

TERMS AND CONDITIONS

Effective from: 15.06.2026

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Version: 1.0.

1. GENERAL

Before participating in games of chance on our website, please read the following terms of service. Registration in the casino confirms your acknowledgment and agreement with the terms and conditions.

1.1. The website www.katsubet.com ("casino", "website", "company", "we", "us", "our") is operated by Kika Technology B.V., a company incorporated under the laws of Curaçao, with company registration number 16498 and registered address at Zuikertuintjeweg Z/N, Willemstad, Curaçao. Kika Technology B.V. is licensed and regulated by the Curaçao Gaming Authority (license no OGL/2023/147/0081).

1.2. The casino periodically reviews and updates these Terms and Conditions for integrity and consistency in line with the relevant regulatory changes. The players will be timely and reasonably notified of any material changes. Unless otherwise stated, an updated version will be published on the Website and will take effect from the date of publication.

1.3. Changes to these Terms and Conditions require players to consent to their agreement with the updated terms of service. If no consent has been provided, the players are warranted to receive the outstanding account balance.

1.4. The current English version of these Terms and Conditions takes precedence over the other editions and translations.

1.5. These Terms and Conditions wholly retain their validity even if some sections and provisions would be declared void in a court of law.

2. RESPONSIBILITY OF THE PARTIES

2.1. The consent to these Terms and Conditions confirms your awareness and acknowledgment that participation in games of chance may lead to financial losses. The casino shall not be held liable for any damage arising from your use of provided services.

2.2. The casino is not liable for any hardware or software defects, unstable or lost Internet connection, or any other technical errors that may limit access to the Website or prevent any players from uninterrupted play.

2.3. In the unlikely case where a wager or bet has been confirmed or a payment has been performed in error, the casino reserves the right to the following actions:

- to cancel all wagers or bets accepted containing such an error, effectively reverting

the account to the prior state in full;

- to correct the mistake by re-settling all the wagers or bets at the correct terms that should have been available at the time that the wager or bet was placed in the absence of the error;

2.4. If the Casino mistakenly credits your account with a payment, bonus or bonus funds or winnings that do not belong to you, whether due to a technical issue, error in the paytables, human error, or otherwise, the amount and/or the winnings from such bonus or deposit will remain the casino property and will be voided.

2.5. In case of the withdrawn funds that do not belong to you before the casino becomes aware of the error, the mistakenly paid amount will (without prejudice to other remedies and actions that may be available at law) constitute a debt owed by you to us. You are obliged to notify the casino of any event of incorrect crediting within 24 hours from the event by email.

2.6. The casino, its management, employees, partners, and service providers:

- do not warrant that the software or the Website is/are fit for their purpose;
- do not warrant that the software and Website are free from errors;
- do not warrant that the Website and/or games will be accessible without interruptions;
- shall not be liable for any loss, costs, expenses, or damages, whether direct, indirect, special, consequential, incidental, or otherwise, arising from your use of the Website or your participation in the games.

2.7. Your consent to the Terms and Conditions confirms the agreement to completely indemnify the casino, its management, employees, partners, and service providers for any cost, expense, loss, damages, claims, and liabilities howsoever caused that may arise with your use of the website or participation in the games of chance.

2.8. You acknowledge that the casino shall be the final decision-maker of whether you have violated these Terms and Conditions.

3. RESTRICTED COUNTRIES POLICY

3.1. The Casino accepts players only from those countries and geographic regions where online gambling is allowed by law. Players are solely responsible for participating in games of chance offered by the website and it is within their sole responsibility to abide by their local regulations.

3.2. The Casino reserves the right to verify your residence during the KYC (Know Your Customer) procedure. No refund is guaranteed should the player be found in violation of this policy. Notwithstanding with the previous statement, the casino will apply reasonable

measures to remit the funds.

3.3. Restricted Countries Policy explicitly states that all and any bonuses are not available to players from restricted countries. Any winnings obtained from the bonus regardless of the event or reason that occurred, issued to the player from the country listed as Restricted or Restricted for receiving bonuses is automatically considered void. For more information on countries restricted from receiving bonuses in the Casino, please see Bonus Terms and Conditions.

3.4. Users from the following countries and their territories ("Restricted Countries List") are not allowed to deposit and play real money games: Afghanistan, Åland Islands, Albania, Algeria, American Samoa, Andorra, Angola, Anguilla, Antarctica, Antigua and Barbuda, Argentina, Armenia, Aruba, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belarus, Belgium, Belize, Benin, Bermuda, Bhutan, Bolivia, Bonaire, Bosnia and Herzegovina, Botswana, Bouvet Island, British Indian Ocean Territory, Brunei Darussalam, Bulgaria, Burkina Faso, Burundi, Cabo Verde, Cambodia, Cameroon, Cayman Islands, Central African Republic, Chad, Chile, China, Christmas Island, Cocos (Keeling) Islands, Colombia, Comoros, Congo, Democratic Republic of the Congo, Dutch West Indies, Cook Islands, Costa Rica, Croatia, Cuba, Curaçao, Cyprus, Czech Republic, Côte d'Ivoire, Djibouti, Dominica, Dominican Republic, Ecuador, Egypt, El Salvador, Equatorial Guinea, Eritrea, Estonia, Ethiopia, Falkland Islands (Malvinas), Faroe Islands, Fiji, France, French Guiana, French Polynesia, Gabon, Gambia, Georgia, Ghana, Gibraltar, Greece, Greenland, Grenada, Guadeloupe, Guam, Guatemala, Guernsey, Guinea, Guinea-Bissau, Guyana, Haiti, Hawaii, Heard Island and McDonald Islands, Holy See (Vatican City State), Honduras, Hong Kong, Hungary, Iceland, Indonesia, Iran, Iraq, Isle of Man, Israel, Jamaica, Japan, Jersey, Jordan, Kenya, Kiribati, Kyrgyzstan, Lao People's Democratic Republic, Latvia, Lebanon, Liberia, Libya, Liechtenstein, Lithuania, Macao, Macedonia, Madagascar, Malawi, Malaysia, Maldives, Mali, Marshall Islands, Martinique, Mauritania, Mauritius, Mayotte, Mexico, Micronesia, Moldova, Monaco, Mongolia, Montenegro, Montserrat, Morocco, Mozambique, Myanmar, Namibia, Nauru, Netherlands, Nepal, New Caledonia, Nicaragua, Niger, Nigeria, Niue, Norfolk Island, North Korea, Northern Mariana Islands, Oman, Pakistan, Palau, Palestine, Panama, Papua New Guinea, Paraguay, Peru, Philippines, Pitcairn, Poland, Portugal, Puerto Rico, Qatar, Republic of the Congo, Réunion, Romania, Rwanda, Saint Barthélemy, Saint Helena, Saint Kitts and Nevis, Saint Lucia, Saint Martin (French part), Saint Pierre and Miquelon, Samoa, San Marino, Sao Tome and Principe, Saudi Arabia, Senegal, Serbia, Seychelles, Sierra Leone, Singapore, Sint Maarten (Dutch part), Slovakia, Solomon Islands, Somalia, South Georgia and the South Sandwich Islands, South Korea, South Sudan, Spain, Sri Lanka, St Eustatius And Saba, Suriname, Svalbard and Jan Mayen, Swaziland, Sweden, Syrian Arab Republic, Taiwan, Tajikistan, Tanzania, Thailand, Timor-Leste, Togo, Tokelau, Tonga, Trinidad and Tobago, Tunisia, Turkey, Turkmenistan, Turks and Caicos Islands, Tuvalu, Uganda, Ukraine, United Kingdom, United States of America, United States Minor Outlying Islands, Uruguay, Uzbekistan, Vanuatu, Venezuela, Vietnam, Virgin Islands, Wallis and Futuna, Western Sahara, Yemen, Zambia.

4. GAMES AVAILABILITY

4.1. By accepting these Terms and Conditions you confirm that you know and understand

the rules of the games offered on the Website. It is at your discretion to familiarise yourself with the theoretical payout percentage of each game. Please bear in mind that some games may be unavailable in certain jurisdictions, as required by the policies of game providers which may change from time to time.

4.2. Using a VPN to bypass a provider's block is strictly prohibited and may lead to confiscation of winnings.

4.3. Country and Game Restrictions

The restrictions listed below are mandated directly by the game provider Evolution Group (including NetEnt, Red Tiger, etc). The Company is legally bound by these terms and has no authority to grant access or make exceptions.

Restrictions for any other game providers not mentioned in this section are enforced automatically by the respective providers at the software level, and the Company shall not be held liable for the unavailability of those games.

4.3.1. Main Restricted Territories (Groups A & B)

Players from the following countries are strictly prohibited from accessing the website and playing any real money games:

- Group A: Australia, Canada (all provinces by IP), Crimea, Cuba, Denmark, Greece, Iran, North Korea, Netherlands, Sudan, Romania, South Sudan, Sweden, Syria, United States, Taiwan, United Kingdom, Czechia, Latvia, South Africa, Peru, Brazil.
- Group B: Myanmar (Burma).

4.3.2. Specific Live Game & Slot Restrictions

- Deal or No Deal: Blocked for players from Turkey.
- Dream Catcher: Blocked for players from Denmark.
- Monopoly Live & Monopoly Big Baller: Blocked for all Group A countries, as well as Russia and Belarus.
- Monopoly RNG Slots (*Monopoly Money Line, Cash is King, Rent Rush, Money Magnate, Rush Hour, Megapots*): Strictly blocked for Russia and Belarus.

4.3.3. NetEnt Branded Games Restrictions

In addition to Groups A and B, the following specific game exclusions apply:

- Standard Branded Games (*Conan, Emoji Planet, Guns N' Roses, Jimi Hendrix, Jumanji, Motorhead, Ozzy Osbourne*): Blocked in China.
- Planet of the Apes: Blocked in Azerbaijan, China, India, Malaysia, Qatar, Thailand, Ukraine, Russia.
- Vikings: Blocked in Angola, Algeria, Azerbaijan, Canada, China, Ecuador, France, Guyana, Hong Kong, Indonesia, Israel, India, Iraq, Cambodia, Kuwait, Namibia, Qatar, Russia, Singapore, Thailand, Tunisia, Ukraine.
- Narcos: Blocked in China, Indonesia, South Korea.

- Street Fighter II: Blocked in Argentina, Antigua and Barbuda, Anguilla, Aruba, Bahamas, Belize, Bolivia, Bonaire, Canada, Chile, China, Colombia, Costa Rica, Curaçao, Dominica, Dominican Republic, Grenada, Greenland, Guadeloupe, Guatemala, Guyana, Honduras, Haiti, Japan, Mexico, Paraguay, Peru, Puerto Rico, Russia, Saint Barthélemy, Saint Kitts and Nevis, Saint Lucia, Saint Martin, Saint Pierre and Miquelon, Sint Maarten, Sudan, Suriname, El Salvador, Turks and Caicos, Uruguay, Saint Vincent, British Virgin Islands, U.S. Virgin Islands.

4.3.4. Universal Monsters Series Special Condition

The games *Creature from the Black Lagoon*, *Dracula*, *The Invisible Man*, and *The Phantom's Curse* are ONLY permitted for players residing in the following countries (blocked for all other territories):

Andorra, Albania, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Brazil, Bulgaria, Croatia, Cyprus, Czechia, Denmark, Estonia, Finland, France, Georgia, Germany, Greece, Hungary, Iceland, Ireland, Israel, Italy, Japan, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Peru, Poland, Romania, Russia, San Marino, Serbia, Slovakia, Slovenia, Spain, South Korea, Switzerland, North Macedonia, Turkey, Ukraine. (*The United States and its military bases are strictly excluded*).

4.3.5. Red Tiger Games Restrictions

All Red Tiger games are blocked for countries in Group A. Additionally, the following games have extended blocks:

- The Trillionaire: Also blocked in Jordan, Saudi Arabia, Singapore, Turkey, Venezuela.
- Reel King Mega: Also blocked in China, France, French Guiana, Guadeloupe, Hong Kong, Indonesia, Israel, Iraq, Cambodia, Martinique, Pakistan, Singapore, Thailand, Turkey, Venezuela, Vietnam.

5. FEES AND TAXES

You are fully responsible for paying all fees and taxes applied to your winnings according to the laws of the jurisdiction of your residence.

6. FAIRNESS AND GAME RULES

6.1. All games of chance offered on the Website are fair and operate using certified Random Number Generators (RNGs).

6.2. The casino ensures that the determination of results and the resolution of any discrepancies for fixed odds betting, live dealer services, and other non-RNG products are clearly defined and communicated to players.

7. USE OF THE PLAYER'S ACCOUNT

7.1. Registration and the continued use of casino services confirm player's being of age, minimum of 18 years or older as required by applicable laws and regulations. Players shall not provide access to the casino account to any third party, including, but not limited to minors.rs. The Company is committed to supporting Responsible Gambling for more information on self-exclusion tools and minor protection, please refer to our Responsible Gambling Policy.

7.2. You are allowed to create and own only one account at a time. Creation or usage of more than one account (hereinafter - "Duplicate") leads to the cancellation of all payments to you and termination of the account(s) in violation of that rule. Any bonuses or winnings accrued during the playthrough using a Duplicate account will be voided.

7.3. This website can only be used for personal entertainment purposes and shall not be used for any type of commercial profit.

7.4. You must maintain your account and keep your details up-to-date. We strongly recommend contacting customer service to address the related matters.

8. KYC PROCEDURE

8.1. By agreeing to these Terms, you authorize the Company to regularly conduct various checks at the Company's sole discretion or if required by third parties (including regulatory agencies), in order to verify your identity and contact information ("Verification").

8.2. An individual cannot participate in a game for money unless that individual is an Account Holder. To be registered as a player, an individual must register personally and submit an application for registration. The following information must be provided:

Date of birth together with valid identification showing that he/ she is over eighteen (18) years of age or the applicable legal age of majority as stipulated in the jurisdiction of your residence. Identification documents which must be submitted include:

- copy of a valid Passport, copy of other identification paper and a proof of address;
- Player's first and last name;
- Player's full residential address;
- Player's valid email address;

The Company reserves the right to request additional documentation and perform additional checks in order to verify the information provided. An account may be suspended until satisfactory information is provided.

8.3. The Company reserves the right to suspend your account, if we are unable to ascertain that you have reached the Eligible Age. If, while using the Website services associated with gambling, you were below the Eligible Age:

- Your account will be closed;
- All transactions made during this period of time will be annulled, and the money deposited to your account will be returned;
- All your bets made during this period of time will be cancelled and refunded;
- All your winnings accumulated during the period of time when your age was under the Eligible Age will be lost, and you will have to refund the Company with all the amounts withdrawn from your account at the Company's request;

A deposit made to your account will not be refunded due to Company policy violation.

8.4. In the event that the information provided by you proves to be false, incomplete, inaccurate or misleading, and also if the information specified during registration does not correspond to your passport data, these Terms and Conditions shall be considered violated, and the Company may immediately close your account and cancel all funds in your balance, in addition to other actions at the Company's sole discretion, including refusal to provide use of the website services.

8.5. Consideration timelines for KYC documents could be up to 30 working days from the moment when the client provided all requested documents.

8.6. Know Your Customer (KYC) is the obligatory player verification procedure designed to ensure that the casino account holder is: i) a real person; ii) the funds deposited are of legitimate origin and belong to the casino account holder and iii) the funds released to the Player by the Casino will reach the destination payment account and person.

8.7. Typical KYC documentation required to consider the verification complete is listed below. Please note that the Casino reserves the request for additional documentation at its sole discretion.

1) proof of identity: government-issued identification that must contain the following info: full name, date of birth, issuance/expiry dates, and the photo;

Examples: passport, identity card, driver's license.

2) proof of address: the document confirming your place of residence stated during the registration process showing: your full name, residence address, and the issuance/expiry dates. Please note that you should submit the proof of residence no older than 90 days (3 months) of issuance.

Examples: utility bill, bank statement, insurance.

3) proof of payment: the document confirming that you sent the payment to the Casino. In principle, it must show the sum debited, the name of the payment account holder, and the payment date. However, given the variety of payment methods available, their verification procedures might be slightly different.

KYC checks may include verification of identity, age, residential address, payment-method ownership or control, source of funds or source of wealth where required, and whether the Player is acting on their own behalf. The Casino may request documents or information such as proof of identity, proof of address, proof of payment method, source-of-funds or source-of-wealth evidence, explanations of account activity, and video, biometric, liveness or

similar identity verification.

8.8 KYC may apply at registration, before deposits or withdrawals, when legal or risk-based thresholds are reached, when linked transactions cumulatively reach such thresholds, when Player details, documents, payment methods or withdrawal destinations change, where unusual or inconsistent activity is detected, where AML/CFT, sanctions, fraud or payment-security concerns arise, and before or during account closure where necessary to comply with applicable legal or regulatory obligations.

8.9. Once the Know Your Customer procedure has been completed, you will be informed by email. You can also inquire about your procedure status by contacting customer service. Kindly note that the completion of Know Your Customer does not preclude the casino from requesting additional information (including, but not limited to the new proof of identity if the old one has expired or proof of address if you state the change in residence, etc.)

8.10. Non-provision on the Know Your Customer documentation prevents You from receiving payments from the Casino, of which you will be informed by email. The Casino will make reasonable efforts of several attempts to contact you using the details stated in your account. Note that the absence of contact from You or the continued refusal to complete the requested procedure(s) might result in account suspension and consequent closure. The outstanding account balance before account suspension or closure would be subject to payment after You complete the requested procedures.

8.11. The funds confirmed to be obtained with ill-gotten means or during any violation of the Casino Terms and Conditions would be retained by the Casino.

8.12. We reserve the right to request a video call with You, which at our own discretion can be a necessary part of the KYC procedure. The account and/or any actions in the account may be terminated until the account is fully verified. We will make reasonable efforts to contact You regarding the withdrawal of the funds, but if we are not able to reach you in two (2) weeks as from the date of the request for withdrawal, the account will be locked, since you have failed to pass the KYC procedure.

8.13. The Casino monitors Player accounts and transactions on an ongoing basis for AML/CFT compliance purposes, including to detect and prevent money laundering and terrorist financing. Monitoring may include review of deposits, withdrawals, gameplay, linked transactions, payment methods, payment ownership or control, account changes, source of funds, source of wealth, and activity inconsistent with the Player's known or expected profile. Player data may be screened against sanctions lists and politically exposed person ("PEP") lists. Unusual, suspicious, attempted or completed transactions may be reviewed internally and, where required, reported to the competent authorities in accordance with Curaçao law.

9. PAYMENTS POLICY

9.1. The Website offers a variety of payment methods. Please visit the Payments Page, contact our support team at support@katsubet.com, or use a live chat facility to inquire

about the payment methods most favorable and suitable for your country of residence. Please note that all payments with Paysafe are processed via Kika Technology B.V.

9.2. Know Your Customer procedure is obligatory upon reaching the cumulative payments sum of 2000 EUR.

9.3. Usage of third-party payment systems is expressly prohibited. The casino is not responsible for the lost funds deposited from or withdrawn to third-party payment accounts. Winnings originating from the third-party deposits will be voided.

9.4. All withdrawals, refunds and reversals shall, wherever reasonably possible, be processed only to the original source of funds and/or the payment method, account, wallet, or payment service provider account from which the funds originated. The casino reserves the right to request additional verification documentation, proof of ownership, source of funds information, or alternative payment details prior to processing any outward payment.

9.5. Where the payment to the original payment method, account, or wallet is not possible, unavailable or prohibited, the casino may determine an alternative payment method.

9.6. The website allows playing with the following currencies: EUR, USD, CAD, AUD, NZD, BTC, ETH, BCH, LTC, DOG, XRP, TRX, ADA, BNB, USDT, USDC, SOL.

9.7. The minimal deposit amount is 10 EUR and depends on the payment method chosen, with the same approach applied to the maximum amount. Please check the Payments page or contact the casino support service for more details.

9.8. Please note that due to the nature of cryptocurrencies, deposit limits cannot be applied to the cryptocurrency deposits.

9.9. The minimal amount for withdrawal is 20 EUR and depends on the payment method you choose, with the same applied to the maximum amount. If the requested amount exceeds the limits of a particular payment method, it will be paid out in installments.

9.10. The Casino has a maximum withdrawal amount limitations of:

- 10000 EUR weekly; starting from the first successful payment sent during this week;
- 40000 EUR monthly; starting from the first calendar day of the month;

The above limitation is present at all times unless specified in the Terms and Conditions of a specific promotion. Withdrawal amount limitations might be also changed for the players with a higher VIP level at the Casino's sole discretion, of which players will be informed beforehand.

9.11. If your account has a winning balance subject to withdrawal more than 40000 EUR, the Casino reserves the right to divide the payout into monthly installments of a maximum of 40000 EUR until the full amount has been successfully paid out.

9.12. All progressive jackpot winnings are subject to full payment.

9.13. The casino is not a financial institution and must not be treated as such. No interest whatsoever is owed or paid on deposited funds. No funds conversion or exchange services are offered to players at any time.

9.14. Funds deposited to the Casino are intended for entertainment purposes only. Any deposit is subject to a wagering requirement of 3 within money laundering precautions. That means that the player must place bets for 3 times the deposit amount before the withdrawal of the connected winnings becomes available. The Casino reserves the right to cancel any payments until you have fulfilled the deposit wagering requirement.

10. FRAUD PREVENTION

10.1. The Casino utilizes a strict anti-fraud policy and various tools to prevent and detect fraudulent activities that could compromise the integrity and fairness of the gambling environment.

10.2. If you are suspected of, including, but not limited to:

- collusion with other players - events comprised of cooperation between two or more players to cheat or obtain an unfair advantage over the casino, e.g. sharing information or coordinating bets;
- development of strategies aimed at obtaining an unfair advantage and/or winnings - the intent to manipulate the game outcome with illicit profits secured;
- fraudulent actions against other casinos or within the Casino network and/or against payment providers - deceptive acts or schemes aimed at defrauding other casinos under the same platform or within the same network or targeting payment providers with the same actions;
- chargebacks - initiating chargebacks of transactions or disputing the transactions made;
- creating more than one account with the intent of assuming the other person's identity regardless of the purpose;
- engaging in low-risk gameplay - systematically covering only red/black outcomes in roulettes or systematically covering seventy (70) or more percent of the table (more than 25 of 36 numbers on the table) with the intent to disguise the origin and/or transfer the funds between players within the Casino;
- other types of fraudulent activities not included in the above list, as stipulated by the current fraud and money laundering prevention and combating financial terrorism practices;

10.3. The Casino has zero tolerance for advantage play. Any player who will try to gain the advantage of casino promotions agrees that obtained winnings and the promotions would be voided for the following reasons:

- use of stolen cards;
- creation of more than one casino account to get an advantage from casino promotions;
- provision of deliberately incorrect registration data;
- provision of forged or intentionally modified original documents;
- any other fraudulent actions aimed at gaining the edge over the Casino;

10.4. The casino reserves the right to apply restriction measures if any actions from the above would be detected in your account, including, but not always limited to: voiding of any winnings obtained in violation and indefinite barring to the casino account access.

10.5. The casino will retain any payments if your account raises reasonable suspicions or if you have been involved in manipulating the casino systems. Criminal charges will be brought against any player or any other person(s) who has/have manipulated the casino system or attempted to do so. The casino reserves the right to terminate and/or change any games or events that were proven to be externally manipulated to restore the gameplay to a pre-violation state.

10.6. Players agree to report to the Casino any error or incompleteness immediately and refrain from taking advantage of them. Should you fail to fulfill this obligation, the casino has 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.

11. LIMITATION OF WINNINGS

11.1. The casino reserves the right to limit or void winnings, deposits or bonuses, where it validated that:

- the player has breached these Terms and Conditions, Bonus Terms and Conditions, Responsible Gambling Policy or any applicable game rules in a manner pertinent to confiscation of funds connected;
- the player has engaged in fraudulent, unlawful, collusive, abusive, or unfair activity and included, but not limited to the activities stipulated in Fraud Prevention section of these Terms and Conditions;
- player's bets or gaming activity were placed in error, affected by technical malfunction, system failure, or human error per Responsibility of the Parties section

of these Terms and Conditions;

- the player has provided false, incomplete, or misleading information, including, but not limited to KYC;
- the player has acted in a manner intended to circumvent the Casino controls, security measures, betting limits, or responsible gambling requirements; or
- the Casino is required to do so under applicable law, regulatory obligations, or instructions from competent authorities;

11.2. In such circumstances, the Casino may suspend the account and/or conduct an investigation before determining whether any winnings or balances are payable. Any decision to confiscate winnings or refuse or limit payment shall be exercised in accordance with applicable laws and regulatory requirements. Players will be informed of the relevant grounds for such actions unless the Casino is prohibited from doing so by law or regulatory obligations.

12. ACCOUNT SUSPENSION OR TERMINATION

12.1. The Casino reserves the right to suspend or terminate a Player Account at any time where necessary to comply with applicable laws, regulatory obligations, security requirements, or these Terms and Conditions. During a suspension or termination, the casino restricts the access to the account, including payment or game activities while investigations or compliance reviews are conducted.

This may occur in circumstances including, but not limited to:

- alleged breach of these Terms and Conditions, Bonus Terms and Conditions, Responsible Gambling Policy or applicable game rules;
- suspected fraudulent or other unlawful activities stipulated, but not limited within Fraud Prevention section of these Terms and Conditions;
- Provision of false, inaccurate, or misleading information;
- Failure to complete KYC and/or advanced security checks;
- Use of unauthorized payment accounts;
- Abuse, collusion or cheating related to the promotions regulated by Bonus Terms and Conditions;
- Multiple account creation in violation of Use of the Player's Account section of these Terms and Conditions; or
- Requests from the gambling regulator, ADR, law enforcement, or competent

authorities;

12.2. Where an account is terminated or suspended, the player may remain entitled to the return of legitimate and undisputed funds, subject to completion of all verification and compliance checks. The casino may deduct chargebacks, fees, improperly obtained bonuses, or other amounts owed by the player. Where funds are eligible for return, the casino will process the withdrawal within a reasonable timeframe following satisfactory completion of all required checks.

12.3. The casino may withhold, confiscate, or remit funds to relevant authorities where required by law or where funds are reasonably suspected to be connected to fraud, criminal activity, sanctions violations, or breaches of these Terms and Conditions.

12.4. Players who are dissatisfied with a suspension, termination, or funds decision may contact customer support and request a review. If unresolved, the player may escalate the matter through the casino formal complaints procedure and, where applicable, to an approved dispute resolution body or relevant regulatory authority.

13. REFUND POLICY

13.1. A refund request will only be considered if it is requested within the first twenty-four (24) hours of the alleged transaction, or within thirty (30) calendar days if a Player alleges that another individual has accessed his/her Player Account.

13.2. If you have funded your account with a Credit Card Casino reserves the right to pay all withdrawal requests up to the total amount deposited as refunds against the purchases you have made. If your withdrawals exceed the total amount deposited, any excess amount will be paid to you via one of our alternative methods available.

13.3. Before a refund is processed all bonuses and winnings in your balance will be deducted prior to calculating the amount to be refunded.

13.4. In case any Credit Card purchases are considered to carry an unacceptable risk for security or legal reasons either by our Payment processors or by the Casino, we will initiate refunds for all such transactions back to the Credit Card, and notify all the appropriate authorities and parties.

13.5. All costs that may occur upon refund procedure are on the player.

13.6. Contact our support team at support@katsubet.com to inquire about the possibility of a refund.

13.7. List of required documents to proceed with the refund (please note that additional documents could be requested): photo of ID, photo or screenshot of the payment system, photo or screenshot of the document confirming the current address. We reserve the right to make a phone call to the number provided in your user account, which, at our discretion, can be a necessary part of the KYC procedure. Withdrawals may be terminated until the account

is fully verified. We will make reasonable efforts to contact you regarding the withdrawal of funds, but if we are unable to reach you (by email or phone) within two (2) weeks from the date of the withdrawal request, the account will be locked since you have failed to pass the KYC procedure. All refund payouts are, in principle, processed between five and seven (5-7) banking days.

14. DORMANT ACCOUNTS

14.1. If you have not logged in or logged out for twelve (12) consecutive months, your account obtains Dormant status. The Casino reserves the right to charge your account for a monthly administrative fee of a minimum 25 EUR (or an equivalent amount in your account active balance currency) as long as your account has a positive balance.

14.2. By submitting the consent with these Terms and Conditions, you authorize the Casino to debit this fee from your account at the beginning of the month following the day on which your account has obtained Dormant status, of which you will be informed by email. The Casino will stop deducting the administrative fee if your account is reactivated or the account balance reaches zero.

15. COMPLAINTS PROCEDURE

15.1. Players have the right to submit a complaint free of charge within 6 (six) months from the date of the issue. For games like poker or ante post fixed odds betting, the six-month period starts from the moment the game or event is completed, not when the bet was placed.

15.2. The complaint may be submitted by the player via the customer support channel or through the dedicated "Complaints" section available on the website, which provides an online form for complaint submission.

Once we receive a complaint, we will:

- Confirm that we got your complaint within 1 (one) week;
- Explain how it will be reviewed;
- Provide an estimated timeline for resolution.

The complaints are reviewed and responded within 4 (four) weeks. If the case is complex or more information is needed, we may extend this period once, for up to four 4 (four) additional weeks. The player will be notified in writing. If we need more details from you to resolve the complaint, we will ask for them within the first four weeks. If you don't provide the requested info in time, the complaint may be closed.

15.3. Complaints related to Responsible Gaming are given priority due to their importance. The Company ensures timely resolution of such complaints in accordance with responsible gambling practices.

The player will always receive a final answer in writing. It will either:

1. Contain a clear explanation of the decision with supporting details, if needed; or
2. Explain why your complaint could not be handled.

15.4. If you are not satisfied with the outcome of our internal complaints procedure, you may refer your complaint to our independent Alternative Dispute Resolution (ADR) provider.

The Company cooperates with EGIS (<https://egis.io/>) as its independent ADR provider.

Complaints may be submitted directly to EGIS by email at disputes@egis-adr.com.

A more detailed guide on how complaints are handled can be found in Player Complaints Policy here.

16. NON-TRANSFERABILITY

16.1. The Player may not assign, transfer, pledge, encumber or otherwise dispose of any rights, claims or interests arising out of or in connection with these Terms and Conditions, the use of the Website, the Player Account or participation in the Games, without the prior written consent of the Casino.

16.2. This restriction applies to all rights and assets of any nature whatsoever, including, without limitation, player accounts, balances, deposits, winnings, bets, bonuses, and any claims or rights related thereto, whether of a legal, contractual, financial or other nature.

16.3. Any attempted assignment, transfer or disposition, whether directly or indirectly, including but not limited to assignment, pledging, usufruct, hypothecation, gifting, trading or brokering, including through any third party, fiduciary, company or other legal or natural person, shall be null and void and shall have no legal effect.

17. ARBITRATION

All disputes which may arise between you and the Casino including their successors in title under general or special title as a result of these Terms and Conditions or as a result of further agreements and other acts in connection with these Terms and Conditions shall be settled exclusively by arbitration in Curacao and in accordance with Curacao Civil Procedure Rules.

18. PRIVACY AND DATA PROTECTION

18.1. The Company is fully committed to protecting your privacy. All operations related to the collection, use, storage, sharing, and retention of your personal data and KYC records are performed strictly in accordance with applicable laws, including the GDPR and LOK regulations. For comprehensive details on how your data is processed, shared with competent authorities, and the specific statutory retention periods applied to your account balance and history, please refer directly to our dedicated Privacy Policy.