

Terms and Conditions

Effective date

PLEASE READ THESE TERMS AND CONDITIONS (“TERMS”) CAREFULLY BEFORE USING THE WEBSITE AND/OR MOBILE APP. BY USING THE WEBSITE AND/OR MOBILE APP, YOU ACCEPT AND AGREE TO THESE TERMS.

This website or mobile app is owned and operated by **Chance Capital BV**, a company registered in Curacao, Dutch Caribbean, situated at New Haven Office Center, Emancipatie Boulevard 31 (hereinafter “us”, “we”, “our”). The Lottery is conducted under the License No. 1668/JAZ issued to Curacao eGaming, Authorized and Regulated by the Government of Curacao.

By using and/or visiting any section of this website and/or mobile app, or registering an account, you (hereinafter “user”) hereby acknowledge that user have read and agreed to be bound by these Terms. Please note that these Terms are a legally binding agreement between user and us. In addition, user also agree to be bound by any additional terms and conditions of promotions, bonuses and special offers which may be found on the website or communicated to user from time to time. If user do not agree with any of the provisions of these Terms, do not continue to use the website, download, install or otherwise use the software, and remove the software from user’s computer.

1. General

1.1. We provide the user with the opportunity to become a participant of the Lottery after registering on the Website or in Mobile apps in accordance with the established procedure, accepting these Terms and paying the set price of the lottery bet.

1.2. These Terms shall be the official source of reference for any complication and/or dispute related to the use of the Website, our service or Software. All Games played on the website are duly subject to the rules as specified in these Terms. For the avoidance of any doubt the following terms shall have the ascribed meanings:

1.2.1. Account shall mean the user’s personal game account, which the user shall access after completing the registration procedure and which shall be used to participate in the lottery and to display information about such participation; it cannot be considered as a bank or other similar account.

1.2.2. Game shall mean any visualisation with graphical interface of the Lottery made available by us on the Website and Mobile apps for the benefit of the user;

1.2.3. Gaming combination shall mean numbers, letters, symbols, other indicators, or combination of thereof contained in the lottery bet;

1.2.4. Graphical interface shall mean a set of buttons and visual elements designated to make a lottery bet in accordance with the rules of the lottery sequences, as well as to enable the user to visualize and control the procedure of checking the lottery bet for winning;

1.2.5. Lottery shall mean the online crypto lottery “Lotterium” conducted by accepting lottery bet from the user by means of software and hardware, which is used to collect, register, store and process information regarding accepted lottery bets, which also records and transmits the results of the prize fund draw of the Lottery;

1.2.6. Lottery bet shall mean gaming combination formed by means of software and hardware used in the course of conducting the Lottery and paid for by the user;

1.2.7. Lottery bet acceptance shall mean registration of the lottery bet of the user in software and hardware used in the course of conducting the Lottery;

1.2.8. Lottery prize fund shall mean the amount of funds (crypto tokens) intended for the distribution of winnings;

1.2.9. Mobile apps shall mean applications for mobile operating systems, available for download at mobile app stores or on the Website, which can be used to register and participate in the Lottery;

1.2.10. Software shall mean the software licensed by us, including all programs, databases and any other derived content requiring download, whether accessible or otherwise used by user through the Website and/or Mobile apps and allowing user to participate in the Lottery;

1.2.11. Registration shall mean actions of user, expressed in creation of a personal account and filling in a profile with the user's information on the Website or in Mobile apps;

1.2.12. Website shall mean this website and any and all other websites connected to it or to the Software and accessible through the links or other access paths and the services available through such sites;

1.2.13. Winning shall mean part of the prize fund of the Lottery that is transferred to a user, whose lottery bet is a winning bet in accordance with the rules for conducting the Lottery.

1.3. In these Terms, reference to the singular shall include references to the plural and vice versa. Headings are for convenience only and shall not affect interpretation. In the event of any inconsistency between these Terms and any document referenced herein, these Terms shall prevail. If these Terms are translated into any languages other than English, it is the English language version that shall take priority in the event of any ambiguity between different language versions.

1.4. We reserve the right to suspend, add, end, amend and/or supplement these Terms from time to time as deemed appropriate. We are under no obligation to verify if all users use the Website and/or Mobile apps according to the updated rules of these Terms. The version posted on the Website is the effective version, and that which user should use as reference. It is user responsibility to inform yourself regarding the Terms, as well as being familiarized with the modifications that affect or will affect user.

2. Eligibility

2.1. User may only use the Website and Mobile apps if user is in the legal age according to the corresponding national legislation. In any event user may not use the Website and/or Mobile apps if he is under 18 years of age. We reserve the right to ask for proof of age from user at any time. In case that we discover user is under 18 or under the legal age for participating in the Lottery in user's jurisdiction, user's account will be closed forthwith.

2.2. Registration is prohibited to residents of Curacao, Ireland, The Kingdom of the Netherlands, United States, Australia, United Kingdom, France, North Korea, Singapore, Qatar, Cyprus, Brunei, UAE, Cambodia, Japan, Dutch West Indies, Aruba, Bonaire, Sint Maarten, Sint Eustatius and Saba, as well as residents of any other country where prohibited by local laws.

2.3. It is user's responsibility to know whether the registration or use of a personal account opened by user on the Website and/or Mobile apps (hereinafter the "Account") is allowed within user's jurisdiction. We are under no obligation to refund any funds user may have wagered or won through such account.

2.4. User understand and accept that we are unable to provide him with any legal advice or assurances and that it is his sole responsibility to ensure that at all times user comply with the laws that govern user and that user have the complete legal right to participate in the Lottery. User is aware of the fact that participation in the Lottery and/or the use of crypto tokens may be illegal in the jurisdiction in which user is located. User assume all risks arising from this prohibition. Any participation in the Lottery is at user's sole option, discretion and risk. By playing the Games, user acknowledge that any Games or any other services available on the Website and/or on Mobile apps to be offensive, objectionable, unfair, or indecent in any way.

2.5. We reserve the right to prohibit registration of an Account for user's from any

jurisdiction.

3. Procedure of registration

3.1. Registration is carried out by entering the user's mobile phone number in a corresponding dialog box. The registration details to be filled in by all new users include the following information: user's first and last name, user's place of residence (address), user's date of birth (showing that the user is over eighteen (18) years of age). At the next step of registration, the user shall receive an SMS containing a code (one-time password) that shall be entered in the corresponding dialog box, thereby confirming the act of registration. It is forbidden to provide temporary phone number or a number that is not assigned explicitly to the user.

3.2. The user's account is linked to the mobile phone number entered during registration. In case of loss of the user's access to the mobile phone number specified by them, the user will be obliged to prove their involvement in the account for the purposes of restoring access. The user bears full sole responsibility for the data specified during registration (or as a result of customer due diligence or enhanced due diligence), their correctness and compliance with reality, in particular, but not limited to, the user, when registering using any mobile phone number, assumes that this mobile phone number is registered in their name.

3.3. User shall use mobile telephone number specified at the stage of registration during subsequent logins to the system. User shall receive an SMS containing a code (one-time password) that shall be entered in the corresponding dialog box every time user logs in. After registration, user shall not disclose/communicate their credentials, access to account or/and access to mobile phone to anyone else (whether deliberately or accidentally).

3.4. The user is fully responsible for the safety of their credentials or/and access to account and bears responsibility for any actions and transactions performed using the account. The user is also fully responsible for all losses incurred through the fault of the user or third parties.

3.5. We are under no circumstances responsible if the user forgets, misplaces, or loses his credentials or/and access to account details. User is required to notify us immediately of any unauthorized use of user's account or mobile telephone number, or any other breach of security, by email support@lotterium.io and to provide us with proof of such unauthorized access upon request.

3.6. Account of any user who violates rules of the section 3 of these Terms may be suspended or closed, and thereafter held liable for losses incurred by us or any other user, or any other third party.

3.7. We reserve the right, in our own discretion and at all times to decline to open an account whenever there are legitimate concerns that an account is, has been or may be used for illegal, fraudulent or dishonest practices.

3.8. We reserve the right, at any time, to ask for any KYC/AML documentation it deems necessary to determine the identity and location of a user (hereinafter referred as Verifying). Verification is definitely carried out at the moment of the first withdrawal of winning by the user or refunding if such a refund is applicable. We also reserve the right to restrict service and payment until identity is sufficiently determined.

4. Procedure for depositing and making lottery bets

4.1. To make a lottery bet in the Lottery user shall deposit sufficient funds to the account as described below by clicking on "Deposit" button in the menu and following further instructions on the Website or in Mobile apps.

4.2. User can only deposit funds in cryptocurrencies that we accept. Accepted cryptocurrencies and minimum deposit amounts are provided on the website <https://lotterium.io>. Lower amounts and other cryptocurrencies will not get credited to user's account.

4.3. We do not accept any other cryptocurrencies except mentioned in the clause 4.2. of these Terms as well as any cross-chain deposits and we are not responsible for the deposit results in

such cases.

4.4. We do not accept third party deposits, ie. a friend, relative or another person other than the User. User must deposit funds from a wallet/system that is registered by user.

4.5. The deposit of funds is carried out using third parties' systems which are responsible for the timely and complete execution of user's order to transfer funds. The user bears all risks of making wrong transfers as well as risks of loss, incomplete or untimely transfer of funds through third parties' systems. We have the right to unilaterally change the methods and conditions for depositing funds.

4.6. The moment of receipt of funds shall be the moment when the corresponding amount is reflected at the User's account.

4.7. Once the funds are credited to the account, the User may use these funds to purchase lottery bets using the graphical interfaces of the games provided and in accordance with their rules.

4.8. User's deposited funds do not have legal nature of the bank deposit. We are not providing any licensed or regulated financial services, such as investment services, fund management or investment advice. We are not acting as user's broker, intermediary, agent or advisory in any fiduciary capacity.

4.9. We reserve the right, in our own discretion and at all times to close an existing account whenever there are legitimate concerns that an account is, has been or may be used for illegal, fraudulent or dishonest practices. In no event we shall be liable for any unauthorized use of funds, regardless of whether the loss has been reported.

5. Game rules

5.1. The winning of a lottery bet is determined in accordance with the rules of the game immediately after it has been made. The availability and amount of winning are determined in accordance with the rules of the game, as specified in graphical interfaces on the Website or in Mobile apps.

5.2. Each lottery sequence may have one game or more games (playing fields). In case there is only one field of play, the winning bet is determined by the matching of numbers, symbols, letters, according to the rules specified in graphical interfaces on the Website or in Mobile apps. If there is more than one field of play, the winnings on the lottery bet are equal to the sum of the winnings on all the games.

5.3. When making a lottery bet, the user's account balance is reduced by the amount of the price of the lottery bet.

5.4. After the user performs the necessary actions with the graphical interface, the result of checking the lottery bet for winning is displayed on the screen. In case of a disruption in connection between the user's device and the software after making a lottery bet using the graphical interface, the software will automatically check the lottery bet for winning and will reflect it in the user's account.

5.5. Winning shall be displayed to the user's account immediately after determining the winning lottery bet. Winning can be used by the user to make further lottery bets and can also be obtained by the user using the available withdrawal methods.

5.6. Any attempt of fraud will result in immediate suspension of the user's account with the right of confiscation of all the funds in our favor.

5.7. If the user 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 lotteries or payment providers, chargeback transactions or denial of some payments made, creating two or more accounts, other types of cheating, we reserve the right to terminate such user account and suspend and/or cancel all payouts to the user. This decision is at our sole discretion and the user will not be notified or informed about the reasons of such actions. We also reserve the right and may be obliged to

inform applicable regulatory bodies of the fraudulent actions performed by the user.

5.8. We have zero tolerance to advantage play. Any user who will try to gain advantage of lottery welcome offers or other promotions agrees that we reserve the right to void bonuses and any winnings from such bonuses, for the reasons of: use of stolen cards/wallets, chargebacks, creating more than one account in order to get advantage from lottery promotions; providing incorrect registration data, providing of forged documents, any other actions which may damage us;

5.9. We reserve the right to close user account and to refund the amount on user account balance, subject to deduction of relevant withdrawal charges, at our absolute discretion and without any obligation to state a reason or give prior notice. We reserve the right to retain payments, if suspicion or evidence exists of manipulation of the lottery system. Criminal charges will be brought against any user or any other person(s) who has/have manipulated the lottery system or attempted to do so. We reserve the right to terminate and/or change any games or events being offered on the Website.

5.10. Should user become aware of any possible errors or incompleteness in the software, user agree to refrain from taking advantage of them. Moreover, user agree to report to us any error or incompleteness immediately. Should user fail to fulfill such obligations, we have 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.

5.11. In case deposit was made with no gaming activity, user must wager the total amount of this deposit prior to withdrawal. Otherwise, we have a right to charge a fee for the procession of deposit and withdrawal, which is at our sole decision.

5.12. We are not a financial institution and thus should not be treated as such. User's account will not bear any interests and no conversion or exchange services (including fiat- crypto exchange) will be offered at any time.

6. Procedure of withdrawals

6.1. The user may at any time submit a request for withdrawal of winnings from the account, provided that:

6.1.1. all funds have been checked for any unacceptable actions, and no transfers have been cancelled or otherwise revoked;

6.1.2. any verification actions have been properly carried out;

6.1.3. this shall be only one active (unfulfilled) request for withdrawal.

6.2. When submitting for withdrawal, the user shall consider the following:

6.2.1. information in the account must be fully filled in and contain at least one confirmed phone number. We reserve the right to periodically check the validity of the phone number. If we are unable to contact user using a previously confirmed phone number, this number will be considered invalid;

6.2.2. information in the account specified in clause 3.1 of the Terms must be verified by the way specified in clause 3.7 of the Terms;

6.2.3. funds shall be withdrawn by the same method that was used to deposit them to the account. In case there is no technical possibility of such action, funds may be withdrawn by our decision in another way permitted by law, which is available to the user. All costs associated with such withdrawal (when changing the method used for deposit) are borne by the user.

6.3. User has the right to withdraw from the account only the funds received as winnings from the made lottery bets.

6.4. The minimum withdrawal amounts are provided on the website <https://lotterium.io>. Lower amounts will not initiate a withdrawal transaction.

6.5. The withdrawal of funds is carried out using third parties' systems which are responsible for the timely and complete execution of user's order to transfer funds. We are not responsible for the amount of time the transaction takes to confirm and for frozen or confiscated funds after funds have been withdrawn. The user bears all risks of using third parties' systems for withdrawal of funds.

7. Taxes

7.1. User solely responsible and liable to declare, bear and pay all taxes, duties, imposts, levies, tariffs and surcharges that might be imposed by the laws and regulations of any

jurisdiction as a result of or in connection with participating in the Lottery. Any applicable taxes in relation to user's winnings shall be user's sole responsibility.

7.2. We do not give user any advice regarding tax issues and are not responsible for determining any tax implications connected with user's participation in the Lottery. We make no representation as to the tax implication of any jurisdiction. User shall be solely liable for all such penalties, claims, fines, punishments, liabilities or otherwise arising from his/her underpayment, undue payment or belated payment of any applicable tax.

7.3. If certain taxes shall be applicable, they shall be added on top of applicable amount. Upon our request, user will provide us any information we reasonably request to determine whether we are obligated to collect any applicable tax from user. If any deduction or withholding is required by law, user will notify us and will pay us any additional amounts necessary to ensure that the net amount that we receive, after any deduction and withholding, equals the amount we would have received if no deduction or withholding had been required. Additionally, user will provide us with documentation showing that the withheld and deducted amounts have been paid to the relevant taxing authority.

8. Software license

8.1. By using the Website and/or Mobile apps user is being granted a personal nonexclusive, non-transferable license to use the Software, according to these Terms and including the clauses in this section.

8.2. The Website and/or Mobile apps are intended solely for personal and non-commercial use by users. In any case no one is authorized to copy, modify, tamper with, distribute, transmit, display, reproduce, transfer, upload, download or otherwise alter the content of our Website and/or Mobile apps.

8.3. Under no circumstances the use of the Website and/or Mobile apps grants the user any rights to the intellectual property (e.g. copyright, know-how or trademarks) owned by us or any other third party.

8.4. Any use or reproduction of the trade name, trademarks, logos or any material presented on the Website and/or Mobile apps is prohibited.

8.5. User will be solely responsible for any damage, costs or expenses arising out of or in connection with any prohibited activities.

9. Representations and warranties

9.1. Prior to user's use of the Website and/or Mobile apps on an ongoing basis, user represent and warrant that:

9.1.1. there is a risk of losing cryptocurrency when using the Website and/or Mobile apps and that we have no responsibility to user for any such loss;

9.1.2. user's use of the Website and/or Mobile apps is at user's sole option, discretion and risk;

9.1.3. user solely responsible for any applicable taxes which may be payable on cryptocurrency awarded to user through using the Website and/or Mobile apps;

9.1.4. the telecommunications networks and internet access services required for user to access and use the Website and/or Mobile apps are entirely beyond our control and we shall have no liability whatsoever for any outages, slowness, capacity constraints or other deficiencies affecting the same; and

9.1.5. User is (i) 18 years old or over, (ii) user is at the age of majority in his jurisdiction, (iii) user accessing the Website and/or Mobile apps from a jurisdiction in which it is legal to do so, (iv) user is not currently self-excluded from any gambling site or gambling premises, and (v) that user will inform us immediately if user enter into a self-exclusion agreement with any gambling provider.

9.2. In addition to any other representations and warranties contained within these Terms, user further represent and warrant that user:

- 9.2.1. has read and agree to these Terms;
- 9.2.2. shall not use the Website and/or Mobile apps for any illegal purpose or in any other manner inconsistent with these Terms;
- 9.2.3. will use the Website and/or Mobile apps in accordance with these Terms and with any applicable law and regulation;
- 9.2.4. shall not violate or attempt to violate the security of the Website and/or Mobile apps and user will not hack into, interfere with, disrupt, disable, overburden, modify, publish, reverse engineer, participate in the transfer or sale, create derivative works, or otherwise impair the Website and/or Mobile apps;
- 9.2.5. shall not use any robot, spider, crawler, scraper or other automated means or interface not provided by us to access our services and website or to extract data;
- 9.2.6. shall not use or attempt to use another user's account without authorization;
- 9.2.7. shall not provide false, inaccurate, or misleading information; and
- 9.2.8. shall not encourage or induce any third party to engage in any of the activities prohibited under this section.

10. Disclaimer of warranties

10.1. To the fullest extent permissible under applicable law, our Website and/or Mobile apps are provided on an "as is" basis, without warranties of any kind. No warranty of any kind, express, implied or statutory, including implied warranties of condition, uninterrupted use, merchantability, satisfactory quality, fitness for a particular purpose, non-infringement of third-party rights, and warranties (if any) arising from a course of dealing, usage, or trade practice, is given in conjunction to the Website and/or Mobile apps, or any software or tools contained in the Website and/or Mobile apps and in general.

10.2. We reserve the right to correct errors on the Website and/or in Mobile apps at any time.

10.3. We do not warrant that the Website and/or Mobile apps will be error-free or uninterrupted or that any defects will be corrected in reasonable time. User acknowledge that user's use of the Website and/or Mobile apps is at user's sole risk.

10.4. We do not guarantee the confidentiality or privacy of any communication or information transmitted through the Website and/or Mobile apps or any site linked to the Website and/or Mobile apps. We will not be liable for the privacy or security of information, e-mail addresses, registration and any identification information (if applicable), disk space, communications, confidential or proprietary information, or any other content transmitted to us in any manner, or otherwise connected with user's use of our Website and/or Mobile apps.

10.5. We shall not bear any liability, whatsoever, for any damage or interruptions caused by any computer viruses, spyware, scareware, trojan horses, worms or other malware that may affect user's computer or other equipment, or any phishing, spoofing or other attack. We advise the regular use of a reputable and readily available virus screening and prevention software.

10.6. We reserve the right to suspend the operation of the Website and/or Mobile apps for any reason including failure of the Website and/or Mobile apps due to viruses or bugs or other malfunction, installation of updates to the Website and/or Mobile apps and maintenance without any liability towards the user.

11. Limitation of Liability. Indemnification

11.1. We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under this contract or these Terms that is caused by events beyond our reasonable control ("Force Majeure Event"). 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 endeavours to bring the Force Majeure Event to a close or to find a solution by which our obligations under this

contract may be performed despite the Force Majeure Event. A Force Majeure Event includes any act, event, non-happening, omission or accident beyond our reasonable control and includes in particular (without limitation) the following, (i) strikes, lock-outs or other industrial action; (ii) civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, military and/or civil armed conflict, war (whether declared or not) or threat or preparation for war; (iii) fire, explosion, storm, flood, hurricane, earthquake, subsidence, epidemic or any other natural disaster; (iv) the postponement or cancellation of any Draw; (v) impossibility of the use of public or private telecommunications networks; (vi) delays, losses, errors or omissions in or made by the banking or cryptocurrency network; or (vii) the acts, decrees, legislation, regulations or restrictions of any government, government agency or regulator.

11.2. To the maximum extent permitted by applicable law, under no circumstances shall we or any of our directors or employees be liable for any special, incidental, direct, indirect or consequential damages whatsoever (including, without limitation, damages for loss of business profits, business interruption, loss of business information, or any other pecuniary loss) arising out of the use (or misuse) of the Website and/or Mobile apps, from any content posted on or through the Website and/or Mobile apps, or from the conduct of any User, whether online or offline, even if we had prior knowledge of the possibility of such damages.

11.3. In addition to the above, we shall not be liable for any loss of profit, loss of business, playing losses, loss in value, or any other loss, including losses incurred as a result of using available functionalities for specific game(s). This applies even if such damages are foreseeable.

11.4. SUBJECT TO THE FOREGOING, OUR AGGREGATE LIABILITY FOR CLAIMS BASED ON EVENTS ARISING OUT OF OR IN CONNECTION WITH ANY SINGLE USER'S USE OF THE WEBSITE AND/OR MOBILE APPS, WHETHER IN CONTRACT OR TORT (INCLUDING NEGLIGENCE) OR OTHERWISE, SHALL IN NO CIRCUMSTANCES EXCEED THE GREATER OF EITHER (A) THE TOTAL AMOUNT HELD ON ACCOUNT FOR THE USER MAKING A CLAIM OR (B) 100% OF THE AMOUNT OF THE TRANSACTION(S) THAT ARE THE SUBJECT OF THE CLAIM.

11.5. The user agrees to defend and indemnify us and our officers, directors, and employees, and to hold them harmless from and against any and all claims, liabilities, damages, losses, and expenses, including without limitation reasonable attorney's fees and costs, arising out of or in any way connected with:

11.5.1. User's access to or use of the Website or Mobile apps; and/or

11.5.2. User's violation of any of the terms of these Terms; and/or

11.5.3. User's breach of any applicable laws or regulations;

11.5.4. Links to external websites.

12. Responsible Gaming

12.1. At lottery.io we offer a platform and services that enable our users to enjoy gaming and betting. We aim to provide user with a safe, secure, regulated environment which will give user a pleasant and rewarding experience. We encourage our users to use our services responsibly and in a reasonable manner.

12.2. Gambling of all varieties has been a popular form of entertainment for many years. Here at lottery.io we encourage it to be exactly that, fun. We also encourage our users, while having fun, not to allow their gambling to affect their usual daily routine or time spent with family and friends. Making sure that the money they spend is set aside for leisure time and not for other purposes. It is very important not to rely on paying for life's necessities with possible gains from gambling as this is not guaranteed in any way. While most users do gamble in this manner, we do understand that a small minority of users can develop problems with their gambling.

12.3. At lottery.io our user's wellbeing is of utmost importance, we take our role within responsible gambling very seriously and recommend that our users:

- 12.3.1. treat their betting and gaming as a form of entertainment and only use money that they have set aside for their entertainment;
- 12.3.2. do not bet or wager amounts larger than they are comfortable with;
- 12.3.3. do not bet or wager with money they cannot afford to lose;
- 12.3.4. do not chase their losses;
- 12.3.5. do not let their betting and/or gaming take up time that they would usually spend on other activities;
- 12.3.6. if they have decided to stop playing or reduce the number of hours playing, strive to fulfil this goal;
- 12.3.7. never lie to their friends and family on the amount of money they have lost because of gambling or the number of hours they spent gambling;
- 12.3.8. ask for help if they think they are spending too much money or playing too frequently;
- 12.3.9. do not play when they are feeling depressed, lonely, bored, tense or anxious.
- 12.4. If our users have any concerns about their gambling habits and feel that they can't follow these recommendations, we urge them to seek advice from accredited organizations that can offer support and advice, such as begambleaware.org, www.gamblingtherapy.org, www.gamcare.org.uk.
- 12.5. Our users can contact our support via email at support@lotterium.io if they would like to discuss our self-exclusion process. On request, we will place user's account on the minimum of a 24-hour cooling off period. This will be followed by one of our support agents informing user of the voluntary 1-week, 1-month, 6-months or permanent self-exclusions available. Please take note: accounts closed under our self-exclusion policy cannot be reversed or reopened for any reason, this account and user's funds will be locked. However, once user's self-exclusion has expired, we will email user to let them know their account is active again. Permanent self-exclusion will remain in place indefinitely.
- 12.6. We actively monitor and research our Website for problematic behavior in connection with gambling. In case we detect such behavior it is also possible that we can set self-exclusion for such users or any other appropriate measures in order to prevent any unnecessary risks for them.

13. Miscellaneous

- 13.1. These Terms are not intended to create any partnership, agency or joint venture between us and user.
- 13.2. These Terms are published on the Website and in Mobile apps and may be changed from time to time. We reserve the right to make changes to these Terms at any time and user accept it is user's responsibility to check regularly the latest version and ensure that user are familiar with them. Any changes to these Terms shall take effect as soon as they are posted on the Website and in Mobile apps. User continued use of our Website and in Mobile apps will be deemed to constitute user's acceptance of any changes.
- 13.3. These Terms shall be governed by and construed in accordance with the laws of the country of Curacao without giving effect to conflicts of law principles. The parties submit to the exclusive jurisdiction of the Courts of Curacao for the settlement of any disputes arising out of or concerning these Terms. These Terms will not be governed by the United Nations Convention on Contracts for the International Sale of Goods, the application of which is expressly excluded. If any provision contained in these Terms shall be held by any Court of Law or other competent authority to be void or unenforceable in whole or in part, these Terms shall continue to be valid as to the other provisions thereof and the remainder of the affected provision.
- 13.4. Users are advised to comply with applicable legislation in the jurisdiction in which they

are domiciled and/or resident. We accept no responsibility for any action taken by any authority against any user.

13.5. User entitled to close account and terminate these Terms at any time by contacting our support via email at support@lotterium.io and we will respond within a reasonable time. User will be responsible for activity on the account until the closure has been finalized by us. In case of cancellation of the user's account, a user shall be permitted to withdraw any balances exceeding withdrawal fees provided that the user has no withdrawal restriction imposed on their account in line of these Terms.

13.6. User's may address their complaints by contacting our support by sending an email to support@lotterium.io. We will do our utmost to resolve a reported complaint at its earliest.

13.7. If user has any questions about these Terms or any of the issues covered herein, please contact us via email at support@lotterium.io.