VERIFICATION CHECKS

- 6.1 The Player furthermore agrees that the Company may perform Verification Checks as described in further detail in this article. The Company reserves the right to close, suspend or terminate a Player Account at its sole discretion if there is any issue with the Verification Checks.
- 6.2 The Player may be asked to verify the Player's email via an activation link or other proof that the email account belongs to the Player. If this step is not completed, the Player Account may be suspended, and any winnings voided until the Player Account details have been verified.
- 6.3 Electronic age verification checks are carried out and the Company may make use of third-party agencies to confirm the Player's age. The Company may require and

request further information directly from the Player. If, upon completion of Verification Checks (or subsequently) the Player is ultimately proven to be underage: (i) his/her Player Account will be closed; (ii) any winnings obtained while using the Services will be retained by the Company; and (iii) all funds deposited by the Player will be returned by a method determined by the Company. Any monies already withdrawn will be deducted from the amount returned.

- 6.4 The Company may make use of third-party agencies to confirm the Player's age, identity, address, payment details and methods or any other information that the Player provides to the Company. This process will involve checking the disclosed details against certain (public or private) databases. By entering this process, the Player agrees that the Company may use, record, and disclose such personal information and this data may be recorded by the Company or them. The third parties that the Company uses are fully aware of its obligations applicable data privacy legislation and will always act in accordance with its provisions and the Company's instructions.
- 6.5 As part of the Verification Checks, there may be requests for supporting ID or other documentation or information which the Player will be advised of at the time. The Company may suspend the Player Account and/or prevent the Player from placing any further bets until the Player has satisfactorily completed these Verification Checks.
- 6.6 The Company may decide to carry out further Verification Checks (including requesting extra documents or information) to confirm, without limitation, the Player's identity, age and address or payment method details at any time. This is to satisfy the Company's license obligations, routine security checks and to safeguard the integrity of the relevant Player Account.
- 6.7 If, upon completion of Verification Checks, the Company is unable to verify the Player's details or the Player is unable and/or unwilling to provide proof of his/her residential address, or other information required to complete verification, the Company will within a reasonable time (i) close the Player Account; and (ii) return any residual balance, up to the value of the Player's initial deposits, at the time of the unsuccessful verification. Any winnings after the unsuccessful verification will not be credited.
- 6.8 In addition to the above and as part of the Company's compliance with AML regulations, the Company may at any time (including, but not limited to, certain stages of the Player Account registration) ask the Player to not only verify the

Player's identity and address but also request proof of ownership for any payment methods used to deposit or withdraw funds. In addition, the Company at any moment may request proof of the Player's source of funds and/or source of wealth.

7 MAINTAINING THE PLAYER'S ACCOUNT

- 7.1 Opening of more than one Player Account by a Player or by multiple Players in a Shared Environment is considered Multi-accounting and is strictly prohibited. When there are more than one Player Accounts registered per IP address or Shared Environment, all Player Accounts opened after the first Player Account registered on the IP address shall be considered to be in breach of the prohibition on Multi-accounting. The prohibition on Multi-accounting has several reasons, such as prevention of collusion, affiliate fraud and AML: Multi-accounting can be used for chip dumping, where a Player uses one of their Player Accounts to deliberately lose its chips to another Player Account, in order to launder money.
- 7.2 In case of detection of Multi-accounting, the Company has the right to close the Player Account(s) and cancel the bonuses offered and/or winnings, if any. Once completed, any remaining funds may be returned to the Player(s) subject to the deduction of any payment processing charges and administrative charges.
- 7.3 When opening a Player Account, the Player is requested to choose his/her own username and password. The Player should ensure that these details are kept safe and private, as the Player is responsible for all bets placed on his/her Player Account, where the correct security information has been provided. If the Player loses, or forgets, his/her username and/or password, or if the Player believes that a third party is aware of them, the Player should contact the Company immediately so that new security details can be allocated to the Player. These new details will be emailed to the Player.
- 7.4 If another person accesses a Player Account, the Player is solely responsible for all their actions whether or not their access was authorized by the Player as it is the Player's sole obligation to store the log-in details of his/her Player Account in a safe and private manner. The Player hereby indemnifies the Company and holds the Company harmless against all costs, claims, expenses and damages arising in connection with the use of or access to the Player Account by any third party.

8 ACCOUNT FUNDS, DEPOSITS AND WITHDRAWALS

- 8.1 The Company holds Players funds for all Players (irrespective of location) separate from the Company's funds in a separate bank account which is used for Player funds only.
- 8.2 The Player declares with each deposit that the to be deposited funds rightfully belong to the Player and that these funds have not been obtained or are derived from any illegal means. The Company retains the right to request additional source of funds based on a case-by-case basis.
- 8.3 The maximum amount the Player is allowed to deposit per day/ 24 hours is [EUR][USD][amount] (or the equivalent in the Player Account currency). Any deposits above said maximum amount may be cancelled and returned by the Company.
- 8.4 The Company has the right to request the Player to provide to the Company source of funds when the Player makes/has made a deposit of an amount greater than [EUR][USD][amount] (or the equivalent in the Player Account currency).
- 8.5 Deposits to the Player Account are made by transfer of money to the Player Account by way of the payment methods stated on the 'Deposit' page upon login to the Player Account.
- 8.6 The Company reserves the right to change the forms of payment that it may accept from time to time.
- 8.7 The Player may only use payment methods registered in the Player's own name to make deposits and withdrawals.
- 8.8 The Company reserves the right to accept certain methods of payment only subject to the fulfilment of certain conditions.
- 8.9 The Company does not warrant that all methods of payment are always available.
- 8.10 The Company does not accept cash funds sent to the Company.
- 8.11 The transfer of funds between Player Accounts is prohibited.

- 8.12 By depositing money, the Player agrees not to make any chargebacks, reversals or otherwise cancel any deposits into his/her Player Account and agrees to refund and compensate the Company for unpaid deposits.
- 8.13 The Company accepts no responsibility for any currency exchange conversions, charges or fees levied by the Player's card issuer, bank or financial institution.
- 8.14 As the Company's products are consumed instantly when playing or betting, the Company cannot provide returns of goods, refunds or cancellation of the Player's Service when playing or betting. If the Player plays a Game or uses a Service with money, the money can be drawn from his/her Player Account instantly.
- 8.15 A Player Account should not be used as a banking facility/account. Player Accounts are not insured, guaranteed, sponsored or otherwise by any banking insurance system nor shall they earn any interest. Deposits should only be made with a view to using funds to place bets. Should the Player make deposits and withdrawals without wagering, the Company reserves the right to block the funds on the Player Account until further notice.
- 8.16 The Player's credit card, debit card or e-wallet will be billed immediately after purchase. For queries regarding billing descriptors on the Player's statements, the Player may contact the Customer Support Team. The Company bears no responsibility for the billing descriptors used by the payment service provider used by the Player.
- 8.17 No withdrawal will be processed, and funds cannot be withdrawn from a Player Account until: (i) Identification and Verification Checks have been satisfactorily completed; (ii) payments have been confirmed; and (iii) the Player has complied with any other withdrawal conditions, specific rules and promotional terms relating to the Player's use and/or affecting his/her Player Account (for example, any applicable bonus terms), and (iv) wagering activity has been conducted by the Player in the minimum amount of [EUR][USD][amount]. Please note that Verification Checks include checks on the Player's identity, age, place of residence and proof of ownership for any payment methods used (including the source of the Player's funds or wealth) as further set out in article 6. The Company may withhold any withdrawal in instances where the Player have not complied with any of the conditions in this article.
- 8.18 Should the Player wish to withdraw some or all of the balance on his/her Player Account, the Player may select how much the Player wish to have paid back, which

amount however may not exceed maximum the withdrawal amount as defined in article 9.25, nor the maximum amount set by the payment method chosen by the Player when placing a deposit.

- 8.19 All withdrawals must be done through the same payment method and payment details, chosen by the Player when placing a deposit, unless the Company is unable to do so or decides otherwise. The withdrawal methods will become available once a successful deposit is made with such method.
- 8.20 Where the Player's withdrawal method is no longer valid or available (for example, it has expired) the Player's withdrawal will not be processed, and the Player will be asked for details of an alternative payment method. The Company may request further information or documentation from the Player in this instance.
- 8.21 Once a withdrawal is requested, it will remain pending for between 1-2 days. Once approved it will be processed immediately but may take up to 5 working days to reach the Player's account - this period will vary depending on the withdrawal method selected.
- 8.22 The minimum withdrawal is [EUR][USD][amount]. To make a withdrawal, the Player must have wagered at least once, in full, the deposited amount.
- 8.23 Unless otherwise agreed in writing, the maximum amount the Player may withdraw in any week is [EUR][USD][amount] weekly. Players who have obtained the VIP status may be eligible for a withdrawal limit increase and may request such increase by contacting the VIP Manager. In case the Company agrees to a withdrawal limit increase, this shall be confirmed in an e-mail from the VIP Manager to the Player.
- 8.24 All withdrawals must be done through the same payment method and payment details, chosen by the Player when placing a deposit, unless the Company is unable to do so or decides otherwise. This is at the Company's discretion. If the Player has deposited using several payment methods, the Company reserves the right to split the Player's withdrawal across such payment methods and process each part through the respective payment method at the Company's discretion and in accordance with AML policies and regulations.
- 8.25 The Player agrees that all deposits/withdrawals made to/from the Player's Account, are transferred to/from bank account/s, debit/credit card/s, wallet or any other payment options available in the Player's country, which belong solely to the Player and are in the Player's name. It is prohibited to make any withdrawal from a Player

Account, bank account/s, debit/credit card/s, wallet or any other payment options which do not belong (solely) to the Player. This is to prevent that the Company transfers funds to persons who have not been duly identified by the Company, in accordance with AML policies and regulations.

- 8.26 The Player may only withdraw the maximum amount of [EUR][USD][amount] (or the equivalent in the Player Account currency) in any twenty-four-hour period unless a larger amount has been agreed upon between the Player and the Company. The Company may reject a withdrawal request if the suspicion arises that funds are being withdrawn for any fraudulent or money laundering reasons, pending the investigation thereto. Notwithstanding the maximum withdrawal amount as defined in this article, the maximum withdrawal amount is limited by the limitations set by the payment method chosen by the Player when placing a deposit.
- 8.27 Funds may be deducted from withdrawals in compliance with and as required by any applicable regulation or law.
- 8.28 If the Company mistakenly credits a Player Account with winnings that do not belong to the relevant Player, whether due to a technical error, error in the pay-tables, or human error or otherwise, the amount will remain property of the Company and the amount will be deducted from the Player Account. If the Player has used any such amount to place wagers, the Company may cancel these wagers and void any winnings. If the Player has withdrawn funds that do not belong to the Player prior to the Company becoming aware of the error, the mistakenly paid amount will (without prejudice to other remedies and actions that may be available at law) constitute a debt owed by the Player to the Company and the Company may take steps to recover such amount. In the event of an incorrect crediting, the Player is obliged to notify the Company immediately by email.
- 8.29 All transactions shall be checked to prevent money laundering. The Company shall report any suspicious transactions to the relevant competent authorities in Curaçao and/or the country the Player is based in. If the Player become aware of any suspicious activity relating to the Services the Player must report this to the Company immediately. The Company may suspend, block or close a Player Account and withhold funds if requested to do so in accordance with applicable law.
- 8.30 Enhanced due diligence may be performed in respect of withdrawals of funds not used for wagering.

9 PAYMENTS OF WINNINGS

- 9.1 Returns due on bets placed will be added to the Player's current deposit balance once the bet has been settled. This balance will remain in the Player Account unless the Player submits a request that part, or all, of the outstanding balance is returned to the Player. If the Player's balance is zero, the Player will be required to transfer more funds before the Player are able to place any bets. The Company does not offer any form of credit at any time.
- 9.2 The Player's processed funds will leave the Company at the end of each working day that the chosen payment method is open (considering local national holidays in the country of incorporation of the payment service provider) and the timing for processing will vary depending on the time as well as the country and financial institution in question.
- 9.3 Payment of winnings may be subject to further Verification Checks as set out in article 6.
- 9.4 The maximum winnings amount per 24 hours is [EUR][USD][amount] (or the equivalent in the Player Account currency), any winnings above said maximum amount may be cancelled by the Company. The maximum winnings amount is in place to limit the amount of cash a Player could win if the bonus game triggering symbols keep on spinning in during the bonus game and keep re-triggering the bonus game too. In case the maximum daily winnings amount is reached, the Player understands and accepts that no further winnings can be added for that day, after the Player continues to play.
- 9.5 With due consideration of amount set in article 10.4, if the Player wins [amount] or more, the Company reserves the right to divide the payout into ten instalments, paid as 10 per cent every month for 10 months until the full amount is paid out. The Player will not get any interest on outstanding amounts and the Player shall not treat the Company as a financial institution.
- 9.6 If required, it will remain the Player's responsibility to report any winnings and losses to the Player's local law, regulatory, or tax authorities or any other relevant authorities. The Company will not be liable to such authorities for any payment of the Player's personal taxes. Please note that regulatory changes in respect of taxation in certain jurisdictions may have an impact on these Terms and may include the deduction of any applicable levy from the Player's winnings or withdrawals.

10 CURRENCIES AND CURRENCY ARBITRAGE

- 10.1 Players must register and play in the currency of their country or in cryptocurrencies. If the currency of the Player's country is not offered, then Euros (EUR) should be used. In case the Player does not observe this rule, all winnings derived from the resulting game play will be forfeited.
- 10.2 Players are strictly prohibited from utilizing the Services and its systems to facilitate arbitrage through currency exchange transactions. Where the Company deems in its sole discretion that a Player has deliberately used said systems for financial gain through arbitrage, any gains will be forfeited and deducted from the Player's balance without warning or notification.
- 10.3 All currency conversions made will take place at the current prevailing rate that the Company offers for the transaction type in question (this will be notified to the Player when the Player makes a conversion). Where currency conversion is available, the rate of exchange the Company offers is [insert exchange rate] plus a small margin (though the Company may, at its discretion, waive the margin for some types of transactions). The conversion rates will be updated on a regular basis, and it is possible that different rates may be offered depending on the type of transaction and movement in currency value. The Company may, in its own discretion, revoke or withdraw support for any particular currency without notice.
- 10.4 When currency is converted, any cancelled or rejected withdrawals from the Player Account will be returned to the Player in the currency and amount the Player originally requested, not the converted amount (for example, if Player Account is in EUR and Player tried to withdraw EUR 100 converted to USD, EUR 100 will be returned to the Player Account). Any cancelled or rejected deposits to the Player Account will be debited from the Player Account in the converted amount (for example, if the Player Account is in EUR and the Player made a deposit in USD, the EUR value will be debited from the Player Account), and if the Player does not have enough funds in his/her Player Account to cover the debited amount, the Player will need to top up his/her Player Account.
- 10.5 The Player should be aware of fluctuations in the exchange rate and the impact this could have on the Player's available funds. Where currency conversion is available for the Player Account, it is the Player's responsibility to check the applicable rates before proceeding with transactions involving currency conversion. The Company

is not responsible for gains or losses incurred by making currency conversions through the Services.

10.6 The Company is not a currency exchange. Where available, currency conversion via the Player Account is only to facilitate genuine gameplay. The Player must not use his/her Player Account or any other part of the Services to engage in currency trading, speculation or arbitrage.

10.7 The Company will take action to help maintain the integrity of any available currency conversion facilities. This could include:

- a) declining or reversing any currency conversion transactions made via a Player Account;
- b) limiting the number of currencies held in the Player Account and/or the amount of money that the Player may convert between currencies;
- c) requiring any converted funds in the Player Account to be used for using the Services before being withdrawn, transferred (where transfers are available) or used for any other purpose; and/or
- d) retroactively applying any margin which was waived as part of a currency conversion transaction.

11 BONUSES

11.1 Bonuses are promotions created for the Players. Only Players with a unique IP address can benefit from the Company's bonuses.

11.2 If there is more than one Player Account from the same IP address, all the Player's bonuses and winnings may be canceled.

11.3 Only one type of bonus is eligible for a deposit.

11.4 Bonuses exceeding the amount of [EUR][USD][amount] will only be granted after the Player has passed the Verification Checks as described in art. 6.

12 CHAT FACILITY

The Company may provide the Player with a chat facility to enable the Player to communicate with the Customer Support Team. The Company may review and keep a record of all such content on the Company's chat facility.

13 RESPONSIBLE GAMBLING: PLAYER PROTECTION AND CONTROLS

13.1 For Players who want to restrict themselves, reference is made to the responsible gaming policy, which will be provided to the Player upon Account Opening.

13.2 If the Player breaches the Company's Responsible Gambling Policy, the Company may suspend or close the Player's Player Account.

14 CLOSING THE PLAYER ACCOUNT

14.1 The Player may close his/her Player Account at any time by contacting Customer Support.

14.2 The Company reserves the right to close a Player Account at any time for any reason. If the Company terminates a Player Account for any reason the provisions set out below shall apply:

(i) the Player agrees that the Company shall not be liable to the Player for any termination of his/her Player Account or the Player's use of the Services;

(ii) the Player's sole remedy in the event of termination of the Player's Player Account shall be the re-imbursement of any undisputed Player Account balance the Player may then have, in accordance with the payments limitations as set in these terms and conditions; the Company shall have no further liability to the Player whatsoever.

(iii) where the Company terminates a Player Account due to the Player breaching any of these Terms, the Company has the unfettered discretion to void any winnings and confiscate any balance. Such breaches include, but are not limited to:

- if the Player has more than one active Player Account (or controls more than one active Player Account);
- if the Player is in breach or any of the Player's warranties;
- if the Player has opened a Player Account having previously been banned from opening any further Player Accounts;
- if the Company is required to do so pursuant to any legal and regulatory obligations;
- if the name on the Player Account does not match the name on the payment method used to make deposits;
- if the Player provides incorrect or misleading registration information;

- if the Player resides in a Restricted Jurisdiction;
 - if the Player has allowed or permitted (intentionally or unintentionally) someone else to play on his/her Player Account;
 - if the Player has "charged back" any of the deposits made with his/her credit card on the Player Account;
 - if the Player is found colluding, cheating, money laundering or undertaking fraudulent activity;
 - if it is determined by the Company that the Player has employed or made use of a system (including machines, computers, software or other automated systems) designed specifically to defeat the casino;
 - if the Player makes statements that are sexually explicit or offensive in the chat facility or to any of the Company's staff members, including expressions of bigotry, racism, hatred or profanity;
 - the use of robotic, mechanical, electronic, or other devices to automatically make playing decisions in any game (without the Company's explicit consent);
- or
- if the Company should become aware that the Player has played at any other online casino in bad faith or under any of the circumstances set out above.

14.3 Upon termination of his/her Player Account, the Player agrees and acknowledges that his/her rights to use the Services shall immediately terminate and the Player will remove any Software provided to the Player by the Company..

15 INACTIVE ACCOUNTS

If the Player does not use his/her Player Account to carry out any betting activity for a period of 3 consecutive months, such Player Account shall be deemed to be inactive. Any inactive Player Account will be subject to the following:

- Following 3 months of uninterrupted inactivity, the Company will send a reminder mail to the Player via the e-mail address saved in the Player Account details. Upon receipt of this reminder mail, the Player will have 30 days to log into the Player Account. If no login is registered within this 30-day period, [EUR][USD][amount] of real money credit will be deducted from the balance. If the balance is less than [EUR][USD][amount] then the whole amount will be deducted. If the Player Account remains inactive for 6 consecutive months since the last login, the Player will be sent a reminder mail every month and a monthly charge of [EUR][USD][amount] will be incurred and deducted from the real money Player Account accordingly until either the balance is [EUR][USD] 0 or the Player log into the Player Account.
- The Company reserves the right to close any inactive Player Account whose balance has been reduced to zero for a consecutive period of 3 months. Before

re-opening an inactive account, the Company has the right to request additional information and documents from the Player to establish that the Player Account has not or is not being misused by the Player in any manner possible.

16 INDEMNITY

The Player agrees to fully indemnify, defend and holds the Company, its officers, directors, employees, agents, and suppliers, harmless immediately on demand, from and against all claims, liabilities, damages, losses, costs and expenses including legal fees, arising out of any breach of the Terms by the Player or any other liabilities arising out of the Player's access and use of the Services and the Software (or by anyone else using the Player's username and password).

17 FRAUD

17.1 The Company reserves the right to seek criminal and contractual sanctions against the Player if the Player is involved in fraud, dishonest or criminal acts and will make such reports as necessary to the authorities.

17.2 The Company reserves the right to withhold payment to the Player where the Player are suspected of engaging in fraudulent, dishonest or criminal activities.

17.3 The Player shall indemnify and shall be liable to pay the Company, on demand, all costs, charges or losses sustained or incurred by the Company (including any direct, indirect or consequential losses, loss of profit and loss of reputation) arising directly or indirectly from the Player's fraud, dishonesty or criminal actions.

17.4 The following activities are amongst others prohibited when using the Services:

- a) Collusion: covert co-operation between participants of a game, including chip dumping and transfer, discussing a hand during play, multiple persons using a single Player Account and soft playing.
- b) Arbitrage betting and the use of betting strategies such as martingale.
- c) Using an advantage or influence to create injustice (commonly cheating), exploiting a potential bug, exploiting Software vulnerabilities or bugs, using automated players (also called 'bots').
- d) Using credit or debit cards seized, stolen, copied by fraudulent method, being involved in or being a part of money laundering or similar illegal acts.

17.5 Necessary steps are taken by the Company to prevent and detect these activities and to identify related players. The Company is not responsible for the damages and losses that the Player may suffer from collusion, cheating, fraud and illegal activities. The actions to be taken are at the discretion of the Company.

17.6 If a Player has suspicions someone is engaging in collusion, cheating, fraud or illegal activities, the Player must notify the Company by email.

17.7 The Company reserves the right to share the Player's identity information with the authorities, other betting sites and operators, online service provider and banks, credit card companies, electronic payment system providers and other financial institutions because of any suspected illegal or inappropriate activity and the Company will cooperate in investigating such activities.

18 COMPLAINTS AND DISPUTES AND ALTERNATIVE DISPUTE RESOLUTION

18.1 The Player can submit a complaint within six months after the incident or bet settlement.

18.2 The Player cannot sell, donate, rent out, lease, pawn or pledge, under any title, any of their claims against the Company.

18.3 If the Player has any complaints on the performance of the Company under the agreement governed by the Terms, the Player should address the complaint to the Company. If the initial response of the Company is unsatisfactorily, the Customer may request the player complaint submission form via the Company and submit this accordingly. Upon receiving the player complaint submission form via one of these mediums, it becomes a Reportable Complaint in case the identification of the Customer can be verified

18.4 On the Complaint Submission Form the following details needs to be provided:

- A. Customer's name, address and place of residence;
- B. Customer's account number or name;
- C. Date of the complaint and date of the disputed event;
- D. Description of the conduct being disputed;
- E. Amount in dispute.

- 18.5 Depending on the nature of the complaint, the Company shall acknowledge the complaint within 2 business days (in case of responsible gaming complaint) or 1 week (for other complaints).
- 18.6 The aim of the Company is to solve complaints regarding Responsible Gaming within five (5) working days. In case more time is needed to make a reasonable and informed decision, this period can be extended with two (2) weeks. Players will be informed about this delay. If a delay is due to a lack of or slow response from the Player, the resolution period may be extended by another two (2) more weeks.
- 18.7 The aim of the Company is to solve all other types of complaints within four (4) weeks, which can be extended with another 4 weeks in case of complexity of the complaint or slow response by the player. The extension will be communicated accordingly to the Player.
- 18.8 If the Complaint is not wholly resolved after the abovementioned conversations, the Player may address ADR, free of charge. The Company will bear all costs of the ADR process. Unless otherwise agreed, the ADR process will start not later than four (4) weeks after the date of the ADR Notice.
- 18.9 A decision of an ADR entity is binding both upon the Company, as well as the Player who referred the Reportable Complaint. The Player can only bring complaints to ADR if:
- the value of the complaint is more than EUR 5.000,- or
 - if the Complaint pertains to a Responsible Gaming Complaint.
- 18.10 The Player may not commence any court proceedings/arbitration in relation to the dispute until it has attempted to settle the Complaint by arbitration and either the arbitration has terminated, or the Company has failed to participate in the mediation, provided that the right to issue proceedings is not prejudiced by a delay.
- 18.11 It is noted by Parties that the Curacao Gaming Authority (CGA) will not resolve or make decisions on any Player Complaints nor will act as an ADR/escalation entity as it does not mediate in individual disputes. CGA can be contacted by the Player with regards of matters such as malpractice, breach of license conditions or whistle blowing.

19 COMPLIANCE WITH LAWS

The Player agrees to comply with all applicable laws, statutes and regulations regarding the Services and bets placed through the Services.

20 INFORMATION THE COMPANY COLLECTS ABOUT THE PLAYER

20.1 The Company processes information about the Player in accordance with its Privacy Policy. The Privacy Policy contains details on the types of information the Company collects and what the Company does with that information.

20.2 The Company is entitled to share the information the Company holds on the Player which includes personal data and betting history with the regulator and other bodies, including the police, in order to investigate fraud and money laundering and to comply with the Company's regulatory duties.

21 PROMOTIONS

Please see the Company's Standard Promotional Terms and Conditions and Significant Terms and Conditions (where applicable) for information on promotions, bonuses and offers.

22 NO WARRANTY

22.1 The Company will endeavor to provide the Services using the Company's reasonable skill and care. The Company makes no further warranty or representation, whether express or implied, in relation to the Services. All implied warranties or conditions of satisfactory quality, fitness for purpose, completeness or accuracy are hereby excluded to the fullest extent permitted by law.

22.2 The Company makes no warranty that the Services will meet the Player's requirements or will be uninterrupted, timely, secure or error-free, that defects will be corrected, or that the Services or the server that makes it available are free of viruses or bugs or represents the full functionality, accuracy, reliability of the materials or as to results or the accuracy of any information obtained by the Player..

22.3 In the event of systems or communications errors relating to the generation of random numbers, bet settlement or other elements of the betting product, the

Company will not be liable to the Player as a result of any such errors and the Company reserve the right to void all bets on the draws in question. In the event of a discrepancy between the result showing on the Player's Software and the Company's server software, the result showing on the Company's server software shall be the official and governing result.

22.4 In rare circumstances the result displayed within the provided Services may be incorrect. In the event of a dispute, the result recorded on the game server will stand as the correct outcome. Nothing in this article shall affect the Company's rights as set out in article 27 (Right to Void).

23 RIGHT TO VOID

23.1 Where, the Company makes an error (whether human or otherwise), the Company will be entitled to declare the transaction/wager void and withhold any payments.

23.2 The Company has the authority to adjust the Player Account to reflect the true outcome and rectify the error. An example of such an error might be where a failure occurs in one of the Company's systems or where the Company enters a result of an event incorrectly.

23.3 Players found abusing such errors/malfunctions are subject to having their Player Account closed and any deposits and/or winnings forfeited.

24 LIMITATION OF LIABILITY

24.1 The Player agrees that his/her use of the Services is at the Player's sole risk. The Company's maximum liability to the Player arising out of the Terms, whether for breach of contract, tort (including negligence), or otherwise will be limited to:

- the amount of the bet relevant to the which the liability in question has arisen;
- and
- where monies paid by the Player into the Player Account have been misplaced by the Company, the return of the same amount into the Player Account.

24.2 The Company shall not be liable to the Player in contract, tort (including negligence), breach of statutory duty or otherwise arising for: business interruption (including downtime, server disruption, lagging, technical or political disturbance to game play), loss of profits (including loss of or failure to receive anticipated winnings), revenue, business, data, opportunity, business information or goodwill; or indirect

or consequential loss, arising out of, or in relation to, these Terms, even if such losses are foreseeable or if the Company has been notified by the Player of the possibility of such losses.

24.3 The Company will not be responsible or liable to the Player for any loss of content or material uploaded or transmitted and the Player confirm that the Company shall not be liable to the Player or any third party for any modification to, suspension of or discontinuance of the Services.

24.4 The Company will not be liable for any breach of the Terms if it is caused by a matter beyond the Company's reasonable control, including acts of God, internet failures (including the Player's internet provider), computer equipment failures, telecommunication equipment or other equipment failures, electrical power failures, fire, lightning, explosion, war, flood, industrial disputes, sabotage, severe weather, or acts of local or central Government or other competent authorities.

24.5 Nothing in the Terms shall exclude or limit the Company's liability for death or personal injury resulting from the Company's negligence or any liability to the extent the same may not be excluded or limited as a matter of law.

25 IT FAILURE

25.1 The Company cannot be held responsible for a bet not being placed or an offer not being matched for any reason, or the Player being disconnected from the Services, including but not limited to computer malfunctions and failure of telecommunications services or internet connections.

25.2 The balance of the Player Account will always be as is recorded on the Company's server. The balance on the server will reflect the balance after completion of the last bet prior to the disconnection. This is necessary to avoid any further complications. By placing any further bets or offers via the Services, the Player accept the results of any previous bet. As such (at the Company's discretion) the results of the previous bet are no longer in dispute and no refund or other adjustments will be granted. If the Player feels the result of any of the Services is unfair or incorrect, the Player should contact the Company immediately and report the incident.

25.3 In the event of a malfunction in the Service or any of the related systems, or due to any other error, all bets placed during such period are void and will be refunded. Funds obtained from a malfunction shall be considered void, as well as any

subsequent game rounds said funds, regardless of what games are played using such funds. If the Player is, as a result of such malfunction or error, credited with funds resulting in any overpayment or over-crediting to his/her Player Account, it is the Player's responsibility to promptly inform the Company. Without derogating from such responsibility and regardless of whether the Player do notify the Company, the Player hereby agree and expressly authorize the Company upon becoming aware of any erroneous crediting, or payment of funds, to adjust his/her Player Account to recover any such funds.

26 INTELLECTUAL PROPERTY RIGHTS

- 26.1 The Material used by the Company for the Services is the Company's exclusive property or are used under license by the Company. The Company takes breaches of the Company's intellectual property rights seriously and may take legal action in respect of any infringements.
- 26.2 The names of the Company's products and Services are the trademarks of the Company or its licensors. The Material is protected by copyright laws and treaties around the world. All rights in and to the Material (including all intellectual property rights) are reserved.
- 26.3 These intellectual property rights include, without limitation, copyright, trademarks, the underlying software, the design, graphics, layout, look and feel and structure, database rights, design rights, domain names and rights to goodwill and/or to sue for passing off. The Player is permitted to use this material and content only as expressly authorized by the Company.
- 26.4 The Material is made available to the Player for use on a non-professional, non-commercial entertainment basis only. Any other use (including, but not limited to, republication) of the Material is subject to the Company's prior written approval.
- 26.5 Without limiting the generality of the foregoing, the Player may not sell, assign, license, distribute, copy, modify, publicly perform or display, transmit, publish, edit, adapt, create derivative works from, or otherwise make unauthorized use of the Material without the Company's express prior written consent. Except as permitted by applicable law the Player must not decompile, re-engineer or disassemble the Material, nor attempt to interfere with its correct operation. The Player agrees not to remove, obscure, or alter any copyright, patent, trademark, or other proprietary rights notices affixed to the Services rendered. The Player agrees not to use any

automatic or manual device to monitor any of the Company's web pages or any content therein.

- 26.6 The Company will not be liable to the Player for any losses nor be liable to pay the Player any winnings if the Company has reasonable cause to believe that the Player has engaged in any activity prohibited by this article.

27 TRANSFER OF RIGHTS AND DUTIES

- 27.1 Given the fact that a Player Account is personal to that specific Player, whereby the Player has been identified, and that also the method of payments of any winnings is connected to the Player itself, in order to avoid possible money laundering, terrorist financing or other illegal acts, the Player may not assign, sublicense or otherwise transfer or encumber in any manner whatsoever any of his/her rights or obligations under the Terms.
- 27.2 In case the Player encumbers any of his/her rights under the Terms, the Player shall forfeit all his/her rights under the Terms towards the Company.
- 27.3 In case by law, or by decision of a court the transfer of rights and/or obligations of the Player is deemed legal, all withdrawals shall be done through the same payment method and payment details chosen by the Player when placing a deposit, to ensure compliance with AML policies and regulation.

28 LANGUAGE

The Terms are written in English, and any interpretation of them will be based on the English version. The English version will always prevail if the Terms or other related documents are translated into any other language.

29 GOVERNING LAW AND CHOICE OF FORUM

- 29.1 These Terms shall be governed by and interpreted in accordance with the laws of Curaçao.
- 29.2 The Player irrevocably submits to the exclusive jurisdiction of the courts of Curaçao in relation to any disputes (including claims for set off and counterclaims) in relation to these Terms.