

# Terms And Conditions

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Effective from: **August 24th, 2020**

Last updated: **August 4th, 2021**

Before using our website, please read these Terms and Conditions carefully. By registering a Player Account with the website, you agree and confirm your consent with the Terms and Conditions.

The website [www.yoju.casino](http://www.yoju.casino) ("Casino", "Website", "Company", "We", "Us", "Our") is owned and operated by Dama N.V., a company registered and established under the laws of Curaçao, with registration number 152125 and registered address at Julianaplein 36, Willemstad, Curaçao, and its wholly-owned subsidiary, Friolion Limited, registered in Leandrou, 12A 3086, Limassol, Cyprus. Dama N.V. is licensed and regulated by Antillephone N.V. (license no. 8048/JAZ2020-013). All the payments related to Paysafe are processed through Dama N.V.

Bonus Terms and Conditions is an Annex to the Terms and Conditions and has the same legal power.

Client (User, Player) is a person who has completed a registration on the Website.

## 1. TERMS AND CONDITIONS CHANGES

The Casino reserves the right to unilaterally change these Terms and Conditions when there is a vital need. We will make every effort to ensure our players have up-to-date information on any significant changes. Still, it's the User sole responsibility to check the page for possible changes regularly.

## 2. WHO CAN PLAY

2.1 YOJU Casino is opened for all adult residents of those countries, where gambling entertainments are allowed. Find out if the casino games are legal in your jurisdiction before registration and placing bets on our website. Remember, it's the player's sole responsibility to follow their country's gambling laws.

2.2 We accept adults (minimum 18-years-old) only and those players who have reached the age, eligible for online gaming (which is specified by the player's residence authorities). Learn the age limitations for online gambling in your country before the registration. It's the player's responsibility to be aware of existing laws and regulations of their jurisdiction.

2.3 Remember! Real funds depositing and real money games are subject to your country's laws. Meaning, since you are registered, you accept all responsibilities related to the gambling regulation in your jurisdiction. It would help if you got acquainted with all the rules to avoid breaching the law, as it's your sole responsibility.

2.4 We can ask you to prove your identity, especially the age and country of residence. These measures are required before your first funds withdraw and can be repeated to make sure that you comply with our policies. In case we find that you fail to meet requirements, determined by these Terms & Conditions, we can limit your access to the website or suspend the Player Account.

2.5 You are not allowed to deposit and play for real money, in case of your following territories (Restricted Countries) residence: United States of America, United Kingdom, Spain, France and its overseas territories (Guadeloupe, Martinique, French Guiana, Réunion, Mayotte, St. Martin, French

Polynesia, Wallis and Futuna, New Caledonia), Netherlands, Israel, Lithuania, Dutch West Indies, Curacao, Gibraltar, Jersey, Ukraine, Greece.

If you are breaching Restricted Countries policy, then we cannot guarantee your withdrawals and refunds successful processing. We also do not ensure the effectiveness of any interactions with the Casino that imply the use of real money.

2.6 Unfortunately, you can't accept any bonuses and promotions (including promotional and VIP programs participation and comp point collecting and exchanging), if you are a Swedish resident.

2.7 We provide rules and explanations for games that are presented separately on the Website and are included in this instruction by reference.

2.8 Here we specify the games, that may be unavailable in certain jurisdictions. Limited access is determined by game provider's policies that may change over time.

2.8.1 NetEnt games are not available for players from Australia, Afghanistan, Albania, Algeria, Angola, Cambodia, Czech Republic, Ecuador, Guyana, Hong Kong, Indonesia, Iran, Iraq, Israel, Kuwait, Lao, Myanmar, Namibia, Nicaragua, North Korea, Pakistan, Panama, Papua New Guinea, Philippines, Singapore, South Korea, Sudan, Syria, Taiwan, Uganda, Yemen, Zimbabwe, as well as Belgium, Bulgaria, Canada, Denmark, Estonia, France, Italy, Mexico, Portugal, Romania, Spain, Sweden, United States of America, United Kingdom, Latvia, Bahamas, Botswana, Ethiopia, Ghana, Sri Lanka, Trinidad and Tobago, Tunisia and Lithuania.

2.8.2 Some games may be unavailable for certain territories. In this case, you can't play Guns'n'Roses, Emoji Planet, Motorhead, Jumanji, Narcos, Planet of the Apes and Jimi Hendrix slots, if you are resident of Australia, Azerbaijan, China, India, Malaysia, Qatar, Russia, Thailand, Tunisia, Turkey, Ukraine, Bahamas, Botswana, Ethiopia, Ghana, Sri Lanka, Trinidad and Tobago, or Tunisia. Aliens are unavailable in Japan and Canada.

2.8.3 Additionally, some NetEnt games are available in the limited list of the countries. You can play Universal Monsters series (Frankenstein, the Bride of Frankenstein, Dracula, The Mummy, The Wolf Man, Creature from the Black Lagoon, The Invisible Man) and Scarface only from Andorra, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Brazil, Georgia, Iceland, Liechtenstein, Moldova, Monaco, Montenegro, Norway, Russia, San Marino, Serbia, Switzerland, Ukraine, Croatia, Macedonia, Turkey, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Peru, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, United Kingdom.

2.8.4 In some countries players are not eligible to use specified NetEnt slots features. Thus, you cannot win jackpot games by NetEnt (like Mega Fortune, but not limited to this title) if you are resident of the following countries: Australia, Azerbaijan, China, Denmark, India, Israel, Italy, Japan, Malaysia, Qatar, Russia, Spain, Thailand, Tunisia, Turkey, Ukraine. The Casino will make reasonable efforts to prevent players from these countries to reach the games, but if players from any of the stated countries would win the jackpot, the jackpot win will be annulled.

2.8.5 Players from the following countries are not eligible for bonuses: Afghanistan, Albania, Angola, Argentina, Armenia, Azerbaijan, Bangladesh, Belarus, Bosnia and Herzegovina, Brunei Darussalam, Bulgaria, Croatia, Cyprus, Estonia, Georgia, Greece, Hungary, India, Indonesia, Kazakhstan, Latvia, Lithuania, Macedonia, Republic of, Malaysia, Malta, Moldova, Republic of, Montenegro, Niger, Nigeria, Poland, Pakistan, Romania, Russian Federation, Serbia, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Thailand, Uganda, Ukraine. Players from the following countries are not eligible for the no deposit offers including free spins: Afghanistan, Albania, Angola, Argentina, Armenia, Azerbaijan, Bangladesh, Belarus, Bosnia and Herzegovina, Brunei Darussalam, Bulgaria, Croatia, Cyprus, Estonia, Georgia, Greece, Germany, Hungary, India, Indonesia, Kazakhstan, Latvia, Lithuania, Macedonia

Republic of, Malaysia, Malta, Moldova, Republic of, Montenegro, Niger, Nigeria, Poland, Pakistan, Romania, Russian Federation, Serbia, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Thailand, Uganda, Ukraine, Czech Republic, Mexico, Philippines.

### **3. THE PLAYER'S ACCOUNT**

3.1 You are allowed to create only one (1) gaming account, as all customer offers are limited to one person, household address, email address, telephone number, same payment account number (e.g., debit or credit card, Neteller, etc.), IP, and shared computer, e.g., public library or workplace. In this case, you cannot play on the Website with your cohabitant, as you share the address, and your gaming accounts will be considered as duplicated.

3.2 Multiple account creation is forbidden on our Website. You can register only one Player Account for playing. Violation of this rule leads, at the sole discretion of the Casino, to the duplicate account termination and cancellation of all payouts to the player. Also, you shall not share your account with a third party to give access to the Casino.

3.3 You will lose all the returns, winnings, bonuses, and special offers you've gained, in case We determine that you have created an active Duplicate Account. Also, We can reclaim all the funds withdrawn during multiple account activities.

3.4 The Player's Account can be created only for personal use. It's forbidden to utilize the Website for any type of commercial profit.

3.5 The Casino administration can refuse to register an Account or close it on solely decision. Still, all your virtual funds will be returned to your personal account in case of Account closure.

3.6 Since we follow KYC/AML requirements, We reserve the right to make a phone call to the number provided in your user account, which at our own discretion can be a necessary part of the KYC procedure. Withdrawals may be terminated until the account is fully verified. We will make reasonable efforts trying to contact you regarding the withdrawal of the funds, but if we are not able to reach you (by email or phone) in two (2) weeks as from the date of the request for withdrawal, account will be locked, since you have failed to pass the KYC procedure.

### **4. DEPOSITING AND MAKING BETS**

4.1 You may play the real money Games only if there are Virtual funds (meaning any currency accepted in the Casino) on your Player's Account.

4.2 We will assign minimum deposit levels as specified on the Website under the deposit section. The maximum deposit amount depends on the payment method you select for depositing and will appear when choosing the payment method.

4.3 Please note that the maximum allowed single bet for any available table game at YOJU casino is 100 EUR/USD; 150 CAD/AUD/NZD; 1,000 NOK; 7,000 RUB; 777 CNY; 2,500 MXN/CZK; 4,000 THB; 1,500 ZAR; 500 PLN/TRY; cryptocurrencies: 0.02 BTC/20mBTC; 0.2 BCH; 1 LTC; 0.3 ETH; 45,000 DOGE, 100 USDT, for slot games maximum allowed bet is 20 EUR or an equivalent in other currencies. In case when the player violates this rule, any funds can not be withdrawn, and we can also confiscate all the winnings.

4.4 You can use only those payment methods which are registered under your name. Any third person's/party's payment methods are not allowed!

4.5 We can start the verification procedure (according to KYC policy) when processing your personal funds' transition to your Player's Account. The procedure can include (but not limited to) your photo with an ID or document, which can verify your residence and identity.

4.6 It's solely your responsibility to ensure that all documents as a part of the KYC process are genuine. In case when the player provides faked or fraudulent documents, all deposited funds and potential winnings are confiscated.

4.7 When depositing in cryptocurrency, make sure that you deposit an amount above or equal to the minimum deposit limit for that particular currency. You can learn about the limit on the account deposit page. Deposits below this limit cannot be processed by our payment processor and will not be credited to your account nor returned to you.

## 5. WITHDRAWALS

5.1 **T**he minimum withdrawal amount is 20 EUR, 20 USD, 30 AUD, 30 NZD, 30 CAD, 200 NOK, 90 PLN, 1800 RUB, 2400 JPY, 0.0015 BTC, 0.092 BCH, 0.14 ETH, 0.52 LTC, 8000 DOG, 20 USDT. The maximum withdrawal amount depends on the payment method you opt to use. If the requested withdrawal amount exceeds the limit of a specified payment system, the amount will be withdrawn for several payments.

5.2 We may verify your persona before processing payments and delay withdrawals for the time necessary to verify your identity in accordance with the KYC policy.

The Casino reserves the right to check your identity prior to processing payouts and to hold any refund or withdrawals for the time needed to check your identity. In case you provide false or incompleted Personal Data, the withdrawal can be refused and the Player Account terminated, of which you will be informed by email. Reporting by the Casino to applicable regulatory bodies of actions performed by the player may be required.

Such verifications may include but shall not be limited to:

- one government-approved identity card (ID card, passport and driver's license);
- proof of residency (utility bill, Bank Statement^ Bank reference letter);
- proof of deposit method;
- copies of the credit/debit cards used to make deposits;
- a selfie with ID or with a note to the casino.

To learn how we process and store personal data used during verification, read [Privacy Policy](#).

5.3 You can cash out the funds in the same way as you have invested. Meaning that by using Skrill as a deposit method, Skrill will also be used as a withdrawal method.

5.4 The casino facilitates payments via the Original Credit Transfers (OCT) from Visa and via Mastercard's Payment Transfers. An additional requirement is that the respective credit card is not a corporate one and is issued in the supported country.

5.5 For Visa, the following countries are not supported: Bangladesh, Cambodia, Hong Kong, India, Indonesia, Japan, Korea, Macau, Malaysia, Nepal, New Zealand, Pakistan, Philippines, Singapore, Sri Lanka, Thailand, USA, and Vietnam.

5.6 For Mastercard, only the following countries are supported: Andorra, Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Luxembourg, Malta, Monaco, Netherlands, Norway, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, and United Kingdom.

5.7 Please note that even for supported countries, Casino cannot guarantee successful processing of credit card payments in all cases. This is justified by the fact that credit card issuing banks may block or reject such transactions at their discretion.

5.8 The internal operating currency of the Website is Euro. Therefore, in the event that you have a transaction in other currencies, the amount debited from your credit card may be higher than the amount shown at the time of the transaction. The difference in the amount debited from your credit card and credited to your player account is explained by the necessary currency conversion by your bank and/or Casino payment system.

5.9 All bank transfer payments shall be in principle processed within seven (7) banking days. Please note that you will not be able to request a bank transfer for payment in USD. You also assume all fees and charges associated with the transfer. Fees for the transaction processing will be deducted from the amount transferred.

You acknowledge that withdrawals via bank transfers can in exceptional cases be subject to additional charges by the intermediary banks. These charges remain outside the influence of The Casino and are in our experience limited to the equivalent of EUR 16.

5.10 Players depositing in CAD can only withdraw money via EcoPayz, Interac, Instadebit, and iDebit (a minimum deposit via these payment options is required to activate them for withdrawal).

5.11 The Cryptocurrency withdrawal will be carried out to the wallet you specified. We require the blockchain to provide at least 3 confirmations of your last deposit before withdrawing any Virtual Funds that have been deposited. If you deposit a small mining fee, 1 confirmation may take up to 20 minutes.

Stay aware of the exchange rate for Cryptocurrencies since it can vary dramatically depending on market value.

Also, kindly remember that it is not possible to exchange Cryptocurrencies for any other currency.

5.12 The maximum withdrawal amount processed to the player is 7500 EUR per week and 15000 EUR per month unless otherwise specified.

If you win more than €15,000, the Casino reserves the right to divide the payout into monthly instalments of maximum €15,000 until the full amount is paid out.

5.13 We are keeping AML policies strictly. Therefore, all the deposited amounts have to be wagered at least three (3) times before withdrawals. It is an obligatory requirement, whether you have claimed the bonus and free spins or not. Wagering, in this case, it is the measure to protect the Company from any acts of money laundering.

5.14 All progressive jackpot wins will be paid in full.

5.15 Please remember the Casino is not a financial institution. Your Account will thus not bear any interest, and no conversion or exchange services will be offered at any time.

5.16 There is a potential possibility to credit your Player's Account by mistake with winnings that do not belong to you. The issue can occur due to technical, pay-tables, or human error. However, the

amount remains Casino property. Please, notify us immediately by email in the event of accidental crediting. We will deduct the amount credited by mistake from your Account.

If you have withdrawn funds that do not belong to you, we will deduct the amount from your Virtual Funds after depositing.

## 6. CLOSING OF ACCOUNT

6.1 You can close your Player's Account anytime. **T**o do so, please send the request to the customer support. We will return any funds that are available on your account at the time of request. The refund amount includes only your personal funds. Bonuses are not included in the refund amount and will be cancelled at the time of request. Note that the amount delivered to your personal account can differ from your Virtual money amount. That's because of the fee, which is charged for transaction processing.

The method of repayment will be at our absolute discretion. The withdrawal procedure at account closure will be executed in accordance with paragraph 5.12 of these terms and conditions.

6.2 The Casino has a right to close the player's account and refund the account balance, excluded transaction charges. We can do so without prior notice or reason disclosure.

## 7. PARTIES RIGHTS AND OBLIGATIONS

7.1 By accepting these Terms and Conditions, you declare and warrant the following:

7.1.1 You are at least 18 years of age or as old, as required by the law of your residence country to participate in the Games offered by the Casino legally (e.g. 21 years in Estonia).

7.1.2 Feel free to play the Games for recreational and entertainment reasons. But it's strictly forbidden to use the Player Account for commercial or other professional purposes.

7.1.3 You can play only on your own behalf and do not participate in the Casino activities on behalf of any other person.

7.1.4 You provide us with full, correct, and true information during the term of the agreement validity. If your information is changed, please, kindly remember to notify us about it.

7.1.5 You are solely responsible for reporting and accounting for any taxes applicable to you and your winnings under the laws of your country.

7.1.6 You do realize that you run the risk of losing virtual funds deposited into your Account by participating in the Games;

7.1.7 You must not engage in any fraudulent, collusive, corrective, or other unlawful activity in connection with your participation in any of the Games. You must also not use any third-party software to participate in any of the Games. In the event that we notice the use of any third-party software, we reserve the right to void any of your bets.

7.1.8 You understand that Virtual Funds, such as Bitcoin, are not considered to be legal currency or means of payment, and as such, they are treated as virtual funds on the Website without any intrinsic value.

7.1.9 You understand that the value of Bitcoin may fluctuate sharply depending on market values.

7.1.10 You are not entitled to use any third party or person payment methods.

7.2 You have no right to transfer Virtual Funds from your Account to other Players or to receive Virtual Funds from other players into your Account, nor to transfer, sell and/or purchase user accounts.

7.3 Games played on Our Website are organized in the same way as games played elsewhere. It means that players must be polite with each other and avoid rude or obscene comments.

7.4 There may be certain circumstances where a bet has been confirmed or payment made by us by mistake. In all these cases, we may cancel all bets accepted, which contain such an error. We may also correct an error by re-settling all bets at the correct prices/spreads/terminals, which are normally available at the time of placing a bet unless there is an error.

7.5 You knowingly refuse to use errors or incomplete software to gain an advantage. If you identify a problem, please report it to us immediately. In the event that the User fails to comply with the obligations set out in this clause, the Casino will be entitled to a full refund of all costs related to the error or incompleteness.

7.6 In the event that the game has started, but an error has occurred due to a system failure, YOJU will reimburse the User for the amount of winnings received in the game by crediting the User's Account. If the user account no longer exists, we will pay the winnings to the User in the approved manner. If at the time of the error in the game, you have accumulated credit, we will credit the monetary value of the credit to your Account or, if it no longer exists, we will pay it back in the approved manner.

7.7 You cannot place bets on anything in excess of your account balance. We may reject or limit bets if they do not meet this requirement.

7.8 In the event that we identify any suspicious activity or attempts to manipulate the Casino system, we will have the right to withhold payments pending clarification. If the manipulation is proven, we shall have the right to determine the measure of recovery.

7.9 In the event of suspicious or fraudulent transactions, we may require verification of the identity and activity of the player at any time.

7.10 We reserve the right to declare a bet partially or completely void if we consider it obvious that any of the following circumstances have occurred:

- You or persons connected with you have the means to influence the result of an event, directly or indirectly, in order to gain an illegal advantage.
- You and you or people connected with you directly or indirectly do not follow the rules of the Casino.
- The result of the event was directly or indirectly affected by illicit activities.
- Bets were placed that would not otherwise have been accepted, but were approved in periods when the site was hit by technical problems.
- Bets have been offered, placed, and/or accepted due to an error of any kind, such as a mistake, misprint, technical error, force majeure, or other.

If a player's deposit is too low and a block circuit or similar site is marked as "insufficient to transfer", we reserve the right to forfeit winnings if considers the transaction and player behavior to be fraudulent in nature.

## 8. COMPLAINTS

8.1 Feel free to contact us anytime in all convenient ways. You can share your opinion, apply for additional information and give us any complaints regarding our services.

8.2 The Support department handles all complaints. If the issue cannot be resolved soon after the request, the complaints escalate in the casino organization. At each stage, we inform you about the status of the complaint to a reasonable level.

8.3 Casino is to acknowledge a complaint started by the account holder only. It is forbidden to and you can therefore not assign, transfer, hand over or sell your complaint to the third party. Casino will dismiss the complaint if the matter is handed over to be conducted by the third party and not the original account owner.

8.4 In any disagreement, the key point is to justify the positions of the parties. When dealing with any complaints related to the gameplay, we focus on the logs and records that are kept continuously during your game session. By accepting these rules, you automatically agree that the logs stored on our servers will have the strongest value in resolving any dispute.

8.5 When we wish to contact you regarding such a dispute, we will do so by using any of the contact details provided in your Player Account.

8.6 In the even of chargeback at the account, the casino reserves the right to:

- charge the player a sum equivalent to the players available balance funds in order to compensate damages and expenses suffered by an incurred as a result of chargeback;
- claim further damages and financial losses from the player by contacting them via one of the methods provided during the registration process (i.e. phone, e-mail, etc.);
- close player's personal account and/or discard all and any winnings gained as a result of such act or attempt to act.

8.7 The English version of the Terms & Conditions shall always prevail in case of any discrepancy or inconsistency between the English version and its translation.

## **9. DORMANT ACCOUNTS**

9.1 If you haven't log in to Player's Account for twelve (12) months, your Account becomes inactive (dormant). If you don't activate it after one-year-pause, we have the right to charge €10 or equivalent from your account monthly (or current balance, if the amount is less than €10), as long as your Account stays positive.

9.2 We will charge a specified fee at the beginning of every month since your Account considered inactive. Fee deduction will stop when the account balance reaches zero, or in case of Player's Account reactivation.

## **10. LIMITATION OF LIABILITY**

10.1 By accepting these Terms and Conditions, you confirm your awareness that gambling may result in the loss of money. The Casino will not be liable for any possible financial loss resulting from your use of this Website.

10.2 We are not liable for any hardware or software defects, unstable or lost internet connection, or any other technical issues that may limit access to the Website or prevent players from continuing to play.

10.3 In the unlikely event that a bet is confirmed or an error in payment is made, we may cancel all bets accepted that contain this error or correct the error by resetting all bets at the valid terms and conditions that should have been available at the time of placing the bet.

10.4 If we mistakenly credit your Player Account with a deposit, bonus or winnings that do not belong to you, whether due to a technical issue, error in the paytables, human error or otherwise, the amount and/or the winnings from such bonus or deposit will remain the company property and will be deducted from your Player Account. If you have withdrawn funds that do not belong to you prior to us 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 you to us. In the event of an incorrect crediting, you are obliged to notify us immediately by email. The Casino, its directors, employees, partners, service providers:

- do not guarantee that the software or the Website is suitable for their purposes;
- do not ensure that the software or the Website is error-free;
- do not warrant that the Website and/or the Games will be available without interruption;
- shall not be liable for any loss, cost, expense, or damage, whether direct, indirect, special, incidental or other consequential, arising out of your use of the Website or Game participation.

10.5 You hereby agree to fully indemnify and hold harmless the Casino, its directors, employees, partners, and service providers from and against any and all costs, expenses, losses, damages, claims, and liabilities whatsoever arising out of Your use of the Website or Game participation.

10.6 You agree that the Casino is the supreme authority in making the final determination as to whether you have breached the rules, terms, and conditions of the Website. In the event of a violation, we may suspend or permanently terminate your participation in the Casino.

## 11. ANTI-FRAUD POLICY

11.1 We have a strict anti-fraud policy. The casino reserves the right to disable the Account and suspend withdrawals if a player is suspected of fraudulent activity, including but not limited to:

- Participation in any type of conspiracy with other players;
- developing strategies aimed at getting the unfair winnings;
- fraudulent activity against other online casinos or payment service providers;
- credit card refund transactions or waivers of certain payments;
- opening of two or more accounts;
- other frauds;
- or become bankrupt in the player's country of residence.
- low risk roulette play where the player betting equal stakes for both black/red or even/odd covering 25 or more out of 37 numbers on the table. (Placing bets on black/red only covers 36 of 37 possible numbers).

The Company reserves the right to terminate such Player Account and suspend and/or cancel all payouts to the player.

The Company also reserves the right and may be obliged to inform applicable regulatory bodies of the fraudulent actions performed by the player.

The decision to restrict the player's participation and financial transactions are at the sole discretion of the Company. We also reserve the right to inform regulatory authorities about such fraudulent player activities.

Please note that the Casino is not obliged to inform the reasons for its decision in advance.

11.2 We are intolerant of the advantage play. In case we determine bonus hunting issues or fraudulent manipulation, we can void bonuses and any winnings from such bonuses. The player can lose all the offers and promotions for the reasons of:

- stolen cards usage;
- chargebacks;
- multi-accounting in order to gain an advantage from Casino promotions;
- incorrect/falls/incomplete registration data provision;
- any other actions which may damage the Casino.

11.3 We may close your Player Account and to refund to you the account balance (the funded amount after the deduction of relevant withdrawal charges) at our absolute discretion. The Casino does not have any obligation to state a reason or give prior notice.

11.4 If we have any suspicion or evidence of the Casino system manipulation, we reserve the right to retain payments. For any manipulation or proven attempt to do so, charges will be brought against any user. We also reserve the right to terminate and/or change any games or events being offered on the Website.

11.5 You knowingly refuse to use errors or incomplete software to gain an advantage. If you identify a problem, please report it to us immediately. If the User fails to comply with the obligations set out in this clause, the Casino will be entitled to a full refund of all costs related to the error or incompleteness.

11.6 Any deposit has to be wagered 3 times (player must place bets three times of their deposit amount) before the withdrawal of funds connected to this deposit is available. In case several deposit were made with no gaming activity, player has to wager total amount of these deposits prior to withdrawal. Otherwise the Casino has a right to charge a fee for the procession of deposit and withdrawal, which is at the sole decision of the Casino.

11.7 The casino is not a financial institution and thus should not be treated as such. Your account will not bear any interests and no conversion or exchange services (including fiat-crypto exchange) will be offered at any time.

## **12. REFUND POLICY**

12.1 If you wish to request a refund, you need to do so within the first 24 hours of the transaction in question for it to be considered (or within 30 calendar days if you claim that another person has gained access to your account).

12.2 If you've made credit card deposits to your account, we reserve the right to process all withdrawal requests up to the total amount of deposits as refunds, against the purchases made. If you've withdrawn more funds than what you have deposited, we'll pay out any additional amounts via another payment option.

12.3 Prior to any amounts being processed, all bonuses and winnings in your balance will be removed prior to calculation of the refund amount. If it's the case where any credit card purchases are deemed to carry a bigger than necessary risk for security or legal reasons, by your payment processor or the casino, we will initiate refunds of the transactions in questions back to the card, and notify the appropriate authorities and parties.

## **13. EXPIRY PERIOD**

13.1 You agree that any claim and/or cause of action arising out of or related to these Terms and Conditions or a service provided by the Casino must be filed within one (1) year after such claim or cause of action arose.

## **14. NON TRANSFERABILITY**

14.1 You can not assign, pledge or transfer ownership under any title whatsoever to claims arising from these Terms and Conditions, the use of the Website or participation in the Games against the Casino without consent of the Casino. This prohibition is designed as a non-transferability clause ex article 83 paragraph 2 of book 3 of the Civil Code and includes the transfer of any assets of value of any kind, including but not limited to ownership of accounts, winnings, deposits, bets, rights and/or claims in connection with these assets, legal, commercial, or otherwise. The prohibition on said transfers also includes however is not limited to the encumbrance, pledging, assigning, usufruct, trading, brokering, hypothecation and/or gifting in cooperation with a fiduciary or any other third party, company, natural or legal individual, entity in any way shape or form.

## **15. ARBITRATION**

15.1 All disputes which may arise between you and the Casino including their successors in title under general or special title as a result of these Terms and Conditions or as a result of further agreements and other acts in connection with these Terms and Conditions shall be settled exclusively by arbitration in Cyprus and in accordance with Cyprus Civil Procedure Rules.