TERMS AND CONDITIONS Last updated on 09/01/2025 (version 1.0) - The English version of these terms shall prevail and translations in other languages are provided solely for user guidance.

The General terms and Conditions as published on the Website are in English and it is the English version of these Terms that form the basis of these Terms and Conditions. Translations into other languages may be made as a service and are made in good faith. However, in the event of differences between the English version and a translation, the English version has priority over any translation.

1. GENERAL

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

The website <u>www.reipas.com</u> ("Casino", "Website", "Company", "We", "Us", "Our") is **owned and operated by GP Holding BV**, a company registered and established under the laws of Curaçao, with registration number 159281 and registered address at Korporaalweg 10, Willemstad, Curaçao.

It is the player's sole responsibility to inquire about the existing laws and regulations of the given jurisdiction for online gambling.

2. CHANGES TO TERMS AND CONDITIONS

The Casino reserves the right to unilaterally change these Terms and Conditions when such need occurs. Whenever there is a change to the terms, players must be notified of this change and agree to it. We do recommend all players to revisit this page regularly and check for possible changes.

3. WHO CAN PLAY

The Casino accepts players only from countries and geographic regions where online gambling is allowed by law. It is the player's sole responsibility to inquire about the existing gambling laws and regulations of the given jurisdiction before placing bets on the website.

By opening an account with us and/or by using the Website you acknowledge, agree and warrant that you are at least 18 years of age and above the legal age for gambling in the jurisdiction you are a resident. It is the player's sole responsibility to inquire about the existing laws and regulations of the given jurisdiction regarding age limitations for online gambling.

It is entirely and solely your responsibility to enquire and ensure that you do not breach laws applicable to you by participating in the games. Depositing real funds and playing for real money is subject to the laws of your country, and it is your sole responsibility to abide by your native regulations.

By opening an account, you agree that we may perform certain verification checks ("such as proof of age"). Please note that we reserve the right to close, suspend or terminate your account at our sole discretion if there is any issue with the Verification Checks.

AGE VERIFICATION: Age verification checks are carried out to confirm your age. We may require and request further information directly from you. If, upon completion of Verification Checks (or subsequently) you are ultimately proven to be underage: (i) your account will be

closed; (ii) any winnings obtained while using the Website will be retained by us; and (iii) all funds deposited by you will be returned by a method determined by us. Any monies already withdrawn will be deducted from the amount returned.

A. Blocked Territories

Jurisdictions where Evolution Group licensed customers and their sublicensees are not allowed under any circumstances to provide any Evolution Group content (including Evolution, Netent, Red Tiger, Ezugi and BTG/Megaways):

- 1. Australia
- 2. Cuba
- 3. Iran
- 4. North Korea
- 5. South Sudan
- 6. Sudan
- 7. Syria
- 8. Taiwan
- 9. Ukraine
- 10. Crimea
- 11. Venezuela

B. Restricted Territories

The following jurisdictions are under increased monitoring regarding strategic deficiencies in their regimes to counter money laundering (AM) and terrorist financing (TF). Any customer as well as any sublicensee is requested to conduct business in any of those regions with caution and to follow effective policies and procedures to mitigate any risks of ML/TF, including a robust KYC on all customers. Evolution may at its absolute discretion and without the need to provide any additional justification, refuse to allow any of its content to be provided in any of these Restricted Territories.

- 1. Afghanistan
- 2. Albania
- 3. Barbados
- 4. Burkina Faso
- 5. Cambodia
- 6. Cayman Islands
- 7. Haiti
- 8. Jamaica

- 9. Jordan
- 10. Mali
- 11. Malta
- 12. Morocco
- 13. Myanmar
- 14. Nicaragua
- 15. Pakistan
- 16. Panama
- 17. Philippines
- 18. Senegal
- 19. Turkey
- 20. Uganda
- 21. Yemen
- 22. Zimbabwe

C. Regulated Territories

Jurisdictions where the Operator must not offer Evolution Group content for real money unless:

- 1. Such Operator holds a local remote gaming licence/authorisation for the applicable game type from the competent licensing authority of the specific jurisdiction and which has been furnished to Evolution Group and approved by Evolution Group; and
- 2. Evolution and the Operator have agreed, in writing, that the Operator will make available Evolution Group Games in that specific jurisdiction.

In the event that a specific jurisdiction should be divided into multiple states or regions, the Operator shall only be permitted to offer Evolution Group games for real money in such state or region as the Operator's local remote gaming license specifically permits.

4. AVAILABILITY OF GAMES

Please bear in mind that some games may be unavailable in certain jurisdictions, as required by the policies of game providers which may change from time to time.

Using VPN to bypass provider's block is strictly prohibited and may lead to confiscation of winnings.

5. ACCEPTED CURRENCIES

The website offers the following currencies: EUR.

6. FEES AND TAXES

We accept no responsibility for any charges, taxes or fees levied by your card issuer, bank, financial institution and taxes or fees levied according to the laws of the jurisdiction of your residence applied to your winnings.

7. GAME RULES

By using any section of the Website or by opening an account through this Website, you agree that you have understood and accepted and shall be bound by:

- these Website Terms and Conditions (Website Terms);
- rules of each game or product which you are playing and theoretical payout percentage of each game;
- any terms and conditions and or rules with regards to promotions, bonuses and special offers which may apply from time to time;
- Our Privacy Policy and Cookie Policy; and
- Any other rules and terms and conditions made available on the Website.

8. DISCLAIMER OF LIABILITIES

By accepting these Terms and Conditions you confirm your awareness of the fact that gambling may lead to losing money. The Casino is not liable for any possible financial damage arising from your use of the Website.

The Casino is not liable of any hardware or software defects, unstable or lost Internet connection, or any other technical errors that may limit access to the Website or prevent any players from uninterrupted play.

In the unlikely case where a wager is confirmed or a payment is performed by us in error, the Company reserves the right to cancel all wagers accepted containing such an error, or to correct the mistake by re-settling all the wagers at the correct terms that should have been available at the time that the wager was placed in the absence of the error.

If the Casino mistakenly credit your Player Account with a deposit, bonus or winnings that do not belong to you, whether due to a technical issue, error in the paytables, human error or otherwise, the amount and/or the winnings from such bonus or deposit will remain the Casino property and will be deducted from your Player Account. If you have withdrawn funds that do not belong to you prior to us becoming aware of the error, the mistakenly paid amount will (without prejudice to other remedies and actions that may be available at law) constitute a debt owed by you to us. In the event of an incorrect crediting, you are obliged to notify us immediately by email.

The Casino, its directors, employees, partners, service providers:

- do not warrant that the software or the Website is/are fit for their purpose;
- do not warrant that the software and Website are free from errors;
- do not warrant that the Website and/or games will be accessible without interruptions;

• shall not be liable for any loss, costs, expenses or damages, whether direct, indirect, special, consequential, incidental or otherwise, arising in relation to your use of the Website or your participation in the games.

You agree to fully indemnify, defend and hold , and our officers, directors, employees, agents, suppliers, harmless immediately on demand, from and against all claims, liabilities, damages, losses, costs and expenses including legal fees, arising out of any breach of the Terms of Use by you or any other liabilities arising out of your access and use of the Website and games or the software on the Website (or by anyone else using your username and password).

You acknowledge that the Casino shall be the final decision-maker of whether you have violated the Casino's Terms and Conditions in a manner that results in your suspension or permanent barring from participation in the Website.

9. USE OF PLAYER ACCOUNT

Customers may open and operate only one (1) Casino Account. Should we identify any customer with more than one account we reserve the right to close such accounts, and to void any winnings and bonuses from all accounts. Once completed, players undertake to return to us on demand any funds which have been withdrawn from the Duplicate Account. When opening an account, you are requested to choose your own username and password. You should ensure that these details are kept private, as you are responsible for all bets placed on your account, where the correct security information has been provided. If you lose, or forget, your username and/or password, or if you believe that a third party is aware of them, you should contact us immediately so that new security details can be allocated to you. These new details will be emailed to you.

If another person accesses your account you are solely responsible for all their actions whether or not their access was authorised by you and you hereby indemnify us and hold us harmless against all costs, claims, expenses and damages arising in connection with the use of or access to your account by any third party.

The Website can only be used for personal purposes and shall not be used for any type of commercial profit.

You must maintain your account and keep your details up-to-date.

By registering and account, you hereby consent to us contacting you through any and all means of communication (whether in written or verbal form and including, but not limited to email, telephone and SMS) in respect to matters relating to your account verification or our KYC procedure. Please note that we reserve the right to close, suspend or terminate your account at our sole discretion if there is any issue with the verification. We will make reasonable efforts to contact you regarding the withdrawal of the funds, but if we are not able to reach you (by email or phone) in two (2) weeks starting from the requested withdrawal date, the account will be locked, since you have failed to pass the KYC procedure.

10. GP Holding B.V KYC PROCEDURE

Know Your Customer is a player verification procedure. The main aim of it is to ensure that the holder of the account is the real person and the money going into the casino account is his own (and not a result of criminal activity). Also, it helps to know for sure that withdrawals are headed towards legitimate bank account, owned by him and not anyone else. It is required if the player's

deposits / payments have reached 2000 EUR, also if the player's account is suspicious. The player must upload the documents by himself in his account, the "Documents" tab.

List of required documents:

- Photo of ID
- Photo or screenshot of the payment system
- Photo or screenshot of the document confirming the current address

Additional documents:

- Selfie with ID
- Proof of wealth
- Proof of funds
- Selfie with a special note (example: Hello 'casino name') and/or other special conditions (blinking eye, head/hand turning etc.)

How to verify documents:

- Photo of ID document: all data (name, date of birth, citizenship) should be completely coincide with the data in Player's details tab. The document should be valid, the photo of the holder, date of birth, date of issue/expire are a must. For example, passport, ID, driver's license is suitable for identification.
- Photo or screenshot of the payment system: all data should be completely coinciding with the data in Payment systems debts tab. Necessary data for cards first 6 and last 4 digits, name of card holder (same as in Player's details tab), card validity period should be clearly seen. The player has the right to hide other data. Scanned copies are not accepted as PS verification. Necessary data for electronic payment systems: Qiwi phone number, Yandex, Ecopayz, Webmoney account number, Skrill / Neteller e-mail, etc.
- A photo or a screenshot of a document confirming the current address: the data (name, address + date of issue of the document) should be coincides with the data in Player's details tab. Acceptable documents: utility bill / bank statement / payment for mobile services. A photo of registration details in passport is acceptable for the players from the CIS. The document must be no older than 90 days (3 months).
- Selfie with ID: it should be visible the player holds the ID in his hands, a thorough check for editing / photoshop should be made. Optionally, a selfie with ID + a sheet of paper on which the name of the casino and the current date are written can be requested.
- Proof of wealth: a document confirming the welfare of the player. For example, certificate of employment.
- Proof of funds: a document confirming the flow of funds to the payment system. For example, a screenshot proves the player transferred the funds to Skrill using his card.

11. ANTI-FRAUD POLICY

The Company has a strict anti-fraud policy and utilises various anti-fraud tools and techniques. If the player is suspected of fraudulent actions including, but not limited to:

- participating in any type of collusion with other players
- development of strategies aimed at gaining of unfair winnings
- fraudulent actions against other online casinos or payment providers
- chargeback transactions with a credit card or denial of some payments made
- creating two or more accounts
- low risk roulette play where the player betting equal stakes for both black/red or even/odd covering 25 or more out of 37 numbers on the table. (Placing bets on black/red only covers 36 of 37 possible numbers).
- other types of cheating or becomes a bankrupt in the country of their residence, the Company reserves the right to terminate such Player Account and suspend **and/or cancel** all payouts to the player. This decision is at the sole discretion of the Company and the player will not be notified or informed about the reasons of such actions. The Company also reserves the right **and may be obliged** to inform applicable regulatory bodies of the fraudulent actions performed by the player.

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

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

The Casino has zero tolerance to advantage play. Any player who will try to gain advantage of casino welcome offers or other promotions agrees that Company reserves the right to void bonuses and any winnings from such bonuses, for the reasons of:

- use of stolen cards;
- chargebacks;
- creating more than one account in order to get advantage from casino promotions;
- providing incorrect registration data;
- providing of forged documents;
- any other actions which may damage the Casino;

The Casino reserves the right to close your Player Account and to refund to you the amount on your account balance, subject to deduction of relevant withdrawal charges, at Casino's absolute discretion and without any obligation to state a reason or give prior notice.

In order to verify player`s account casino management require documents (ID, payment systems, utility bills etc) in Latin or Cyrillic alphabet. In case player doesn't have an opportunity

to provide documents in above-mentioned alphabets casino reserves the right to demand video verification where player shows his/her documents.

The Casino reserves the right to retain payments, if suspicion or evidence exists of manipulation of the casino system. Criminal charges will be brought against any user or any other person(s) who has/have manipulated the casino system or attempted to do so. The Casino reserves the right to terminate and/or change any games or events being offered on the Website.

Should you become aware of any possible errors or incompleteness in the software, you agree to refrain from taking advantage of them. Moreover, you agree to report to the Casino any error or incompleteness immediately. Should you fail to fulfil such obligations, the Casino has a right to full compensation for all costs related to the error or incompleteness, including any costs incurred in association with the respective error/incompleteness and the failed notification.

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

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

12. DEPOSITING

The Website offers a variety of payment methods. They include VISA and MasterCard credit and debit cards, as well as various alternative payment methods.

Contact our support team at <u>support@reipas.com</u> to inquire about the payment methods which are most favourable for your country of residence.

Using third party payments is prohibited. You must make deposits only from a bank account, bank cards, e-wallets or other payment methods that are registered in your own name. If we determine during the security checks that you have violated this condition, your winnings will be confiscated and the original deposit will be returned to the owner of the payment account. The Company is not responsible for the lost funds deposited from third party accounts.

Please note that the minimal amount of deposit is **20** or currency equivalent. The maximum amount of deposit depends on the payment method you decide to use **and will appear when choosing the payment method**.

Kindly note that due to the nature of cryptocurrencies, deposit limits cannot be applied to the deposits made through Crypto payment systems. If you want to limit your gambling in the casino, please, use any other available option.>

13. WITHDRAWAL POLICY

The minimal amount for withdrawal is $20 \in$ or currency equivalent. The maximum amount for withdrawal depends on the payment method you use. If the requested amount exceeds the limit of a particular payment system, the amount will be withdrawn in instalments.

No withdrawal will be processed, and funds cannot be withdrawn from your account until: (i) Verification Checks have been satisfactorily completed; (ii) payments have been confirmed;

and (iii) you have complied with any other withdrawal conditions, specific rules and promotional terms relating to your use of the Website and/or affecting your account (for example, any applicable bonus terms). Please note that Verification Checks include checks on your identity, age, place of residence and proof of ownership for any payment methods used. We may withhold any withdrawal in instances where you have not complied with any of the conditions in this clause. Enhanced due diligence may be done in respect of withdrawals of funds not used for wagering.

In case you provide false or incomplete Personal Data, the withdrawal can be refused and the Player Account terminated, of which you will be informed by email. Reporting by the Casino to applicable regulatory bodies of actions performed by the player may be required.

You may only use payment methods registered in your own name to make withdrawals. It is your responsibility to submit the correct bank account details (where applicable) for payment of withdrawals. We cannot repay payments made by us to any other account due to incorrect account details provided by you.

The Website supports payouts via Original Credit Transfer (OCT) from Visa and via Payment Transfer from Mastercard. Additional requirements are that the respective credit card is not a corporate credit card and the card is issued in a supported country.

For Visa, the following countries are not supported: USA, Australia, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, Singapore.

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

Please note that even for supported countries the Casino is not able to guarantee successful credit card payment processing in all cases, since banks issuing credit cards may block or reject such transactions at their own discretion.

The internal operating currency of the Website is Euro. Due to this fact, in case you transact in other currencies, the amount deducted from your credit card may be insignificantly higher than displayed at the time of transaction due to currency conversions on the side of your bank and/or the Casino's payment processing system.

All Bank Transfer payouts are in principle processed within three (3) banking days. Please mind that you will not be able to request a Bank Transfer for USD payouts.

You acknowledge that withdrawals via bank transfers can in rare cases subject to additional charges by the intermediary banks. These charges remain outside the influence of The Casino.

The maximum withdrawal amount processed to a player is **5,000€** per week, unless otherwise specified in the Terms & Conditions. Exceptions may be made to players with a higher VIP level, if any, at the Casino's sole discretion.

Weekend Withdrawal Processing: Any withdrawals made on a Friday, Saturday, or Sunday will be processed and made available on the following Monday, in accordance with our standard operating procedures.

Once a withdrawal is requested, it will remain pending for between 48h. Once approved it will be processed immediately - this period will vary depending of the withdrawal method selected.

Ultimately, your account should not be used as a banking facility/account and deposits should only be made with a view to using funds to place bets. Your account is not insured, guaranteed, sponsored or otherwise by any banking insurance system nor shall it earn any interest. Should you make repeated deposits and withdrawals without commensurate bets being placed, we reserve the right to pass on to your accounts, without prior notice any bank charges we have incurred before closing the account.

14. REFUND POLICY

A refund request will only be considered if it is requested within the first twenty-four (24) hours of the alleged transaction, or within thirty (30) calendar days if a Player alleges that another individual has accessed his/her Player Account.

If you have funding your account with a Credit Card we reserve the right to pay all withdrawal requests up to the total amount deposited as refunds against the purchases you have made. If your withdrawals exceed the total amount deposited, any excess amount will be paid to you via one of our alternative methods available.

Before a refund is processed all bonuses and winnings in your balance will be deducted prior to calculating the amount to be refunded.

In case any Credit Card purchases are considered to carry an unacceptable risk for security or legal reasons either by our Payment processors or by the Casino, we will initiate refunds for all such transactions back to the Credit Card, and notify all the appropriate authorities and parties.

All costs that may occur upon refund procedure are on the player.

For any refund queries please contact support@reipas.com.

15. DORMANT ACCOUNTS

An inactive (dormant) account is a Player Account which a player has not logged into or logged out of for twelve (12) consecutive months. If your Player Account is deemed to be inactive, the Casino reserves the right to charge a monthly administrative fee of 10€ or the equivalent in another currency (or the current balance of your account, if less) as long as the balance of your account remains positive.

You authorise the Casino to debit this fee from your Player Account at the beginning of the month following the day on which your account is deemed inactive, and at the beginning of every subsequent month that your account remains inactive. The Casino will stop deducting the fee if the account balance is zero or if the account is re-activated.

16. EXPIRY PERIOD

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

17. COMPLAINTS

You are free to contact our customer service team according to the instructions found on the Website to give us any complaints regarding our services support@reipas.com

Complaints are handled in the support department and escalated in the organisation of the Casino in the case that support personnel did not solve the case immediately. You shall be informed about the state of the complaint to a reasonable level.

Casino is to acknowledge a complaint started by the account holder only. It is forbidden **to and you can therefore not assign, transfer**, hand over or sell your complaint to the third party.

Casino will dismiss the complaint if the matter is handed over to be conducted by the third party and not the original account owner.

In the event of any dispute, you agree that the server logs and records shall act as the final authority in determining the outcome of any claim. You agree that in the unlikely event of a disagreement between the result that appears on your screen and the game server, the result that was logged on the game server will prevail, and you acknowledge and agree that our records will be the final authority in determining the terms and circumstances of your participation in the relevant online gaming activity and the results of this participation.

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

18. NON TRANSFERABILITY

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

19. ARBITRATION

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