

**Terms and Conditions of Lotto Limited (Lotto Ltd.)
28, Jasmine Court, Friars Hill Road, P. O. Box 1767, St. John's, Antigua, W.I.**

CASINO

I. GENERAL

These Terms and Conditions were last updated on 2nd May 2017.

These Terms and Conditions govern the use of the Casino provided by Lotto Ltd.

Casino games can be played with play money without any registration in the fun mode. For casino games with real money, a valid registration is required.

The competent supervisory authority for this offer is the Antigua and Barbuda Financial Services Regulatory Commission which has granted Lotto Ltd. under the license number 2386 an Interactive Gaming license.

II. PLAY MONEY

1. Each user can participate in all games offered by Lotto Ltd. in the fun mode. In the Fun Casino, the user has the opportunity to use the fun money credit provided as stake for a bet. For this, the user is provided with a playing credit of 500 units in the Lotto Ltd. Casino. In order to have a playing experience as authentic as possible, the same individual limits apply for the fun mode games, which are also used in the real Cash Casino. These limits are displayed individually for each game. If the player account of a player has run out of credit, the Lotto Ltd. Casino will automatically provide him/her with new credit.
2. The play money of the Lotto Ltd. Casino can only be used for the fun mode of the casino and has no commercial value.

III. BET

1. Each user determines the level of his/her bets himself/herself, in accordance to the table limit which is displayed in the individual games.
2. The precondition for effective realisation of a game is the availability of a chip/game credit to the user that at the time of placing a bet.
3. If this amount is not available to the user due to insufficient funds he/she will receive an error message with the request to correct his/her bet to the amount corresponding to the real/play money credit.
4. Only the amount confirmed and displayed by Lotto Ltd. is valid as stake.

IV. LICENCE AGREEMENT

§1 Lotto Ltd. provides the user with a personal, non-exclusive, non-assignable, and non-transferable usage license to use the software and Internet gambling services of Lotto Ltd. The Player has the right to use the software on any computer on which he/she is the primary user. Lotto Ltd. is entitled to cancel this license at any time, without providing any reasons.

§2 The user can in no way copy any software or any supplementary written materials of the casino system. The license may only be used by the original user and cannot be reassigned or transferred to anyone. The user is not entitled to grant sub-licenses, assign or transfer these or rent out or lease a part of the casino system. The user is not permitted to reverse engineer, decompile, disassemble, modify, translate or make any attempt to discover the source code of the casino system or derive new programs from the casino system.

§3 The casino system of Lotto Ltd., including all associated rights, all images, graphics, photographs, animations, audio, music, text and the software of the casino system are fully protected by copyright laws. Any unauthorized copying, modification, reproduction or distribution is strictly prohibited and any violators will be criminally prosecuted.

§4 The user agrees that he/she is solely responsible for the use of the casino system through his/her personal access data (user name and password). It is the user's responsibility to keep all user names and passwords secret and confidential. Any unauthorised use of the user's user name or password is the sole responsibility of the user and shall be deemed as the user's use. In these cases, liability is assumed by the user.

§5 The commercial use of the casino system is strictly prohibited. The user is only permitted to bet sums of money for his/her own entertainment purposes. Before the user participates in the casino system of Lotto Ltd., he/she is obligated to become familiar with the laws regarding gambling, which apply at the location in which the casino system is being used and to act within the scope of these regulations.

§6 The user fully understands and agrees that all computer instructions and responses, which are sent via Internet from and to the casino system of Lotto Ltd. and the client software are binding for the user. (For better understanding of the casino system of Lotto Ltd. and its use the user can access the help files concerning the software.) The user declares full agreement that the software for the generation of random numbers determines the result of the games.

§7 The money on the account of the user will be used as stake for the games. Lotto Ltd. reserves the right to reject or limit bets. The user is not permitted to bet an amount exceeding his/her personal account funds. Winnings are credited to the personal casino account of the user. Deposits and withdrawals are carried out by the cashier's office of the casino system.

§8 The user consents to and authorises mandating Lotto Ltd. to carry out deposits to and withdrawals from the player account and thus authorises the company to grant these instructions on behalf of the user. Lotto Ltd. reserves the right to retain payments if suspicion or evidence exists of manipulation of the casino system of Lotto Ltd. Criminal charges will be brought against any user or any other person(s), who has/have manipulated the casino system of Lotto Ltd. or attempted to do so.

§9 In order to preserve the utmost in security and to protect the users' funds, the Lotto Ltd. carries out intermittent security checks. The user consents to Lotto Ltd. having the right to demand additional documentation in order to be able to verify that the user is the actual cardholder, within the scope of a security check. By launching the client application, opening an account, use of the account, participation in games or acceptance of winnings, the user declares and warrants the following:

§10 The user understands that it is impossible to achieve a computer software, which is fully free of errors and one-hundred percent complete. Should the user become aware of any errors or incompleteness in the software the user agrees to refrain from taking

advantage of such. Moreover, the user agrees to report any error or incompleteness immediately to Lotto Ltd. in writing.

§11 The user is subject to the provisions defined by Lotto Ltd. and is obligated to comply with these, including all amendments which can be carried out occasionally. The user is obligated to check the regulations at least once per months.

§12 Complaints about evaluations or the amount of a win must be directed to CASINO LTD within 14 days following the announcement of the evaluation or the amount of the win. CASINO LTD shall process your complaints within 21 days following receipt. If your complaint has not been dealt with to your satisfaction, you are free to approach the Financial Services Regulatory Commission (FSRC). For further information regarding filling a complaint please see the Antigua Gaming website <http://www.antiguagaming.gov.ag>.



§13 The Terms and Conditions are governed by and interpreted in accordance with the laws of England and Wales. Disputes arising in connection with these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of England and Wales.