

## Account, Pay-outs & Bonuses Policy

Last update: 19<sup>th</sup> of May 2023

Approved by the Director

Date: 19<sup>th</sup> of May 2023

### 1. Registration of Customer's Account

- 1.1. In order to play any game offered by Precise IG Solutions B.V., registration number 162989, registered at Schottegatweg Oost Unit 1-9 Bon Bini Business Center, Curacao (the "**Company** or **CoinPoker**"), on the Company's website for money or other asset, the Customer (the "**Customer**") must first register and open an account at the Company's website <https://coinpoker.com/> (or associated Company's websites) or app (the "**Account**").
- 1.2. The Company shall have the right to appoint or engage either third parties or its affiliate(s) as a payment processor or payment solution provider to act, receive and/or pay funds on behalf of the Company.
- 1.3. The Company shall have the right to appoint or engage either third parties or its affiliate(s) as an operator to operate the Account.
- 1.4. The Customer is only allowed to open one Account with the Company. In case the Customer attempts to open more than one Account, the Company shall have the right to block or close all accounts the Customer tries to open. In case the Customer notices having more than one Account under different names, the Customer must notify the Company immediately.
- 1.5. Account is created when the Customer logs-in using through the Company's website.
- 1.6. Upon the opening of the Account the Customer must provide the following personal information:
  - (i) full name and date of birth;
  - (ii) an address, telephone number and e-mail address ("**Contact Details**").The Contact Details may be updated from time to time by contacting Customer Services; or through the Account management page on the Company's website.
- 1.7. The Company reserves the right to refuse to open an Account in case of violation of the Company's Terms and Conditions or policies, or terms and conditions or policies of third parties or affiliate(s) engaged by the Company, or other laws, regulations and policies applicable to the Company or by request of the relevant third parties (including governmental bodies and regulators).
- 1.8. To open the Account, the Customer must be 18 (eighteen) years of age or older, or such higher minimum legal age as stipulated in the laws of jurisdiction applicable to the Customer and, under the laws applicable to the Customer, the Customer is allowed to participate in the games offered on the Company website.
- 1.9. In opening the Account, the Customer warrants that is aware that the right to access and use the Company's website and any products there offered, games, Company's services and the Account may be considered illegal in certain countries or jurisdictions. The Company is not able to verify the legality of service in each and every jurisdiction, consequently, the Customer is responsible in determining whether the Customer's accessing and using the Company's website is compliant with the applicable laws in the Customer's country and the Customer warrants to the Company that gambling is not illegal in the territory where the Customer resides.
- 1.10. For various legal or commercial reasons, the Company does not permit Accounts to be opened or used by resident of certain jurisdictions (the "**Restricted Jurisdictions**").
- 1.11. If on completion of Company's KYC and verification checks, the Customer is shown to be underage or be resident of any Restricted Jurisdiction (the "**Ineligible Person**"), or use the Company's website and any products there offered, games, Company's services and an Account from a Restricted Jurisdiction: (a) Company will block the Customer's Account; (b) All transactions made whilst the Customer was Ineligible Person will be made void, and all related funds deposited by the Customer will be frozen and transferred back to the Customer's account or wallet address.

- 1.12. The Company will consider and review carefully each case of opening an Account by an Ineligible Person and take the appropriate decision as regards to such Account and the deposited funds to such Account.
- 1.13. The Company shall have the right to engage local consultants and governmental agencies residing in the jurisdiction where an Ineligible Person resides for the purpose of full compliance with laws and regulations applicable to such Ineligible Person. In the event that such engagement results in any expenses for The Company the latter shall have the right to debit an amount of such expenses from the Account opened (registered) by an Ineligible Person unless otherwise expressly established by the applicable laws and regulations.
- 1.14. The Company shall have the right to eventually decide at its sole discretion either to (i) freeze the funds and such Account until an Ineligible Person becomes compliant with Terms and Conditions or (ii) close an Account and return an amount of deposited funds excluding fees and charges applicable to the respective return transaction(s), withdrawal fee and other expenses.
- 1.15. The Customer is not allowed to transfer funds Account to other users or to receive funds from other users into Account, or to sell, transfer and/or acquire accounts to/from other users.
- 1.16. The Company may refuse to open an Account or close an existing Account in case of violation of our Terms and Conditions or policies, or terms and conditions or policies of third parties or affiliate(s) engaged by The Company, or other laws, regulations and policies applicable to The Company or by request of the relevant third parties (including governmental bodies and regulators). However, all contractual obligations already made will be honored.
- 1.17. Account shall be deemed inactive if it has not been accessed for one hundred eighty (180) days and the positive balance shall be reset. If the Customer wishes to reinstate this balance, the Customer should contact Customer Support Service.
- 1.18. All transactions will be checked by the Company's Anti-Fraud department in accordance with the prevention of money laundering laws and regulations as applicable.
- 1.19. Any suspicious activity on the Customer's Account could lead the Customer to being reported to the relevant authorities and freezing of the balance of the Account in full. It could also lead to the closure of the Account and forcible withdrawal or confiscation of the Customer funds.

## **2. Deposits into Account**

- 2.1. Unless otherwise established by Terms and Conditions, the Customer may participate in a game only if the Customer has sufficient funds on the Account for such participation.
- 2.2. All information required to deposit funds into the Customer's Account (including available currencies and payment methods), can be found under the Account. The Customer can use any of the payment methods available to the Customer as specified on the Company's policies as may be amended from time to time.
- 2.3. Deposits in the Account can be made in virtual currencies (USDT, CHP, BTC and ETH) or FIAT currencies (EUR or other fiat currency if available). The Customer may only deposit funds to the Account using virtual or fiat currencies, that are indicated in this point of this policy. Deposits made in BTC, ETH, EUR or other fiat currency if available will be automatically exchanged to USDT.
- 2.4. The Customer himself cannot change the deposited virtual currency from one virtual currency (e.g. BTC) to another virtual currency (ETH) in the Account as the Company do not offer virtual currency exchange services.
- 2.5. If the Customer makes a stake while the game session and lose it, the balance of the Customer's game session as well as the balance of the Account will decrease on the respective amount of funds in the Account. In the event of the winning, the balance of the Customer's game session and the balance of the Account will increase respectively.
- 2.6. Account balance is the amount of virtual currency/FIAT currency paid into Account and automatically exchanged to USDT, plus any winnings (including bonuses if any) and/or minus any losses accrued from using the CoinPoker Services, less any rakes or entry or other fees, if applicable, and less any

amounts previously withdrawn, loss by the Customer or amounts forfeited or reclaimed by the Company due to any known or suspected fraud

- 2.7. Only the Customer may deposit to the Account and no other person shall make transfers or payments to deposit funds to the Customer's Account. Should the Company find that the Account has been deposited by a third party (the "**Prohibited Deposit**"): (a.) the Company will immediately return the amount of the respective Prohibited Deposit by the same payment method used for transfer of the Prohibited Deposit, wherever practicable, excluding all applicable fees and charges to the Company for such return and no winnings will be paid; and (b.) all transactions made whilst the Customer was using any amount of the Prohibited Deposit will be made void.
- 2.8. Should the Account be deposited by the Prohibited Deposit more than one time, the Company shall have the right to close the Account and return the balance of the Account to the Customer excluding all fees and charges applicable to the Company for such return.
- 2.9. The Company reserves the right to use additional procedures and means to verify the Customer's identity when effecting deposits into the Account.
- 2.10. The Company is not a financial institution and thus should not be treated as such. The Account will not bear any interests and no conversion or exchange services (including fiat-crypto exchange) will be offered at any time. Balances in the Account will not bear interest. The Company does not grant any credit for the use of its website or services.
- 2.11. The Company offers basic protection and ensures that the Company at any time has enough funds to pay the withdrawals to the Customer.
- 2.12. The Company shall not be responsible for any fluctuations, both down and up, of currency exchange including cryptocurrency over short periods of time on a regular basis. Such fluctuations are due to market forces and represent changes in the balance of supply and demand. The Company shall not be liable for any losses or any special, incidental, or consequential damages arising from, or in any way connected to such fluctuations.
- 2.13. Deposited funds are available on the Account within a reasonable amount of time after the confirmation of the deposit. Before a withdrawal can be made, all previous deposits need to be confirmed.
- 2.14. The Company reserves the right to use additional procedures and means to verify Customer's identity (Know Your Customer) when effecting deposits into the Account. This could include (but is not limited to) a selfie with a document or form of identification.
- 2.15. When depositing available virtual or FIAT currency, the Customer must ensure that the Customer is depositing an amount which is not less than the minimum deposit amount for that particular virtual currency, as displayed on the deposit page of the Account. Deposits below this limit will not be processed and will not reach the Account and nor can it be returned back to the Customer.

### **3. Account Administration**

- 3.1. The Company operates the Account, calculating the amounts the Customer has staked or offered to stake, which represents Customer's potential exposure at any time and calculating your available to play balance, from time to time.
- 3.2. The amount of Principal Currency in the Account which has not yet been used for a stake (game) is available to play balance and will determine the limit.
- 3.3. Any deposit made by the Customer into the Account will be held for the use until the Customer places a stake or plays a game on the Company's website. The Company will then hold such an amount awaiting the outcome of the stake or a game.

### **4. Payouts**

- 4.1. When the outcome of a game the Customer participates in is determined or, where applicable, the Company has confirmed the relevant result of an event and settled the markets, all winnings will be paid and available for use in the Account.

- 4.2. Payments are processed in a time not exceeding 48 hours from the moment of the submission of the request. Before the first payment is made to the Customer, the Customer is obliged to attach an electronic copy of a passport to confirm the identity. In cases of suspicion of placing a counterfeit or an edited copy of the documents by electronic methods, the Company shall have the right to send such documents to the appropriate regulatory authorities.
- 4.3. Before making the payment, the Company will verify the correspondence of the name, surname, birth dates of the Customer and also other data. If differences are found between the actual data and the data provided by the Customer, the Company shall have the right to make a refund for all stakes by the Customer and refuse to pay out winnings to the Customer unless the Customer proves the identity and accuracy of entered data.
- 4.4. If the Company by mistake credits the Account with winnings that do not belong to the Customer, whether due to a technical or human error or otherwise, the amount will remain the property of the Company and the amount will be transferred from the Account. If prior to the Company becoming aware of the mistake the Customer has withdrawn the funds, without prejudice to other remedies and actions that may be available by law or otherwise, the amount paid by mistake will constitute a debt owed by the Customer to the Company. In the event of an incorrect crediting, the Customer is obliged to notify the Company immediately by e-mail support@coinpoker.com.
- 4.5. The Company will carry out additional verification procedures for any payout exceeding particular equivalent in that is set by the Company and reserves the right to carry such verification procedures in case of lower payouts.
- 4.6. The Company reserves the right to check and verify any of the Customer's winning with the relevant provider of the games and gaming content. The Company shall have the right to define at its sole discretion whether the amount of the winning is substantial or not. The Company shall have the right to payout amounts of substantial winnings in monthly installments.
- 4.7. The Company is not responsible for changes in the amount of payments related to fluctuations of currency (rate of exchange).
- 4.8. Before ordering the first payment, the Customer must gamble 100% of the deposit. This requirement is introduced to combat fraud and "money laundering" by players.

## **5. Bonuses and contributions**

- 5.1. All bonuses of the Customer are limited individually to one person and depends on its personal information, behavior, technical tools Customer is using and other criterions, know to the Company. If bonus is provided is provided to the Customer, terms for granting/using/expiring bonus are provided to the Customer separately.
- 5.2. Customers using CoinPoker platform shall pay commission charges to the Company (the "**Community Contributions**") for each poker game. Detail guidelines on Community Contributions are outlined in Company's Terms and Conditions.

## **6. Withdrawals from the Account**

- 6.1. A withdrawal is subject to the Customer having made and sufficiently wagered a virtual currency/FIAT currency deposits or non-restricted bonus in Account, accrued winnings, any deposit method restrictions and/or bonus restrictions. Withdrawals will be completed to the same e-wallet address which was confirmed by the User of the CoinPoker Account.
- 6.2. The Customer may withdraw particular amount up to the available to withdraw balance in the Account by issuing the Company with a valid notice of withdrawal on the Company's website. Withdrawals can be made in USDT and CHP (unless any other withdrawal options are introduced by the Company). The Company may request from the Customer KYC, identification documents, and/or Customer's behavior on CoinPoker platform will be reviewed for any irregular playing patterns. Should CoinPoker deem that irregular playing patterns have occurred or Customer avoid

providing requested personal information, CoinPoker reserves the right to withhold any withdrawals, and/or confiscate all prizes and bonuses.

- 6.3. Customer can withdraw any amount up to the "Available to Withdraw" balance in CoinPoker Account by issuing CoinPoker with a valid notice of withdrawal within the application. Notices for withdrawals must be made via the application. The Company will not accept requests for withdrawal made by (i.) telephone, (ii.) analog mail (including letters), (iii.) fax or (iv.) electronic mail (including email, telegram, or social media messages).
- 6.4. Considering that the Customer has submitted identification documents (if applicable), the Company will process the withdrawal request. The withdrawal request processing may take from ten (10) minutes or more, if the Company or relevant third parties have to perform additional checks.
- 6.5. After the funds have been withdrawn from the Account, the Customer is solely responsible for any freeze or confiscation that may arise due to the exchange terms of use that restrict transactions from gambling websites. The Customer must always read and understand exchange's or other wallet provider terms of use and use at own risk.
- 6.6. Before any withdrawals are processed, the Customer's behavior on the Company's website/usage of the games may be reviewed for any irregular use of any vulnerabilities. Should the Company deem that irregular have occurred or a vulnerability was used, the Company reserves the right to withhold any withdrawals and/or confiscate all winnings and bonuses and to block your account.
- 6.7. In the case of withdrawal requests pertaining balance that was not used for wagering, the Company will only remit withdrawal when the extended due diligence procedure has been successfully carried out. The Company might apply a charge on withdrawal in amount defined at the Company's sole discretion.
- 6.8. The Customer acknowledges that the funds in virtual currency are consumed instantly and the Company do not provide for refunds or cancellation.
- 6.9. Maximum limit for withdrawals of a non-deposit amount bonus or free spins winnings are not exceed the amount of a bonus applied.

## **7. Account breaches**

7.1. Customer account might be restricted by the company if:

- 7.1.1. There have been changes to Account details that the Customer did not commit, such as Customer's email, home address, phone number or other log-in details;
- 7.1.2. There has been activity within Account that was not done by the Customer. This could include deposits or withdrawals or bets placed;
- 7.1.3. Customer has received an email notification of a password change without any action by the Customer;

7.2. If any of the above listed events have happened to the Account, Customer shall immediately change Account password immediately and contact CoinPoker Customer Support Department via e-mail [support@coinpoker.com](mailto:support@coinpoker.com).

## **8. Closing your Account**

- 8.1. To close the Account, the Customer shall contact Customer Support Department via e-mail [support@coinpoker.com](mailto:support@coinpoker.com). The balance remaining in the Account will be made available for re-payment. This re-payment will be conditional upon establishing your identity and producing the documents required in the Terms and Conditions.
- 8.2. The method of re-payment will be at our absolute discretion.
- 8.3. The Company reserves the right to close the Account and to refund the available to withdraw balance, subject to the deduction of relevant withdrawal charges, at the Company's absolute discretion and without any obligation to state a reason.
- 8.4. The Company reserves the right to withhold and remove any bonuses awarded to the Customer if such bonuses have not been used.