

Terms and Conditions

Chillbet (WUNGroup) — chillbet.net

Terms and Conditions: last updated on: 13/10/2025

These Terms and Conditions (hereinafter — the “Agreement”) govern the contractual relationship between the parties, WUNGroup B.V. on the one hand (hereinafter — “chillbet.net”, “We”, “Us”, “Our” or “The Company”) and you, as a user on the other side (hereinafter — “User”, “You” or “Your”), together “Parties”.

The services on the Website are provided by WUNGroup B.V. (hereinafter also referred to as «The Company») — legal entity incorporated in Curaçao under the number 160576, with its principal address at Chuchubiweg 17, Curaçao.

The Company is fully licensed to perform its business activities in conformity with the laws of its country of incorporation. WUNGroup B.V. has applied for the Gaming license with reference number OGL/2024/1382/0969 to be issued by the Curaçao Gaming Control Board. Under this license, WUNGroup B.V. provides casino games and live casino games, as well as other gaming entertainment. Curacao Gaming Control Board (Gaming Control Authority) is the regulatory body responsible for supervising the operations of WUNGroup B.V. on chillbet.net (hereinafter “Site” or “Website”).

The payment services are provided by— Edexon Holding Ltd, a legal entity incorporated under the laws of Cyprus having its registered and operating address at: Agias Zonis & Thessalonikis, NIKOLAOU PENTADROMOS CENTER, Floor 10, Flat/Office 1001, Block B, 3026, Limassol, Cyprus.

“User” is a person who agrees to these Terms and Conditions. By accepting this Agreement, the User thereby certifies and guarantees that he carefully read through this Agreement before using Our Website chillbet.net (hereinafter referred to as the “Chillbet”, “Website” or “Site”) and undertakes to comply with and adhere to all conditions specified by the Parties in this Agreement. If You do not agree to accept and be bound by the Agreement, please do not open an account, and/or continue to use the Website.

These Terms and Conditions, the relevant product rules (live casino or other products listed on the Website), Responsible Gaming, Self-Exclusion, Dispute Resolution, Anti-Money Laundering, Fairness & RNG Testing Methods, KYC Policies, Privacy & Management of Personal Data, Accounts, Payouts & Bonuses provisions, as well as the applicable terms, as amended from time to time (“Agreement”) constitute one instrument governing the relations between WUNGroup B.V. and the User, including in fulfilling the User’s orders on placing bets, charging and withdrawing funds from the User’s account, and regulating disputable situations. Entering into this Agreement is coupled with an opening of a User’s account which allows the User to enter into transactions with the Website. The Agreement is considered concluded from the moment of

the opening of an account for the User by the Website.

The original text of the Agreement is in English and any interpretation of them will be based on the original English text. If the Agreement or any documents or notices related to them are translated into any other language, the original English version will prevail.

1. Subject of the Agreement

1.1. The Website provides services for organizing leisure and recreation in the gaming form to the User in accordance with the terms and conditions of this Agreement. Such services, in particular, require from us the following: purchase and sale of gaming equipment; keeping records of significant information; keeping records of movement on the game account; provision of measures for the identification and security of Users; development of software integrated into the playground and external applications; information and other services necessary for organizing the game and serving the User on the Website (the “Services”).

1.2. It is strictly forbidden to:

1.2.1. Use programs / scripts that automate bets;

1.2.2. Exploit site bugs for personal gain;

1.2.3. Use any information about the vulnerabilities of the site for own advantage;

1.2.4. In order to make a withdrawal, a player must play through active deposited amounts at least twice prior to withdrawal. This procedure is in line with anti money laundering practices;

1.2.5. Register multiple accounts for individual use (multi-accounts);

1.2.5.1. Every User can have only one playing account. If we identify a User with more than one account, we have the right to block all detected accounts. We also have the right to annul all bets placed through such multi accounts, block any bonuses and gifts granted, and reject any withdrawal requests. In addition, any returns, winnings and bonuses credited at any time to such multi accounts will be annulled. Funds remaining on such accounts may be blocked and/or confiscated at the sole discretion of the Company. User identification with more than one account occurs through direct or indirect indicators between accounts, such as the same identity card, the same payment account ID used for deposit and/or withdrawal of funds.

1.2.5.2. If you want to open a new account, you need to contact our Support. The new registration can be possible only with the permission of the Company.

1.2.6. Transfer access to the account to third parties (sell / exchange);

1.2.7. Publish knowingly false information;

1.2.8. Use VPN or anonymizer to hide your location or otherwise circumvent restrictions imposed by the authorities of the relevant jurisdiction or site policies;

1.2.9. Perform fraudulent activity through the referral system.

2. General requirements for the Users and age restrictions

2.1. You can play on Our Site if you are from a country where online gambling is allowed. By accepting this Agreement, the User confirms and guarantees that online gambling is allowed in the country in which he will use Our services. For non-observance and violation of this requirement, the User bears responsibility independently and in full. For the list of restricted territories please see clause 4. below.

2.2. The Services are available only to individuals who have attained the age of eighteen (18) years. In jurisdictions where the applicable age of majority exceeds eighteen (18) years, the User must have reached the legal age of majority as determined under the laws of the country of their citizenship. By accessing or using the Services, the User represents and warrants that they meet the applicable age requirement and have duly confirmed their age in accordance with these Terms. In addition, each User is required to successfully complete an identity and age verification procedure (including submission of valid identification documents) before being granted full access to the Services, including deposits, bets, or withdrawals. Failure to pass verification may result in suspension or termination of the User's account.

2.3. We are not responsible for unfair or inaccurate information about age provided by the User. In the event that the User refuses to provide confirmation of their age or is found to be under eighteen (18) years old (or the applicable age of majority in their jurisdiction), We have the right to close the User's account. In such cases, all funds remaining on the account, as well as any gifts, bonuses, winnings, or other benefits accrued, shall be forfeited and annulled without the possibility of recovery.

2.4. We will take all reasonable steps to restrict access to our online lottery for underage Users. If you, being an adult, use the same computer with minors, you should prevent access to these persons, namely the following information: usernames, passwords, bank details. We are not responsible if the User violates the above provisions.

2.5. To ensure the safety of your children, We recommend that you install special software to block the access of minors to websites and programs. There are several parental control applications you can use for this purpose:

2.5.1. www.netnanny.com — This software is used to protect children from inappropriate web content.

2.5.2. www.cybersitter.com — This software allows parents to add special sites that need to be blocked.

2.6. We have the right to request confirmation of age from any User and to suspend his account until We are satisfied that the User is 18 years old. Since

it takes a long time to verify the presence of minor children, We recommend parents / guardians to work with Us in this matter.

2.7. We do not recommend you to use the “save password” option as this increases the risk of access to the website for underage players.

2.8. If the person playing on the Website is found to be a minor, all bets placed will become void and winnings will be canceled. We may also apply other legal sanctions to such a person. If you are concerned that a minor is using Our Site, please contact Our Customer Service immediately.

2.9. Prohibited Betting Strategies

The use of any betting strategies designed to exploit the software or mathematical algorithms of the Company is strictly prohibited. This includes, but is not limited to, the use of systems such as Martingale, Fibonacci, Labouchère, or other strategies based on progressive betting patterns intended to manipulate game outcomes or gain an unfair advantage.

The Company reserves the right to investigate and monitor gameplay for patterns indicative of such behavior and to take any necessary action, including but not limited to account suspension, voiding of bets, and forfeiture of winnings obtained through the use of prohibited strategies.

2.10. Purpose of Use Disclaimer

The Company and its services are intended solely for entertainment purposes. Users acknowledge and agree that participation in any games or betting activities offered by the Casino shall not be construed as a source of income or a means of financial gain.

The Company does not guarantee any winnings and explicitly disclaims any responsibility for Users financial expectations or losses incurred in the course of gameplay.

3. Rights and obligations of the Parties

3.1. You are personally responsible for the conduct of your financial transactions and operations. Chillbet is not responsible for the financial actions taken between Users to transfer game inventory and game currency, as well as other game attributes.

3.2. You are personally responsible for all actions performed: buying, selling, replenishing and withdrawing funds, as well as for game actions on the Site: creating, buying-selling, operations with all game elements and other games, attributes and objects used for the gameplay.

3.3. You do not have the right to restrict third parties' access to games on the Site, you must respectfully treat the Users of the game, as well as our partners and employees.

3.4. We guarantee, free of charge, the User's access to the Website. The user independently pays for Internet access at his own expense and bears other costs associated with this action.

3.5. We keep records of game inventory in the User's game account.

3.6. We provide the user with additional paid services, the list of which, as well as the procedure and conditions for their use, are determined by these Terms and Conditions, the rules of the playground and other announcements of the Site. At the same time, we have the right at any time to change the number and volume of offered paid services, their cost, name, type and effect of use.

3.7. We are not responsible for the incorrect functioning of the gaming software. We use the software on an "AS IS" basis. If we determine that a malfunction (error) occurred during the game on the platform, the results that occurred during the malfunctioning of the software may be canceled or corrected at Our discretion. The user undertakes not to contact the Site about the quality, quantity, order and timing of the gaming opportunities and services provided to him.

4. Participation Restrictions

4.1. General Restrictions

For legal, regulatory, and compliance reasons, accounts cannot be opened, and services cannot be provided to individuals residing in, domiciled in, or accessing the platform from the following territories:

- a. North America: United States of America (including all territories such as Guam, American Samoa, etc.)
- b. South America: Argentina, Brazil, Chile, Colombia, Ecuador, Peru, Paraguay, Uruguay, Venezuela
- c. Europe (General): All member states of the European Union (including France and all its overseas territories)
- d. Non-EU Europe: United Kingdom of Great Britain and Northern Ireland, Norway, Switzerland, Iceland
- e. Middle East & North Africa: Algeria, Egypt, Morocco, Tunisia, Libya, Sudan, South Sudan
- f. Sub-Saharan Africa: Angola, Botswana, Ghana, Kenya, Namibia, Nigeria, Rwanda, Tanzania, Zambia, Zimbabwe
- g. Asia: Afghanistan, Pakistan, India, Nepal, Bangladesh, Sri Lanka, Myanmar (Burma), Thailand, Vietnam, Laos, Cambodia
- h. Oceania & Pacific: Australia, New Zealand, Papua New Guinea, Vanuatu, Fiji, French Polynesia
- i. Caribbean & Central America: Cuba, Haiti, Dominican Republic, Jamaica, Bahamas, Barbados, Trinidad and Tobago
- j. Other restricted jurisdictions: Vatican City and any other country or territory where we are not licensed to operate

4.2. Additional Restrictions on Certain Games and Content

In addition to the above general prohibitions:

- a. Some categories of games are not permitted in jurisdictions including, but not limited to, the United States, Canada, and the United Kingdom.
- b. In certain regulated markets, services may only be provided where a valid local licence is held.
- c. Certain branded or themed content is subject to additional restrictions and must not be used in a way that is defamatory, obscene, or otherwise illegal.
- d. Certain specific titles may only be permitted in a small number of approved jurisdictions.

4.3. Compliance Obligation

Users are solely responsible for ensuring that participation in the services is not prohibited by the laws or regulations applicable in their jurisdiction. The Company reserves the right to block

4.4. The list of game providers and territories, where from the Customers are not accepted may be amended time from time.

4.5. Psychological condition. If you have been diagnosed with a compulsive gambling disorder at any time, or you feel that you may be having problems, please leave Our Website immediately. We recommend that you seek professional help and avoid such gambling sites. For more information, please visit the Responsible Gaming section on our site.

5. Opening an Account. Verification of your identity. Protection from money laundering.

5.1. In order to place a bet or play a game, You will need to open an account on the Website.

5.2. You are allowed to create an account, deposit funds, and use our services only if you meet all the requirements specified in this Agreement. If we have any knowledge or reasonable doubt regarding your compliance with these requirements, we reserve the right to permanently deactivate your account.

5.3. When You open Your Account You will be asked to provide us with personal information, including Your name and date of birth and appropriate contact details, including an address, telephone number and email address ("Your Contact Details"), as well as government documents (passport, national ID or driving licence).. You may update Your Contact Details from time to time by contacting Customer Services; or by such other methods as shall, from time to time, be offered by the Company.

5.4. When opening the account You warrant that:

5.4.1. You understand and accept the risk that, by using the Services, You may, as well as winning money, lose money;

5.4.2. You are: (a) over 18 years of age; and (b) above the age at which gambling or gaming activities are legal under the law or jurisdiction that applies to You;

5.4.3. gambling is not illegal in the territory where You reside;

5.4.4. You are legally able to enter into contracts;

5.4.5. You have not been excluded from gambling; and

5.4.6. You have not already had an account closed by us for any reason.

5.5. Your Account must be registered in Your own, correct, name and personal details and it shall only be issued once for You and not duplicated through

any other person, family, household, address (postal or IP), email address, Access Device or any environment where Access Devices are shared (e.g. schools, workplaces, public libraries etc) and/or account in respect of the Website.

5.6. You warrant that:

5.6.1. the name and address You state when opening an account are correct; and

5.6.2. You are the rightful owner of the money which You at any time deposit.

5.7. By agreeing to the Agreement, You authorize us to undertake any such verification checks from time to time as we may require ourselves or may be required by third parties (including, but not limited to, regulatory bodies) to confirm these facts (the “Checks”). You agree that from time to time, upon our request, You may be required to provide additional details in respect of any of such information You have provided us, including in relation to any deposits which You have made into Your Account.

5.8 Whilst we are undertaking any Checks from time to time, we may restrict You from withdrawing funds from Your Account, prevent access to all or certain parts of the Website, and/or limit access to Your personal account. Please note that we may from time to time re-perform the Checks for regulatory, security, or other business reasons. If any such restrictions cause You a problem, please contact Our Customer Service.

5.9. In certain circumstances we may have to contact You and ask You to provide further information to us directly in order to complete the Checks. For this purpose, we will be entitled, at our sole discretion, to require that You provide us with a notarised ID or any equivalent certified ID according to the applicable law of Your country of residence or otherwise, proof of address, utility bills, bank details, bank statements and bank references and any documentation that validates your source of funds. Until such information has been supplied to our satisfaction we may prevent any activity to be undertaken by You in relation to the account or we may, where we reasonably believe that deliberately incorrect information has been provided by You, keep any amount deposited on the account following the closure of the account by us.

5.10. For more detailed information about our KYC process and compliance with Anti-Money Laundering regulations, please refer to “KYC Policies” and “Anti-Money Laundering” sections of the Agreement.

5.11. We reserve the right to initiate a verification procedure (KYC) at any time, including but not limited to cases where we have reasonable suspicions of fraudulent activity, breaches of our Terms and Conditions, or doubts about the authenticity of the information you have provided.

5.12. Once requested, You are obliged to successfully complete the verification process within **14 (fourteen) calendar days** from the date of our request. Failure to pass verification within the specified timeframe will result in:

5.12.1. The return to You of either the total amount of your deposits or the difference between the total deposits and total withdrawals (whichever is applicable); and

5.12.2. The **permanent closure** of Your account without the possibility of reopening or re-registering in the future.

5.13. During the verification period, we may suspend the ability to deposit, place bets, or withdraw funds from Your account until the verification process is successfully completed.

6. Risk of loss & Liability

6.1. An online lottery is an experience in which the User, in addition to receiving entertainment and game participation, can win or lose money, since the result of a game does not depend exclusively or mainly (in most cases) on the knowledge or skills of the User. We are not responsible for any claims for loss or waste of any kind resulting from playing for real money on Our Website.

6.2. You can play on the Site solely at your discretion and risk. You are responsible for maintaining the secrecy and security of your account passwords and other personal security information.

6.3. We implement strict measures to prevent minors from using our services. If you share a device with younger users, it is your duty to protect sensitive information like usernames, passwords, and financial details from being accessed. We are not responsible for any violations of these terms by you. To enhance protection against underage access, we suggest utilizing tools that restrict access to certain websites, such as www.netnanny.com, www.cybersitter.com, or www.gamblock.com.

6.4. The Company assumes no liability in case of changes in exchange rates or in case of failure by bank or other financial institutions to meet their obligations to Chillbet and/or to the User.

6.5. The Company or its agents and representatives shall be liable for any damages beyond the boundaries of product liability law only if deliberate intent or gross negligence can be proven according to the relevant legal provisions. Any liability for minor negligence, the refunding of consequent damage and financial losses, lost profit, lost data, lost interests and of damage from claims by third parties against the user shall be excluded. The liability of Company and its agents and representatives is limited to the extent possible by law. The Company does not accept any liability for any and all circumstances beyond its control (force majeure, etc.).

7. Deposits, Withdrawals and Refunds.

7.1 If You wish to participate in the Services, You must deposit monies from an account or source of which You are the account holder. Such monies may then be used by You to place bets or play games. If You use a payment method in respect of which You are not the account holder, we reserve the right to treat

any deposit as being invalid (and any winnings arising from such deposit as void) pending the satisfactory completion of all relevant Checks.

Withdrawals (including – Refunds) shall be provided within 7 (seven) days after completion of KYC and approval of Your Account. Please note that Refunds are performed only if there was no game activity on Your Account after deposit of the respective amount of monies that are reclaimed by You as a Refund. All other withdrawals from Your Account will be considered as pay-out of Your winnings generated as a result of use of the Services. The withdrawal period may be extended in case of failure of the User to respond. For processing the Refund, Our Customer Service will contact the User to obtain payment details for the transfer, subject to compliance with the requirements in accordance with clause 1.2.4.

In order to request a Refund or any other withdrawal, please contact our support by email to Our Customer Service and provide all documents as requested by the support in order to complete Your KYC. List of the documents required to complete Your KYC procedure shall be denoted in the email sent to You by Our Customer Service.

In the event of unavailability, malfunction, operational limitations, or regulatory restrictions affecting a payment system, the Company reserves the right to cancel or amend a withdrawal request and to process the withdrawal through an alternative payment method at its sole discretion. The Company further reserves the right to require the Player to adjust the withdrawal amount in order to comply with updated transaction limits, technical constraints, or other objectively justified changes imposed by payment service providers or regulatory authorities.

Such modifications shall be effected solely for legitimate technical, operational, or legal reasons and shall not affect the Player's entitlement to receive the funds requested for withdrawal. The processing and finalization of a withdrawal request may, under such circumstances, exceed twenty-four (24) hours, subject to the applicable payment system's settlement timeframes and the Company's internal verification and compliance procedures.

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In the event of a technical malfunction or disruption in the operation of payment systems that prevents processing a withdrawal in the originally requested currency, the Company reserves the right to refund the withdrawal amount in cryptocurrency of equivalent value at the applicable exchange rate at the time of processing. The Player will be notified of such a change prior to the completion of the transaction.

Please pay attention that the value of cryptocurrencies may change dramatically. Rates of the cryptocurrencies are available on the Website and may change without any notice.

Please note, that Refunds may be requested not later than 7 (seven) days after

deposit of respective means to Your Account. After this term all withdrawals shall be considered as pay-out of your winnings generated a result of use of the Services.[1]

Player funds are held in segregated accounts, separate from the Company's operational funds, in order to ensure that they are always available for withdrawal. This arrangement meets the requirements of the Curacao Gaming Board for safeguarding player balances. In the unlikely event of insolvency, player funds will remain protected and will not be considered part of the Company's assets.

If the Player's payment details cannot be processed or are invalid, there may be a delay in completing the withdrawal. The Player is required to provide alternative valid payment details to allow the processing of the transaction, and must contact customer support to resolve the issue.

7.2 Withdrawals shall be provided within 7 (seven) days time after completion of KYC and approval of account. For the avoidance of doubt Your Account shall not be used by You as a bank account and, should we become aware of deposits into and withdrawals (including charge-back) from Your Account without commensurate betting or gaming activity, we reserve the right to deduct an administration charge (whether or not we close or suspend the account). Monies deposited with us in Your Account shall not attract interest. The time period, when you can expect your withdrawal at your personal bank account, depends on the operation of the respective payment service provider or bank. For avoidance of doubt upon your request we can confirm pay-out of the monies requested by You, should that be necessary.

7.3 To the extent required by Your local law or tax or other authorities You are responsible for reporting Your winnings and losses arising from the Services.

7.4 You may set a deposit limit on Your Account at any time. For instructions on how to establish or modify a deposit limit, please contact Our Customer Service. Any confirmed reduction to Your deposit limit shall take immediate effect.

7.5 Subject to terms set out in this Agreement or any amendments thereof, You may request withdrawal of funds from Your Account at any time provided that:

7.5.1 all payments made into Your Account have been confirmed as cleared and none have been charged-back, reversed or otherwise canceled;

7.5.2 any Checks referred to Verification of Your Identity; Money Laundering Requirements have been completed by us to our satisfaction; and

7.5.3 You have complied with any other relevant withdrawal conditions affecting Your Account.

7.6 On any withdrawal approved by us, provided that You give us sufficient information as to how the funds should be transferred to You, we will return the relevant funds to You (less charges incurred or any other amount required

to be deducted from Your withdrawal in order to comply with any applicable law).

7.7 We will attempt to accommodate Your request regarding the payment method and currency of payment of Your withdrawal. This, however, cannot be guaranteed. Therefore, we may process and pay withdrawals in a different payment method than the one requested by You, such as through different payment providers, a bank card or wire transfer (any charges associated with relevant payment methods are set out in the Website). Similarly, in certain cases, the currency of Your withdrawal may not be the currency in which Your deposit was made or that was otherwise requested by You and, in circumstances where we are required to convert Your deposits between different currencies, the conversion rate used by us will be set upon our discretion.

7.8 Inactive Account Fee. If You do not use Your Account for betting or gaming, making a deposit, withdrawal or transfer, or if it is otherwise inactive, for a period of at least 6 consecutive months then it will be an “Inactive Account”. All Inactive Accounts will incur a fee (“Inactive Account Fee”), the details of which can be found in the Help section of the Website. We will notify You when Your Account becomes an Inactive Account, and at least 14 days before any Inactive Account Fee is deducted from it.

7.9 The Company reserves the right, in the event of unavailability, malfunction, or operational limitations of any payment system, to amend a pending withdrawal request and process the payment through an alternative method available at the time. The Company may, where necessary, require the Player to modify the withdrawal amount in order to comply with updated transaction limits or restrictions imposed by payment service providers.

Any such amendments shall be implemented solely on the basis of objective technical, operational, or regulatory grounds, and without prejudice to the Player’s right to receive the withdrawn funds.

The completion time for any withdrawal request may exceed twenty-four (24) hours, depending on the applicable payment system’s processing timeframes and the Company’s internal verification and approval procedures.

7.10 LIMITATIONS:

Minimum Deposit Thresholds

The minimum required deposit amount varies depending on your geolocation and the selected payment method. The exact minimum amount will be clearly displayed to you in your local currency or the currency of the selected payment asset during the deposit process.

For reference, the standard minimum deposit requirements are set as follows (expressed in USD ranges):

1. Deposits via local payment methods (depending on geolocation): **\$3 – \$25**
2. Bitcoin (BTC) deposits: **\$20 – \$30**
3. Litecoin (LTC) deposits: **\$25 – \$35**
4. Ethereum (ETH) deposits: **\$25 – \$40**
5. Bitcoin Cash (BCH) deposits: **\$20 – \$30**
6. Dogecoin (DOGE) deposits: **\$20 – \$30**
7. Tron (TRX) deposits: **\$15 – \$25**
8. Tether (USDT) deposits: **\$25 – \$35**

We reserve the right to apply and adjust the minimum deposit requirement based on the payment method, asset type, and your geolocation. All deposit requests below the actively displayed minimum threshold will not be accepted.

For the correct crediting of funds, please ensure that the deposit amount is not less than the amount indicated in the invoice at the time of its creation. Each new deposit must be made as a separate payment generated through the creation of a new invoice. In case the transferred amount is less than the one specified in the invoice, or if the payment is made without prior invoice creation, we cannot guarantee that the funds will be credited to your account, and their return will not be possible.

All payout requests are processed within 7 (seven) business days, regardless of the requested amount or currency equivalent.

Minimum Withdrawal Thresholds

The minimum required withdrawal amount varies depending on your geolocation and the selected payment method. The exact minimum amount will be clearly displayed to you in your local currency or the currency of the selected payment asset during the withdrawal process.

For reference, the standard minimum withdrawal requirements are set as follows (expressed in USD ranges):

1. Withdrawals via local payment methods (depending on geolocation): **\$10 – \$50**
2. Bitcoin (BTC) withdrawals: **\$40 – \$60**
3. Litecoin (LTC) withdrawals: **\$40 – \$60**

4. Ethereum (ETH) withdrawals: **\$100 – \$150**
5. Dogecoin (DOGE) withdrawals: **\$40 – \$60**
6. Tron (TRX) withdrawals: **\$15 – \$25**
7. Tether (USDT) withdrawals: **\$50 – \$70**

We reserve the right to apply and adjust the minimum withdrawal requirement based on the payment method, asset type, and your geolocation. All withdrawal requests below the actively displayed minimum threshold will not be accepted.

7.11 PAYMENT SYSTEM RESTRICTED COUNTRIES

7.11.1 Visa / Mastercard

We support gaming/gambling payouts via OCT (Original Credit Transfer) from Visa or also via Payment Transfer (Mastercard). Prerequisites for paying out are that an initial pay-in was done and for Mastercard this pay-in needs to have been made via a 3-D Secure MID. Additional requirements are that the respective credit card is not a corporate credit card and the respective card is issued in a country that is supported by the respective card scheme (see below).

7.11.2 Visa

For Visa (OCT) there is a list of countries not supported. List of non-participating countries for OCT:

USA

Australia

Hongkong

India

Indonesia

Japan

North Korea

Malaysia

Singapore

7.11.3 Mastercard

Mastercard PT list of countries supported. List of participating countries for PT:

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
United kingdom

7.11.4 Skrill

Countries restricted for registration. Residents of this country category can access the websites, but cannot register/sign up an account:

Afghanistan
Angola

Barbados
Benin
Bonaire
Burkina Faso
Cape Verde
Cuba
Comoros
Djibouti
East Timor
Eritrea
Faroe Islands
French Polynesia
Gambia
Greenland
Grenada
Guadeloupe
Guyana
Iran
Iraq
Japan
Kyrgyzstan
Lao People's Democratic Republic
Libya
Macao
Martinique
Namibia
Nauru
New Caledonia
Niger
North Korea
Palau

Reunion
Saint Barthelemy
Saint Martin (Sint Maarten)
Samoa
South Sudan
Sudan
Suriname
Syria
Tajikistan
Togo
Turkmenistan
US Minor Outlying Islands

7.11.5 Skrill

Banned countries. Residents of this country category cannot register an account, nor access the Skrill domains:

Afghanistan
Cuba
Eritrea
Iran
Iraq
Japan
Kyrgyzstan
Libya
North Korea
South Sudan
Sudan
Syria

7.11.6 Skrill

Restricted for Gaming and Binary:

American Samoa (relevant state licenses required)
Brazil

Canada
China (Pr)
Guam (relevant state licenses required)
Hong Kong
Israel
Macao
Puerto Rico (relevant state licenses required)
Northern Mariana Island (relevant state licenses required)
Singapore
Turkey
United Arab Emirates
United States Of America
US Minor Outlying Islands
US Virgin Islands

7.11.7 Neteller

Does not provide service to the following countries:

Afghanistan
Benin
Bonaire
Burundi
Central African Republic
Chad
China
Congo Republic
Crimea
Cuba
Djibouti
Equatorial Guinea
Eritrea
Gabon
Gambia

Guinea
Guinea-Bissau
Guyana
Iran
Iraq
Kazakhstan
Kyrgyzstan
Lao People's Democratic Republic
Liberia
Libya
Madagascar
Malawi
Mali
Mauritania
Mongolia
Montserrat
Myanmar
Nauru
Niger
Niue
Norfolk Island
North Korea
Palau
Papua New Guinea
Saint Barthelemy
Saint Kitts and Nevis
Saint Martin
Sint Maarten
Sierra Leone
Sudan (North and South)
Suriname

Syria
Tajikistan
Timor-Leste
Togo
Turkmenistan
Uzbekistan
Western Sahara
Yemen

7.11.8 Neteller

Requires local license for specific countries:

Australia
Belgium
France
Germany
Japan
Spain
Turkey
UK

8. Bonuses

8.1 Chillbet reserves the right to remove, add or change any bonus that is available in the account of any User and has not been claimed. Any claimed and active bonus will not be removed by Chillbet under regular circumstances.

8.2 Bonuses may have wagering requirements and other specific conditions attached to them. The exact wagering parameters, including the required multiplier and any game contribution rules, depend on the type of bonus and are clearly displayed in the bonus information section before the Customer decides to accept or use the bonus. Withdrawals are only possible from the real money balance; any remaining bonus balance will be forfeited upon withdrawal. Chillbet reserves the right to determine which games or services contribute toward the wagering requirements.

8.3 Chillbet reserves the right to impose various restrictions to different countries where Customers may reside regarding bonuses for reasons undisclosed. We further reserve the right to offer specific bonuses to individual customers or customer groups and their termination, change or other alteration without explanation and/or compensations in any form.

8.4 If a player or a group of players are abusing casino bonuses Chillbet has the right to confiscate any wins thereof and to close the players account(s). Abusive behavior towards bonuses and/or bonus abuse means:

- i) A Player places bets and/or wagers amounting to the maximum allowed per bonus terms to raise the variance in order increase the balance
- ii) Player lowers the bet and/or wager size after a big win and changes the game to one with a lower volatility

After the account has been flagged as bonus abusing it is forbidden to use any other bonuses and/or participate in promotions at Chillbet.

9. Placing Your bet and/or gaming using the Services

9.1 In order to place a bet or access a Service you should follow the instructions provided at the respective section of the Website.

9.2 It is Your responsibility to ensure that the details of any bet, stake or similar transaction that you place using the Services are correct when using the Website (either directly, through an application or otherwise) in accordance with the relevant game rules.

9.3 Your transaction history can be accessed by you by interface of the Website, or through our Customer Services (including by opting to receive a written statement).

9.4 We reserve the right to refuse the whole or part of any transaction requested by You at any time in our sole discretion, or where You have breached the provisions of the Agreement. No Transaction is accepted by us until You have given the appropriate confirmation (or it has otherwise been accepted by us). If You are in any doubt as to whether a Transaction has been accepted successfully, You should contact Our Customer Services.

9.5 Once a Transaction has been accepted by us, You cannot cancel the transaction unless We agree otherwise.

9.6 In respect of gaming, the relevant game rules shall set out the point at which no further stakes or bets will be accepted by us.

9.7 We may cancel or amend a Transaction in case of the breach of the Agreement by You.

10. Remote gaming or betting

10.1 Where You are accessing the Services via an electronic form of communication You should be aware that:

10.1.1 in relation to Your use of the Website for the placing of bets or playing of games:

10.1.1.1 You may be using a connection or equipment which is slower than such equipment used by others and this may affect Your performance in time critical

events offered via the Website;

10.1.1.2 You may encounter system flaws, faults, errors or service interruption which will be dealt with in accordance with IT Failure as below;

10.1.1.3 the rules for each event or game offered via the Website are available and should be considered by You prior to Your use of the Services offered via the Website.

11. Betting and Gaming Terms

11.1 Expressions used in the betting and gaming industry are numerous. Should You be in any doubt as to the meaning of any expression, You should:

11.1.1 look up its meaning in relating to the event or game You are betting or gaming on;

11.1.2 if You are still in any doubt, contact Our Customer Support for clarification; and

11.1.3 not place any bet or game on any event until its meaning is understood to Your satisfaction, because we cannot accept any responsibility if You place a bet or game via the products offered via the Services in circumstances where You do not understand any of the terms involved in or relating to the bet or game.

12. Prohibitions and restrictions

12.1. It is forbidden to use the Website for the purpose of spreading slander, insult, racism, sexism, homophobia or discrimination against any Users, third parties of different religious beliefs, race, skin color, sexual orientation, and so on. It is forbidden to use obscene language in any language, both verbally and in images, as well as threats, harassment or insults against any other person / User.

12.2. Prohibited activity in chat: spam, extortion, begging, any external links and wallets, insults in any form, as well as sending such messages of the same type as “rain” and “quiz”.

12.3. It is forbidden to sell, transfer and / or purchase accounts from other Users.

12.4. It is strictly forbidden to use the service to create numerous applications in order to take advantage of the difference in exchange rates. If the user arranges an exchange office, his / her deposit will be returned back minus the transfer fee.

12.5. It is forbidden to use any external programs to gain advantage in the games. If detected, such users are faced with a ban and zeroing, Chillbet may impose additional penalties.

12.6. In the event of a violation of the provisions set forth in this section, the Website will investigate and also report any such violation to the relevant

law enforcement authorities, and thus, will cooperate with these authorities by disclosing your identity to them, and will also conduct a coercive investigation when closing players' accounts.

12.7. We have the right to terminate this Agreement unilaterally, as well as take other actions that limit the possibilities in the game in relation to the User or a group of Users who are complicit in violations of the terms of this Agreement. At the same time, all game attributes, game equipment located in the account and in the game account of the User or a group of Users, as well as all costs, are non-refundable, except in cases where We at our sole discretion consider it appropriate to compensate the costs of the User or a group of Users.

13. Closure of Your Account and Termination of Agreement

13.1 Provided that Your Account does not show that a balance is due to us, You are entitled to close Your Account and terminate the Agreement at any time by giving not less than twenty-four (24) hours' notice to us, by contacting Our Customer Service and indicating Your wish to close Your Account. We will respond to Your request, confirming the closure of Your Account and the date on which such closure will be effective, within a reasonable time. You shall remain responsible for all activity on Your Account until such closure has been effected by us.

13.2 When You request closure of Your Account under paragraph 13.1, we will return to You the total amount of deposits remaining on Your Account at the time of its closure, subject to the deduction of any amounts owed to us under this Agreement or as required by applicable law. **Players must withdraw all available funds before initiating self-exclusion. After activation of self-exclusion, no further withdrawals will be possible and the Account will remain locked for the entire duration of the exclusion period.**

13.3. When You request the closure of Your Account pursuant to paragraph 13.1, we will return to You the total amount of deposits remaining on Your Account at the time of its closure, subject to the deduction of any amounts owed to us under this Agreement or as required by applicable law.

Withdrawals upon self-exclusion or account closure are permitted only if the balance of the Account is equal to or greater than the minimum deposit amount applicable under paragraph 7.10 of these Terms and Conditions. If the balance is below such threshold, no withdrawal shall be possible.

Furthermore, in order to comply with our Anti-Money Laundering (AML) Policy, the system does not permit withdrawals in cases where the Client has never utilized the Services after making a deposit.

After activation of self-exclusion, no further deposits will be accepted, and the Account will remain locked for the entire duration of the exclusion period.

13.4 Upon any termination of Your Account we shall be entitled to withhold, from the repayment of the outstanding balance on Your Account, any monies:

(a) pursuant to conducting the prohibited activities; (b) pursuant to breach of the provisions of the Agreement; (c) as otherwise provided by the provisions of the Agreement; or (d) as required by law or regulation.

13.5 When repaying the outstanding balance on Your Account, we shall use the same method of payment which You provided upon registration of Your Account, or such other payment method as we may reasonably select.

13.6 Where You have closed Your Account, we may in certain circumstances be able to re-open Your Account with the same account details as before if You request us to do so.

13.7 We are, at any time (and notwithstanding any other provisions contained in the Agreement), entitled to close Your Account and terminate the Agreement on written notice (or attempted notice) to You using Your Contact Details. In the event of any such termination by us we shall, subject to paragraph 13.7, as soon as reasonably practicable following a request by You, refund the balance of Your Account.

13.8 Where we close Your Account and terminate the Agreement pursuant to conducting the prohibited activities by You or the breach of the provisions of the Agreement, the balance of Your Account will be non-refundable and deemed to be forfeited by You to the extent of any claim that we may have against You as at the date of such closure. Closure of Your Account and Termination of the Agreement on other grounds will not affect any outstanding bets, provided that such outstanding bets are valid and You are not in breach of the provisions of the Agreement in any way. For the avoidance of doubt, we will not credit any bonuses into Your Account, nor will You be entitled to any contingent winnings, at any time after the date on which it has been closed.

13.9 We shall be entitled to suspend Your Account in the circumstances expressly set out in the Agreement. Upon the suspension of Your Account: (a) no activity shall be permitted (including deposits, withdrawals, betting or gaming) until the date upon which it is re-activated by us; (b) no bonuses or contingent winnings will be credited to the Account; and (c) we shall address the issue that has given rise to the Account suspension with a view to resolving it as soon as reasonably practicable so that the Account can, as appropriate, either be re-activated or closed.

13.10. The Company reserves the right, at its sole discretion and without prior justification, to unilaterally terminate the contractual relationship with any User at any time. Such termination may be executed with or without notice, subject to applicable laws and license terms.

Upon termination, the User's account may be suspended or permanently closed, and any remaining funds may be returned in accordance with the procedures outlined in these Terms & Conditions.

In the event that the Company ceases operations—whether temporarily or permanently—the Company shall provide reasonable advance notice to all reg-

istered Users via electronic communication (including, but not limited to, email or website notification).

Users shall be required to request the withdrawal of any remaining account balance within the time period specified in the closure notice. Failure to do so within the stated timeframe will not entitle the User to any exceptions or extensions.

All funds not withdrawn by Users by the specified closure date will be securely held in a segregated account for a maximum retention period of 6 (six) months from the date of operational termination.

If no withdrawal request is received within this period, the Company reserves the right to consider such funds legally forfeited. Thereafter, the unclaimed balance shall be absorbed by the Company and treated as income without further obligation to the User.

The Company shall not be liable for any claims arising after the expiry of this holding period.

13.11 All player funds are segregated, separated from the Company's operational funds, and remain available for withdrawal unless forfeited in accordance with these Terms & Conditions or as required by applicable law. Upon closure of an account, any remaining player balance will be returned to the User via the original payment method where possible, except in cases of forfeiture under clause 13.7 or other lawful grounds.

14. Warranty

14.1. We disclaim any responsibility for losses of the User associated with a misunderstanding of the principles and rules of operation of Our Site.

14.2. We do not guarantee constant and uninterrupted access to the playground and its services in the event of technical problems and / or unforeseen circumstances, including: defective work or non-functioning of Internet providers, information servers, banking and payment systems, as well as illegal actions of third persons.

14.3. The site is not responsible for violations that may arise as a result of any actions of any Users for any purpose that violates any law.

14.4. We do not bear any tax burden for the User. The user undertakes to independently include possible income received in the tax return in accordance with the legislation of the country of his residence.

14.5. We will not be liable in any way for failure to fulfill or delay in fulfilling any of our obligations under this Agreement caused by events that are not under our reasonable control, including but not limited to natural disasters, wars, civil unrest, interruptions to networks or services. Public communications, industrial disputes or DDoS attacks and similar Internet attacks that have an adverse impact. The Website is deemed to be suspended for a period of force majeure

and we will have an extension to operate during this period. We will use our best endeavors to complete the Force Majeure or find a solution by which Our obligations can be fulfilled despite this event.

15. Alteration of the Website

We may, in our absolute discretion, alter or amend any product or service (including any prices offered) available through the Website at any time for the purpose of ensuring the ongoing provision of the Website, but without prejudice to any games and/or bets already in progress at the time of such amendment. From time to time, we may restrict You from accessing some parts of the Website for the purpose of maintenance of the Website and/or alteration or amendment of any of the games and/or products available through the Website.

16. Third Party Software

16.1 In order to use the products offered through the Services, You may be required to download and install software supplied by third parties on to Your Access Device.

16.2 In such circumstances, You may be required to enter into a separate agreement with the owner or licensor of such Software in respect of Your use of the same (a "Third Party Software Agreement"). In case of any inconsistency between the Agreement and any Third Party Software Agreement, the Agreement will prevail insofar as the inconsistency relates to the relationship between You and the Company.

16.3 It is Your responsibility to ensure that any Software is downloaded onto Your Access Device in a manner compatible with Your own Access Device's specific set-up. For the avoidance of doubt, we shall not be liable to the extent that the incorrect downloading of any Software has an adverse effect on the operation of Your Access Device.

16.4 Notwithstanding that the Services provided via any Access Device application shall be subject to the Agreement, the terms under which any application ("App") is downloaded or installed onto Your Access Device shall be governed by the agreement entered into between You and the supplier of the relevant App but, in case of any inconsistency between the Agreement and any such agreement, the Agreement will prevail in so far as the inconsistency relates to the relationship between You and the Company.

17. IT Failure

Where problems occur in the software or hardware used by us to provide the Services we will take all reasonable steps to remedy the problem as soon as reasonably practicable. Where such problems cause a game to be interrupted in circumstances where it cannot be restarted from exactly the same position without any detriment to You or other players, we will take all reasonable steps to treat You in a fair manner (which may include reinstating the balance on Your Account to the position existing following completion of the last bet or

game logged on the Company's server immediately prior to the occurrence of the problem).

18. Errors and Omissions

18.1 A number of circumstances may arise where a bet or wager is accepted, or a payment is made, by us in error. A non-exhaustive list of such circumstances is as follows:

18.1.1 where we mis-state any odds or terms of a bet or gaming wager to You as a result of obvious error or omission in inputting the information or setting up a market, or as a result of a computer malfunction;

18.1.2 where we have made a 'palpable error'. A palpable error occurs where:

18.1.2.1 in relation to bets placed prior to an event taking place, the prices/terms offered are materially different from those available in the general market; or

18.1.2.2 in relation to any event, the price/terms offered at the time the bet is placed are clearly incorrect given the probability of the event occurring;

18.1.3 where we have continued to accept bets on a market which should have been suspended, including where the relevant event is in progress (except where 'in-running' bets are accepted) or had already finished (sometimes referred to as 'late bets');

18.1.4 where an error has been made as a result of a conduction of prohibited actions;

18.1.5 where we should not have accepted, or have the right to cancel or re-settle, a bet pursuant to the applicable rules;

18.1.6 where an error is made by us as to the amount of winnings/returns that are paid to You, including as a result of a manual or computer input error; or

18.1.7 where an error has been made by us as to the amount of free bets and/or bonuses that are credited to Your Account,

such circumstances being referred to as an "Error"

18.2 We reserve the right to:

18.2.1 correct any Error made on a bet placed and re-settle the same at the correct price or terms which were available or should have been available through the Company at the time that the bet was placed and the bet will be deemed to have taken place on the terms which were usual for that bet; or

18.2.2 where it is not reasonably practicable to correct and re-settle under 18.2.1 above, to declare the bet void and return the bet into Your Account; or

18.2.3 in circumstances where the Error has resulted from a conduction of the prohibited actions, to take the steps set out in the Agreement.

18.3 Any monies which are credited to Your Account, or paid to You as a result of an Error shall be deemed to be held by You in trust for us and shall be immediately repaid to us when a demand for payment is made by us to You. Where such circumstances exist, if You have monies in Your Account we may reclaim these monies from Your Account pursuant to the Agreement. We agree that we shall use all reasonable endeavors to detect any Errors and inform You of them as soon as reasonably practicable.

18.4 Neither we (including our employees or agents) nor our partners or suppliers shall be liable for any loss, including loss of winnings, that results from any Error by us or an error by You.

18.5 You shall inform us as soon as reasonably practicable should You become aware of any Error.

18.6 Where You have used monies which have been credited to Your Account or awarded to You as a result of an Error to place subsequent bets or play games, we may cancel such bets and/or withhold any winnings which You may have won with such monies, and if we have paid out on any such bets or gaming activities, such amounts shall be deemed to be held by You on trust for us and You shall immediately repay to us any such amounts when a demand for repayment is made by us to You.

18.7 In all cases where a bet, game result, or payment is corrected, voided, or otherwise adjusted due to an Error, the Company will notify the Player via the contact details registered on their account. Such notification will include a brief description of the Error and the action taken. Upon the Player's request, the Company will provide a record of the relevant bet, game, or transaction history to demonstrate the basis of the correction or voiding.

19. Limitation of Liability

19.1 WE (INCLUDING OUR GROUP COMPANIES, PAYMENT PROCESSOR, AFFILIATES, OFFICERS, DIRECTORS, AGENTS AND EMPLOYEES) SHALL NOT BE LIABLE TO YOU, WHETHER SUCH LIABILITY ARISES IN CONTRACT, TORT (INCLUDING NEGLIGENCE) OR OTHERWISE, IN RESPECT OF ANY:

19.1.1. LOSS OF DATA;

19.1.2. LOSS OF PROFITS;

19.1.3 LOSS OF REVENUE;

19.1.4. LOSS OF BUSINESS OPPORTUNITY;

19.1.5. LOSS OF OR DAMAGE TO GOODWILL OR REPUTATION;

19.1.6. BUSINESS INTERRUPTION; OR

19.1.7 ANY INDIRECT, SPECIAL OR CONSEQUENTIAL LOSS OR DAMAGE, EVEN WHERE SUCH LOSS OR DAMAGE HAS BEEN NOTIFIED

TO US AS BEING POSSIBLE, ARISING OUT OF THE AGREEMENT OR ANY USE WHATSOEVER BY YOU OF THE SERVICES.

20. Breach of the Agreement

20.1 You will fully indemnify, defend and hold us and our officers, directors, employees, agents, contractors and suppliers harmless from and against any and all losses, costs, expenses, claims, demands, liabilities and damages (including legal fees), however caused, that may arise, whether or not reasonably foreseeable, as a result of or in connection with:

20.1.1 the access to and use of the Services by You or by anyone else using Your username and password; and/or

20.1.2 any breach by You of any of the terms and provisions of the Agreement.

20.2 Where You are in breach of the Agreement, we may at our sole discretion, prior to any suspension or termination of Your Account, notify You (using Your Contact Details) that You are in breach, requiring You to stop the relevant act or failure to act, and/or requiring You to put right an act or fault on Your part and warning You of our intended action if You do not do so, provided always that such notification shall not be a pre-condition to any suspension or termination of Your Account.

20.3. We have the right to disable any user identification code or password, whether chosen by You or allocated by us, at any time, if in our reasonable opinion You have failed to comply with any of the provisions of the Agreement.

20.4 In addition to any other remedy available, if You breach any of the Agreement we shall be entitled to recover from Your Account any positive balance to the extent of any amount reasonably claimed against You.

21. IP Rights

21.1 All website design, text, graphics, music, sound, photographs, video, the selection and arrangement thereof, software compilations, underlying source code, software and all other material forming part of the Services are subject to copyright and other proprietary rights which are either owned by us or used under license from third party rights owners. To the extent that any material comprising the Services may be downloaded or printed then such material may be downloaded to a single device only (and hard copies may be printed) solely for Your own personal, non-commercial use.

21.2 Under no circumstances shall the use of the Services grant to You any interest in any intellectual property rights (for example copyright, know-how or trade marks) owned by us or by any third party whatsoever, other than a personal, non-exclusive, non-sub-licensable license to use such intellectual property rights in connection with Your personal, non-commercial use of the Services pursuant to the Agreement.

21.3 No rights whatsoever are granted to use or reproduce any trade marks or

logos which appear on the Website except as specifically permitted in accordance with the Agreement.

21.4 You must not, nor must You allow any other person to copy, store, publish, rent, license, sell, distribute, alter, add to, delete, remove or tamper with the Website or any part of it in any way or directly or indirectly disrupt or interfere (or attempt to disrupt or interfere) with or alter the Website, other than in the course of viewing or using the Website in accordance with the Agreement.

21.5 All intellectual property rights in the name “Chillbet”, the logos, designs, trade marks and other distinctive brand features of the Chillbet and any content provided by the Chillbet or any third party for inclusion on the Website vest in the Chillbet or the applicable third party. You agree not to display or use such logos, designs, trade marks and other distinctive brand features in any manner without our prior written consent.

22. Viruses, Hacking and other Offenses

22.1 You shall not:

22.1.1 corrupt the Website;

22.1.2 attempt to gain unauthorized access to the Website, the servers on which the Website is stored or any server, computer or database connected to the Website;

22.1.3 flood the Website with information, multiple submissions or “spam”;

22.1.4 knowingly or negligently use any features which may affect the function of the Website in any way for example (but not limited to) releasing or propagating viruses, worms, trojans, logic bombs or similar material that is malicious or harmful;

22.1.5 interfere or tamper with, remove or otherwise alter in any way, any information in any form which is included on the Website;

22.1.6 attack the Website via a denial-of-service attack or a distributed denial-of-service attack. We will report any suspected breach to the relevant law enforcement authorities and we will co-operate with those authorities by disclosing Your identity to them. In the event of such a breach, Your right to use the Website will cease immediately.

22.2 We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect Your Access Device and related equipment, computer programs, data or other proprietary material due to Your use of the Website or to Your downloading of any material posted on such Website, or on any website linked to the Website.

22.3 Website is free from malicious software.

23. Your Personal Information

23.1 All information on Your Account held by us is securely data warehoused and remains confidential except where otherwise stated in the Agreement.

23.2 We are required by law to comply with data protection requirements in the way in which we use any personal information collected from You in Your use of the Services. We therefore take very seriously our obligations in relation to the way in which we use Your personal information.

23.3 Prior to Your use of and when You use the Services it will be necessary for us to collect certain information about You, including Your name and date of birth, Your Contact Details, and may also include information about Your marketing preferences (all of which shall be known as “Your Personal Information”).

23.4 By providing us with Your Personal Information, You consent to our processing Your Personal Information, including any of the same which is particularly sensitive:

23.4.1 for the purposes set out in the Agreement; and

23.4.2 for other purposes where we need to process Your Personal Information for the purposes of operating the Services, including by sharing it with our service providers, employees and agents for these purposes, for example to our providers of postal services, marketing services and Customer Services agents. We may also disclose Your Personal Information in order to comply with a legal or regulatory obligation.

23.5 We may retain copies of any communications that You send to us (including copies of any emails) in order to maintain accurate records of the information that we have received from You.

23.6 If you are located within the European Union or European Economic Area, the processing of your personal data will be carried out in accordance with Regulation (EU) 2016/679 (General Data Protection Regulation – GDPR). This includes, but is not limited to, your rights to access, rectification, erasure, restriction of processing, data portability, and objection to processing, as well as your right to lodge a complaint with a supervisory authority in your country of residence. We will only process your personal data when we have a lawful basis to do so, such as your consent, the performance of a contract, compliance with a legal obligation, or our legitimate interests.

24. Use of Cookies

24.1 The Website may use ‘cookies’ to track Your use of the internet and to assist the functionality of the Website. A cookie is a small file of text which is downloaded onto Your Access Device when You access the Website and it allows us to recognise when You come back to the Website. We use or shall use cookies for the operation of the Website, including (for example) to allow You to remain logged in as You browse between, and use Your Account to bet on or play games on, different parts of the Website. We also use cookies for our own analytical purposes so that we can identify where customers have encountered

technical problems on the Website, and therefore help us improve our customers' experience.

24.2 If You object to cookies or want to delete any cookies that are already stored on Your Access Device, we recommend that You follow the instructions for deleting existing cookies and disabling future cookies on Your file management and internet browsing software. Further information on deleting or controlling cookies is available within our Privacy Policy or at www.aboutcookies.org. Please note that by deleting our cookies or disabling future cookies You may not be able to access certain areas or features of the Website.

25. Complaints and Notices

25.1. If you have any complaint or query regarding the operation of our Website, you have the right to submit a complaint directly to us. It is completely free of charge. The complaint can be submitted in English or in any available language of the Website.

25.2. A complaint shall be submitted within 6 months from the date of playing the game or within 6 months after the end of the event on which the bet was made. You can lodge a complaint online via the website using the form available via the link or to our support email - support@chillbet.net - in DOCX or PDF format. The complaint should include the following information:

Player's name, address and country of residence;

Account ID;

Date of the complaint;

Sub-category of complaint (select one of the categories) – Deposit issues; Withdrawal issues; Bonus terms and conditions; Account closures or restrictions; Alleged errors or unfairness in game outcomes; Responsible gaming issues; Treatment of player balances; KYC and Verification; Data Protection; Technical or Software issues; AML concerns; Issues with minors; Fraudulent games; Fraudulent practices; Licence or regulation; Other.

Subject matter of the complaint;

Documents confirming the complaint.

25.3. Once you have submitted your complaint, we will send you a confirmation of receipt of your complaint within 7 days and provide you with information about the process and timelines.

25.4. Responsible Gaming complaints will be prioritised, and for such complaints we will provide you with a response within 5 working days. If necessary, we have the right to extend the resolution period up to a maximum of 2 weeks for this category of complaints by informing you in advance.

25.5. The response time for all other categories of complaints is 4 weeks. If necessary, we have the right to extend the response time by an additional 4 weeks and we will let you know about it in advance.

25.6. In the event that you fail to provide us with documents or information necessary for a full review and resolution, we have the right to request such

documents or information. If the necessary documents or information are not provided by the User at the Company's request within the timeframe of the complaint resolution process, the Company reserves the right to discontinue the resolution of the complaint.

25.7. Within the timeframes set out above, the issue described in the complaint will be resolved and the Company will respond in writing by e-mail or other channel chosen by the User. The response to the complaint will include the following information:

A substantiated response with supporting documents and facts;

A substantiated response as to why the grievance cannot be accepted for consideration, as well as additional questions and/or requests (if applicable).

25.8. If you are not satisfied with the resolution of a complaint provided by the Company, you have the right to appeal against the decision or other actions we have taken to an independent Alternative Dispute Resolution (ADR) body free of charge. The ADR body handling such cases is:

The POGG – Alternative Dispute Resolution Service

Website: <https://thepogg.com/complaint/>

Email: complaints@thepogg.com

The ADR institute will set the procedure for handling such cases.

25.9. We would like to draw your attention that the licensing authority (Curacao Gaming Authority) does not deal with user complaints and does not resolve them. However, you have the right to inform the authority through its official website about violations of licence conditions by the operator.

25.10. The User agrees that the record of a dispute to be stored on the server may be used as proof for consideration of the complaint. Any prohibited language, any types of offenses and false data are prohibited for use in the text of the complaint.

25.11. In case you still have any questions, you can visit the Dispute Resolution section of our Website or write your question to support@chillbet.net.

26. Transfer of Rights and Obligations

26.1 We reserve the right to transfer, assign, sublicense or pledge the Agreement, in whole or in part, to any person without notice to You, provided that any such assignment will be on the same terms or terms that are no less advantageous to You.

26.2 You may not assign, sublicense or otherwise transfer in any manner whatsoever any of Your rights or obligations under the Agreement.

27. Force Majeure

27.1. We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under the Agreement that is caused by events outside our reasonable control, including (without limitation) any

telecommunications network failures, power failures, failures in third party computer (or other) equipment, fire, lightning, explosion, flood, severe weather, industrial disputes or lock-outs, terrorist activity and acts of government or other competent authorities (a “Force Majeure Event”).

27.2 Our performance is deemed to be suspended for the period that the Force Majeure Event continues, and we will have an extension of time for performance for the duration of that period. We will use our reasonable endeavors to bring the Force Majeure Event to a close or to find a solution by which our obligations may be performed despite the Force Majeure Event.

28. Waiver

28.1 If we fail to insist upon strict performance of any of Your obligations or if we fail to exercise any of the rights or remedies to which we are entitled, this shall not constitute a waiver of such rights or remedies and shall not relieve You from compliance with such obligations.

28.2 A waiver by us of any default shall not constitute a waiver of any subsequent default.

28.3 No waiver by us of any of the provisions of the Agreement shall be effective unless it is expressly stated to be a waiver and is communicated to You in writing.

29. Severability

29.1 If any of the Agreement’s provisions are determined by any competent authority to be invalid, unlawful or unenforceable to any extent, such term, condition or provision will to that extent be severed from the remaining terms, conditions and provisions which will continue to be valid to the fullest extent permitted by law.

29.2 In such cases, the part deemed invalid or unenforceable shall be amended in a manner consistent with the applicable law to reflect, as closely as possible, the Company’s original intent.

30. Third Party Rights

Unless this Agreement expressly states otherwise a person who is not a party to this Agreement has no right to enforce any of the terms. It is expressly forbidden for End Users to transfer any assets of value of any kind to a third party, including but not limited, it is forbidden to transfer ownership of account(s), winnings, deposits, bets, rights and/or claims in connection with these assets, legal, commercial or of any other character. Such prohibition includes, but is not limited to encumbrance, pledging, assigning, usufruct, trading, brokering, hypothecation and/or gifting either separately or in cooperation with a fiduciary or any other third party, company, natural or legal individual, foundation and/or association in any way or shape of form.

31. Governing Law and Jurisdiction

This Agreement shall be governed by and interpreted in accordance with the laws of Curacao. All disputes arising out of or in connection with this Agreement shall be finally settled in the competent courts of Curacao

32. Changes to the Agreement

32.1. We have the right to change the Agreement from time to time for a number of reasons, including (without limitation) for commercial reasons, to comply with law or regulations, to comply with instructions, guidance or recommendations from a regulatory body, or for customer service reasons. The most up-to-date Agreement can be accessed from the Terms and Conditions link in the footer section of the Website.

32.2. The new version of the Agreement will enter into force immediately upon your next visit or access to the Website. You will be notified of any changes to the Agreement by indicating the changes at the top of the page. For minor or insubstantial changes, We may not give You any notice of such changes, so You are advised to review the Agreement through the Terms and Conditions link on the Website on a regular basis.

32.3. By continuing to use Our Website, you are accepting the latest changes to this Agreement. If you do not agree with the terms and conditions of this Agreement, you must not use or access Our Website, and immediately notify Us in writing.

33. Links

Where we provide hyperlinks to other websites, we do so for information purposes only. You use any such links at your own risk and we accept no responsibility for the content or use of such websites, or for the information contained on them. You may not link to this site, nor frame it without our express written permission.

34. Responsible Gambling

We provide a range of responsible gambling features for clients who want to manage their gambling habits. These options allow you to close your account or limit your ability to bet or play games for a specific period. If you're concerned about your gambling behavior, we encourage you to set deposit limits, plan your gambling time, and ensure it doesn't interfere with your daily life. Always treat gambling as a form of entertainment, not a way to make money or recover financial losses, and be aware of any signs of problematic behavior. Gambling should be enjoyable, not an attempt to win back lost funds. Only gamble with money you can afford to lose, and keep track of both time and money spent. For help or more information, reach out to our support team at support@chillbet.net and review our Responsible Gambling Policy, as well as visit www.responsiblegambling.org.

35. Miscellaneous

35.1. For more information about your rights and obligations as well as site rules and procedures, please make sure to carefully read the following:

- Responsible Gaming
- Self-Exclusion
- Dispute Resolution
- Anti-Money Laundering
- Fairness & RNG Testing Methods
- KYC Policies
- Privacy & Management of Personal Data
- Accounts, Payouts & Bonuses provisions[5]

35.2. The User acknowledges that the software, gaming system and all material which is visually or audibly presented to the User by Us is entirely the property of Us or its licensor and that the player has no rights or claims whatsoever to any such intellectual property. For the avoidance of doubt, data mining or scraping from the Site without the express written permission of WUNGroup B.V. is not permitted.

36. Contact Us

The Chillbet can be contacted at any time by email — support@chillbet.net