

Curacao Terms and Conditions

1. Purpose and Scope

The objective of this policy is to ensure transparency, protect players, and guarantee that Arena Sports Entertainment N.V.'s contractual terms are consistent, fair, and compliant with applicable law.

The policy is issued pursuant to Article 11 of a Licensed Operator's License Conditions ("LCs") in conjunction with Article 5.8(k) of the National Ordinance on Games of Chance (the "LOK").

This Policy should in no way be interpreted as limiting the application of the mandatory provisions of Curaçao private law, including the rules on general terms and conditions contained in Book 6 of the Curaçao Civil Code. Arena Sports Entertainment N.V. will ensure that our T&Cs comply at all times with the mandatory provisions of Curaçao private law.

In case of any inconsistency or conflict between this Policy and other policies or guidelines issued by the CGA, including, without limitation, the Regulations for the Combating of Money Laundering, the Financing of Terrorism and Proliferation of Weapons of Mass Destruction, the Responsible Gaming Policy for Licensed Operators or Player Complaints Policy Guidelines, the latter regulations and policies shall take precedence.

The current version of the T&Cs will be made available to players at all times in a clear and readable form across all websites, mobile platforms and other delivery mediums. The T&Cs will be accessible from the homepage, registration page, and player account area.

Arena Sports Entertainment N.V. will ensure that the T&Cs are clear, unambiguous, transparent, and internally consistent. The T&Cs align with Arena Sports Entertainment N.V.'s internal and external policies, business model, market focus, payment solutions, and marketing and promotional practices.

Changes to the T&C's will be communicated clearly to all players, and will not be applied retrospectively, except where the change does not prejudice the player, or Arena Sports Entertainment N.V. is correcting clear technical or contractual errors.

2. Player Acknowledgement

2.1. Registration

During registration, players will be invited to acknowledge acceptance of the T&Cs by ticking a checkbox. This checkbox must be ticked before registration can be completed, ensuring customers acknowledge our T&Cs.

2.2. Amendments and Updates

Players will be notified of any updates or changes to T&Cs. Notifications must include reference to material changes / clause numbers, include the effective date of the amended T&Cs and provide a direct link to the updated T&Cs.

Material changes to the T&Cs require active re-acceptance by the player. Passive

notice is acceptable for administrative or non-impactful updates. Evidence of player notification by the Licensee must be retained and made available to the CGA upon request.

Changes must be presented clearly to allow players to assess whether they wish to continue participating and the consequences of rejecting amended T&Cs should be laid out.

2.3. Record-Keeping and Archiving

Arena Sports Entertainment N.V will maintain a historical archive for all T&Cs from 24th December 2024 and will securely log data on all players confirming the fact of acceptance (or not) of the current version of the T&Cs securely.

Previous versions of T&Cs will be made accessible to players upon request.

3. Disclosure of Licensee Information and Mandatory Statements

3.1 General Requirement Concerning Regulatory Status

Legal name of the Licensee (as registered with the Curaçao Chamber of Commerce).	Arena Sports Entertainment N.V
Registered business address.	Seru Loraweg 17C Willemstad Curaçao
Chamber of Commerce registration number.	137157
License number and issue date	License Number - OGL/2024/833/1005 Issued- 23 rd May 2025

3.2 Jurisdiction and Player Responsibility

In accordance with Article 5.5 of the LOK, by agreeing to the T&Cs, players and Arena Sports Entertainment N.V confirm that they are governed by the laws of Curaçao and that any disputes arising out of or in connection with that agreement shall be submitted to a competent court of Curaçao.

3.3 Account Security

Players are responsible for keeping login credentials secure.

Players accept liability for unauthorized access to their account through the sharing of login details and passwords.

4. Player Obligations Prior to Account Opening

4.1 General Requirement

Players are obligated to the below requirements, in line with Curaçao law and regulatory requirements.

4.2 Player Eligibility

The below criteria or obligations must be met by the player:

- Minimum legal age of 21-years old as per Curacao law.
- Registration and acceptance must be completed personally and third-party registration/acceptance is prohibited.
- It is not practical for Arena Sports Entertainment N.V to check the applicable laws and regulations of all jurisdictions in which it offers its services, and players are advised to check the laws in their jurisdiction for placing bets.
- Players may not sell, transfer, or acquire accounts.
- Duplicate accounts are not permitted.
- We may close or suspend an Account if you are not or we reasonably believe that you are not complying with these T&C's, or to ensure the integrity or fairness of the Service or if we have other reasonable grounds to do so. We may not always be able to give you prior notice. If we close or suspend your Account due to you not complying with these Terms, we may cancel and/or void any of your bets and withhold any money in your account (including the deposit).
- We reserve the right to close or suspend any Account without prior notice and return all funds. Contractual obligations already matured will however be honoured.
- We reserve the right to refuse, restrict, cancel or limit any wager at any time for whatever reason, including any bet perceived to be placed in a fraudulent manner in order to circumvent our betting limits and/ or our system regulations

4.3 Player Responsibilities

All players must:

- Provide accurate and complete registration details.
- Keep their login credentials secure.
- Use their account solely for personal play.
- Refrain from any form of collusion or unfair or fraudulent behaviour, including misuse of chatrooms or messaging functions.

4.4 Acceptable Behaviour

Arena Sports Entertainment N.V employs a variety of monitoring tools and controls for detecting and preventing collusion and unfair/ fraudulent play.

The consequences of such behaviour may lead to closure of accounts, suspension, forfeiture of winnings and reporting to authorities.

T&C's must define acceptable behaviour within chatrooms, forums, and messaging channels.

T&C's must state whether a Code of Ethics applies to player conduct and provide the relevant details or link.

4.5 Identification and Verification (Know Your Customer)

All players are required to adhere to Arena Sports Entertainment N.V's Know Your Customer (KYC) Policy which can be found on our website.

Arena Sports Entertainment N.V's reserves the right to seek refreshed KYC details on account closure it will not require any other additional information than that which was requested during the period when the account was opened, except where such information is strictly necessary to comply with applicable AML/CFT obligations.

4.6 Anti-Money Laundering and CFT Obligations

All transactions are monitored for AML/CFT compliance to detect and prevent money laundering and terrorist financing.

All players are required to adhere to Arena Sports Entertainment N.V's Anti-Money Laundering Policy which can be found on our website.

4.7 Data Protection and Retention

Details of Arena Sports Entertainment N.V's data protection and data retention processes can be found in our Privacy Policy on our website.

5. Account Closure, Suspension, Inactivity, and Withdrawals

5.1 Liability Limits

Arena Sports Entertainment N.V shall not be held liable for any indirect, incidental, or consequential damages arising from the use of player accounts. Liability is strictly limited to the balance available in the affected account at the time of the incident.

In the event of system errors, server downtime, or technical malfunctions, the Arena Sports Entertainment N.V's liability is restricted to refunding any wagers affected. No further compensation will be provided.

Arena Sports Entertainment N.V's is not responsible for losses resulting from fraudulent activity or unauthorized access caused by the player's negligence (e.g., sharing login details).

For live dealer games, the Arena Sports Entertainment N.V accepts responsibility for errors made by its staff. In such cases, liability is limited to correcting the game outcome or refunding the wager.

Arena Sports Entertainment N.V shall not be liable for failures or damages caused by events beyond its reasonable control, including natural disasters, power outages, or regulatory actions.

5.2 Termination or Suspension

A players account may be terminated or suspended at any time without immediately providing an explanation to the customer due to a variety of scenarios including but not limited to:

- Violation of the T&C's
- In the case of suspected fraudulent activity
- Failure to verify identity
- Violation of regulatory obligations.

Dependent on the reason for termination or suspension, a players funds may be held during an investigation period and or not refunded in the event of fraudulent findings.

Players are able to dispute an account suspension or termination by referring to Arena Sports Entertainment N.V's Player Complaint Policy.

5.3 Player Initiated Account Closure Procedure

A customer may initiate the closure of their account at any point by contacting our customer service desk. The account closure will occur within 24-hours following a written request.

5.4 Dormant Accounts

An account is deemed dormant after a period of inactivity of 6-months.

Prior to any further action regarding account closure, Arena Sports Entertainment N.V will make all reasonable attempts to contact the player using the contact details provided upon their registration.

Before account closure any unwaged funds will be returned where possible.

There are no fees for leaving an account inactive.

6. Rules applicable to all account closures

6.1 Player Funds and Winnings

Players are able to deposit and withdraw funds via cash only at the appointed Arena Sports Entertainment N.V locations.

The average processing times for deposits is instantaneous.

The average processing times for withdrawals is dependent on the volume of the withdrawal, but anything under 500 USD will normally be complete within 5-minute.

Players are expected to present photographic ID for the withdrawal of any amount of funds.

Arena Sports Entertainment N.V is committed to conducting its business in a lawful and ethical manner. As such, Arena Sports Entertainment N.V takes a zero-tolerance approach to money laundering (ML) and funding of terrorism (FT) and is committed to upholding all laws relevant to anti-money laundering and counter-terrorist financing ('AML/CFT') in all the jurisdictions in which they operates. Deposits and withdrawals are subject to the conditions laid out in Arena Sports Entertainment N.V's Anti-money Laundering Policy.

7. Licensee Non-Financial Institution Status

Arena Sports Club Entertainment N.V is not a financial institution and no interest whatsoever is owed or paid on deposited funds.

Funds are returned only to the account from which they originated with some limited exceptions at our discretion.

Funds are returned in the same currency as they were deposited in.

Arena Sports Entertainment N.V shall not be held liable for any indirect, incidental, or consequential damages arising from the use of player accounts. Liability is strictly limited to the balance available in the affected account at the time of the incident.

In the event of system errors, server downtime, or technical malfunctions, the Arena Sports Entertainment N.V's liability is restricted to refunding any wagers affected. No further compensation will be provided.

Arena Sports Entertainment N.V's is not responsible for losses resulting from fraudulent activity or unauthorized access caused by the player's negligence (e.g., sharing login details).

For live dealer games, the Arena Sports Entertainment N.V accepts responsibility for errors made by its staff. In such cases, liability is limited to correcting the game outcome or refunding the wager.

9. Bonuses and Promotions

Bonus terms will be displayed in a clear, fair, and prominently bonus-specific T&C.

Players will explicitly accept bonus terms before participation by the ticking a check-box.

Bonus specific T&Cs will include:

- Wagering requirements and how they are calculated.
- Expiry periods, confiscation and forfeiture of bonus funds, withdrawal restrictions, and all other general bonus conditions must be disclosed.

- Whether bonus funds are withdrawable and under what conditions.

10. Confiscation or Limitation of Winnings

We may close or suspend an Account if you are not or we reasonably believe that you are not complying with these T&C's, or to ensure the integrity or fairness of the Service or if we have other reasonable grounds to do so. We may not always be able to give you prior notice. If we close or suspend your Account due to you not complying with these Terms, we may cancel and/or void any of your bets and withhold any money in your account (including the deposit)

We reserve the right to close or suspend any Account without prior notice and return all funds. Contractual obligations already matured will however be honoured.

We reserve the right to refuse, restrict, cancel or limit any wager at any time for whatever reason, including any bet perceived to be placed in a fraudulent manner in order to circumvent our betting limits and/ or our system regulations

11. Currency for Bets and Prize Money

11.1 Betting Currency and Prize Money

Upon account registration, players will be invited to select their preferred currency for their account. Once chosen, this currency cannot be changed and all deposits and credits will be taken and returned in that one specified currency.

11.2 Non-Cashable Prize Money

In the event prize money is not cashable, the conditions for the prize money's usage will be clearly displayed within the T&Cs.

12. Responsible Gaming

All players are required to adhere to Arena Sports Entertainment N.V.'s Responsible Gambling Policy which can be found on our website.

13. Dispute Resolution

13.1 Player Complaint Policy

For details on complaints or dispute resolution, please refer to Arena Sports Entertainment N.V.'s Player Complaint Policy.

13.2 Alternative Dispute Resolution

In order to be compliant with our license conditions as mandated by LOK, Arena Sports Entertainment N.V offers independent ADR services to our players via CADRE.

If a complaint cannot be resolved internally, players are entitled to escalate the matter to an independent Alternative Dispute Resolution (ADR) provider, free of charge. For avoidance of doubt, Arena Sports Entertainment N.V will bear all costs of the ADR process.

The CADRE adjudication team is composed of proven gaming experts, be it from a legal point of view but also providing expertise on operational and technical related matters, and is fully independent.

To register a dispute, players can contact CADRE to fill in our online claim form providing all the details about the dispute. CADRE will then check with Arena Sports Entertainment N.V to confirm if the player has already gone through your own complaints process, and if so, the dispute will be accepted.

Otherwise the player will be requested to first contact Arena Sports Entertainment N.V customer support.

CADRE will then appoint an arbiter on the case, and ask both the player and Arena Sports Entertainment N.V for as much detail as possible about the case, and after that the arbiter will assess and adjudicate the dispute one way or another, and provide a formal report covering the dispute and explaining the decision.

Decisions of CADRE are binding on both the customer and Arena Sports Entertainment N.V.

14. Fairness and Game Rules

For details on fairness and game rules, please refer to Arena Sports Entertainment N.V's Fairness and RNG Policy.

15. Responsible Gambling

If you would like further advice or help with responsible gambling, please refer to our Responsible Gambling Policy.

16. Contact Us

✉ Email : mh@cyprussportingclubs.com

☎ Tel : (+90) 392 815 1515

📱 Mobile : (+90) 533 820 0815

📠 Fax : (+90) 392 815 6936



(SMES) Solutions for Management and Employment Support N.V.

Managing Director

26.05.2026