

Terms and conditions

Version 1.0

Important notice

This document provides you with rules and obligations under which you may use our website for zlatobet.com. We ask you to read these terms of use carefully before starting to use the website. By using the website, you indicate that you accept these terms of use and that you agree to abide by them. If you do not agree to these terms of use, please do not use the website or any of its services.

If you have any questions regarding these terms and conditions, we encourage you to seek independent legal advice before continuing with the registration process.

1. General Terms & Conditions

- 1.1. zlatobet.com is operated by Temple Holdings N.V. bearing company registration number 159511, a company incorporated under the laws of Curaçao, having its registered address at Kaya W.F.G. (Jombi) Mensing 24 Unit A, Willemstad, Curacao
- 1.2. These terms and conditions shall be governed by the laws of Curaçao, National Ordinance on Games of Chance (LOK) and the Curaçao Gaming Authority.
- 1.3. zlatobet.com is licensed and regulated by CGA (Curaçao Gaming Authority) under license No. OGL/2024/1581/0803
- 1.4. Payments are processed by Mammillaria Investments Limited, with its registered address at 5 Prodromou Avenue, Oneworld House, 4th floor, 2063 Nicosia, Cyprus registration number HE428232 as per agreement between the two companies.
- 1.5. By registering on zlatobet.com you enter into a contract with Temple Holdings N.V., and agree to be bound by:
 - these Terms and Conditions;
 - our Privacy Policy;
 - our Cookies Policy and rules or terms related to promotions and to the use of our gaming products.
- 1.6. These Terms and Conditions may be published in several languages for informational purposes and ease of access by players. The English version is the only legal basis of the relationship between you and us and in the case of any discrepancy with respect to a translation of any kind, the English version of these Terms and Conditions shall prevail.

- 1.7. You agree to be bound by these terms and conditions whether you access the website through a computer network, mobile network or any other means. Your failure to comply with these terms and conditions may result in closure of your account with us, forfeiture of funds and/or legal action against you, as appropriate and as further specified in these terms and conditions.
- 1.8. You must not engage in any form of fraudulent, collusive or rigged activity in connection with your participation in the Games. Furthermore, the use of any software-assisted methods, automated systems (including bots), or hardware devices to manipulate gameplay or gain an unfair advantage is strictly prohibited. zlatobet.com reserves the right to void any bets or winnings and take appropriate action, including suspension or closure, if such behavior is detected.
- 1.9. It is solely your responsibility to check if you are a resident of any jurisdiction that has laws preventing online gaming. If you are, you are not allowed to play or use zlatobet.com website or any related site.
- 1.10. It is your sole responsibility to report and account for any taxes or other fees applicable to you under the relevant laws for any funds or winnings that you receive from us.
- 1.11. You accept and understand that by participating in Games of Chance offered by us, you accept the liability, potentially losing the funds deposited into your account.
- 1.12. You are prohibited from utilizing funds that are tainted or linked to any illicit activities, such as money laundering, fraud, or other unlawful and/or criminal endeavors. This includes funds that do not directly originate from any illegal and/or criminal activity or source.
- 1.13. Users shall be courteous to other players using the Website as well as any personnel employed by us. Thus, any rude or obscene comments, use any form of hate speech, threats, violent behavior, or any form of bullying or harassment will not be tolerated and may lead to the cessation of any communication and/or the termination of your account.
- 1.14. By registering on our site, you declare that you have accepted and understood all the terms.
- 1.15. zlatobet.com reserves the right to amend, revise, or update these Terms and Conditions at any time, in accordance with the requirements and regulatory expectations of the Curaçao Gaming Authority (CGA). While zlatobet.com may, at its sole discretion, take reasonable steps to notify players of material changes; it is the sole responsibility of the player to review the Terms and Conditions periodically to ensure awareness of any updates, modifications, or amendments. By continuing to access or use the Website and its services after

any such changes have been published, the player expressly acknowledges and agrees to be bound by the revised Terms and Conditions.

2. Definitions of terms used in this document

"Account" means an account held by you with us for the purposes of carrying out betting and gaming transactions via the website.

"Player" refers to you, the individual who has created an account with us, regardless of whether you have made a deposit, played any games, or otherwise used our services.

"Active Player" shall refer to any player who has made a minimum deposit in the past 30 calendar days.

All reference to "player", "user", "you", "yours" and/or "your", has the meaning of reference to any user which plays on zlatobet.com

All reference of "us", "we", "our", and/or "ours", has the meaning of reference to zlatobet.com

"Bet/s" shall refer to the act of placing a Wager.

"Duplicate Account" is defined as any account registered by or associated with an individual, family, household address, phone number, personal or shared computer (such as those at schools, public libraries, or workplaces), or personal or shared IP address.

"Account Balance" means the amount of real money in your account at any time, excluding pending bets and any amounts forfeited by us or due to us for any reason.

"Bonus" shall refer to any promotions that may be in force from time to time, each regulated by their own Bonus Terms and Conditions.

"Games", "the Games" or "Game" is referring to any of the gaming products offered on the Website.

"Household" is defined as any individual who inhabits, resides, or makes use of a dwelling that was utilized for the purpose of registering an account with us.

"Player Data" shall refer to all data held by Us in relation to a specific Player, including any personal data, any gaming data, and any Account information.

"Registration Form" means the form to be filled in by an user to open an account with us.

"Shared Game Platform" means a server, platform and software system that enables you to play games, tables and tournaments with players registered with other companies through websites which give access to the same server, platform and software system.

"Software" means the software which we expressly make available to you on the website in order for you to play or participate in the games.

"Website" means zlatobet.com

3. Eligibility

- 3.1. You may only create an account with us if you are at least 18 years old and meet the minimum legal age required for gambling in your jurisdiction at the time of using the website. zlatobet.com reserves the right to request proof of age from any Player and may suspend the Account until satisfactory documentation is provided. If an underage individual successfully opens an account and makes a deposit, any deposited funds and winnings will be forfeited to the Regulatory Authority.
- 3.2. Opening an account or using our services is forbidden where you are a resident of any of the following countries: Algeria, Angola, Australia, Bulgaria, Burkina Faso, Cameroon, Croatia, Cyprus, Democratic People's Republic of Korea, Democratic Republic of Congo, Haiti, Iran, Iraq, Kenya, Lao People's Democratic Republic, Lebanon, Mali, Monaco, Mozambique, Myanmar, Namibia, Nepal, The Netherlands (including Bonaire, Sint Eustatius, Saba, Aruba, Curaçao and Sint Maarten), Nigeria, Russia, South Africa, South Sudan, Spain, Syria, Tanzania, The Crimea Region (Russia/Ukraine), Ukraine, United Kingdom of Great Britain and Northern Ireland, United States of America and its territories, Venezuela, Vietnam, Yemen are prohibited from using this website. This list can be updated by the Site without prior notice at any time. The use of the on-line casino is forbidden where you are a resident of any of the countries mentioned above.
- 3.3. You are solely responsible to follow any applicable local, national, federal, state or other laws concerning betting and gaming prior to opening an account or using our services law in your country of residence and if you are permitted by applicable law in your country of residence to play and thus open an account with us. We take no responsibility whatsoever if you make any violation or breach of any applicable law. Otherwise, we reserve the right to reject your account submission or to deactivate your account without any liability towards you.
- 3.4. zlatobet.com will not assume any liability whatsoever in this regard and will not reimburse any player deposits, winnings or any losses as a consequence of the violation of any legal provision that may be applicable to the player.
- 3.5. zlatobet.com reserves the right not to accept player registrations from countries that are blacklisted by the FATF, or other institutions dedicated to the prevention of money laundering and the use of the financial system for terrorist financing from time to time including the EU Commission through the list of high-risk third countries with strategic deficiencies, and countries sanctioned by the EU and the UN.

- 3.6. You may only participate in any Game if you have enough funds in your account for such participation.
- 3.7. If we have previously closed any of your accounts with zlatobet.com and you attempt to open any new accounts this may result in the forfeiture of any funds or winnings deposited.
- 3.8. You may not allow use, transfer, sell, or pledge your Account to any other person. This prohibition applies to all assets of value associated with the Account, including but not limited to account ownership, winnings, deposits, bets, and any related rights or claims, whether legal, commercial, or otherwise. This restriction also extends—without limitation—to any form of encumbrance, pledging, assignment, usufruct, trading, brokering, hypothecation, or gifting, whether directly or through a fiduciary, third party, company, individual (natural or legal), foundation, or association, in any manner or form.

4. Account Registration and Usage

- 4.1. In order to participate in any of the games for real money, you must first open an account with us. You confirm to us that you are of sound mind and capable of taking responsibility for the use of the account. We reserve the right to refuse to open an account.
- 4.2. A request to open an account is made by filling out the registration form and submitting it to us online. You must provide all mandatory information requested in the registration form, including your full name, place of residence, date of birth, email address, and relevant payment details. All information provided must be accurate, complete, and current. If using a debit or credit card, the name on the card must match the name entered during registration.
- 4.3. You may only register your own personal details and are permitted to participate in the games solely in a non-professional capacity, for recreational and entertainment purposes.
- 4.4. You participate in the games on your own behalf and not on behalf of any other individual.
- 4.5. You confirm that you are not currently subject to self-exclusion due to Gambling addiction with a different account on this site or another site licensed by us, enrolled in any Gambling addiction register from other Regulators.
- 4.6. It is your sole responsibility to ensure the information you provide remains accurate, complete, and up to date, and you must promptly update your account in the event of any changes.

- 4.7. We hereby notify you that us or third parties acting on our behalf may conduct verification procedures to confirm your identity at the time of registration or at any point thereafter. Failure to comply with verification requests, or the provision of false, inaccurate, or misleading information, may result in the immediate suspension or permanent closure of your Account, and the forfeiture of any associated funds. We reserve the right to report such activity to the relevant authorities.
- 4.8. As part of the registration process, you will be required to choose a username and password to access the website and your Account. You are solely and entirely responsible for maintaining the confidentiality and security of your login credentials. Under no circumstances should your username or password be disclosed to any third party. We accept no liability for any loss, damage, or misuse of your Account resulting from the disclosure—whether intentional, unintentional, direct, or indirect—of your login details. No refunds will be issued for any losses incurred as a result of such disclosure.
- 4.9. You are allowed to have only one account. If you attempt to open more than one account, all the duplicated accounts will be closed. You are not allowed to sell, transfer or acquire an account with us from any other user.
- 4.9.1. We reserve the right to close any accounts that are traced to the same address, IP address or computer or are suspected of having been transferred between users and freeze or forfeit any winnings on those accounts. If any bonuses, winnings, or other funds are credited to a duplicate account, we reserve the right to remove or reclaim such funds at our sole discretion.

5. Account Closure

5.1. Suspension and closure by zlatobet.com

- 5.1.1. Your Account will be permanently closed if it is found to be used in violation of these Terms and Conditions.
- 5.1.2. Your account will be closed or suspended if you have cheated or taken unfair advantage of our services, and if we consider that you are using our bonuses or promotions in an unfair manner.
- 5.1.3. We may close any account that has been proven to be for the benefit of a third party, or any duplicate accounts linked to the same IP address or player.
- 5.1.4. Accounts that do not meet the regulatory requirements or present the required documentation on the timeframe provided will be closed and/or reported to the relevant authorities.

5.1.5. Your Account will be permanently closed if you dispute any of your deposits and initiate a chargeback with your financial institution for personal gain. We reserve the right to take any necessary legal action to reclaim any losses we may incur.

5.1.6. We reserve the absolute right to terminate your Account at our sole discretion, with or without prior notice, if such action is deemed necessary as a matter of managerial judgment. Such decisions are final and not subject to appeal.

5.2. Closure by the player

5.2.1. You can close your account at any time from “My Profile” section or by contacting customer support either via email or chat and stating your desire to close your account and the reason for the closure.

5.2.2. Your request to close your Account will be processed by the relevant teams within 24 hours of receiving your notice. During this period, you must refrain from accessing or using your Account. Should you access or play during this time, you do so at your own risk, and no refunds or reimbursements will be issued under any circumstances.

6. Deposits

6.1. To participate in games using real money (as opposed to 'fun money'), you must first deposit funds into your Account. You may only engage in real money gameplay if you have sufficient available funds in your Account. We do not extend credit or allow overdrafts for any participation in our games or services.

6.2. You may only use credit cards or other financial instruments that are valid and registered in your name, and to which you have lawful ownership and authorization. All funds used must be provided by you and must not derive from any unauthorized or third-party source.

6.3. It is your full responsibility to ensure that you are gambling with money you can afford to lose and that your play remains financially responsible.

6.4. You understand and accept that once you place a bet or join a game, the funds in your Account are used immediately. We do not issue refunds, returns, or cancel bets after they have been placed.

6.5. You may use any of the available deposit methods listed in our website, subject to availability in your country. Please note that certain methods may not be accessible depending on your jurisdiction.

6.6. Depending on the payment method selected, deposits may incur charges. Your financial institution may also apply independent charges for certain

payment methods. zlatobet.com is not responsible for these charges and will not issue any refunds for this concept.

6.7. We may utilize third-party electronic payment processors and/or financial institutions ("Electronic Service Providers") to facilitate financial transactions.

6.8. By using the website, you irrevocably authorize us to instruct such Electronic Service Providers to process deposits and withdrawals on your behalf, as per the requests you submit through the relevant features on the website. You also agree to be bound by the terms and conditions of each applicable Electronic Service Provider. In the event of a conflict between our terms and those of the Electronic Service Provider, our terms shall prevail.

6.9. The transfer of funds between your Account and other player accounts is strictly prohibited.

6.10. We reserve the right to impose deposit limits on your Account at our sole discretion, including but not limited to daily, weekly, or monthly limits. You may also request the application of voluntary deposit limits to help manage your spending responsibly.

6.11. Credit balances in your Account will not accrue interest. However, all funds held in your Account will be safeguarded in accordance with applicable Curaçao Gaming Authority regulations.

6.12. If your Account is mistakenly credited with funds or winnings that do not rightfully belong to you—whether due to a technical error, incorrect pay-table, human error, or otherwise—such amounts remain our property and will be deducted from your Account. If you have withdrawn funds in error before we become aware of the issue, you will be liable to repay the amount which shall constitute a debt owed to us. You are obliged to notify us immediately upon discovering any such error by contacting us via email.

6.13. We may, at any time and without notice, deduct funds from your Account to recover amounts owed to us. This applies to cases involving duplicate accounts, collusion, cheating, fraud, criminal activity, or errors.

6.14. Due to the involvement of third-party payment providers and processors, transactions made to and from zlatobet.com may appear under a different name on the customer's bank or card statement. This is a standard industry practice and is implemented for operational and technical reasons. Be advised that such discrepancies in the payment descriptor do not indicate any form of fraudulent or unauthorized activity. These naming variations are safe, secure, and directly linked to the processing of payments on behalf of zlatobet.com.

7. Withdrawals

7.1. Withdrawal of winnings

- 7.1.1. All withdrawal requests are subject to verification procedures prior to being approved and paid out. These checks include, but are not limited to, compliance with due diligence requirements, verification of adherence to bonus and promotional terms, and validation of gameplay activities.
- 7.1.2. In certain cases, winnings derived from bonus funds may be removed from the Player's Account balance if the associated wagering requirements or promotional conditions have not been fully met. If the Player does not retain the required bonus amount in the Account balance, the relevant sum will be deducted from the requested withdrawal. Additionally, any winnings generated from games that do not contribute toward the fulfillment of bonus-specific wagering requirements may also be excluded from the withdrawal amount.
- 7.1.3. We reserve the right to perform due diligence checks at any time, at our sole discretion. Funds will only be released once the Player has successfully passed all required due diligence and gameplay verification checks carried out by our internal teams.
- 7.1.4. The minimum withdrawal amount is **10 EUR** (or the equivalent in another supported currency), unless explicitly stated otherwise in the Terms and Conditions of a specific promotion. In cases where withdrawals are subject to limits—such as winnings from a free bonus—any balance exceeding the maximum allowable withdrawal will be removed from the Player's account once the permitted amount has been paid out.
- 7.1.5. Withdrawals will be paid using the same method used for the original deposit, unless deemed necessary, at our sole discretion, to use an alternative method.
- 7.1.6. zlatobet.com reserves the right to withhold or refuse any bonus funds or associated winnings if the Player's deposit was cancelled, reversed, or denied by the payment provider.
- 7.1.7. To comply with anti-money laundering regulations, we reserve the right to process a withdrawal using an alternative payment method, regardless of the Player's request. Withdrawals requested to credit cards that are not eligible for refunds will instead be processed to an e-wallet of the Player's choice, by Wire Transfer, or by Bank Draft. In such cases, the Player is responsible for any associated processing fees.
- 7.1.8. We reserve the right, at our sole discretion and in line with our Anti-Money Laundering (AML) policy, to apply a minimum wagering requirement of 1X (one time the deposit amount) before any withdrawal of real funds may be processed. This **1X wagering requirement applies solely to real-money deposits** and is required for AML compliance. All games are treated equally for this purpose—**there are no game-based exclusions or differences** in how this

turnover is calculated for real funds. However, for **bonus funds**, wagering requirements may vary depending on the specific bonus and the games played. Different game types may contribute differently toward meeting bonus wagering conditions. Players can **request a full list of game-specific wagering contribution percentages (“coefficients”)** at any time by contacting our support team via email. Additionally, the specific bonus terms and conditions are available at all times via the **"Bonus Terms" link in the footer** of our website.

7.1.9. Due to restrictions imposed by payment providers, the minimum withdrawal amount via Wire Transfer is **10 EUR** (or the equivalent in another supported currency). For transactions within the European Union, the same minimum applies.

7.1.10. The casino no longer enforces daily, weekly, or monthly withdrawal caps based on deposit history. All verified players can enjoy unlimited withdrawals, subject to the necessary security and compliance checks.

7.1.11. The maximum withdrawal per transaction is unlimited. All winnings, regardless of amount, can be withdrawn in a single transaction unless restricted by the payment provider. If limitations exist with the selected payment method, withdrawals may be processed in instalments accordingly.

- **Daily Limit:** 100,000 EUROS Per day (or equivalent in any supported currency)
- **Weekly Limit:** Unlimited per week (or equivalent)
- **Monthly Limit:** Unlimited per month (or equivalent)

Withdrawals that exceed these thresholds will be **processed in scheduled installments** in accordance with the above limits. Large withdrawals may also be subject to additional **security, KYC, and AML checks** which could impact processing times.

7.1.12. 99% of withdrawals are typically processed by zlatobet.com Payments Department **INSTANTLY** after all requested account verification documents have been received and approved. Please note bank holidays and weekends may extend processing times.

7.1.13. zlatobet.com determines, at its sole discretion, that you have unfairly exploited any bonuses or engaged in dishonest behavior in connection with a bonus promotion (including but not limited to abuse or manipulation), we reserve the right to block or permanently close your Account. In such cases, zlatobet.com will forfeit any winnings generated from such activity/activities.

7.1.14. All transactions shall be checked to prevent Money Laundering. zlatobet.com shall report any suspicious transaction to the relevant competent authorities. zlatobet.com may suspend, block or close an Account and withhold funds if requested to do so in accordance with the Prevention of Money Laundering Act.

7.1.15. We are not a financial or banking institution, and you should not regard us as such. Accordingly, no interest will be paid on any funds held in your Account. All deposits must be used for wagering purposes and are not intended to function as a means of storing funds.

8. KYC and Account Verification

8.1. At the time of registration, all customers are required to provide their full legal name, date of birth, and current residential address.

8.2. The Know Your Customer (KYC) process is a legal requirement with the objective of confirming the identity of the player, verifying that it is at least 18 years of age, preventing fraud, money laundering and maintaining the integrity and security of zlatobet.com operations.

8.3. zlatobet.com uses automated monitoring systems that trigger KYC verification requests, but this may also be manually requested from you at any time, you are hereby notified of your obligation to present to us all documents required.

8.4. While KYC verification is in progress, your account may be restricted, and no withdrawals will be processed until the KYC verification process is fully completed and approved.

8.5. Documents must be submitted within 30 days of the initial request. Failure to do so may result in a player's account suspension or permanent closure.

8.6. To complete the verification process, the customer must submit:

- Proof of Identity (must be valid and clearly legible):
 - Government-issued passport (signed)
 - Photo card driving licence
 - National ID card
 - Other government-issued photo ID
- Proof of Address (dated within the last six (6) months):
 - Utility bill (excluding mobile phone bills)
 - Bank or credit card statement

- Official correspondence from a government authority
 - Tax bill or city council tax statement
- 8.7. zlatobet.com has partnered with a certified third-party verification provider to facilitate the secure capture and authentication of KYC documents. Customers will receive secure upload links to submit the required documents directly through the KYC request email.
- 8.8. Once documents are submitted, zlatobet.com will verify that all details match the registration information. Upon successful verification, the customer will be notified via email, and their account will be marked as KYC Verified.
- 8.9. If the documents are found to be falsified or if the customer is confirmed to be underage, the account will be immediately closed, and appropriate measures will be taken.
- 8.10. The player is expected to present requested documents within 30 days, after the timeframe is exceeded the KYC team will send a reminder to the player and the account will be disabled, restricting all deposits, gameplay and withdrawal functionalities.
- 8.11. zlatobet.com will permanently close an account where the required documentation has not been presented by the player. Any remaining balance will be forfeited, and other actions can be taken subject to current laws and regulations.
- 9. ANTI-MONEY LAUNDERING AND FUNDING OF TERRORISM RULES**
- 9.1. zlatobet.com is not classified as a financial institution under Curaçao law and, as such, is not directly governed by the regulations that apply to financial institutions, money transfer services, or virtual asset service providers. However, in line with the Anti-Money Laundering and Counter-Terrorism Financing (AML/CFT) regulations set by the Curaçao Gaming Authority, zlatobet.com strictly prohibits and rejects the use of its products for any illegal activities, such as money laundering, terrorist financing, or violations of trade sanctions. This is in line with various national AML laws and regulations. zlatobet.com also keeps up with guidelines set by the Financial Action Task Force (FATF) and the Curaçao Gaming Authority and will make any necessary updates to comply with changes in the law.
- 9.2. zlatobet.com has established compliance measures commensurate with its services and products that are reasonably designed to detect any illicit activity on its website. Such measures include customer onboarding and compliance screenings of its customers and risk-based controls.
- 9.3. No person shall abuse the Company's website for money laundering. zlatobet.com may employ best-practice anti-money laundering (AML) procedures. The Company is responsible for employing and maintaining various anti-money laundering (AML) best practices and procedures;

therefore, all transactions, regardless of the amount, must remain under constant monitoring.

- 9.4. Customers of the Company are subject to risk-based initial and ongoing due diligence procedures. Initial due diligence seeks to obtain the identity of the customer and verify the identity prior to the establishment of the business relationship. Information on the purpose and intended nature of the business relationship, is also obtained, such that the Company can establish the business and risk profile of the customer and to accept or reject a customer.
- 9.5. zlatobet.com reserves the right to refuse to do business with, to discontinue to do business with, and to reverse the transactions of users who do not accept or conform to the following AML requirements and policies, and to refuse to accept any transactions from users who do not respect and adhere to the following AML requirements:
 - 9.5.1. Winnings will only be paid to the person who initially registered to open a gaming account with zlatobet.com and its brands and specifically only to the originating payment method if/when the payment method allows this.
 - 9.5.2. When a user funds an account by means of a payment method allowed, winnings will only be paid out to the individual whose name appears on the payment method used providing it matches player account details. Should the payment be found to belong to any other not registered as the owner of the account (making it a 3rd party payment) then no winnings may be collected and we reserve the right to terminate your account.
 - 9.5.3. Only one account is allowed per person / per brand under zlatobet.com entity. No winnings may be collected on accounts opened in false names or on multiple accounts opened by the same person under the same brand.
 - 9.5.4. zlatobet.com may request a user to provide additional proof of identity or proof of source of funds, as deemed necessary on a risk-based approach, under the subject of closer scrutiny for regular players or in cases when the level of risk that the business is exposed to is classified as high. zlatobet.com may suspend the account and put any pending withdrawals on hold until such proof has been provided and accepted as per regulatory standards.
 - 9.5.5. The information provided to us for the purposes of our due diligence obligations shall be handled in accordance with the Privacy Policy.
 - 9.5.6. Where zlatobet.com due diligence obligations require you to make declarations as to your political status, source of wealth, source of funds, expected level of activity on our website and whether you are making use of our website on your behalf only, you hereby undertake to provide us with true, complete and accurate information, and to inform us immediately should any of such Information cease to be true, complete and accurate by providing us with the new/amended information.
 - 9.5.7. You hereby acknowledge that we shall use the information obtained from you for our due diligence obligations to conduct public searches about you and perform checks in order to verify the information provided to us.
 - 9.5.8. zlatobet.com reserve the right to ask for additional information and documentation to fulfil our due diligence obligations, and any

communication for the provision of information/documentation is not to be deemed as being a final communication in this regard.

9.5.9.If zlatobet.com become aware or suspect that the information provided by you is materially false, we shall cancel your registration and take such other steps as may be required by us under relevant law. zlatobet.com will not pay out any winnings to you in such circumstances.

9.5.10. All transactions are screened to prevent any money laundering activity. Any suspicious or fraudulent transactions will be immediately reported to the relevant authorities.

9.5.11.For more information, please refer to the AML Policy in the footer.

RESPONSIBLE GAMING

9.6. zlatobet.com is committed to promoting Responsible Gaming in accordance with the National Ordinance on Games of Chance law of Curaçao. We monitor player activity through behavioural analysis tools and automated systems to identify patterns indicative of problem gambling. Where such patterns are detected, we reserve the right to implement measures aimed at preventing further harm.

9.7. The following responsible gaming tools are available for players to manage their gambling activity:

- Deposit Limits: Players may set a maximum deposit amount over a selected period. Once this threshold is reached, no additional deposits may be made until the period has elapsed.
- Bet Limits: Players may set a limit to restrict the total amount they are allowed to wager during a defined timeframe.
- Loss Limits: Players may specify the maximum amount they are prepared to lose (excluding any winnings). When the set threshold is reached, betting functionality will be suspended.
- Session Limits: Players may impose a time limit on each gaming session. Upon reaching this limit, the player will be automatically logged out and must log back in to resume activity.

9.8. Changes to Limits

9.8.1.Reductions in limits take effect immediately.

9.8.2.Increases or removals of limits will only take effect following a mandatory 24-hour delay.

9.8.3.All changes may be made through the account section of the player's account.

9.9. Self-Exclusion

9.9.1.Players may voluntarily exclude themselves from accessing their account for a specified duration. During the self-exclusion period, the account will remain inaccessible, and no gambling activity may occur.

9.9.2.Self-exclusion may be activated via the account section of the account.
All pending withdrawals and real money balances will be processed within two (2) business days, subject to standard KYC and AML procedures.

9.9.3.Self-exclusion will apply across all brands operated by Temple Holdings N.V..
Exclusion takes immediate effect upon confirmation through the player's account settings.

9.9.4.Unless stated otherwise, any limits applied on one brand will not apply to other brands operated by Temple Holdings N.V..

9.9.5.Reactivation of an account following the expiration of a self-exclusion period requires a formal request to customer support via email. A mandatory cooling-off period of seven (7) days from the date of request will apply before access is reinstated.

9.9.6.If you have opted for a Permanent Self-Exclusion this cannot be revoked

9.9.7.

9.10.Breach of Self-Exclusion

9.10.1.Any attempt to circumvent self-exclusion by registering a new account using false or misleading information, or through any similar means, constitutes a breach of the Terms and Conditions. In such cases, Temple Holdings N.V. disclaims all liability for any losses incurred. We reserve the right to immediately close any accounts found to be in breach.

9.10.2.During any active self-exclusion period Marketing communications will be suspended and Deposits and bets will not be accepted.

9.10.3.If a player voluntarily discloses a gambling problem, we will endeavour to refer the individual to appropriate professional services in their jurisdiction.

9.10.4.zlatobet.com reserves the right, at its sole discretion, to suspend or permanently close any player account if there is reasonable evidence suggesting that continued access may lead to serious harm or addiction-related consequences.

9.10.5. For more information, please refer to the Responsible Gambling Policy. **[insert link RG policy]**

10. Player Complaints

10.1. Customer Support

- 10.1.1.zlatobet.com provides Customer Support to assist players with any issues related to their account or the services offered on the website. Support is available via live chat, accessible through the widget on the website, or by email at support@zlatobet.com. The response time for these channels may vary.
- 10.1.2.Players are required to engage with zlatobet.com staff in a respectful and courteous manner, always using appropriate language. When requesting assistance, players shall provide all relevant information necessary to facilitate the efficient resolution of their enquiry. The player acknowledges that any form of inappropriate, abusive, or disrespectful behavior may result in the closure of the player's account.
- 10.1.3.The player agrees not to transmit any indecent, offensive, or inappropriate messages or images via live chat or email. This includes, but is not limited to, content that is harassing, threatening, obscene, sexually explicit, racist, discriminatory, or otherwise unlawful. The player acknowledges that such conduct may lead to the closure of their account and may constitute a criminal offence, subject to legal action by zlatobet.com or its representatives.
- 10.1.4.Customer Support agents and all zlatobet.com staff are expected to act in full compliance with applicable laws and regulations, and to always conduct themselves in a responsible and respectful manner toward all players.
- 10.1.5.Players that are not satisfied with the level of support received or with the outcome of their enquiries can follow our escalation process for complaints.
- 10.1.6.Players are entitled to the following rights:
- 10.1.6.1.To request assistance with any questions or concerns related to the services provided by zlatobet.com, including but not limited to account matters, technical issues, game functionality, responsible gaming, limits, deposits, withdrawals, bonus terms, and promotional conditions.
 - 10.1.6.2. To request access to their personal data or make enquiries regarding the handling and processing of such data and to request corrections or amendments to their personal data, where necessary.
 - 10.1.6.3.To file complaints about any issues that negatively impact their player experience or game sessions.
 - 10.1.6.4.To be informed of the progress of ongoing cases, as well as of any service downtimes or issues affecting the performance of zlatobet.com's services.

- 10.1.6.5. To escalate their case to senior management or the Player Complaints team in instances where the initial level of support has not resolved the issue to their satisfaction or to make use of a CGA certified ADR.

10.2. Escalation process

The player should first contact Customer Support to raise their concern. Customer Support will aim to resolve the issue promptly and efficiently.

If the resolution provided is not satisfactory, the case may be escalated to Customer Support Management for further review. Should the matter be complex or require additional investigation, it may then be referred to the Player Complaints Department. The player will be kept informed of the progress and outcome of the case at each stage. If, after receiving a response from management and if the player remains dissatisfied with the outcome, they may request that the complaint be escalated to the dedicated Complaints Team.

10.3. Complaints

- 10.3.1.** Players have the right to escalate complaints to the Player Complaints Team at any time, provided that no more than six (6) months have passed since the incident in question. In the case of peer-to-peer games (e.g., poker) or ante-post fixed-odds betting, the six-month period shall commence from the date of resolution of the relevant event.

- 10.3.2. Complaints must be submitted via the official online complaint form [[LINK HERE](#)], or by completing the form and submitting it via email to complaints@zlatobet.com. All relevant documentation and information necessary to support the complaint must be included to facilitate proper assessment and resolution.

- 10.3.3. Upon receipt of the complaint, the player will receive an acknowledgment outlining the next steps in the process and the expected timeline for resolution, within seven (7) days of submission. The Player Complaints Team will aim to resolve the matter within seven (7) business days and no later than four (4) weeks. In the case of complex complaints, this timeframe may be extended by up to an additional four (4) weeks, provided that the player is informed of the reasons for the extension.

- 10.3.4. The player agrees to provide zlatobet.com with all information and documentation reasonably requested by the Player Complaints Team in a timely manner to enable resolution within the specified timeframes. If the required information is not provided within four (4) weeks of the request, the complaint will be considered unresolved or rejected and the case will be closed. Following closure, the player may initiate a new complaint, provided that all necessary information to support the case is submitted.

- 10.3.5. Should no resolution be achieved through the internal escalation process, the player has the right to refer the matter to our appointed CGA-approved Alternative Dispute Resolution (ADR) entity for an impartial and independent review.
- 10.3.6. The decision issued by the Alternative Dispute Resolution (ADR) entity shall be deemed final and binding for the purposes of zlatobet.com's internal complaint process. Upon issuance of the ADR's determination, the complaint will be conclusively closed, and no further requests for review, reconsideration, or reopening of the case will be accepted by zlatobet.com under any circumstances. This provision does not limit or prejudice the player's legal right to seek independent legal counsel or to pursue further resolution through judicial or other lawful means outside the scope of the Company's complaint process.
- 10.3.7. The Curaçao Gaming Authority (CGA) does not intervene in individual player disputes or complaints related to gambling transactions. However, if a player believes that zlatobet.com has acted in breach of applicable regulations, they may file a report directly with the CGA by submitting the official Online Form available on the CGA's website.
- 10.3.8. Player is hereby informed that zlatobet.com will keep records of the complaints submitted for a period no less than 5 years, regardless of whether the player requests to delete their data, these records will be kept complying with current regulations.
- 10.3.9. As stated above, the player has the right to complain at any time due to dissatisfaction with the services provided by zlatobet.com. The reason for submitting complaints includes the following list (but is not limited to):

- Deposit Issues
- Withdrawal issues
- Bonus Terms and Conditions
- Account closures or restrictions
- Game errors/ malfunction
- Responsible Gaming
- Player Account
- KYC and Verification
- Data Protection
- Technical issues
- AML concerns

- Underage gaming
- Fraud

10.3.10. For more information, please refer to the Player Complaints Policy.

11. Data Protection

11.1.1. You hereby acknowledge that your personal data shall be processed by zlatobet.com or by third parties associated with zlatobet.com to provide the services offered to you through our website.

11.2. Data Processing

11.2.1. zlatobet.com processes personal data in accordance with the General Data Protection Regulation (EU) 2016/679 ("GDPR"). This includes, but is not limited to, identification details, contact information, transaction history, gaming activity, and technical usage data. All data is processed lawfully, fairly, and transparently for purposes including account management, regulatory compliance, fraud prevention, and service improvement.

11.3. Legal Basis for Processing

11.3.1. The processing of personal data is based on one or more of the lawful grounds set out in Article 6 of the GDPR, including: the performance of a contract, compliance with legal obligations, the protection of vital interests, the pursuit of legitimate interests by zlatobet.com or a third party, and the player's explicit consent where applicable.

11.4. Data Subject Rights

11.4.1. Players have the right to access, rectify, or erase their personal data, as well as to restrict or object to its processing, and to request data portability, in accordance with Articles 15–22 of the GDPR. Requests related to data rights may be submitted via email to [DPO EMAIL] and will be addressed within the timeframes prescribed by law.

11.5. Data Retention

11.5.1. Personal data will be retained for 5 years and/or only for as long as necessary to fulfill the purposes for which it was collected, or as required by applicable laws and regulations, including anti-money laundering and responsible gambling obligations. Once the retention period has expired, the data will be securely deleted or anonymized.

11.5.2. For more information, please refer to the Privacy Policy.

12. Fair Gaming

- 12.1. zlatobet.com is committed to ensuring fair and transparent online gaming. We aim to provide clarity on the systems and safeguards in order to uphold the integrity of our games and protect our players.
- 12.2. To guarantee genuinely random outcomes, all games utilize a certified Random Number Generator (RNG). Each game provider independently tests and verifies the RNG, as well as the Return to Player (RTP) percentages, in accordance with industry standards and licensing requirements to ensure fairness and regulatory compliance.
- 12.3. Every transaction made on zlatobet.com is securely recorded, creating a full audit trail in the event of any dispute. All financial and gameplay records are available for review, if and when required.

13. Dormant and Inactive Accounts

- 13.1. An inactive account is an account that has not been accessed for Six (6) months, which has a real money balance.
- 13.2. A dormant account is an account that has not been accessed for Twelve (12) months, which has a real money balance.
- 13.3. zlatobet.com will contact you via email up to 1 month prior to your account becoming inactive informing that your account is about to become inactive. zlatobet.com will then contact you again via email up to 1 month prior to your account becoming dormant. When an account becomes dormant, zlatobet.com might charge a five (5) EUR (or its equivalent in any other currency), or 10% of the account balance (whichever greater) per month administrative fee on your account.
- 13.4. If after your Account has become inactive, you access your Account, you shall be entitled to reimbursement if you can proof one of the following:
 - You could not access your Account due to health-related impediments.
 - You could not access your Account due to a reasonable cause.

14. Technology, game issues and/ or exceptional circumstances

- 14.1. You are permitted to use any software provided through the Website solely for the purpose of accessing and using the Website and its Services. Except as expressly permitted by applicable law, you may not use the software for any other purpose.
- 14.2. Unexpected technical issues or circumstances beyond the control of zlatobet.com, including technical problems arising from third-party providers, may result in the cancellation of bets and the issuance of refunds to affected players.

- 14.3. zlatobet.com reserves the right to limit, cancel, or refuse bets if they are deemed excessively large or if the player's betting patterns suggest system abuse.
- 14.4. If a refund is warranted, the relevant amount shall be credited to the player's account. The player will be notified, and the refund process will be completed according to our normal processing times.
- 14.5. In the event a game becomes "stuck" or unfinished, such as due to a lost connection during an active game zlatobet.com reserves the right to clear such bets on a regular basis and issue refunds to the player's account. If a game is aborted or miscarried on the server, the player shall be refunded accordingly.
- 14.6. Should a bonus campaign be misconfigured in any way, zlatobet.com reserves the right to adjust players' balances and account details to rectify the error.
- 14.7. If a game contains a bug or misconfiguration that affects gameplay or payout accuracy, zlatobet.com reserves the right to remove the game from service without previous notice to the player.
- 14.8. If a dispute results in a refund, such refunds may be subject to an applicable processing fee.
- 14.9. zlatobet.com reserves the right to remove any game from the Website at its sole discretion and without prior notice.
- 14.10. In the event of a malfunction within a Game or any issue affecting its interoperability, all bets placed during the malfunction shall be deemed void. Any funds or winnings derived from a malfunctioning Game will also be considered void, including any subsequent gameplay or rounds that were initiated using such funds, regardless of the Games involved.

15. Limitation of Liability and Warranty Disclaimer

- 15.1. zlatobet.com shall not be held liable for any damages or losses deemed or alleged to have arisen in connection with the Website or its content, including but not limited to delays or interruptions in operation or transmission, data loss or corruption, communication failures, user misuse of the Website, or any errors or omissions in content.
- 15.2. zlatobet.com is not responsible for printing errors that may occur on our Website and its content.
- 15.3. Players may report any errors identified on the Website by submitting a detailed and reasonable explanation of the issue. Upon receipt, zlatobet.com will assess the reported error and, at its sole discretion and within a

reasonable timeframe, either implement the necessary correction or provide a formal justification for why no corrective action is required. The Company's decision in this regard shall be considered final.

- 15.4. Without limiting the generality of the preceding clause, neither we nor any of our directors, employees, partners, or service providers make any warranties or representations regarding the Website, Games, or software. Specifically:

15.4.1. We do not guarantee that the Website, Games, or software are fit for any particular purpose.

15.4.2. We do not warrant that the Website, Games, or software will be free from errors or defects.

15.4.3. We do not guarantee that access to the Website, Games, or software will always be uninterrupted or available.

- 15.5. zlatobet.com accepts no liability for downtime, server disruptions, lag, or any technical or political interference with gameplay. Any refund related to such issues shall be granted solely at the discretion of management.

16. Intellectual Property Rights

- 16.1. All content available on the Website, including but not limited to text, graphics, logos, icons, images, software, source code, and underlying systems, is the exclusive property of zlatobet.com or its licensors and is protected by applicable intellectual property laws, including copyright, trademark, and design laws.
- 16.2. Players shall not exploit any part of the Website or its content without the express prior written consent of zlatobet.com. Unauthorized use of the intellectual property may result in legal action and/or termination of the player's account.
- 16.3. All trademarks, service marks, trade names, and logos displayed on the Website are the registered and/or unregistered trademarks of zlatobet.com or its affiliates. Any use of these marks without prior written permission is strictly prohibited.

17. Miscellaneous

- 17.1. Currencies

17.1.1. All wagers, stakes, and prizes on zlatobet.com are conducted and displayed in the currency selected by the player at the time of registration or deposit. It is the sole responsibility of the player to ensure that the selected currency is appropriate for their needs.

- 17.1.2. zlatobet.com bears no responsibility for any exchange rate fees, conversion charges, or discrepancies in account balances arising from the use of a currency different from that of the player's country of residence or financial institution. Any financial implications resulting from currency conversion—either by the player's bank, payment provider, or otherwise—are entirely the responsibility of the player.
- 17.1.3. All monetary values displayed on the platform, including but not limited to stakes, winnings, and bonuses, are denominated in the player's selected currency unless otherwise explicitly stated. In certain promotional or game-related circumstances, currencies may be advertised in an alternative currency (e.g., EUR, EUR). In such cases, zlatobet.com does not accept liability for any misinterpretation or perceived discrepancy caused by exchange rate fluctuations.
- 17.1.4. By using zlatobet.com, the player acknowledges and accepts all risks associated with currency exchange and agrees that zlatobet.com shall not be held liable for any resulting financial loss
- 17.2. In the event that you breach any provision of these Terms and Conditions, or if we have reasonable grounds to believe that a breach has occurred, zlatobet.com reserves the right to refuse service, suspend or close your account, withhold winnings, and/or apply such funds towards any damages incurred.
- 17.3. If zlatobet.com has reason to believe that you are engaging in illegal or fraudulent activities while using the Website or acting in a manner that may be detrimental to our business or reputation, we reserve the right to freeze or terminate your account and cancel any associated stakes at our sole discretion.
- 17.4. Our Website may contain links to third-party websites or references that are not under the control of zlatobet.com. We make no representations or warranties regarding such third-party websites. Accessing any third-party site is done at your own risk. zlatobet.com is not responsible for the accuracy, reliability, or content of any external websites, nor does the inclusion of a link imply endorsement or acceptance of responsibility by zlatobet.com.
- 17.5. We reserve the right to request any additional documentation necessary to verify your identity and ensure that your activities comply with applicable laws and these Terms and Conditions.
- 17.6. If any provision within these Terms and Conditions is found to be unlawful or unenforceable, such provision shall be severed without affecting the validity and enforceability of the remaining provisions.

- 17.7. zlatobet.com reserves the right to assign or lawfully transfer this agreement in whole or in part at any time. You may not assign or transfer any rights or obligations under this agreement without prior written consent.
- 17.8. These Terms and Conditions represent the entire agreement between you and zlatobet.com in relation to your use of the Website and supersede all prior or contemporaneous communications, whether written, oral, or electronic.
- 17.9. Employees of zlatobet.com, its game providers, subsidiaries, licensees, affiliates, distributors, retailers, and agents, as well as their immediate family members, are not eligible to participate in any games offered by the Casino, Live Casino, or other related services.