COINPOKER TERMS AND CONDITIONS OF USE

1. OPERATOR DETAILS, LICENSING & REGULATORY STATUS

1.1 The website accessible at www.coinpoker.com., including all subdomains, mobile versions, applications, and related services (collectively, the “Platform” or “Website”), is operated by Precise Interactive Inc., a company duly incorporated under the laws of Panama (the “Company”, “Operator”, “we”, “us”, or “our”).

1.2 The Company is authorised to operate remote gambling services pursuant to a valid gaming licence issued by Anjouan Gaming licensing authority under applicable gaming legislation and regulatory framework. All real-money poker games, poker tournaments, casino games, betting services and related gameplay services offered on the Platform are provided strictly in accordance with the conditions of such licence.

1.3 The Platform and Services are offered only to individuals who are legally permitted to participate in online betting and gambling activities under the laws of their country of residence. The Company does not offer, market, or provide its Services in any Restricted Territory. Users located in or accessing the Platform from a Restricted Territory are not permitted to register, access, or use the Platform under any circumstances. If any person from a Restricted Territory is able to access the Platform by any means, such access shall not be deemed an offer, invitation, or authorization to use the Services. The user represents and warrants on an ongoing basis that they are not located in, resident of, or accessing the Platform from a Restricted Territory. The Company reserves the right to suspend or terminate accounts, void transactions, and withhold or cancel balances where it reasonably determines that a user is accessing the Platform from a Restricted Territory, as such an event would constitute material breach of these Terms.

1.4 The Company reserves the absolute right, in its sole discretion and without obligation to provide reasons or notification, to amend these Terms, restrict, suspend, block, or terminate access to the Platform from any jurisdiction or territory at any time.

1.5 Nothing contained in these Terms shall be construed as creating any entitlement or right for a User to access or use the Platform where such access or use would be contrary to applicable laws, regulations, or licence conditions.

2. ACCEPTANCE, LEGAL EFFECT & AMENDMENTS

2.1 These Terms and Conditions (the “Terms”), together with the Privacy Policy, Responsible Gambling Policy, Anti Money Laundering Policy, Third-Party Tools & Software Policy, any poker table rules, tournament rules, gameplay format rules, and other game-specific rules or notices published on the Platform from time to time, constitute a legally binding agreement between you (the “User”, “Player”, “you”, or “your”) and the Company. These Terms also incorporate by reference any additional policies that may be adopted by the Company from time to time, including rules pertaining to the dispute resolution forum and any supplemental rules applicable

to specific Games or services. In the event of any conflict between these Terms and any game-specific rules, the game-specific rules shall prevail solely in respect of that Game.

2.2 By registering an Account, accessing the Platform, placing a bet, making a deposit, participating in any Game, or otherwise using any part of the Platform, you expressly confirm that:

(a) you have read, understood, and accepted these Terms in full;

(b) you agree to be legally bound by them;

(c) you consent to the use of electronic communications and electronic records for the formation of contracts and the placing of transactions; and

(d) you waive, to the fullest extent permitted by applicable law, any requirement for a handwritten signature or physical record in relation to your acceptance of these Terms or any transactions conducted on the Platform.

2.3 If you do not agree with any provision of these Terms, you must immediately discontinue use of the Platform and must not register or continue to hold an Account. Any continued access to or use of the Platform after being presented with these Terms shall be deemed conclusive acceptance of them thereby constituting a legally binding agreement between you and the Company.

2.4 The Company reserves the right to amend, modify, update, or replace these Terms at any time. The most current version of the Terms shall be published on the Platform and the date of last revision shall be indicated.

2.5 Continued use of the Platform following the publication of amended Terms shall constitute your irrevocable acceptance of such amendments. It is your sole responsibility to review the Terms regularly. If you do not agree to any amended Terms, your sole remedy is to cease using the Platform and request closure of your Account.

2.6 The original language of these Terms is English. Any translation is provided for convenience only. In the event of any inconsistency between a translated version and the English version, the English version shall prevail.

2.7 The Company may maintain records of acceptance of these Terms, transactions, communications, and consents in electronic form, and such electronic records shall be admissible and binding for all contractual and evidentiary purposes. Such data and records shall be records, stored and used by the Company in accordance with the terms of the Privacy Policy adopted by the Company and as published on the Platform from time to time.

3. DEFINITIONS & INTERPRETATION

3.1 In these Terms, unless the context otherwise requires:

(a) “Account” means a personal user account registered on the Platform in your name. The term includes any linked, duplicate, substituted, or replacement account determined by the Company to be associated with the same individual, device, payment method, household, or network.

(b) “Available Balance” means the portion of your Wallet balance that is available for wagering or withdrawal, subject to these Terms excluding any Bonus funds, restricted funds, pending amounts, reversed credits, or funds under investigation or compliance review.

(c) “Bonus” means any promotional incentive, including but not limited to welcome bonuses, reload bonuses, deposit bonuses, cashback offers, free spins, free bets, or similar promotions whether credited automatically or manually, and subject at all times to separate Bonus Terms and wagering requirements as may be adopted by the Company from time to time.

(d) “Duplicate Account” means any additional account opened or directly or indirectly controlled by the same User, or for the benefit of the same User, whether using different credentials, devices, payment methods, or identities.

(e) “Error” or “Palpable Error” means any mistake, misprint, incorrect odds, pricing error, system fault, settlement error, or technical malfunction that results in an incorrect bet acceptance, Bonus grant, or payment.

(f) “Force Majeure Event” means any event beyond the Company’s reasonable control, including acts of God, war, riot, civil unrest, natural disaster, power failure, telecommunications failure, cyber-attack, labour dispute, or regulatory action.

(g) “Games” means all gambling products and gameplay formats made available on the Platform from time to time, including casino games, poker games and poker variants, cash tables, sit-and-go formats, tournaments, multi-table tournaments, promotional tournaments, leaderboard events, jackpot features, feature-based gameplay, and any other skill or chance based or gaming formats offered by the Platform.

(h) “Prohibited Practices" means wagering or gameplay behaviour intended to exploit promotions, Bonuses, pricing errors, system weaknesses, poker mechanics, or wagering requirements, including risk-free strategies, manipulation of wagering requirements, coordinated play, chip-dumping, fund passing, or structured gameplay designed primarily to extract promotional or financial advantage rather than genuine competitive play. “Prohibited Practices” can also mean collusion, cheating, fraud,

money laundering, bonus abuse, irregular play, use of prohibited software, circumvention of controls, chip-dumping, soft play, ghosting, multi-accounting, use of bots or real-time assistance (RTA) tools, coordinated table behaviour, or any activity defined as prohibited under these Terms.

(i) "Linked Accounts" has the meaning ascribed to the term in Clause 5.3 of these Terms.

(j) "Mis-carried Game" means any Game affected by a technical interruption, software malfunction, system error, or communication failure that materially impacts the outcome or settlement.

(k) "Prohibited Software" means any software, tool, service, platform, script, automation, artificial intelligence system, virtualized environment, database, overlay, tracking system, statistical model, coaching service, assistance technology, or external aid that provides, or is capable of providing, a direct or indirect gameplay advantage, strategic assistance, automation, opponent analysis, behavioural analysis, game-state analysis, or concealment of activity.

Prohibited Software includes, without limitation:

- bots, scripts, macros, automated agents, or automated gameplay systems;

- Real-Time Assistance ("RTA") tools, solvers, calculators, decision engines, equity calculators, AI-assisted gameplay tools, recommendation engines, and strategic assistance systems;

- Heads-Up Displays ("HUDs"), statistical overlays, tracking software, hand-history analysis overlays, population tendency displays, and opponent profiling systems **when used in connection with gameplay on the CoinPoker Platform**;

- training tools, coaching platforms, interactive trainers, simulation tools, GTO training software, and study platforms while the CoinPoker client is open;

- Mass Data Analysis ("MDA") tools, shared databases, aggregated hand-history collections, commercial player databases, or large-scale statistical analysis systems;

- virtual machines, emulators, sandbox environments, remote desktop systems, cloud-hosted environments, streamed operating systems, Android emulators, or any virtualized environment;

- any software or environment designed to conceal software usage, evade detection systems, automate gameplay, interfere with security monitoring, manipulate gameplay conditions, or circumvent these Terms.

Software may be deemed Prohibited Software even if it is not actively used during gameplay. If it is capable of providing assistance, advice, analysis, recommendations, or automated decision-making relevant to play on CoinPoker, and is open, running, accessible, or otherwise available while the CoinPoker client is open.

HUD software may be open while the CoinPoker client is running solely for use on other poker platforms. Any use of HUD software in connection with gameplay on CoinPoker remains prohibited.

The Company may determine, at its sole discretion, whether any software, tool, service, or environment constitutes Prohibited Software.

(l) "Permitted Tools" means third-party tools expressly permitted by the Company from time to time that do not provide gameplay assistance, strategic recommendations, opponent analysis, automation, or unfair informational advantage. Permitted Tools may include table management software, hotkey tools, and integrated CoinPoker-approved tools, provided such tools comply with the Company's Third-Party Tools & Software Policy.

(m) "Restricted Territory" means any jurisdiction, country, state, province, region or other political or territorial subdivision in which the Platform shall not be accessible and/or where the use, offering, development, distribution, offering for sale, selling, advertising, promotion and/or any other exploitation of the Platform is prohibited by law, regulations or policies, including but not limited to any country sanctioned by the UNSC or OFAC from time to time, Afghanistan, Algeria, Angola, Australia, Bahrain, Belgium, China, Comoros, Cuba, Eritrea, Estonia, Germany, India, Iran, Iraq, Jordan, Kuwait, Libya, Lithuania, North Korea, Oman, Pakistan, Qatar, Saudi Arabia, Spain, Syria, Tunisia, Turkey, UAE, United Kingdom, United States and its dependencies, military bases and territories, Virgin Islands, Netherlands and Yemen or such other countries as may be determined by the Company from time to time. The Company shall bear no liability whatsoever arising from or relating to access attempts, account closures, transaction voiding, or fund restrictions connected to Restricted Territory access.

(n) "Sanctions List" means any sanctions or restricted persons list issued by a governmental or international authority, including financial crime, anti-terrorism, or trade restriction lists.

(o) "Wallet" means the virtual account associated with your Account that reflects deposits, wagers, winnings, bonuses, and withdrawals. The Wallet is not a bank account, does not earn interest, and may contain separate sub-balances for cash funds, Bonus funds, restricted funds, and pending amounts.

3.2 References to the singular include the plural and vice versa. References to "including" or

“include” shall be construed without limitation. References to a person include natural persons, legal entities, partnerships, and unincorporated bodies.

3.3 Headings are for convenience only and do not affect interpretation. In the event of ambiguity, these Terms shall be interpreted in favour of regulatory compliance and Platform integrity.

4. ELIGIBILITY, AGE & JURISDICTIONAL RISK

4.1 You may only register and use the Platform if you:

(a) are at least 18 years of age, or such higher minimum age as required by the laws of your jurisdiction and you represent and warrant on an ongoing basis that you meet the applicable legal age requirement at all times while using the Platform;

(b) have full legal capacity to enter into binding agreements;

(c) are acting solely in a personal, non-commercial capacity; and not as an agent, nominee, or representative of any other person or entity;

(d) are legally permitted to participate in online betting and gaming activities in your jurisdiction;

(e) are not listed on any Sanctions List, politically exposed persons list, or restricted persons database, and are not subject to any financial or trade restrictions;

(f) do not have any other account controlled directly or indirectly by you;

(g) have not previously had an account closed or suspended by the Company or any related operator for fraud, compliance, or responsible gaming reasons, unless expressly re-approved by the Company in writing.

4.2 You may not use the Platform if you are:

(a) acting on behalf of another person or entity;

(b) a company, partnership, trust, or other legal entity;

(c) resident in, or accessing the Platform from, a jurisdiction where online gaming is prohibited or restricted or from a Restricted Territory.

4.3 The Company does not provide legal advice regarding the legality of online gaming in your jurisdiction. You acknowledge that determining whether your participation is lawful is entirely your responsibility. You agree that you will not rely on any statement made by the Company or on the availability of the Platform as a representation of legality in your jurisdiction.

4.4 The Company shall bear no liability whatsoever if you access or use the Platform in breach

of applicable laws in your jurisdiction. The Company reserves the right, at its sole discretion, to refuse registration, block access, suspend Accounts, void transactions, and withhold or return funds where it reasonably believes a User is ineligible or located in Restricted Territory. Eligibility is an ongoing requirement, and the Company may reassess eligibility at any time, in its sole and absolute discretion.

5. ACCOUNT REGISTRATION & SINGLE-ACCOUNT POLICY

5.1 To access the Platform, you must register an Account by providing accurate, complete, and up-to-date personal information as requested during the registration process. You represent and warrant that all information provided is true, accurate and correct and matches your legal identity. The Company reserves the right to reject any registration application at its sole discretion without obligation to provide reasons. The Account must be registered in your own legal name and for your sole personal use.

5.2 You may hold only one (1) Account on the Platform. Multiple Accounts are strictly prohibited, including but not limited to Accounts created using:

(a) different email addresses;

(b) different payment methods;

(c) different devices or IP addresses;

(d) third-party details;

(e) altered, synthetic, or incomplete identity details;

(f) nominee, agent, or third-party credentials.

5.3 Only one Account is permitted per individual, household, device, IP address, and payment method, unless expressly authorised by the Company in writing. Accounts reasonably determined by the Company to be linked through shared identity data, devices, networks, behavioural patterns, or payment instruments (“Linked Accounts”) may be treated as Duplicate Accounts. The Company may consolidate, suspend, or restrict Linked Accounts in its sole and absolute discretion.

5.4 If the Company determines, in its sole and absolute discretion, that you have opened or attempted to open more than one Account or Linked Accounts:

(a) all Accounts may be suspended or closed;

(b) all Bonuses, winnings, and promotional benefits may be forfeited;

(c) an administrative fee may be deducted;

(d) any remaining balance may be withheld or confiscated;

(e) deposits may be retained, reversed, or returned less charges at the Company's discretion;

(f) wagering activity across all Linked Accounts may be declared void;

(g) the Company may offset balances across Linked Accounts to recover losses, chargebacks, or abuse-related gains; and

(h) the Company may report the activity to other operators, payment providers, and fraud monitoring services.

5.5 You are responsible for maintaining the confidentiality of your login credentials. Any activity conducted using your Account shall be deemed to have been carried out by you, whether authorised or not. You must take reasonable steps to secure your credentials and access devices. The Company shall not be liable for losses arising from unauthorized access where correct credentials were used. You must immediately notify the Company if you suspect unauthorized access or compromise. The Company may suspend the Account pending security review.

6. IDENTITY VERIFICATION, KYC & SOURCE OF FUNDS

6.1 The Company reserves the right, at any time and at its sole discretion, to verify your identity, age, address, payment methods, and source of funds. Such verification may, in accordance with the Company's AML Policy (as amended from time to time) be conducted upon reaching transaction thresholds, upon suspicion of irregular activity, or at any time as part of ongoing compliance monitoring. The Company may perform checks using internal systems and third-party verification providers, databases, and risk-screening services, as the Company may deem fit in its sole discretion.

6.2 You agree to provide all documentation requested by the Company, including but not limited to:

(a) government-issued photo identification;

(b) proof of address;

(c) proof of payment method ownership;

(d) source of funds documentation;

(e) source of wealth documentation where required;

(f) bank statements, transaction records, or financial references.

6.3 The Company may suspend your Account, restrict withdrawals, or withhold funds until verification is completed to its satisfaction. The Company may also limit deposits, gameplay, or specific transactions pending completion of checks. The Company shall not be liable for any

delay in processing deposits, wagers, or withdrawals caused by verification reviews.

6.4 Failure to successfully complete verification procedures may result in Account closure and forfeiture of Bonuses and winnings and may result in transaction reversal, voiding of wagers, and undertaking such actions as may be reasonably required under applicable laws, where required. Where legally required, deposited funds may be frozen or retained pending regulatory direction.

6.5 All verification procedures are conducted in accordance with the Company's AML Policy. The Company may conduct sanctions screening, politically exposed person (PEP) checks, fraud checks, and restricted-jurisdiction screening as part of its compliance obligations. You agree that your information may be shared with regulators, licensing authorities, payment providers, and fraud prevention agencies as may be reasonably required under the applicable laws. Verification is an ongoing obligation, and the Company may require re-verification at any time.

7. DEPOSITS & FUNDING YOUR ACCOUNT

7.1 Deposits may only be made using payment methods available on the Platform and registered in your own name. You must be the legal and beneficial owner of the payment method used. Use of third-party payment instruments, accounts, wallets, or funding sources is strictly prohibited. The Company may require additional verification of payment method ownership at any time.

7.2 You must not deposit funds that are derived from illegal or unlawful activities. You represent and warrant that all deposited funds are lawfully obtained and under your full legal control. Deposits connected to fraud, chargebacks, sanctions exposure, or criminal activity may be blocked, reversed, or reported in accordance with the applicable laws.

7.3 The Company does not accept cash deposits and shall not be treated as a financial institution. The Platform is not a bank and does not provide credit, lending, investment, or custodial financial services. Funds held in your Wallet do not earn interest.

7.4 Deposits are credited to your Wallet only upon successful processing and verification. The Company reserves the right to refuse, reverse, or cancel deposits at its sole discretion, if you are found to be in breach of these Terms or the Company's AML Policy. Deposit processing is dependent on third-party payment providers and blockchain networks, and the Company is not responsible for delays or failures caused by such providers or networks. The Company may place deposits under review, restrict their use, or return them where risk, compliance, or eligibility concerns arise, including Restricted Territory indicators. The Company may delay or decline deposits where wagering behaviour suggests abuse, money cycling, fund passing or similar suspicious activity prohibited under the applicable laws or the Company's AML Policy.

7.5 Any currency conversion shall be performed at the exchange rate determined by the Company, and any associated fees shall be borne by you. Where cryptocurrency is used, you acknowledge that exchange rates are volatile and network fees, miner fees, and slippage may

apply. The credited amount shall be based on the value received after conversion and applicable fees.

8. GAMES, BETTING & OPERATOR DISCRETION

8.1 All participation in Games is subject to these Terms and any additional rules applicable to specific Games. Game-specific rules, tournament rules, and event rules form an integral part of these Terms. In the event of any inconsistency, the specific Game rules shall prevail for that Game only.

8.2 Bets, wagers, or stakes placed on the Platform are final and non-cancellable, except in exceptional circumstances at the sole discretion of the Company. A bet or wager is deemed accepted only when confirmed by the Platform server record. Until such confirmation, all transactions are provisional.

8.3 The Company reserves the absolute right to:

(a) refuse or limit any bet or wager;

(b) void bets placed in error;

(c) correct obvious mistakes, misprints, or technical errors;

(d) suspend, cancel, or close any market or Game at any time;

(e) resettle any wager where an Error, Palpable Error, feed error, or settlement mistake has occurred;

(f) adjust odds, prices, or betting limits at any time prior to acceptance;

(g) declare bets void where events are cancelled, materially altered, corrupted, or compromised from an integrity perspective.

8.4 Any attempt to exploit errors, vulnerabilities, or malfunctions may result in cancellation of winnings, Account closure, and confiscation of funds. The use of any strategy, software, or coordinated behaviour intended to take advantage of pricing errors, system faults, or latency shall be treated as abuse. Where an Error or malfunction occurs, the Company may void affected wagers and return stakes or resettle wagers at the correct terms, acting reasonably. The Company's server and system records shall be the final authority in determining bet placement, acceptance, and settlement.

8.5 If a poker tournament is cancelled, interrupted, or abandoned due to technical failure, Force Majeure Event, integrity concern, or operational necessity, the Company may settle the tournament using a reasonable and transparent formula based on server records. Such

formula may include one or more of the following factors:

(a) number of remaining players;
(b) chip counts at time of interruption;
(c) prize pool distribution stage reached;
(d) elapsed tournament time.

The Company may refund buy-ins, distribute prizes proportionally based on chip counts, or apply a hybrid refund-plus-chip-equity model. The Company's settlement methodology shall be final and binding.

8.6 Poker tournaments may permit late registration, re-entry, or alternate seating during defined registration periods. Players registering late may enter with a starting stack determined by the tournament rules and may be subject to the current blind level and ante structure at the time of entry. Blind levels, antes, and level durations may be adjusted by the Company where necessary due to player volume, technical conditions, or operational requirements. Such adjustments shall not invalidate the tournament.

9. MIS-CARRIED GAMES, ERRORS & TECHNICAL FAILURES

9.1 In the event of a system malfunction, interruption, error, or failure (a "Mis-carried Game"), the Company reserves the right to:

(a) terminate the affected Game;

(b) void the relevant wagers;

(c) refund the stake by crediting it back to your Wallet;

(d) roll back the Game, Account balance, or transaction history to the last valid recorded state on the Company's server;

(e) resettle affected wagers using correct data and system records;

(f) suspend related Games or markets pending investigation.

9.2 The Company shall not be liable for any losses arising from technical failures, including but not limited to server downtime, connectivity issues, or software errors. This includes failures relating to third-party software providers, game studios, data feeds, blockchain networks, payment processors, or telecommunications networks. The Company is not responsible for losses caused by User device malfunction, browser failure, internet disruption, latency, or configuration issues.

9.3 Where a Game outcome is affected by a malfunction, all affected bets shall be settled in accordance with the Company's reasonable determination. The Company's server logs, system records, and transaction databases shall be the final and binding authority in determining Game outcomes, wager placement, and settlement. In the event of discrepancy

between on-screen results and server records, the server records shall prevail. Random Number Generator (RNG) outputs and system-generated results recorded by the Platform shall be conclusive.

9.4 Where a poker cash table or hand is interrupted due to disconnection, server failure, or system error, the Company may reconstruct the hand using server records and either

(a) continue the hand,

(b) roll back the hand, or,

(c) refund affected stakes to the pot contributors based on last valid action state. Where reconstruction is not reasonably possible, affected hands may be declared void and stakes returned. Chip balances recorded on the Company server shall be conclusive.

10. PAYMENTS, SETTLEMENT OF WAGERS & OPERATOR CORRECTIONS

10.1 When the outcome of a Game, bet, or wager is determined, any winnings shall be credited to your Wallet, subject always to these Terms, verification requirements, and compliance checks. Settlement is based on the Company's server records and official result sources. The Company reserves the right to delay or withhold settlement pending investigation of Errors, integrity concerns, or compliance checks in accordance with these Terms and the Company's AML Policy.

10.2 If the Company mistakenly credits your Account with funds, winnings, bonuses, or balances that do not belong to you for any reason whatsoever (including system error, human error, or third-party malfunction), such amounts shall remain the property of the Company. Such amounts shall be deemed to be held by you on trust for the Company until recovered.

10.3 You hereby irrevocably authorise the Company to:

(a) reverse such credits;

(b) deduct such amounts from your Wallet;

(c) set off such amounts against any balance held in your Account.

(d) recover such amounts from any Linked Accounts;

(e) void related wagers or transactions placed using mistakenly credited funds;

(f) instruct payment providers to reverse or block related transactions where possible.

10.4 If you have withdrawn or otherwise used funds credited in error, you shall immediately notify the Company and repay such amounts upon demand. Failure to do so may result in Account suspension, legal recovery action, and reporting to relevant authorities. The Company may deduct recovery amounts from future deposits, winnings, or balances across any Accounts associated with you.

10.5 The Company's determination regarding the settlement of any wager, correction of errors, or adjustment of balances shall be final, binding, and not subject to appeal, except where applicable law or regulatory requirements require otherwise. The Company may, acting reasonably, resettle wagers where a Palpable Error, pricing error, feed error, or technical malfunction has affected settlement.

10.6 The Company may charge and deduct rake, entry fees, tournament fees, service fees, or administrative charges from poker pots, tournament buy-ins, or promotional events in accordance with the rules of the Games as indicated on the Platform from time to time. The applicable rake or fee structure shall be displayed on the Platform, poker table, or tournament lobby. By participating in any poker Game or tournament, you authorise the automatic deduction of such rake or fees in accordance with such Game rules. Rake and fees once deducted are non-refundable except where a Game or tournament is cancelled and refunds are issued in accordance with these Terms.

11. WITHDRAWALS – GENERAL CONDITIONS

11.1 You may request a withdrawal only from the portion of your Wallet balance that is designated as withdrawable and only after all applicable wagering, verification, and compliance requirements have been satisfied. Bonus funds and winnings derived from bonuses are not withdrawable until all applicable Bonus Terms and wagering requirements are fully met. All deposits must be fully cleared, not reversed, and not subject to chargeback risk before withdrawal approval.

11.2 All withdrawal requests must be submitted through the Platform using the designated withdrawal functionality. Withdrawal requests made by any other means shall be deemed invalid. Withdrawal requests are subject to internal review, compliance checks including KYC and approval before processing. A pending withdrawal period may apply, during which the Company may conduct additional fraud, risk, and compliance checks.

11.3 In the event of a breach of these Terms or the Company's policies or a reasonable apprehension thereof, the Company reserves the right, at its sole discretion, to:

(a) reject any withdrawal request;

(b) delay processing of withdrawals;

(c) request additional documentation prior to processing;

(d) suspend or reverse a withdrawal where fraud, Prohibited Practices, Restricted Territory indicators (including India), or AML concerns are suspected;

(e) require enhanced due diligence or Source of Funds verification before release of funds.

11.4 Withdrawals shall generally be processed using the same payment method used for deposits, unless otherwise determined by the Company. Where this is not technically or legally possible, the Company may use an alternative payment method registered in your name. The name on the destination account or wallet must match the verified Account holder name.

11.5 The Company may impose minimum and maximum withdrawal limits, processing timelines, and payment caps, which may vary depending on payment method, jurisdiction, risk profile, or internal policies. Processing times are estimates only and are not guaranteed. For cryptocurrency withdrawals, processing depends on blockchain network confirmation times, network congestion, and third-party wallet infrastructure, and the Company is not responsible for external network delays. Cryptocurrency withdrawals are irreversible once broadcast to the network; you are solely responsible for providing an accurate wallet address.

12. WITHDRAWAL RESTRICTIONS, TURNOVER & ADMINISTRATIVE FEES

12.1 The Company reserves the right to require that deposited funds be wagered one or more times before being eligible for withdrawal. This includes minimum turnover requirements designed to prevent money cycling, abuse of payment systems of the Platform, or money laundering related activities. Bonus funds and any winnings derived from Bonus funds are always subject to separate wagering requirements under the applicable Bonus Terms.

12.2 If you request a withdrawal without having wagered an amount equal to or exceeding the total amount deposited, the Company may, at its sole discretion:

(a) require completion of additional wagering; and/or

(b) impose an administrative or processing fee on the withdrawal.

(c) refuse or delay the withdrawal pending enhanced fraud, AML, and source-of-funds checks.

12.3 The Company may deduct reasonable administrative fees from withdrawals in circumstances including, but not limited to:

(a) excessive withdrawal requests;

(b) withdrawal requests following minimal or no gameplay;

(c) repeated deposits and withdrawals without genuine gameplay activity;

(d) payment processing charges incurred by the Company due to abnormal transaction patterns;

(e) chargeback risk exposure or reversed payment activity.

Any such fees shall reflect reasonable third-party and internal processing costs.

12.4 The Company reserves the right to determine instalment amounts and payment schedules at its sole discretion. Instalment schedules may vary based on payment method, jurisdiction, risk profile, and compliance requirements. The Company may apply periodic payout caps per day, week, or month. Instalment payouts are without additional compensation, interest, or penalty.

13. CHARGEBACKS, PAYMENT REVERSALS & NEGATIVE BALANCES

13.1 Any chargeback, payment reversal, or disputed transaction initiated by you or a payment provider may result in immediate Account suspension. This includes any “chargeback”, “return”, payment recall, crypto dispute, or transaction cancellation notice received from a bank, card issuer, wallet provider, exchange, or payment processor.

13.2 The Company reserves the right to:

(a) recover the amount of any chargeback or reversal;

(b) deduct such amount from your Wallet;

(c) apply administrative and handling fees;

(d) void any winnings, bonuses, or promotional benefits obtained using the affected deposit;

(e) cancel or reverse any wagers linked to the reversed funds;

(f) block further deposits and withdrawals until the matter is resolved.

13.3 Your Account may display a negative balance following a chargeback. You are fully liable for repaying any negative balance upon demand. The Company may use collection measures and legal recovery processes where repayment is not made.

13.4 Abuse of chargebacks or payment disputes may result in permanent Account closure and forfeiture of funds. The Company may also report suspected fraudulent payment activity to regulators, payment providers, financial institutions, and law enforcement authorities. You may be prohibited from opening any future accounts with the Company following chargeback abuse.

14. BONUSES, PROMOTIONS & PROMOTIONAL FUNDS – GENERAL

14.1 All Bonuses are offered strictly at the discretion of the Company. Bonuses are not available to users flagged under risk, compliance, or abuse controls. The Company may withdraw, deny, or reclaim any Bonus where eligibility criteria are not met.

14.2 Bonuses are subject to separate Bonus Terms, wagering requirements, time limits, maximum bet limits, and other conditions specified on the Platform. In the event of any

conflict between these Terms and Bonus Terms, the Bonus Terms shall prevail for the relevant promotion. It is your responsibility to review and understand the applicable Bonus Terms before participation.

14.3 The Company reserves the right to:

(a) refuse a Bonus to any User;

(b) limit eligibility for any promotion;

(c) amend, suspend, or cancel any Bonus at any time;

(d) exclude any User or group of Users from promotions based on jurisdiction, account history, betting behaviour, or risk profile;

(e) reclaim Bonus funds and associated winnings where abuse, irregular play, or Prohibited Practices are detected.

14.4 Unless expressly stated otherwise:

(a) Bonuses and winnings derived from Bonuses are non-withdrawable until wagering requirements are fully met;

(b) Bonus funds may be removed from your Wallet at any time if conditions are breached.

(c) If you withdraw your deposited funds before completing wagering requirements, any active Bonus and related winnings may be forfeited;

(d) No interest or compensation shall be payable on Bonus balances;

(e) Only one Bonus may apply per User, household, device, IP address, and payment method unless expressly stated otherwise.

15. BONUS WITHDRAWAL CAPS & MAXIMUM STAKE / BET RESTRICTIONS

15.1 All Casino and Poker Bonuses shall be subject to such terms and conditions including a maximum bet restriction, as may be stated in the Bonus Terms published and amended by the Company, in its sole discretion, from time to time (“Bonus Terms”) and may vary by promotion, game type, or currency. Split betting, hedge betting, or structuring wagers to circumvent maximum bet limits is prohibited.

15.2 Breach of maximum bet restrictions may result in:

(a) forfeiture of Bonus funds;

(b) forfeiture of winnings generated from the Bonus;

(c) Account suspension or closure;

(d) voiding or re-settlement of wagers placed in breach;

(e) removal of promotional eligibility going forward.

16. PROHIBITED PRACTICES, BONUS ABUSE & SUSPICIOUS ACTIVITY

16.1 The Company reserves the right, at any time, to review all betting activity, game records, and transaction history for the purpose of detecting irregular play or abuse. Such reviews may be conducted using automated and manual risk and fraud detection systems.

16.2 Prohibited Practices include, without limitation:

(a) low-risk, zero-risk, or hedged betting;

(b) equal betting on multiple outcomes of the same event;

(c) use of betting systems intended to exploit Bonuses;

(d) manipulation of wagering patterns to meet wagering requirements;

(e) repetitive short-term deposits and withdrawals to generate Bonuses.

(f) switching between low-risk and high-risk wagering patterns purely to clear Bonus requirements;

(g) coordinated play across multiple accounts or players;

(h) use of external tools, scripts, bots, or assistance software to optimize Bonus outcomes.

16.3 The Bonus Terms shall set out in detail the activities that are expressly prohibited when using Bonus funds including but not limited to the following:

(a) betting on both red and black in roulette;

(b) betting on both player and banker in baccarat;

(c) collusion with other players to eliminate risk;

(d) using "double-up" or gamble features to inflate wagering value;

(e) covering substantially all possible outcomes in a round, hand, or event.

16.4 Where Prohibited Practices or Bonus Abuse is suspected or identified, the Company may, without notice:

(a) cancel Bonuses;

(b) forfeit winnings;

(c) void affected wagers;

(d) withhold deposits;

(e) close or permanently suspend the Account;

(f) restrict future promotional eligibility across the Platform and related brands.

16.5 The Company's determination of Prohibited Practices or Bonus Abuse shall be final and binding.

No correspondence or appeal shall be required where decisions are based on risk, fraud, or abuse indicators reasonably relied upon by the Company.

17. MULTIPLE BONUSES, JACKPOTS & PROMOTIONAL ABUSE

17.1 Only one Bonus may be granted per User, transaction, deposit, or promotional event unless expressly stated otherwise. The Company may deny or reclaim any Bonus where duplicate or linked Account participation is detected.

17.2 Where multiple Bonuses are triggered, the Company reserves the right to apply only the Bonus with the highest value. Other triggered or overlapping Bonuses may be cancelled without compensation. Bonuses are not transferable, substitutable, or redeemable for cash except as expressly permitted.

17.3 Progressive jackpots, poker promotions, leaderboard campaigns, rake races, and tournament-based promotional events are offered subject to specific promotional rules and eligibility criteria. Abuse of promotional or jackpot mechanics may result in:

(a) exclusion from the relevant poker table, tournament, or promotion;

(b) confiscation of winnings;

(c) immediate Account termination.

(d) The Company may also remove associated promotional rewards and rollback affected results.

17.4 Abuse includes, without limitation:

(a) use of bots, Real-Time Assistance (RTA), solvers, or prohibited external assistance tools;

(b) collusive play, chip-dumping, softplay, ghosting, or coordinated table behaviour;

(c) structuring or targeting play primarily to farm promotional, leaderboard, rakeback, or jackpot rewards without genuine competitive intent. Multi-accounting and proxy/VPN-assisted participation in promotions are also deemed abuse. The Company's determination of promotional or jackpot abuse shall be final and binding.

18. COMPANY DISCRETION & FINALITY

18.1 In the event of a breach of these Terms or any of the terms of the Company Policies, the Company reserves the absolute right to:

(a) refuse, limit, cancel, or void any wager, hand result, tournament entry, table participation, or poker-related transaction;

(b) withhold, freeze, set-off, or confiscate funds, chips, balances, or promotional value connected to rule breaches, Prohibited Practices, or compliance concerns;

(c) suspend or close Accounts;

(d) restrict access to specific poker tables, tournaments, promotions, or features;

(e) adjust, re-settle, or reverse results affected by technical error, integrity concerns, or rule violations.

18.2 The Company may limit the detail of reasons provided where decisions relate to fraud detection, security controls, game integrity measures, or regulatory reporting obligations. Where reasonably possible and not restricted by security or legal requirements, the Company may provide a general explanation of its decision.

18.3 All decisions made by the Company regarding payments, withdrawals, Bonuses, Account activity, poker integrity rulings, collusion findings, and game settlements shall be final and binding, subject only to mandatory dispute resolution rights under applicable law or stated complaint procedures.

19. RESPONSIBLE GAMING & PLAYER PROTECTIONS

19.1 The Company is committed to promoting responsible gaming. Gambling should be regarded as a form of entertainment and not as a means of income or financial recovery. You are encouraged to participate only with funds you can afford to lose and within your personal limits.

19.2 You acknowledge that gambling may be addictive and that participation on the Platform is undertaken at your own risk. You confirm that you understand the financial risks associated with real-money poker play.

19.3 The Platform provides responsible gaming tools which may include, without limitation:

(a) deposit limits;

(b) wagering limits;

(c) session time limits;

(d) cooling-off periods;

(e) self-exclusion functionality;

(f) tournament entry limits and table participation limits;

(g) Availability of specific tools may vary by jurisdiction and account status.

19.4 You may request the activation, modification, or removal of responsible gaming limits via the Platform or by contacting customer support. Any increase or removal of limits may be subject to cooling-off period at the Company's discretion. Decreases in limits take effect immediately or as soon as technically feasible.

19.5 Any attempt to circumvent self-exclusion may result in permanent Account closure and forfeiture of funds. The Company may also block linked or related Accounts and payment methods during the self-exclusion period. Promotional communications shall cease where required during active self-exclusion.

19.6 To the maximum extent permitted by law, the Company shall not be liable for losses incurred where you choose not to use responsible gaming tools or continue real-money poker play despite awareness of potential harm, provided the Company has made such tools reasonably available.

20. COMMUNICATIONS, CUSTOMER SUPPORT & RECORDING

20.1 All communications between you and the Company may be monitored, recorded, and retained for quality assurance, compliance, dispute resolution, and regulatory purposes. This includes emails, live chat, support tickets, voice calls, and in-platform poker table chat.

20.2 When communicating with the Company or its representatives, you must not:

(a) use abusive, offensive, defamatory, or threatening language;

(b) make discriminatory or hateful statements;

(c) harass or intimidate staff or other Users;

(d) use poker table chat or messaging features to collude, signal, share hidden card information, or coordinate play;

(e) spam, solicit funds, or advertise third-party services at poker tables or in platform chat.

20.3 Breach of this clause may result in chat restrictions, table chat bans, game removal, Account suspension, or Account termination. The Company may remove or edit chat content that violates these standards without notice.

21. GAME INTEGRITY & PROHIBITED PRACTICES

21.1 The Platform operates as a real-money poker environment and requires strict adherence to fair play and game integrity standards. All players must compete independently and without prohibited assistance.

21.2 The following conduct is strictly prohibited:

(a) collusion between players, including sharing hole cards or strategy coordination;

(b) chip-dumping or intentional chip transfers;

(c) soft play against associated or known players;

(d) ghosting;

(e) multi-accounting or account sharing;

(f) use of bots, automated scripts, or artificial intelligence agents;

(g) use of Real-Time Assistance (RTA), solvers, or decision engines during live play;

(h) the use of HUDs, tracking overlays, statistical overlays, opponent analysis tools, dynamic HUD tools, hand-history displays, player profiling tools, or similar software **in connection with gameplay on the CoinPoker Platform is prohibited**, except where expressly integrated into the Platform and authorised by the Company.

(i) stream sniping or use of delayed/hidden information sources to gain advantage;

(j) screen sharing, remote access, or permitting any third party to view, control, or influence gameplay in real time is prohibited. This restriction does not apply to live streaming or broadcasting gameplay to the public, provided that viewers, or any other third party, do not control, direct, or otherwise influence gameplay in real time.

(k) Bum Hunting: "Bum hunting" refers to the act of selectively targeting specific players perceived as weaker, while deliberately avoiding action against other opponents. This practice undermines fair play and the competitive integrity of the platform. Examples of bum hunting include, but are not limited to:

- Sitting out at cash game tables until a particular user joins, then immediately resuming play;

- Following a specific user’s activity in the lobby and joining games only when that user is seated;

- Consistently leaving or refusing to play once preferred opponents leave the table. While sitting out may be acceptable in certain circumstances (such as when starting a table), repeatedly denying action to some players while selectively engaging others is strictly prohibited. The Company reserves the right to investigate patterns of this behaviour and take corrective action, which may include warnings, gameplay restrictions, or account sanctions;

(l) Buttoning, or grimming, is the act of playing heads-up with the intent to avoid paying an equal share of big blinds, typically by quitting early or selectively withholding action to gain an edge. This behaviour is considered unfair and is not permitted on the Website. The Company follows a common-sense policy and does not expect players to track big blind counts during long heads-up sessions. Only pure heads-up sessions are reviewed for buttoning; hands played on short-handed or breaking 6-max tables are excluded. If a player loses most or all of their stack, they are not expected to rebuy, and such situations are not treated as buttoning violations. Any other form of blind avoidance will be determined and resolved at the sole discretion of the Company. Repeated abuse may lead to warnings, play restrictions, or further disciplinary actions at the Company's discretion;

(m) Table Blocking / Camping: Joining heads up tables without the intention of playing, denying other players action by sitting out (and not leaving the table), or simply sitting at a table to prevent other players' access to the table is prohibited;

(n) Lobby Manipulation: Sitting a player with the sole intention of spawning another table (including Heads-Up tables) is prohibited and can lead to gameplay restrictions, account sanctions, suspensions, or permanent bans, at the discretion of the Company;

(o) displaying, accessing, referencing, or otherwise using information generated by any HUD, tracking tool, statistical overlay, opponent analysis tool, gameplay assistance software, or other Prohibited Software **in connection with gameplay on the CoinPoker Platform is prohibited** unless expressly authorised by the Company;

(p) players must access the Platform directly through a standard physical operating system environment.

Access through virtual machines, emulators, cloud-hosted environments, remote desktop systems, sandbox environments, streamed operating systems, Android

emulators, or similar virtualized systems is prohibited unless expressly authorised in writing by the Company;

(q) the use, creation, distribution, sharing, sale, or access of Mass Data Analysis ("MDA") systems, player pools, aggregated databases, data-mined hand histories, shared statistical repositories, or population tendency reports is prohibited.

(r) Ratholing and Hit and Running:
Ratholing occurs when a player joins a table with a short stack, increases their chip count, then leaves and joins another table at the same stakes with a reduced stack, typically at or near the minimum buy-in. This practice is strictly prohibited, as it may disrupt game balance and exploit table dynamics.

Hit and running more broadly refers to a player leaving a table shortly after winning a significant pot, thereby denying opponents a reasonable opportunity to recover their losses.

While leaving a table is a normal and legitimate part of gameplay, repeated patterns of ratholing or hit and running, particularly when departures are consistently timed around significant wins, may constitute a violation of these Terms and Conditions.

Factors considered when assessing potential violations include, but are not limited to:

- The size and timing of pots won prior to departure;

- The number of hands played following a significant win;

- The frequency and consistency of such behaviour across sessions and tables;

- The player's broader gameplay patterns and any indications of deliberate exploitation.

The legitimate use of platform features, such as Chip Offload, in accordance with their intended functionality and applicable rules, does not, in itself, constitute ratholing or hit and running.

Players found to have repeatedly engaged in prohibited ratholing or hit and running may be subject to warnings, temporary restrictions, removal of rewards, account suspension, or permanent account closure, at the Company's discretion.

21.3 The Company may use automated detection systems, behavioural analysis, hand history review, device fingerprinting, and security tools to investigate poker integrity risks.

21.4 Where poker integrity violations are suspected or confirmed, the Company may, without prior notice:

(a) void hands, results, or tournament outcomes;

(b) confiscate affected funds or winnings;

(c) redistribute impacted balances to affected players where appropriate;

(d) restrict tables or tournament access;

(e) suspend or permanently close Accounts.

21.5 The Company's poker integrity determinations shall be final and binding, subject only to mandatory dispute procedures under applicable law.

21.6 Whether or not a player intended to gain an advantage shall not determine whether software or conduct constitutes a breach of these Terms.

21.7 Players are solely responsible for ensuring that any Prohibited Software does not interact with, access, process, display, analyse, or otherwise utilise CoinPoker gameplay data or information in connection with gameplay on the CoinPoker Platform.

22. PLAYER-TO-PLAYER CHAT & CONDUCT

22.1 Where the Platform offers chat or messaging functionality, such features are provided solely for recreational and gameplay-related interaction and may be monitored and recorded. Chat is not guaranteed to be continuously available and may be restricted by table type, tournament, or user status.

22.2 You must not use chat facilities to:

(a) collude, coordinate poker strategy, signal hand strength, or share hole card information;

(b) share non-public game information or real-time hand data that could affect fairness;

(c) promote illegal activity;

(d) advertise third-party services or websites;

(e) request or transfer chips, funds, or staking arrangements through chat;

(f) harass, abuse, threaten, or target other players at poker tables;

(g) attempt to move play off-platform for staking, pooling, or coordinated play

22.3 The Company reserves the right to monitor, filter, moderate, restrict, mute, or disable chat functionality and to remove chat content at any time without notice. The Company may impose player-specific chat bans or table chat restrictions.

22.4 Suspicious, collusive, abusive, fraudulent, or unlawful communications may be retained and reported to regulators, integrity partners, or law enforcement authorities.

22.5 The Company shall not be liable for any damage or loss arising from player-to-player communications. You agree to indemnify the Company for any claims arising from your conduct in chat facilities.

23. COMPLAINTS & DISPUTE HANDLING

23.1 If you wish to raise a complaint or dispute relating to the Platform, your Account, Games, results or outcomes, any poker hand, tournament, promotion, payment, or settlement decision, you must first contact Customer Support through the official communication channels provided on the Platform.

23.2 Complaints must be submitted within 5 (Five) days of the event giving rise to the complaint or transaction in dispute. Complaints submitted after this period may be rejected at the Company's discretion.

23.3 You must provide complete, accurate, and verifiable information when submitting a complaint, including your Account details, relevant hand IDs, bet IDs, tournament IDs, transaction references, screenshots where available, and a clear description of the issue. Failure to provide sufficient supporting information may result in rejection or closure of the complaint.

23.4 The Company will review complaints in good faith and in accordance with its internal dispute procedures and poker integrity controls. The Company may review server logs, hand histories, game records, and security reports when resolving disputes. The Company's determination shall be final and binding, subject only to any mandatory escalation rights available under the applicable licensing or regulatory framework.

23.5 Where required by applicable licence conditions, unresolved complaints may be referred to the designated regulatory or dispute resolution body after the Company's internal process has been completed, subject at all times, to the applicable laws.

24. LIMITATION OF LIABILITY

24.1 You access and use the Platform and participate in the Games, tournaments, and related services offered on the Platform entirely at your own risk. The Platform, Game, tables, tournaments, and all related services offered on the Platform are provided on an “as is” and “as available” basis.

24.2 To the fullest extent permitted by applicable law, the Company makes no representations or warranties, express or implied, that;

(a) the Platform, Games, or game servers will be uninterrupted, continuously available, or error-free;

(b) the data transmission, history, records, or communications will be secure, timely, or free from delay or interception;

(c) The Company does not guarantee that any Game outcome, tournament result, or gameplay experience will be free from technical defects, latency, or third-party network disruption.

24.3 To the maximum extent permitted by law, the Company and its affiliates, officers, directors, employees, partners, licensors, and service providers shall not be liable for any loss, damage, cost, or expense of any kind, whether direct or indirect, including but not limited to:

(a) loss of profits;

(b) loss of data;

(c) loss of opportunity;

(d) indirect, incidental, consequential, or special damages, arising out of or in connection with your use of the Platform, participation in poker games or tournaments, reliance on hand histories or game data, software malfunction, disconnections, or enforcement of these Terms. This limitation applies whether the claim arises in contract, tort (including negligence), statutory duty, or otherwise, and even if the Company has been advised of the possibility of such damages.

25. INDEMNITY

25.1 You agree to defend, indemnify, and hold harmless the Company, its group entities, directors, officers, employees, contractors, agents, partners, licensors, poker service providers, and platform vendors from and against any and all claims, demands, actions, losses, liabilities, damages, judgments, settlements, costs, and expenses (including reasonable legal fees) arising out of or in connection with:

(a) your breach of these Terms;

(b) misuse of the Platform;

(c) violation of applicable laws;

(d) infringement of third-party rights;

(e) your participation in poker games or tournaments in breach of poker integrity, fair play, or anti-collusion rules;

(f) your use of prohibited tools, bots, real-time assistance (RTA), multiple accounts, or collusive arrangements;

(g) any dispute between you and another player arising from gameplay, chip transfers, staking, or off-platform arrangements;

(h) any chargebacks, payment reversals, or fraudulent payment activity connected to your Account.

25.2 This indemnity obligation shall survive suspension, closure, or termination of your Account and termination of these Terms for any reason.

26. BREACHES, PENALTIES & TERMINATION

26.1 The Company reserves the right, acting reasonably and in accordance with these Terms, to take any of the following actions, with or without prior notice where justified by security, integrity, or regulatory concerns:

(a) refuse registration;

(b) suspend or close Accounts;

(c) withhold, confiscate, or set-off funds;

(d) restrict access to poker tables, tournaments, promotions, or specific platform features;

(e) void poker hands, tournament entries, results, bonuses, or promotional benefits connected to rule violations.

26.2 Grounds for termination include, without limitation:

(a) breach or suspected breach of these Terms;

(b) fraudulent or illegal activity;

(c) bonus abuse or irregular play, poker integrity violations, or prohibited gameplay practices;

(d) AML or compliance concerns;

(e) conduct detrimental to the Company or Platform;

(f) collusion, chip-dumping, ghosting, multi-accounting, use of bots, RTA tools, or other prohibited poker assistance;

(g) access or attempted access from a Restricted Territory (including India) or use of VPN/proxy masking to bypass restrictions;

(h) abusive conduct toward staff or other players.

26.3 Upon suspension or termination, the Company may freeze or withhold funds for the duration of any investigation, regulatory review, poker integrity review, or loss recovery process. The Company may also adjust balances and redistribute affected poker funds where collusion or unfair advantage is established.

26.4 The Company's decision to suspend or terminate an Account shall be final and binding, subject only to mandatory complaint or regulatory dispute procedures expressly stated in these Terms.

27. ANTI-MONEY LAUNDERING & REGULATORY REPORTING

27.1 The Company complies with applicable anti-money laundering (AML), counter-terrorist financing (CTF), sanctions, and financial crime prevention laws and regulations under its licensing framework. AML/CTF controls apply to all poker gameplay, tournament participation, deposits, withdrawals, chip movements, and related transactions.

27.2 All Account activity and transactions, including poker hands, tournament entries, chip flows, deposits, and withdrawals, may be monitored, analysed, and reviewed using automated and manual controls. Transactions and activity may be reported to competent authorities where required by law or where suspicious activity is detected.

27.3 You agree to fully cooperate with any AML, sanctions, source-of-funds, source-of-wealth, or compliance investigation and to promptly provide any documents or information requested, including identity, payment, wallet, and transaction evidence. Failure to provide requested information within required timeframes may result in account restriction or closure.

27.4 The Company may suspend or close Accounts, delay or block poker participation, refuse transactions, and withhold or freeze funds where required for AML, sanctions screening, or financial crime controls, without liability to you. Such actions may be taken without prior notice where tipping-off restrictions or legal obligations apply.

28. INTELLECTUAL PROPERTY

28.1 All content, poker software, game engines, table interfaces, tournament formats,

trademarks, logos, designs, text, graphics, audio, video, and data on the Platform are owned by or licensed to the Company or its licensors and are protected by intellectual property laws.

28.2 Subject to these Terms, you are granted a limited, revocable, non-exclusive, non-transferable, non-sublicensable licence to access and use the Platform and poker services solely for your personal, non-commercial entertainment. This licence does not grant any rights in the poker software, hand histories, game logic, or tournament structures beyond permitted gameplay use.

28.3 Any unauthorised use, copying, scraping, recording, reproduction, modification, reverse engineering, distribution, sale or exploitation of Platform content is strictly prohibited and may result in legal action.

29. FORCE MAJEURE

29.1 The Company shall not be liable for any failure or delay in the performance of its obligations under these Terms where such failure or delay results from events beyond its reasonable control ("Force Majeure Event").

29.2 Force Majeure Events include, without limitation: acts of God, natural disasters, flood, fire, earthquake, storm, pandemic, epidemic, war, civil unrest, terrorist acts, riots, labour disputes, power failures, telecommunications or internet service failures, blockchain network congestion or failure, denial-of-service attacks, government actions, regulatory restrictions,

court orders, sanctions measures, or failures of third-party service providers, hosting providers, or payment processors.

29.3 Where a Force Majeure Event occurs, the Company's obligations shall be suspended for the duration of the Force Majeure Event. The Company may suspend or restrict access to the Platform, poker tables, tournaments, withdrawals, or specific services for the duration of the disruption.

29.4 In the event that poker games, hands, or tournaments are interrupted due to a Force Majeure Event, the Company may, acting reasonably, cancel, suspend, reschedule, or settle affected games or tournaments based on available server records and integrity data.

29.5 The Company will use reasonable efforts to restore services as soon as practicable following a Force Majeure Event but does not guarantee recovery timeframes.

30. ASSIGNMENT, INSOLVENCY & SEVERABILITY

30.1 The Company may assign or transfer its rights and obligations under these Terms at any time without notice. You may not assign your rights or obligations.

30.2 If any provision of these Terms is held to be invalid or unenforceable, the remaining provisions shall remain in full force and effect.

30.3 These Terms constitute the entire agreement between you and the Company and supersede all prior communications.

31. GOVERNING LAW & JURISDICTION

31.1 These Terms and any disputes arising out of or in connection with them shall be governed by and construed in accordance with the laws of Panama.

31.2 You irrevocably agree that the competent courts of Panama shall have exclusive jurisdiction over any dispute or claim arising from these Terms or your use of the Platform.