

Palasino Group, a.s.
ČESKÁ KUBICE 64, 345 32 ČESKÁ KUBICE
COMPANY ID 64358267



PALASINO

**LIVE GAME
GAMBLING PLAN**

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INTRODUCTORY PROVISIONS

Palasino Group, a.s., is a joint stock company with its registered office at Česká Kubice 64, 345 32 Česká Kubice, Czech Republic, Company ID No.: 64358267, entered in the Commercial Register kept by the Regional Court in Plzeň, Section B, File No. 492 (hereinafter referred to as the "Operator"), which operates the Live Game of Chance within the meaning of Section 3(2)(f) of the Gambling Act, in its Casinos under the PALASINO trademark.

Any person applying for registration is required to familiarise themselves with the provisions of this Gambling Plan before completing the Registration process in accordance with this Gambling Plan. Neither ignorance of this Gambling Plan nor any subjective interpretation of its provisions by the Gambler shall void a Bet. In the event of any dispute arising from the participation in a Game of Chance, ignorance of the Gambling Plan shall not be taken into account. This Gambling Plan, as well as any changes thereto approved by the Ministry of Finance of the Czech Republic, shall be made public by the Operator and shall be available in a digital kiosk at the Operator's Casino reception desks and on the Operator's website at WWW.PALASINO.EU.

This Gambling Plan consists of two parts: the common part, which governs the conditions common to the Casino Live Games pursuant to Section 3(2)(f) of the Gambling Act, and the Special Part, which contains the rules of individual Live Games. Unless stated otherwise in the special part, the provisions of the common part shall apply.

This document presents the Gambling Plan of the Live Games operated in the Operator's Casinos as Live Games within the meaning of Section 3(2)(f) of the Gambling Act.

This Gambling Plan has been approved by the Ministry of Finance of the Czech Republic as part of the administrative procedure for issuing a basic licence. The Operator reserves the right to make changes to this Gambling Plan as approved by the Ministry of Finance of the Czech Republic.

The Operator reminds that participation in any Game of Chance may be harmful. The Gambler should participate in any Game of Chance responsibly.

COMMON PART

1. DEFINITIONS AND INTERPRETATION OF TERMS

1.1. The terms used in the text of this Gambling Plan (including the introductory provisions) shall have the following meaning, unless expressly stated otherwise:

AML Act	Act No. 253/2008 Sb., on certain measures against the legalisation of proceeds from crime and financing of terrorism, as amended;
CMS	Casino Management System – the Operator's software system used to record User Accounts of Gamblers and all transactions;
Net Loss	The amount representing the difference between the

following amounts:

1. the aggregate of the funds received from a participant in a game of chance to buy value chips,

2. the aggregate of the funds paid out to a participant in a game of chance in exchange for submitted value chips,

Temporary User Account	A user account temporarily created by the Operator for a natural person who is not a citizen of the Czech Republic and whose identity and age cannot be verified by remote means with the relevant public authority. The Temporary User Account may be active for up to 90 days;
Games of Chance	Games of Chance operated by the Operator in accordance with the applicable legal regulations based on individual basic licences issued by the Ministry of Finance of the Czech Republic;
Gambling Plan	This Gambling Plan for operating the Live Game of Chance;
Gambler	A participant in a game of chance, a natural person over the age of 18, who has registered for participation in the Live Game and for whom a User Account or a Temporary User Account has been established;
Identification Data	Name(s), surname and/or maiden name, address, permanent or any other similar residence, nationality, birth registration number or date of birth if a birth registration number has not been assigned, place of birth; as well as, for the purposes of the AML Act, number of the proof of identity, office which issued the proof of identity, its validity, and sex;
Contact Details	A mailing address, telephone number, electronic mail address or, as the case may be, a data box identifier;
Casino	An independent, structurally separate space in which the Live Game is operated as the main activity. The Live Game may be operated together with the Technical Game in the Operator's Casino;
Croupier	The Operator's employee who is in charge of a gaming table, accepts Bets, pays Winnings, controls the game and ensures that the Game Rules are followed;
Person Applying for Registration	A natural person applying for registration which has not yet been made;
Payment Card	A payment card held by the Gambler used for withdrawing cash to be exchanged for chips;
Politically Exposed Person	A natural person who is or was in a significant public office of national or regional importance, or a person close to such a person; see Section 4(5) of the AML Act for the full definition;
Access Card	A plastic card containing a chip enabling the Gambler to access their User Account and the Game of Chance;
Registration	A process initiated at the request of the Gambler the intended result of which is establishment of the User Account or, as the

case may be, the Temporary User Account;

Registration Form		A form submitted to and completed by a Person Applying for Registration when entering the Casino. The Registration Form is used to identify and check the client under the AML Act, as well as to carry out the registration of the client under the Gambling Act;
Registered Payment Account		A payment account owned by the Gambler which can be used to transfer funds to their User Account and to receive funds from the User Account;
Register of Excluded Individuals from Participation in Games of Chance, or simply (Register of Excluded Individuals)	of REI	A non-public public administration information system that serves for preventing excluded individuals from participating in games of chance. The register is administered by the Ministry of Finance;
Bettor		The Gambler who has paid a Bet;
Bet		A non-refundable payment voluntarily determined by the Bettor which will be compared to the result of the Game of Chance;
Self-Regulation Measures or SRM	or	Responsible gambling measures which the Gambler is obliged to individually set up or individually refuse before registration is completed and which they may subsequently change;
Internal Policy System	Policy	A system of internal policies, procedures and control measures to meet the obligations laid down by the AML Act, and drawn up by the Operator;
User Account		A User Account established with the Operator through which participation in a Game of Chance takes place and in which deposits and withdrawals of funds, as well as transactions associated with the exchange of chips, are recorded, separate from the funds of other Gamblers and the Operator. Under the terms laid down by this Gambling Plan, the User Account may be permanent or temporary; unless implied otherwise by the nature of the matter, the User Account also means the Temporary User Account;
Stake		Any payment entitling the Participant in a Game of Chance to participate in a Game of Chance, in particular one or more Bets or other performances laid down by the Operator which, in addition to the Bet, entitle the Gambler in a Game of Chance to participate in the Game of Chance;
Loyalty Programme		A programme under which the Operator grants, under the same conditions, benefits for activities related to the operation of Games of Chance, in particular for participation in a Game of Chance or for repeated entries to the Casino;

GBTC	General Business Terms and Conditions – the terms and conditions laid down by the Operator and defining the business relationship between the Operator and the Gambler. The Gambling Plan provisions shall take precedence over the provisions of the GBTC;
Winnings	The funds which the Gambler is entitled to receive if they win in a particular Game of Chance. It is based on the comparison of the Bet on one game and the game result;
Gambling Act	Act No. 186/2016 Sb., on gambling, as amended;
Live Game	A game in which bettors play against the Croupier or against each other at gaming tables, without the number of Bettors and Bets on one game being predetermined.

- 1.2. The definitions given in Article 1.1 hereof shall apply mutatis mutandis to both singular and plural forms of the defined terms.
- 1.3. The headings are inserted to facilitate orientation in the text of the Gambling Plan and shall not be used for its interpretation.
- 1.4. The references to articles appearing in the text of this Gambling Plan are references to the articles of this Gambling Plan, unless stated otherwise.

2. LIVE GAME

- 2.1. The Operator essentially operates games in a manner that guarantees all Gamblers equal conditions and an equal opportunity to achieve Winnings, within the meaning of Section 7(2)(c) of the Gambling Act.
- 2.2. The Live Game may only be operated in the Operator's Casino.

3. LIVE GAMES OPERATED

- 3.1. Individual types of Live Games covered by the Gambling Plan are listed in the Special Part hereof.
- 3.2. Detailed rules of the individual types of operated Live Games are specified in the Special Part hereof.

4. IDENTIFICATION AND REGISTRATION OF A GAMBLER

A. PARTICIPATION IN A GAME

- 4.1. The Casino Operator shall be obliged to identify a visitor entering the Casino. The Operator shall keep daily records of all visitors. For the purposes of record keeping, each visitor shall prove their identity; the method of identification and storing identification data shall be governed by the AML Act.
- 4.2. Only persons who have proven their identity properly and registered with the Operator and who are not prevented from participation in the Live Game by other reasons defined by legal regulations or this Gambling Plan are allowed to participate in the Live Game and enter the gaming premises.
- 4.3. The Operator may only refuse Registration of a Person Applying for Registration:
 - in the event of violent or vulgar behaviour towards other Gamblers or Persons Applying for Registration or the Operator's employees;

- in the event of inappropriate behaviour or actions that bother other Gamblers or Persons Applying for Registration (e.g. drunkenness, indecent exposure, dirty clothes, requests for money);
 - if it is demonstrably known to the Operator that the Person Applying for Registration has previously committed fraud in connection with Games of Chance.
- 4.4. Only persons not limited in their legal capacity to participate in the Live Game in any way, older than 18 (eighteen) years, who have not been excluded from participation in a Game of Chance under the Gambling Act, may enter the gaming premises and play within the offer subject to the basic licence.
- 4.5. No person who performs any activity or task related to the operation of a Game of Chance for the Operator may participate in a Game of Chance in any of the Operator's Casinos.
- 4.6. For the purposes of Registration, the Person Applying for Registration shall be obliged to:
- provide the Operator with their Identification and Contact Details and enter all required information in the registration form. Contact Details may be collected only with the consent of the Person Applying for Registration; refusal to provide Identification and Contact Details prevents Registration and participation of the Person Applying for Registration in the Live Game;
 - become acquainted with the Gambling Plan and the GBTC;
- 4.7. Each Gambler may only have one User Account registered with the Operator.
- 4.8. A Person applying for a User Account with the Operator shall be registered under the Gambling Plan in accordance with the Gambling Act, solely in the presence of the Person Applying for Registration in accordance with the AML Rules at the Operator's Casino reception. The Registration shall be carried out by the Operator. The Casino reception is always located at the entrance to the Operator's Casino.
- 4.9. Registration includes, in particular, identifying and verifying the identity and age of the Person Applying for Registration, checking whether the Person Applying for Registration has not been entered in the Register of Excluded Individuals, assigning access data or other means of access, and activating the User Account.
- 4.10. The Operator shall not be liable for the authenticity, validity and factual accuracy of the documents submitted by the Person Applying for Registration or, as the case may be, the Gambler to the Operator. In case of doubt about the authenticity, validity or factual accuracy of the documents submitted, the Operator is obliged to refuse such a document or, as the case may be, require additional documents to be submitted.
- 4.11. After the Person Applying for Registration completes the Registration and after the User Account is established for them, they may also participate in other Games of Chance operated by the Operator under the Gambling Act, provided that they have also met all of the conditions required for participation in such other Game of Chance. The binding rules of other Games of Chance are laid down in the gaming plan of the relevant Game of Chance.

B. REGISTRATION FORM

- 4.12. The Registration Form shall be available at the Operator's Casino reception.

- 4.13. The correctness and veracity of all data in the Registration Form must be confirmed by the signature of the Person Applying for Registration.
- 4.14. The Gambler shall be obliged to immediately notify the Operator of any changes in the data provided in the Registration Form.
- 4.15. As part of the Registration Form, the Person Applying for Registration may also grant consent to the processing of personal data (the telephone number and email) by the Operator for the purpose of sending information and commercial messages. The consent to the processing of personal data is granted voluntarily and may be revoked at any time free of charge. The consent shall be granted for an indefinite period and shall not constitute a condition that would in itself prevent Registration.

C. IDENTIFICATION AND CONTACT DETAILS

- 4.16. During the Registration, the Operator shall verify the identity and age of the Person Applying for Registration in their presence and based on the ID card submitted by them.
- 4.17. During the identification, the Person Applying for Registration shall provide the Operator with the Identification and Contact Details and shall give consent to the processing of the Contact Details for the purposes of the Gambling Act. If the Person Applying for Registration refuses to provide the Contact Details, they shall not be registered and shall not be allowed to participate in the Live Game. The Operator shall verify and confirm the Identification and Contact Details. The Registration process includes also identification pursuant to the AML Act.
- 4.18. The Person Applying for Registration shall provide the Operator with all necessary information for the purposes of identification and shall submit the relevant documents. The Operator may, for identification purposes under the AML Act, make copies or extracts from the documents submitted and process the information thus obtained. The data obtained in identifying the Person Applying for Registration, copies of the documents submitted for identification, if applicable, as well as information about the person who identified the Gambler and when shall be kept by the Operator for a period of 10 years.
- 4.19. In addition, the Operator is obliged to check whether:
 - a. the participation of the Person Applying for Registration in a Game of Chance has not been excluded on the basis of an entry in the Register of Excluded Individuals or on the basis of the Self-Regulation Measures;
 - b. The Person Applying for Registration is not on the list of persons subject to international sanctions or whether they are not politically exposed persons under the AML Act.

D. SELF-REGULATION MEASURES, EXCLUSION FROM THE PARTICIPATION IN A GAME OF CHANCE AT OWN REQUEST

- 4.20. During the registration, the Person Applying for Registration may individually set up Self-Regulation Measures pursuant to Section 15(3) of the Gambling Act or may individually refuse them.
- 4.21. The Gambler may set up the following Self-Regulation Measures for the Live Game:
 - a. the maximum amount of Net Loss per day,
 - b. the maximum amount of Net Loss per calendar month,
 - c. the maximum number of visits to the gaming premises per calendar month,

- 4.22. If the Gambler sets up the Self-Regulation Measure pursuant to Article 4.21.c, the Gambler will not be allowed to visit the Operator's gaming premises during the relevant period of time in excess of the number of visits set up within the Self-Regulation Measure, not even for the purpose of participating solely in other Games of Chance operated by the Operator in the Casino.
- 4.23. The Gambler may also subsequently change the Self-Regulation Measures. Any change to the measures in the form of moderation or cancellation of a measure shall take effect seven days after the Gambler requested the change. Any change in the form of tightening a measure shall take effect based on the Operator's possibilities, but no later than 24 hours after the request was made.
- 4.24. The Gambler is allowed to change the Self-Regulation Measures in person in the Casino or by remote means via any of their Contact Details.
- 4.25. The Gambler may request the Operator's Self-Regulation Measures to be set up only to the extent specified in the Gambling Act.
- 4.26. An entry of the Gambler in the REI at own request shall be carried out by the Ministry of Finance in accordance with the Gambling Act and on the basis of methodical instructions published by the Ministry. Information about the method and procedure are available at the Operator's casino reception or, as the case may be, on the www site of the Ministry of Finance.

E. PAYMENT CARD AND REGISTERED PAYMENT ACCOUNT

- 4.27. The Gambler has several options to deposit funds in the User Account.
- 4.28. If the Gambler chooses to transfer funds to and from the User Account by non-cash payment, the funds may only be transferred using the Registered Payment Account. This shall be without prejudice to the provision allowing funds to be deposited in and withdrawn from the User Account in cash.
- 4.29. Participants in a Game of Chance may have a Registered Payment Account through which funds will be deposited in and withdrawn from the User Account. For the purposes of registration, the Person Applying for Registration may provide a number or any other unique identifier of the payment account held by them, which they will solely use for transferring funds to the User Account and for receiving funds from the User Account.
- 4.30. In addition, for depositing funds, the Operator shall only accept Payment Cards issued by an entity authorised to provide payment services in a member state of the European Union or in any state which is a party to the Agreement on the European Economic Area.
- 4.31. No fees shall be charged by the Operator for depositing funds in the User Account or withdrawing funds from the User Account except as provided herein. The transfer of funds from the User Account to the Gambler's Registered Payment Account is usually executed within 5 working days after the Gambler's request, but no later than 60 days. No limits have been set by the Operator for depositing funds in the User Account or withdrawing funds from the User Account. Depositing cash in the User Account or withdrawing cash from the User Account shall be limited by Act No. 254/2004 Sb., on limitation of cash payments, as amended.

F. COMPLIANCE WITH THE AML ACT

- 4.32. All identified and registered Gamblers acknowledge that the Operator may at any time, under the terms of the AML Act and under the terms of the Operator's Internal Policy System, request information on the origin of the funds to be used for the Game of Chance.

G. GAMBLING PLAN AND GENERAL BUSINESS TERMS AND CONDITIONS

- 4.33. The approved Gambling Plan and GBTC are available at the information kiosk and in tablets at Casino's reception or on the Operator's www site WWW.PALASINO.EU.
- 4.34. The provisions of the Gambling Plan shall be binding on the Operator, on gambling in the Casino, as well as on the Gambler. Unless stated otherwise in the provisions of the Special Part of this Gambling Plan, the provisions of the common part of this Gambling Plan shall apply. The provisions of the Gambling Plan shall take precedence over the provisions of the GBTC.

5. USER ACCOUNT

- 5.1. The User Account shall be established by the Operator for the Person Applying for Registration on the basis of successfully completed Registration. Upon activation of the User Account, the Person Applying for Registration shall become a Gambler.
- 5.2. If the Person Applying for Registration has been entered in the Register of Excluded Individuals, or if it cannot be verified if the Person Applying for Registration has been entered in the REI, the User Account or Temporary User Account may not be established.
- 5.3. If it is not possible to verify the identity and age of an individual who is not a citizen of the Czech Republic by remote means managed by the Ministry, the Operator shall only establish a Temporary User Account for the Gambler which may be active for a maximum of 90 days. After this period of time, the Temporary User Account shall be cancelled, and Registration must be renewed.
- 5.4. Participation in the Live Game is conditioned by the establishment of the User Account in the Operator's CMS. The User Account is used by the Gambler to record payment transactions, manage funds for gambling, and manage the Loyalty Programme.
- 5.5. The Gambler shall use the Access Card to access the User Account. The Card is secured by the PIN code, which the Gambler enters when activating the User Account. Through the User Account, the Gambler may track and manage the balance of their funds intended for gambling, track and manage the Loyalty Programme balance, and track the setting of the Self-Regulation Measures.
- 5.6. Funds in the User Account shall only be deposited in the Game Currency.
- 5.7. Funds may be transferred to the User Account as follows:
- in cash;
 - via a payment card;
 - by means of non-cash transfer from the Registered Payment Account;
- 5.8. Funds may be transferred from the User Account as follows:
- in cash;
 - by means of non-cash transfer to the Registered Payment Account.
- 5.9. The Gambler may not use funds recorded in the User Account in any way other than solely to exchange them for chips or to withdraw them from the User Account.
- 5.10. The Gambler has the right to deny, at any time, their previously granted consent to the processing of the provided Contact Details. The consent to the processing of the Contact Details may only be withdrawn in writing and has the same effect as the cancellation of the User Account.

- 5.11. No person may have more than one User Account established with the Operator. The Operator shall not allow any transfer of recorded funds between User Accounts.
- 5.12. The User Account and the Temporary User Account may only be cancelled at the request of the Gambler or under the conditions laid down herein or for statutory reasons.
- 5.13. If there is a reason to terminate the User Account or the Temporary User Account, either at the request of the Gambler, by the Operator or for statutory reasons, any financial balance on the Gambler's User Account or Temporary User Account shall be refunded. This balance shall be paid to the Gambler either by the Casino's service staff or by means of non-cash transfer to the Gambler's Registered Payment Account if the Gambler so requests.
- 5.14. The Gambler may request the cancellation of the User Account and Temporary User Account directly in the Operator's Casino. The balance of the User Account or the Temporary User Account shall be refunded pursuant to Article 5.12. hereof.
- 5.15. The Gambler may also request the cancellation of the User Account or the Temporary User Account remotely using the contact email address or contact data box. However, the request for remote cancellation of the User Account or the Temporary User Account may not be settled by the Operator until all funds have been refunded from the User Account or the Temporary User Account. Any requests submitted through any email address shall require authorisation by means of a written request.
- 5.16. If the statutory conditions for the cancellation of the Temporary User Account have been met, the Operator shall cancel it. The Operator shall immediately, in person or through any Contact Details, notify the Gambler of the reason leading to the cancellation of the User Account, and call upon the Gambler through any Contact Details to collect the User Account balance within 30 days or to specify the unique identifier of the payment instrument to which the Operator should send the funds. As soon as the Gambler does so, the balance shall be refunded to the Gambler immediately. In the event of a refund of the balance by means of non-cash transfer, a fee corresponding to the fee charged by the payment service provider for the transfer of the funds shall be charged. If the balance is not settled within 30 days of the date that the call is sent, the Operator shall again send a call to the Gambler, specifying the manner of the balance settlement, either by means of a recorded delivery letter to the place of residence or to the mailing address of the Gambler, every 12 months until the expiry of the period of time decisive for the limitation of unjust enrichment in accordance with Act No. 89/2012 Sb., the Civil Code, as amended. If the call is sent via a postal service, the Gambler shall be charged a fee corresponding to the fee charged by the postal service provider for the delivery of the call. If the User Account shows a balance lower than the cost of the call delivery, the Operator shall not send the call by letter.

- 5.17. If the Operator bans the Gambler from entering the Operator's Casinos for an unlimited period of time under Article 13.1 hereof and if the statutory reasons have been met for cancelling the User Account other than for the statutory reasons for cancelling the Temporary User Account, the Operator shall also cancel their User Account. The Operator shall immediately, in person or through any Contact Details, always notify the Gambler of the reason leading to the cancellation of the User Account, and call upon the Gambler to collect the User Account balance within 30 days or to specify the unique identifier of the payment instrument to which the Operator should send the funds. As soon as the Gambler does so, the balance shall be refunded to the Gambler immediately. In the event of a refund of the balance by means of non-cash transfer, a fee corresponding to the fee charged by the payment service provider for the transfer of the funds shall be charged. If the balance is not settled within 30 days of the date that the call is sent, the Operator shall again send a call to the Gambler, specifying the manner of the balance settlement, either by means of a recorded delivery letter to the place of residence or to the mailing address of the Gambler, every 12 months until the expiry of the period of time decisive for the limitation of unjust enrichment in accordance with Act No. 89/2012 Sb., the Civil Code, as amended. If a repeated call is sent via a postal service, the Gambler shall be charged a fee corresponding to the fee charged by the postal service provider for the delivery of the call. If the User Account shows a balance lower than the cost of the repeated call delivery by recorded delivery letter, the Operator shall not send the repeated call.
- 5.18. If the Operator bans the Gambler from entering the Operator's Casinos for a limited period of time under Article 13.1 hereof, the User Account or Temporary User Account of the Gambler shall only be deactivated. During the ban, the Gambler may not enter the Operator's Casinos and may not log into the Game. The Operator shall provide the Gambler with the reasons for deactivating the account and offer the Gambler a refund of the balance, if any, in its User Account and, as with the case of the cancellation of the User Account as a result of the Gambler being banned from entering the Casino for an indefinite period, shall agree on the manner of such refund with them. In the event of a refund of the balance by means of non-cash transfer, a fee corresponding to the fee charged by the payment service provider for the transfer of the funds shall be charged.
- 5.19. Unless prevented by statutory barriers, the Gambler may reactivate the User Account or Temporary User Account at the Casino reception by undergoing a new Registration hereunder and successfully completing it. In the event that, prior to the termination or deactivation of the User Account or the Temporary User Account, the Participant in a Game of Chance moderated some of their Self-Regulation Measures, reactivation of the User Account or the Temporary User Account shall not be allowed by the Operator until 7 days have passed after the date when the Participant in a Game of Chance moderated some of their Self-Regulation Measures.
- 5.20. In the event that the User Account does not record any activity by the Gambler for at least 12 calendar months, the Operator shall charge a fee for managing and maintaining the User Account, with every entry to the Casino being considered an activity. The User Account management and maintenance fee shall be EUR 10 and shall be charged to the Gambler repeatedly after the expiry of each 12-month period. In the event that the balance in the User Account is less than the amount of the User Account management and maintenance fee, the Operator shall charge a fee in the amount of the User Account balance. The User Account balance must never be negative, i.e. if the User Account balance is equal to 0, there shall be no charge for the User Account management and maintenance. The Gambler shall be notified in advance of the fact that they will be charged a fee for the User Account management and maintenance. This procedure shall not apply if the User Account is deactivated under Article 5.17 hereof.

5.21. If, during the existence of the User Account, the Operator finds out the Gambler has been entered in the Register of Excluded Individuals, the Gambler shall be prevented from participating in the Live Game. Upon logging into the User Account, the Gambler shall be allowed to perform inevitable steps leading to the settlement of liabilities with the Operator (request for the transfer of the funds from the User Account to the payment account or payment card, or withdrawal of cash, inspection of the list of transactions in the User Account, including information about the Bets made and evaluation thereof, submitting a request for updating identification or contact details, change in the registered payment instrument or registered payment card). The User Account of the Gambler who has been entered in the Register of Excluded Individuals shall be cancelled after the settlement of the User Account balance, however, not earlier than after the expiration of 6 months following the entry of the Gambler in the REI, unless an earlier moment of the cancellation of the User Account is determined by the Gambling Act or this Gambling Plan (e.g. the cancellation of the Temporary User Account), whereas, in that case, the User Account shall be cancelled in a manner determined in Article 5.13 or 5.16 of this Gambling Plan. In case of deletion of the Gambler from REI, a new User Account will have to be established for the Gambler's participation in the Live Game on the Operator's premises.

6. REQUIREMENTS CONCERNING THE GAMBLER

- 6.1. Before each entry to the Casino, all visitors to the gaming premises shall be identified and checked whether they have not been entered in the Register of Excluded Individuals. In addition, all Gamblers shall be checked to ensure that their participation in a Game of Chance is not excluded due to the Self-Regulation Measures or due to the Operator's decision to exclude the Gambler from the participation in a Game of Chance for reasons stated in Article 13.1. Gamblers entered in the REI shall not be enabled to participate in a game of chance.
- 6.2. The Operator shall not allow any transfer of recorded funds or gaming means between User Accounts.
- 6.3. The Operator may neither participate in a Game of Chance, nor authorize any other person to participate in a Game of Chance.
- 6.4. The Gambler may participate in the Live Game only via their User Account, which they log into using the Access Card allocated to them.

7. GAME CURRENCY

- 7.1. The game currency for the purposes of the Operator's Live Games shall be the euro (EUR, €).

8. ACCEPTANCE OF FOREIGN CURRENCIES

- 8.1. The Operator shall only accept EUR for the purpose of purchasing value and gaming chips.
- 8.2. The Operator operates a licensed exchange activity under the Foreign Exchange Act. The exchange office is located at the main cash desk in all Casinos. These may be used by Gamblers to convert other freely convertible currencies. These currencies shall be recalculated and exchanged into the EUR game currency at the applicable exchange rate which is laid down by the Operator and which is available on the exchange rate list in the exchange office. If necessary, the Operator reserves the right to limit the exchange for other freely convertible currencies.

- 8.3. The Operator reserves the right to refuse less known or less widely used currencies or currencies with a high-risk exchange rate whose value conversion may fluctuate considerably.

9. CHIPS

- 9.1. Both value and gaming chips approved by the Ministry of Finance shall be used for Live Games operated by the Operator.
- 9.2. It is forbidden to take the value and gaming chips away from the Casino. After the end of the game, the Gambler shall be obliged to exchange all value chips for money at the cash desk.
- 9.3. Value chips are chips of a material substance with a value denomination and an official currency abbreviation that may be purchased at the Casino cash desk or gaming tables.
- 9.4. Gaming chips are coloured chips with specific characters for each Roulette gaming table. Gaming chips may be obtained by exchanging value chips at a gaming table. After the end of the game, the Croupier shall exchange gaming chips for value chips. When purchasing gaming chips, the Gambler shall determine their value. The value shall then be marked on the gaming table throughout the Gambler's game.
- 9.5. The Gambler may choose whether they will play with value chips or gaming chips under the Roulette rules laid down in the Special Part hereof.
- 9.6. Gaming chips may not be directly exchanged for money.
- 9.7. Value chips shall be purchased at the Operator's Casino cash desk and gaming tables.
- 9.8. Value chips may also be purchased through payment card terminals. If necessary, purchases of value chips by means of payment cards may be restricted by the Operator.
- 9.9. For the purposes of User Account transaction records, the Gambler's Access Card must be submitted for any purchase, exchange or payout.

10. ENDING THE GAME, PAYOUT OF WINNINGS AND MONEY

- 10.1. The Gambler winning in the Live Game shall receive value or gaming chips of the corresponding value at the gaming tables. No chips may be exchanged for money at any gaming table.
- 10.2. Value chips may only be exchanged for money at the Casino cash desk upon submission of the Gambler's Access Card through which all transactions are recorded in the User Account. The Gambler may choose one of the following options for the payout of the winnings:
- by increasing the User Account balance;
 - in cash in the game currency;
 - in cash in other than the game currency. In the event that the Gambler requires exchange of chips for money in other than the game currency, the payout to the Gambler shall be made under the applicable exchange rate specified in the exchange rate list, only if allowed by the Operator's operating conditions;
 - by means of non-cash transfer via the Gambler's Registered Payment Account based on a written request.

- 10.3. Any cash payout of funds exceeding the limit under Act No. 254/2004 Sb., on limitation of cash payments, as amended, is prohibited, and payout of these funds may only be made by non-cash method.
- 10.4. In the event of payout of the balance or a portion thereof from the User Account by means of non-cash transfer through the Gambler's Registered Payment Account, the amount shall usually be transferred within five (5) working days under the Operator's operating conditions, but no later than sixty (60) days.
- 10.5. The Operator reserves the right to postpone the payout of the Winnings in any of the above forms, especially if there is reasonable suspicion of fraudulent behaviour by the Gambler. If this reasonable suspicion is not proved, the Operator shall be obliged to pay out the Winnings no later than 60 days from the date on which such Winnings were claimed by the Gambler.
- 10.6. The Operator reserves the right to refuse or postpone the payout of Winnings or funds if the participation in the Game of Chance is considered a suspicious transaction within the meaning of the AML Act, for a maximum period of time laid down by the AML Act.

11. LOYALTY PROGRAMME

- 11.1. The Operator shall provide all Gamblers, under the same conditions, with the Loyalty Programme within which Gamblers earn points in the User Account for their activities connected with the operation of Games of Chance by the Operator, in particular for participation in a Game of Chance or repeated entries to the Casino. Detailed conditions shall be provided in the Operator's GBTC.

12. CONFIDENTIALITY

- 12.1. The Operator shall be obliged to keep confidentiality about the Gamblers and their participation in a Game of Chance. The duty of confidentiality shall not apply to cases in which the Gambler releases the Operator from the duty of confidentiality. The Operator may not be released from the pledge of confidentiality before it is known whether the Gambler has achieved Winnings in accordance with the Gambling Plan.
- 12.2. The Operator shall not disclose any information learnt about the situation of other persons from reporting or from the Register of Excluded Individuals. This shall not apply to information obtained or used within the execution of state administration in the area of operation of games of chance applicable to the Operator, except for information about an individual recorded in the Register of Excluded Individuals.
- 12.3. The pledge of confidentiality shall not apply to information that is publicly known or available to the public from public service information systems.
- 12.4. The pledge of confidentiality is not breached if the Operator provides information pursuant to paragraph 12.1 or information about an individual entered in the Register of Excluded Individuals to:
 - a) administrative authorities exercising powers under the Gambling Act,
 - b) courts for the purposes of court proceedings,
 - c) law enforcement bodies,
 - d) the Probation and Mediation Service for the purposes of performing its activities,
or

- e) the National Security Authority in performing security procedure acts pursuant to the Act regulating the protection of classified information and security competence.

13. DISPUTES AND COMPLAINTS

13.1. The Gambler is obliged to become acquainted with the valid version of this Gambling Plan prior to starting a game. Any action that is demonstrably contrary to this Gambling Plan and is intended to violate the correctness of the game shall be deemed to be gross violation of the Gambling Plan. The following actions shall be deemed to be contrary to this Gambling Plan:

- any attempt to influence the Live Game or other Gamblers, including any use of technical means, e.g. by marking or retaining cards, counting cards, and recording the course of the game except for Roulette, at all stages of fraudulent behaviour;
- any attempt to participate or participation in the Live Game using the User Account of another person by using an Access Card other than that allocated to the Gambler;
- influencing the Operator's CMS by means of unauthorised interference with the registration or payout processes, even at the stage of attempt;
- contamination, damage or destruction of the Casino equipment and service areas (e.g. toilets);
- manifestation of violent or vulgar behaviour towards other Gamblers or Persons Applying for Registration or the Operator's employees;
- inappropriate behaviour that bothers other Gamblers (e.g. drunkenness, indecent exposure, requests for money, dirty clothes);
- Gamblers may not make notes about the Live Game or otherwise record the course of the Live Game in all games except for Roulette and its variants under this Gambling Plan, including but not limited to the use of any electronic devices.

If the Gambler is found to engage in the said behaviour, the Operator may exclude the Gambler from the Live Game.

13.2. If any behaviour is found that is a precondition for the exclusion of the Gambler from the Live Game:

- the Croupier, based on the Operator's instructions, shall stop the game being played. The Operator shall not allow the Gambler to complete the current game and shall not accept the Bets placed on the game. The unaccepted Bets shall be returned to the Gambler. If the Gambler played with gaming chips, they shall be exchanged for value chips by the Croupier. The Operator shall draw up a complaint report with the Gambler under Section 13.5. The amount equal to the value of the value chips held by the Gambler shall be transferred by the Operator into the Gambler's User Account at the cash desk. In addition, the Operator shall allow the Gambler to receive funds from the Gambler's User Account, provided that all legal prerequisites have been met. Depending on the severity of the Gambler's behaviour, the Operator may ban the Gambler from entering the Casino for a limited or unlimited period of time.
- If the Gambler, by acting as specified in Clause 13.1 hereof, wrongfully obtained or attempted to obtain a property benefit in the course of the game, the

Operator may withhold payout of the funds obtained through such behaviour for the period of time not exceeding the time specified in paragraph 10.5., or, as the case may be, reject such payment; such behaviour may be subject to criminal prosecution.

- 13.3. If it is found in an investigation based on a complaint that the Gambler's User Account balance is inaccurate, the Casino's Service Staff shall ascertain, in the Operator's CMS history, all movements of funds in the Gambler's User Account. In the event that an error is detected in the investigation, the Casino's Service Staff shall remedy the situation by paying the difference into the Gambler's User Account.
- 13.4. The Gambler may also complain to the Casino's Service Staff about any game's defects not listed here. If possible, the Service Staff shall ensure that the game defects that are complained about are investigated and corrected.
- 13.5. If the complaint is not settled on the spot, a complaint report shall be drawn up with the Gambler which shall be signed by both the Casino's Service Staff and the Gambler. The report shall contain the identification data of the Gambler who filed the complaint, including their telephone number and email, to which the result of the complaint and the information of the complaint submission shall be communicated. The Gambler and the Operator shall each receive one copy of the report.
- 13.6. If the Gambler is not satisfied with the settlement of the complaint, they may further complain about the fact to the manager present in the Casino, who will refer the Gambler's complaint, together with the complaint report and other materials necessary to investigate the complaint, to be dealt with at the Operator's registered office. The Operator shall notify the Gambler of the result of the complaint procedure no later than 30 days after the complaint report is drawn up, by telephone or email, based on the information provided by the Gambler. The result of the complaint procedure, as well as the findings of the complaint investigation, shall be recorded in the report which the Operator shall send to the Gambler, i.e. to the email address specified in the report, no later than 7 days after the notification of the result of the complaint procedure to the Gambler.
- 13.7. Any complaints filed in a manner other than specified herein shall be disregarded. In such cases, the Gambler shall be asked to file the complaint as laid down herein.
- 13.8. The Gambler shall file a complaint immediately following the occurrence of the event complained about, however, not later than 6 months after its occurrence. This shall not affect the right of the Gambler to claim the winnings within 1 year after the evaluation of the betting opportunity. The Operator shall be obliged to investigate the complaint properly and, within 30 days of its assertion, notify the Gambler in writing of the result of the complaint procedure.
- 13.9. The Gambler may lodge objections to the complaint settlement with the Operator within 15 days of being notified of the result of the complaint procedure.
- 13.10. Any disputes between the Operator and the Gambler shall be decided by general courts of the Czech Republic. In resolving disputes, Gamblers may also turn to a competent entity for out-of-court resolution of consumer disputes, which is the Czech Trade Inspection Authority.

14. COMMON AND FINAL PROVISIONS

- 14.1. In accordance with Section 72 of the Gambling Act, the Operator shall monitor the Casino using the installed monitoring device. This recording shall be archived for two (2) years.

- 14.2. In addition to the provisions of this Gambling Plan, the Gambler shall be obliged to follow any generally binding regulations that apply to their participation in the Live Game.
- 14.3. In cases not covered by this Gambling Plan or in cases of disputes arising from a different interpretation of this Gambling Plan, the Gambler must abide by the Operator's decision, and such a decision shall be binding on the Gambler. If any dispute between the Gambler and the Operator is not settled amicably, the courts competent to settle such disputes shall be the courts of the Czech Republic with subject-matter and local jurisdiction, the governing law being the law of the Czech Republic.
- 14.4. The Gambler acknowledges that the Operator shall be obliged to ascertain and record the Personal Data of the Gambler in the cases laid down by the AML Act or by the Gambling Act.
- 14.5. This Gambling Plan becomes effective as of 1 November 2023.

SPECIAL PART

Rules of the individual live games pursuant to Section 3(2)(f) of the Gambling Act.