United Slots Terms and Conditions

VERSION: 7.0

DATE OF LAST UPDATE: October 30, 2026

These Terms and Conditions form a binding legal agreement between you and us and apply to your use of any of our Games or our Platform or App in any way, through any electronic device (web, mobile, tablet or any other device). These Terms and Conditions are available on the Platform, the App (which is downloadable via the App Store) and on the APK file. For the avoidance of doubt, references to App and APK are only applicable if and when these formats are offered/supported by us.

PLEASE NOTE THAT THESE TERMS AND CONDITIONS INCLUDE A PROVISION WAIVING THE RIGHT TO PURSUE ANY CLASS, GROUP OR REPRESENTATIVE CLAIM AND REQUIRING YOU TO PURSUE PAST, PENDING, AND FUTURE DISPUTES BETWEEN YOU AND US THROUGH INDIVIDUAL ARBITRATION UNLESS YOU OPT OUT WITHIN THE SPECIFIED TIME FRAME. SEE CLAUSE 24 FOR MORE INFORMATION.

You must read these Terms and Conditions carefully in their entirety before checking the box for acceptance. By checking the box for acceptance during the registration process, or by accessing the Games or creating a Customer Account, you confirm that you have read and agree to be bound by these Terms and Conditions, which include and are inseparably linked to our Privacy Policy, Responsible Social Gameplay Policy, Sweeps Rules, Customer Acceptance Policy and other game-specific or promotion-specific terms relevant to your Participation. If you do not agree with any provision of these Terms and Conditions or any other linked policy, rules or terms you may not install or use the Platform, download the App, install the APK file, or play any Game.

THE GAMES, PLATFORM AND APP DO NOT OFFER REAL MONEY GAMBLING, AND NO ACTUAL MONEY IS REQUIRED TO PLAY.

ONLY PLAYERS IN THE UNITED STATES (EXCLUDING THE STATES OF CALIFORNIA, CONNECTICUT, DELAWARE, IDAHO, INDIANA, LOUISIANA, MAINE, MICHIGAN, MISSISSIPPI, MONTANA, NEVADA, NEW JERSEY, NEW YORK, OKLAHOMA, TENNESSEE, WASHINGTON AND WEST VIRGINIA) ARE ELIGIBLE TO ENTER THE SWEEPSTAKES. PLEASE REFER TO CLAUSE 1.1 OF THE SWEEPS RULES TO CHECK YOUR ELIGIBILITY.

YOU CAN REQUEST REDEMPTION OF ANY PRIZES BY SELECTING THE “REDEEM” BUTTON ON THE PLATFORM AND/OR APP. WHERE YOU REDEEM PRIZES FOR GIFT CARDS, SUCH PRIZES WILL BE ALLOCATED TO THE EMAIL ADDRESS REGISTERED AGAINST YOUR CUSTOMER ACCOUNT, AND IF THIS IS NOT TECHNICALLY POSSIBLE, THEN TO AN ALTERNATIVE EMAIL ADDRESS YOU HAVE DESIGNATED. WHERE YOU REDEEM PRIZES FOR CASH, SUCH PRIZES WILL BE PAID TO THE PAYMENT MEDIUM FROM WHICH YOU PURCHASED GOLD COINS, AND IF THIS IS NOT TECHNICALLY POSSIBLE, THEN THROUGH AN ELECTRONIC PAYMENT TO THE BANK ACCOUNT YOU HAVE DESIGNATED.

1. DEFINITIONS

APK means Android Package Kit that is the standard, containerized file format containing all the code, assets, and resources required for the “United Slots” related application to be installed, distributed, and run on the Android operating system.

App means the services acquired by:

(a) downloading the mobile application from the App Store; or

(b) installing the APK file.

belonging to, or licensed to, VGW Group, and branded as part of the “United Slots” family of games for play directly on smartphones, tablets or any compatible mobile device.

App Store means any third-party application marketplace or digital catalog from which the Game is available for purchase, download and/or installation.

Beefour Ltd means Beefour Limited (company registration number C109471), a limited liability company incorporated in Malta, and subject to Maltese law, having its registered address at Trident Park, Notabile Gardens, No. 6, Level 3, Central Business District, Mdina Road, Zone 2 Birkirkara, CBD2010, Malta.

Collective Arbitration means any claim as part of a class, group, collective, coordinated, consolidated, mass, or representative proceeding.

Content means text, graphics, user interfaces, visual interfaces, photographs, trademarks, logos, sounds, music, artwork, computer code and other material used, displayed or available as part of the Games and Platform and App. Content includes Gold Coins and Sweeps Coins.

Customer Account means an account held by a Registered Customer.

Excluded Territory means the states of California, Connecticut, Delaware, Idaho, Indiana, Louisiana, Maine, Michigan, Mississippi, Montana, Nevada, New Jersey, New York, Oklahoma, Tennessee, Washington, and West Virginia, in the United States, as well as any outlying U.S. territories or possessions and any other jurisdiction outside of the United States.

Fraudulent Conduct means any of the conduct described in clause 11.1.

Game means any one or more Game(s) available on the Platform or App in either Standard Play or Promotional Play. We reserve the right to add and/or remove Games from the Platform or App (including limiting their availability in certain jurisdictions) at our sole discretion for any reason.

Gold Coin means the virtual social gameplay token which enables you to play Standard Play Games. Gold Coins have no monetary value and cannot under any circumstances be redeemed for prizes.

Inactive Account means a Customer Account which has not recorded any log in or log out for a period exceeding 12 consecutive months.

Live Chat means a facility provided by us and used by you to communicate in real time.

Merchandise means any physical goods provided to you by United Slots as a reward or as a competition or tournament prize.

MGA means the Malta Gaming Authority.

Participate means playing any Games or using our Platform or App in any manner whatsoever, including any of the conduct described in clause 3.

Payment Administration Agent means the service provided through any related body corporate, affiliate, or third party we appoint to act as our agent, including but not limited to VGW Holdings Pty Ltd, VGW Malta Holding Limited, VGW Luckyland Inc, and VGW Financial Services USA Inc.

Payment Medium means any card, online wallet, financial/bank account or other payment medium used to purchase Gold Coins.

Platform means the services provided through any URL or mobile application belonging to, or licensed to, VGW Group, and branded as part of the "United Slots" family of Games, including the website located at https://www.unitedslots.com, and all subdomains, subpages and successor sites thereof, as well as all Games, features, tools and services available thereon.

Player or **you** means any person who Participates, whether or not a Registered Customer.

Player Support Team performs the player support function referred to in section 39(1) of the Player Protection Directive.

Prizes means prizes won when playing Promotional Play Games which are redeemable for valuable prizes in accordance with the Sweeps Rules.

Promotional Play means Participation in our sweepstakes promotions by playing any Games on the Platform or App with Sweeps Coins.

Registered Customer means a Player who has successfully registered a Customer Account, whether that account is considered active or not.

Standard Play means Participating in any Game on the Platform or App played with Gold Coins. We may give you Gold Coins free of charge when you sign up to a Platform, download and/or install the App and thereafter at regular intervals when you log into a Platform or App. You may win more Gold Coins when you play in Standard Play and you may purchase more Gold Coins on the Platform or App. You cannot win Prizes when you Participate in Standard Play.

Sweeps Coins means sweepstakes entries subject to the Sweeps Rules. We may give you Sweeps Coins free of charge when you sign up to a Platform or App, as a bonus when you purchase Gold Coins or via each of our free alternative methods of entry as set out in the Sweeps Rules. You may win more Sweeps Coins when you Participate in Promotional Play. YOU CANNOT PURCHASE SWEEPS COINS.

Sweeps Rules means the Sweeps Rules available on the Platform or App.

Terms and Conditions means these terms and conditions, as amended from time to time.

Third Party Website and Apps means a third party website or application software not controlled by us.

VGW Canada means VGW Canada Inc (corporation number 2707192) a company incorporated in Canada, and subject to Canadian law, having its registered address at 66 Wellington Street West, 5300, Toronto, Ontario, M5K 1E6, Canada.

VGW Financial Services means VGW Financial Services USA Inc. a corporation, having its address at 1881 9th Street Suite 202 Canyon Center, Boulder, CO 80302 USA.

VGW Games means VGW Games Limited (company registration number C76814) a limited liability company incorporated in Malta, and subject to Maltese law, having its registered address at Trident Park, Notabile Gardens, No. 6, Level 3, Central Business District, Mdina Road, Zone 2 Birkirkara, CBD2010, Malta.

VGW GP means VGW GP Limited (company registration number C78260), a limited liability company incorporated in Malta, and subject to Maltese law, having its registered address at Trident Park, Notabile Gardens, No. 6, Level 3, Central Business District, Mdina Road, Zone 2 Birkirkara, CBD2010, Malta.

VGW Group, **we**, **us** or **our** means Beefour Ltd, VGW Canada, VGW Financial Services, VGW Games, VGW GP, VGW Luckyland Inc, VGW Malta and our affiliates and related parties.

VGW Luckyland Inc. means VGW Luckyland Inc. a corporation, having its address at 1881 9th Street Suite 202 Canyon Center, Boulder, CO 80302 USA.

VGW Malta means VGW Malta Limited (company registration number C74706) a limited liability company incorporated in Malta, and subject to Maltese law, having its registered address at Trident Park, Notabile Gardens, No. 6, Level 3, Central Business District, Mdina Road, Zone 2 Birkirkara, CBD2010, Malta.

2. LICENSING AND THE PROTECTION OF FUNDS

2.1. The Platform and App known as "United Slots" is owned and operated by Beefour Ltd. All payments are processed by Beefour Ltd or any Payment Administration Agent it appoints. The sweepstakes promotions and Prizes offered by United Slots are operated/sponsored by VGW Games. (third party application providers are not a sponsor or involved in the sweepstakes promotions in any way). VGW Games is licensed and regulated in Malta by the MGA to operate the Promotional Play Games with the Licence MGA/B2C/188/2010 dated August

1, 2018.

2.2. Funds equal to the aggregate value of Prizes which Registered Customers have chosen to leave unredeemed are held by VGW Games in accounts separate from its business account. This means that steps have been taken to protect such funds, but that in the event of insolvency there is no absolute guarantee that any Prizes which you have not yet redeemed will be allocated or paid to you.

3. YOUR PARTICIPATION

Restrictions

3.1. You declare and warrant that:

(a) you are over 21 years of age or such higher minimum legal age of majority as stipulated in the jurisdiction of your residence and are, under the laws applicable to you, legally allowed to Participate in the Games offered on the Platform or App;

(b) YOU DO NOT RESIDE IN OR ACCESS THE PLATFORM OR APP FROM THE EXCLUDED TERRITORIES.

(c) you Participate in the Games strictly in your personal capacity for recreational and entertainment purposes only;

(d) you Participate in the Games on your own behalf and not on the behalf of any other person;

(e) all information that you provide to us during the term of validity of these Terms and Conditions is true, complete and correct, and you will immediately notify us of any change to such information;

(f) money that you use to purchase Gold Coins is not tainted with any illegality and, in particular, does not originate from any illegal activity or source, or from ill-gotten means;

(g) you will not purchase Gold Coins from a business or corporate account, but only an account held in your name;

(h) you will not be involved in any Fraudulent Conduct or other unlawful activity in relation to your or third parties' Participation in any of the Games and you will not use any software-assisted methods or techniques (including but not limited to bots designed to play automatically) or hardware devices for your Participation in any of the Games. We reserve the right to invalidate any Participation in the event of such behaviour;

(i) in relation to the purchase of Gold Coins, you must only use a valid Payment Medium which lawfully belongs to you; and

(j) you will not sell or trade for value, or seek to sell or trade for value, or accept as a sale or trade for value, any Merchandise provided to you by United Slots.

3.2. GOLD COIN PURCHASES MADE FROM WITHIN AN EXCLUDED TERRITORY WILL BE VOIDED AND REFUNDED, MINUS AN ADMINISTRATIVE FEE OF UP TO 10% OF THE TOTAL PURCHASES MADE BY THE PLAYER, IN ADDITION TO ANY CHARGES THAT MAY BE LEVIED BY THE BANK OR FINANCIAL INSTITUTION MANAGING THE AFOREMENTIONED REVERSAL.

3.3. It is a Player's responsibility to ensure that their Participation is lawful in their jurisdiction. Any person who is knowingly in breach of clause 3, including any attempt to circumvent this restriction, for example, by using a VPN, proxy or similar service that masks or manipulates the identification of your real location, or by otherwise providing false or misleading information regarding your location or place of residence, or by Participating from an Excluded Territory or through a third party or on behalf of a third party located in an Excluded Territory, is in breach of these Terms and Conditions. Participating in Promotional Play from any territory that is not a Permitted Territory as defined in the Sweeps Rules is also a breach of these Terms and Conditions. You may be committing fraud and may be subject to criminal prosecution.

Eligible Players

3.4. Employees of VGW Group, any of their respective affiliates, subsidiaries, holding companies, advertising agencies, or any other company or individual involved with the design, production, execution or distribution of the Games and their immediate family (spouse, parents, siblings and children, whether the relationship is by birth, marriage or adoption) and household members (people who share the same residence at least 3 months of the year) are not eligible to Participate.

4. LICENCE

4.1. Subject to your agreement and continuing compliance with these Terms and Conditions, VGW Group grants you a personal, non-exclusive, non-transferable, non-sublicensable, revocable, limited licence to access, download and/or install the App, and use the Platform and the Content through a supported Web browser or mobile device, solely for your personal, private entertainment and no other reason.

4.2. These Terms and Conditions do not grant you any right, title or interest in the Platform, App or Content.

4.3. You acknowledge and agree that your licence to use the Platform, App and Content is limited by these Terms and Conditions and if you do not agree to, or act in contravention of, these Terms and Conditions, your licence to use the Platform and App (including the Games and Content) may be immediately terminated.

4.4. Where the Platform, App or any Game is deemed to be illegal under the laws of the jurisdiction in which you reside or are situated, you will not be granted any licence to, and must refrain from accessing, the Platform, App or relevant Game.

5. YOUR CUSTOMER ACCOUNT

Single Account

5.1. You are allowed to have only one Customer Account, including any Inactive Account, on the Platform or App. If you attempt to open more than one Customer Account, all accounts you have opened or try to open may be suspended or closed and the consequences described in clause 21.3 may be enforced.

5.2. You must notify us immediately if you notice that you have more than one registered Customer Account, whether active or not, on any one Platform or App. DO NOT CREATE A NEW CUSTOMER ACCOUNT IF YOU WISH TO CHANGE YOUR EMAIL, ADDRESS OR SURNAME.

Accuracy

5.3. You are required to keep your registration details up to date at all times. If you change your address, email, phone number or any other contact details or personal information contact Customer Support via this form and choose 'Request Support' from the drop down menu in order to update your details. The name that you provide to us at registration must be identical to that listed on your government issued identification.

Security and Responsibility of Your Customer Account

5.4. As part of the registration process, you will have to choose a password to login into the Platform or App, unless you login to your Customer Account using the Facebook ® login facility, Google or Apple Sign in functionality (if offered/supported by us), in which case your Facebook ® or Google or Apple password or login will apply.

5.5. It is your sole and exclusive responsibility to ensure that your Customer Account login details and any Payment Mediums are kept secure and are only accessible by you. You accept full responsibility for any unauthorised use of your Customer Account and any activity linked to your Customer Account, including by a minor (which

in all events is prohibited).

5.6. You must not share your Customer Account or password with another person, let anyone else access or use your Customer Account or do any other thing that may jeopardise the security of your Customer Account.

5.7. If you become aware of, or reasonably suspect that security in your Customer Account has been compromised, including loss, theft or unauthorised disclosure of your password and Customer Account details, you must notify us immediately.

5.8. You are solely responsible for maintaining the confidentiality of your password and you will be held responsible for all uses of your Customer Account, including any purchases made under the Customer Account, whether those purchases were authorised by you or not.

5.9. You are solely responsible for anything that happens through your Customer Account, whether or not you undertook those actions. You acknowledge that your Customer Account may be terminated if someone else uses it and engages in any activity that breaches these Terms and Conditions or is otherwise illegal.

5.10. We are not responsible for any abuse or misuse of your Customer Account by third parties due to your disclosure of your login details to any third party, whether such disclosure is intentional or accidental, active or

passive.

Account Transfers

5.11. You may not transfer Gold Coins or Sweeps Coins between Customer Accounts, or from your Customer Account to other players, or to receive Gold Coins or Sweeps Coins from other Customer Accounts into your Customer Account, or to transfer, sell or acquire Customer Accounts. Any attempt to circumvent these prohibitions is ground for immediate closure of your Customer Account, without prejudice to any other rights or remedies available to us.

Inactive Customer Accounts

5.12. We reserve the right to close your Customer Account if it is deemed to be an Inactive Account.

Closing of Customer Accounts

5.13. If you wish to close your Customer Account you may do so at any time by selecting the "Submit a request" link on the Platform or App and submitting a request to close your Customer Account. Closing your Customer Account will forfeit all continued access to and right to use, enjoy or benefit from any Gold Coins, Sweeps Coins and unredeemed Prizes associated with your Customer Account.

5.14. If the reason behind the closure of your Customer Account is related to concerns about possible responsible social gameplay issues you must indicate this in your request to close your Customer Account. Further details are provided in our Responsible Social Gameplay Policy.

5.15. You may be able to open your Customer Account again by sending a request to the Customer Support team. All requests for the re-opening of a Customer Account will be evaluated by our Customer Support and Compliance teams, who abide by strict customer protection guidelines.

Discretion to Refuse or Close Accounts

5.16. We reserve the right to place limits on, suspend, close, or refuse to open a Customer Account in our sole discretion. If we close your Customer Account pursuant to clause 21.1 of these Terms and Conditions, the consequences set out in clause 21 shall apply. If we close your Customer Account for other reasons, we will make reasonable efforts to enable you to redeem any Prizes in your Customer Account, but any licence to continued use, enjoyment or benefit of or from the Gold Coins and Sweeps Coins will be terminated.

6. GAMES

Rules

6.1. Games offered on the Platform or App may have their own rules which are available on the Platform and App. It is your responsibility to read the rules of a Game before playing. You must familiarise yourself with the applicable terms of play and read the relevant rules before playing any Game.

Gold Coin Purchases

6.2. The Payment Medium you use to purchase Gold Coins must be legally and beneficially owned by you and in your name. If it comes to our attention that the name you registered on your Customer Account and the name linked to your Payment Medium differ, your Customer Account will be immediately suspended. Should your Customer Account be suspended, we recommend that you contact Customer Support via this form for details regarding our verification process.

6.3. We reserve the right to request documents and information to verify the legal and beneficial ownership of the Payment Medium you use to make Gold Coin purchases. We may grant or restrict access to certain Payment Mediums at our sole discretion.

6.4. You agree that we and our Payment Administration Agents and payments facilitators may store your payment information (e.g., card number or token) to process your future purchases. By accepting these Terms and Conditions, you authorize Beefour Ltd and our Payment Administration Agents and payments facilitators to store your payment credentials in compliance with applicable payment processing regulations.

6.5. Beefour Ltd begins processing a payment for the purchase of Gold Coins when you click on the "PAY" button.

6.6. **No Refunds.** Purchases of Gold Coins are final and are not refundable, transferable or exchangeable. You agree to notify us about any billing problems or discrepancies within thirty (30) days from the date of your purchase. If you do not bring them to our attention within thirty (30) days, you agree that you waive your right to dispute such problems or discrepancies. You are responsible for and agree to reimburse us for all reversals,

charge-backs, claims, fees, fines, penalties and any other liability incurred by us (including costs and related expenses) that were caused by or arising out of payments that you authorized or accepted or that were authorized or accepted using your Customer Account (even if not authorized by you).

Gold Coin and Sweeps Coins Balance

6.7. You may participate in any Game only if you have sufficient Gold Coins or Sweeps Coins (as applicable) in your Customer Account for such Participation. We will not extend you any credit whatsoever for the purchase of Gold Coins or otherwise.

6.8. From time to time, we may assign minimum or maximum Gold Coin purchases as specified and offered on the Platform or App.

6.9. Once a Gold Coin purchase has been made, the funds will be drawn from your Payment Medium as soon as practicable.

6.10. The purchase of Gold Coins is the purchase of a licence that allows you to Participate in Standard Play Games and is not the deposit of funds which can be withdrawn. Funds used to purchase Gold Coins will not, and cannot, be refunded to you, except as provided for in clause 6.6. Gold Coins do not have any real money value.

6.11. Gold Coins or Sweeps Coins that have been submitted for play and accepted cannot be changed, withdrawn or cancelled and the Gold Coins or Sweeps Coins (whichever applicable) will be drawn from your Gold Coin or Sweeps Coins balance instantly.

6.12. If you are found to have one or more of your purchases returned or reversed or charged back, your Customer Account will be suspended. If this occurs, the amount of such purchases will constitute a debt owed by you to us and you must immediately remit payment for such purchases through an alternative payment method. Until payment is received by us or our Payment Administration Agent, any purchases and winnings will be deemed void and requests to redeem Sweeps Coins for Prizes will not be allowed.

6.13. In accordance with the Sweeps Rules:

(a) unless we require otherwise in accordance with clause 6.13(b), any Sweeps Coin allocated to you is only required to be played once before it is eligible to be redeemed as a Prize; and

(b) we may, in our sole discretion, require that any Sweeps Coins allocated to you be played a greater number of times (not exceeding twenty (20)) in any combination of Promotional Play Games before it is able to be redeemed as a Prize.

Void Games

6.14. We reserve the right to declare Participation in a Game void, partially or in full, if, in our sole discretion, we deem it obvious that there was an error, mistake, misprint or technical error on the pay-table, win-table, minimum or maximum stakes, odds or software.

Final Decision

6.15. In the event of a discrepancy between the result showing on a user's device and the VGW Group server software, the result showing on the VGW Group server software will be the official and governing result.

7. PROMOTIONS

7.1. All promotions, including Games played in Promotional Play, contests, special offers and bonuses, are subject to these Terms and Conditions, the Sweeps Rules and to additional terms that may be published at the time of the promotion.

7.2. In the event and to the extent of any conflict between these Terms and Conditions and any promotion-specific terms and conditions, the promotion-specific terms and conditions will prevail.

7.3. VGW Group reserves the right, at its sole discretion, to withdraw or modify such promotions (including their availability) without prior notice to you.

7.4. If, in the reasonable opinion of VGW Group, we form the view that a Registered Customer is abusing any promotion, to derive any advantage or gain for themselves or other Registered Customers, including by way of Fraudulent Conduct, we may, at our sole discretion, withhold, deny or cancel any advantage, bonus or Prize as we see fit.

7.5. Without limiting clause 12.4, you confirm that you grant VGW Group an irrevocable, perpetual, worldwide, non-exclusive, royalty-free licence to use in whatever way we see fit, and without further acknowledgement of you as the author, any Content you post or publish as part of a promotion, contest or competition.

8. REDEMPTION OF PRIZES

Prize Redemption Methods

8.1. Subject to these Terms and Conditions:

(a) When you choose to redeem Prizes for gift cards, the gift cards will be allocated to the email address that you have registered against your Customer Account, or if this is not technically possible, then to an alternative email address you nominate, provided that email address is also your address and not that of a third party; and

(b) When you choose to redeem Prizes for cash, for security and fraud prevention purposes, the cash payment will be made to a Payment Medium associated with your account, to the extent possible. If this is not technically possible, or if no Payment Medium is associated with your account, then the cash payment will be made to an alternative financial account you nominate, provided that we are reasonably satisfied that such account is legally and beneficially owned by you. We reserve the right to require the use of a specific payment method for redemption of Prizes at our own discretion.

Limits and Fees

8.2. We reserve the right to charge fees for processing the redemption of Prizes to you and to set a minimum redemption threshold of SC100 for Prize redemptions.

8.3. In Florida, the maximum redemption value for a Prize won on any one spin or play is USD $5,000 and any Prize with a value in excess of USD $5,000 will be reduced to a maximum value of USD $5,000.

8.4. We reserve the right, in our sole discretion, to limit the value of your Prize redemptions to:

(a) USD$10,000 per day; or

(b) any other amount over any time that we consider necessary to satisfy our regulatory obligations or the requirements of our partners and suppliers.

Your Responsibility for Prize Redemptions and Accuracy of Details

8.5. When you choose to redeem Prizes for gift cards pursuant to clause 8.1(a), it is your sole responsibility to ensure that the email address and all relevant details you provide are accurate. If the details you have provided are not accurate, and we have processed the redemption using the details you have provided, the redemption of that Prize is complete and we are not required to reissue the gift cards.

8.6. If no valid email address is provided to us within sixty (60) days of a request from us to do so, VGW Group is not obliged to allocate the gift cards to you and may in its discretion deem the Prizes to be void.

8.7. When you choose to redeem Prizes for cash, it is your sole responsibility to ensure that your financial institution will accept payment from us into your bank account. VGW Group has no obligation to check whether your financial institution will accept payments from us to your nominated bank account.

8.8. Subject to clause 8.9, we will not make payments into an account or online wallet which does not match your verified name or the name you provided when registering your Customer Account, or that is not legally and beneficially owned by you.

Prizes redeemed for cash:

(a) will be paid into a joint account or joint wallet provided that one of the names on the joint account or joint wallet matches the name you provided when registering your Customer Account or your verified name and all verification checks we require in relation to you and the other account holder are completed to our satisfaction. For the avoidance of doubt, if either joint account holder does not satisfy our verification requirements, as determined solely at our discretion, we will not make payments into the nominated joint account;

(a) will not be paid into:

(i) a joint account or joint wallet where one of the joint owners is a minor; or

(ii) custodial accounts; or

(iii) any account held on trust for, or for the benefit of, a third party (including a minor).

8.9. Where you are required to provide the details of your financial institution, bank account or online wallet, you agree that you are solely responsible for the accuracy of those details. You further agree that, where you have chosen to redeem a Prize for cash and the details you have provided are not accurate, and we have processed the payment using the details you have provided, the redemption of that Prize is complete and we cannot and are not required to reverse or reissue the payment.

8.10. You acknowledge and agree that, if your financial institution will not accept payments from VGW Group or where your bank account or online wallet does not meet the requirements in these Terms and Conditions:

(a) you will be required to nominate an alternative bank account for the payment;

(b) there will be delays in the processing of the payment to you; and

(c) if you are unable to nominate an alternative bank account which meets the requirements set out in these Terms and Conditions within sixty (60) days of a request from us to do so, VGW Group is not obliged to make the relevant payments to you and may in its discretion deem the Prizes to be void.

Currency

8.11. All Gold Coin purchases and direct bank transfer payments are executed in USD. It is a Player's responsibility to ensure that their nominated bank account can accept transactions in USD.

8.12. All foreign exchange transaction fees, charges or related costs that you may incur as a result of, or in relation to, payments made by the VGW Group to you are to be borne solely by you, including but not limited to any losses or additional costs arising from foreign exchange fluctuations.

Timing and Frequency for Prize Redemptions

8.13. We process requests to redeem Prizes in the order in which they are received. Our goal is to process your request as soon as practicable.

8.14. We will only process one Prize redemption request per Customer Account in any 24 hour period.

8.15. Where you choose to redeem Prizes for cash you acknowledge and agree that it may take up to ten (10) business days to process the relevant payment into your nominated bank account.

8.16. There may be delays in payments due to our identity verification process and certain Payment Mediums will require additional verification at the time of redemption.

8.17. Payments of over USD$10,000 may require a longer processing time than usual due to bank clearance and security and fraud checks and may also be paid in more than one lump sum. This may add up to seven (7) days to the normal processing time but is dependent on the circumstances of each individual case.

8.18. Without limiting clause 8.2, you can request to redeem a Prize of any value; however, we reserve the right to:

(a) reject a Prize redemption request on the basis that it exceeds the limits referred to in clause 8.3 or 8.4; or

(b) allocate or pay Prizes in smaller increments over a number of days until all of the Prize has been allocated or paid.

Payment Administration Agent

8.19. You acknowledge and agree that we may in our sole discretion, from time to time, appoint one or more Payment Administration Agents to accept or make payments (including merchant facilities) from or to Players on our behalf.

8.20. A Payment Administration Agent will have the same rights, powers and privileges that we have under these Terms and Conditions and will be entitled to exercise or enforce their rights, powers and privileges as our agent or in their own name. In no event will we be liable to any Player for any loss, damage or liability resulting

from the Payment Administration Agent's negligence or acts beyond the authority given by VGW Group.

Expiry and Forfeiture

8.21. Sweeps Coins are only valid for sixty (60) days from the date you last logged on to your Customer Account and will thereafter automatically expire.

8.22. Sweeps Coins may be forfeited if a Customer Account is closed for any reason, or at our discretion.

Updating Payment Details

8.23. Updating or adding additional payment details for the sole purpose of redeeming Prizes may only be done by you when logged into your Customer Account and when you are undergoing the process of redeeming a Prize. We cannot update or add additional payment details on your behalf.

Refused Prizes

8.24. If you choose to redeem Prizes for cash but refuse to accept payments made to your nominated bank account by VGW Group, you must refuse the amount in its entirety. Where you refuse to accept payment to your nominated bank account more than twice in any 3 month period, VGW Group reserves the right to suspend your Customer Account to undertake investigations to ensure that the Platform or App is not being used as a vehicle for fraudulent activity.

Mistaken Additions

8.25. If at any time we mistakenly add Gold Coins or Sweeps Coins to your Customer Account that do not belong to you, whether due to a technical error, human error or otherwise, the Gold Coins or Sweeps Coins added by mistake will remain VGW Group property and will be deducted from your Customer Account. If you become aware that you have mistakenly received a Prize redemption that does not belong to you prior to us becoming 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. In the event you discover an incorrect addition of Gold Coins or Sweeps Coins, you are obliged to notify Customer Support by using the “Submit a request” link on the Platform or App without delay.

9. VERIFICATION

Verification Checks

9.1. You agree that we are entitled to conduct any identification, credit and other verification checks (including your precise geolocation). We do these checks to comply with our legal and regulatory obligations, prevent financial crime, and verify that you are not located in an Excluded Territory.

9.2. Until all required verification checks are completed to our satisfaction:

(a) any request you have made for redemption of Prizes will remain pending; and

(b) we are entitled to restrict your Customer Account in any manner that we may reasonably deem appropriate, including by suspending or closing your Customer Account.

9.3. We will carry out additional verification procedures in accordance with our internal anti-financial crime policies, including without limitation for any cumulative or single redemption of Prizes exceeding a value of USD$2,000 (or any USD amount that is equivalent to or greater than €2,000 from time to time). Verification procedures may, for example, include requests for, and our examination of, copies of your:

(a) identification documentation (including photo identification) such as a passport;

(b) proof of your address such as a utility bill; and

(c) source of wealth or source of funds documentation such as a payslip or bank statement.

9.4. Where any identification, credit or other verification check we require cannot be completed to our satisfaction because you have not provided any document we request from you in the form that we require within thirty (30) days’ of the date the document was first requested, then we are under no obligation to continue with the verification check and we may, in our sole discretion, close or otherwise restrict your Customer Account in any manner that we may reasonably deem appropriate.

9.5. Players who request the redemption of Prizes held in a suspended or closed Customer Account should contact Customer Support via this form. Nothing in this provision should be construed as conveying a right to any such

redemption. Your rights in that regard are as set out elsewhere in these Terms and Conditions.

External Verification Checks

9.6. You agree that VGW Group may use third party service providers to run external identification and other verification checks on all customers on the basis of the information provided by you from time to time.

10. RESPONSIBLE SOCIAL GAMEPLAY

10.1. VGW Group actively supports responsible social gameplay and encourages its Players to make use of a variety of responsible social gameplay features.

10.2. You may, at any time, request to take a break, self-exclude or permanently close your Customer Account. You may also set a limit on your purchases of Gold Coins, the amount of Sweeps Coins you play or the time you spend logged into your Customer Account. We refer you to our Responsible Social Gameplay Policy for full details.

10.3. VGW Group is committed to providing excellent customer service. As part of that pledge, VGW Group is committed to supporting responsible social gameplay. Although VGW Group will use all reasonable endeavours to enforce its responsible social gameplay policies, VGW Group does not accept any responsibility or liability if you nevertheless continue gameplay and/or seek to use the Platform or App with the intention of deliberately avoiding the relevant measures in place and/or VGW Group is unable to enforce its measures/policies for reasons outside of VGW Group's reasonable control.

11. FRAUDULENT CONDUCT

11.1. You will not, directly or indirectly:

(a) hack into any part of the Games, App or Platform through password mining, phishing, or any other means;

(b) attempt to modify, reverse engineer, or reverse-assemble any part of the Games, App or Platform;

(c) knowingly introduce viruses, Trojans, worms, logic bombs, spyware, malware, or other similar material;

(d) circumvent the structure, presentation or navigational function of any Game so as to obtain information that VGW Group has chosen not to make publicly available on the Platform or App;

(e) engage in any form of cheating or collusion;

(f) use the Platform or App and the systems of VGW Group to facilitate any type of illegal money transfer (including money laundering proceeds of crime); or

(g) participate in or take advantage of, or encourage others to participate in or take advantage of schemes, organisations, agreements, or groups designed to share:

(i) special offers or packages emailed to a specific set of Players and redeemable by URL; or

(ii) identification documents (including, but not limited to, photographs, bills and lease documents) for the purpose of misleading VGW Group as to a Player's identity.

11.2. You must not use the Platform or App for any unlawful or fraudulent activity or prohibited transaction (including Fraudulent Conduct) under the laws of any jurisdiction that applies to you. We monitor all transactions in order to prevent money laundering.

11.3. If VGW Group suspects that you may be engaging in, or have engaged in fraudulent, unlawful or improper activity, including money laundering activities or any conduct which violates these Terms and Conditions, your access to the Platform or App will be suspended immediately and your Customer Account may be closed. If your Customer Account is suspended or closed under such circumstances, VGW Group is under no obligation to reverse any Gold Coin purchases you have made or to redeem any Sweeps Coins or Prizes that may be in your Customer Account. In addition, VGW Group may pass any necessary information on to the relevant authorities, other online service providers, banks, credit card companies, electronic payment providers or other financial institutions. You will cooperate fully with any VGW Group investigation into such activity.

11.4. If you suspect any unlawful or fraudulent activity or prohibited transaction by another Player, please notify us immediately via the means of communication listed in the Customer Complaints procedure (described in clause 20).

12. INTELLECTUAL PROPERTY

12.1. The computer and application software, the computer and application graphics, the Platform, the App and the user interface that we make available to you is owned by, or licensed to, VGW Games or its associates and protected by intellectual property laws. You may only use the software for your own personal, recreational uses in accordance with all rules, terms and conditions we have established (including these Terms and Conditions and the Sweeps Rules) and in accordance with all applicable laws, rules and regulations.

12.2. You acknowledge that VGW Group is the proprietor or authorized licensee of all intellectual property in relation to any Content.

12.3. Your use of the Games, App and Platform does not provide you with any intellectual property rights in the Content, Games, App or Platform.

12.4. You grant us, and represent and warrant that you have the right to grant us, an irrevocable, perpetual, worldwide, non-exclusive, royalty-free licence to use in whatever way we see fit, any information, images, videos, comments, messages, music or profiles you publish or upload to any website or social media page controlled and operated by VGW Group.

12.5. You must not reproduce or modify the Content in any way, including by removing any copyright or trademark notice.

12.6. All trademarks and logos displayed in the Games, App and Platform are the property of their respective owners and are protected by applicable trademark and copyright laws.

13. APP STORES, APKS, THIRD PARTY WEBSITES AND APPS, LINKS OR GAMES

App Stores (applicable to Apps purchased, downloaded and/or installed from App Stores if this format is offered)

13.1. The following additional terms and conditions apply with respect to the Games and Content that we provide to you designed for use on or downloaded via an App Store:

(a) you acknowledge that these Terms and Conditions are between you and us only, and not with App Store;

(b) your use of our App must comply with the App Store's then-current Terms of Service (and other related terms and policies);

(c) we, and not the App Store, are solely responsible for our App and the services and Content available thereon. You acknowledge that the App Store has no obligation to provide maintenance and support services with respect to our App. To the maximum extent permitted by applicable law, the App Store will have no warranty obligation whatsoever with respect to our App;

(d) you agree that we, and not the App Store, are responsible for addressing any claims by you or any third-party relating to our App or your possession and/or use of the same, including, but not limited to: (i) product liability claims; (ii) any claim that the App fails to conform to any applicable legal or regulatory requirement; and (iii) claims arising under consumer protection or similar legislation, and all such claims are governed solely by these Terms and Conditions and any law applicable to us as provider of the App;

(e) you agree that we, and not the App Store, shall be responsible, to the extent required by these Terms and Conditions, for the investigation, defence, settlement and discharge of any third-party intellectual property infringement claim related to our App or your possession and use of our App;

(f) you represent and warrant that (i) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist supporting" country; and (ii) you are not listed on any U.S. Government list of prohibited or restricted parties/individuals;

(g) you agree to comply with all applicable third-party terms of agreement when using our App (e.g., you must not be in violation of your wireless data service terms of agreement when using App); and

(h) the parties agree that the App Store (and their subsidiaries) are third-party beneficiaries to these Terms and Conditions as they relate to your license of our App. Upon your acceptance of these Terms and Conditions, the App Store will have the right (and will be deemed to have accepted the right) to enforce these Terms and Conditions against you as they relate to your license of the App as a third-party beneficiary thereof.

APKs (applicable to installed APK files if this format is offered)

13.2. The following additional terms and conditions apply with respect to the Games and Content that we provide to you designed through the installation of APK files:

(a) you acknowledge that these Terms and Conditions are between you and us only, and not with Google;

(b) your use of our APK must comply with the Google's applicable policies and terms;

(c) we, and not Google, are solely responsible for our APK and the services and Content available thereon. You acknowledge that Google has no obligation to provide maintenance and support services with respect to our APK. To the maximum extent permitted by applicable law, Google will have no warranty obligation whatsoever with respect to our APK;

(d) you agree that we, and not Google, are responsible for addressing any claims by you or any third-party relating to our APK or your possession and/or use of the same, including, but not limited to: (i) product liability claims; (ii) any claim that the APK fails to conform to any applicable legal or regulatory requirement; and (iii) claims arising under consumer protection or similar legislation, and all such claims are governed solely by these Terms and Conditions and any law applicable to us as provider of the APK;

(e) you agree that we, and not Google, shall be responsible, to the extent required by these Terms and Conditions, for the investigation, defence, settlement and discharge of any third-party intellectual property infringement claim related to our APK or your possession and use of our APK;

(f) you represent and warrant that (i) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist supporting" country; and (ii) you are not listed on any U.S. Government list of prohibited or restricted parties/individuals;

(g) you agree to comply with all applicable third-party terms of agreement when using our APK; and

(h) the parties agree that Google (and its subsidiaries) are third-party beneficiaries to these Terms and Conditions as they relate to your license of our APK. Upon your acceptance of these Terms and Conditions, Google will have the right (and will be deemed to have accepted the right) to enforce these Terms and Conditions against you as they relate to your license of the APK as a third-party beneficiary thereof.

Third Party Websites and Apps

13.3. You acknowledge and agree that VGW Group:

(i) is not responsible for Third Party Websites and Apps; and

(j) makes no guarantee as to the content, functionality, or accuracy of any Third Party Website and Apps.

13.4. You further acknowledge that some Third Party Websites and Apps may be fraudulent in nature, offering Gold Coins or Sweeps Coins which the operators of those websites and applications are not authorized to provide, in an effort to induce you to reveal personal information (including passwords, account information and credit card details). You agree that VGW Group is not responsible for any actions you take at the request or direction of these, or any other Third Party Websites and Apps. **WE DO NOT AUTHORIZE ANY THIRD PARTY TO OFFER GOLD COINS OR SWEEPS COINS.** Any such offer should be deemed fraudulent and disregarded.

13.5. Third Party Websites and Apps are subject to the terms and conditions outlined by that third party.

Links

13.6. Any links to Third Party Websites and Apps do not:

(a) indicate a relationship between VGW Group and the third party; or

(b) indicate any endorsement or sponsorship by VGW Group of the Third Party Website and Apps, or the goods or services it provides, unless specifically indicated by VGW Group.

13.7. Where a website or application controlled and operated by VGW Group contains links to various social networking sites, such as Facebook® and X®, you acknowledge and agree that:

(a) any comments or content that you post on such social networking sites are subject to the terms and conditions of that particular social networking site;

(b) you will not post any comments that are false, misleading or deceptive or defamatory to us, our employees, agents, officers or other Players; and

(c) we are not responsible or liable for any comments or content that you or others post on social networking sites.

Games

13.8. Games displaying the "Playtech" logo (a **"Playtech Game"**), are solely and exclusively owned by Playtech Software Limited, including all intellectual property rights in or to the online software relating to such Playtech Game.

13.9. You will not have any recourse against Playtech or any member of its group in relation to any Playtech Game and any recourse you may have in connection with the software connected to any Playtech Game is limited to the VGW Group.

14. DISRUPTIONS AND CHANGE

No warranties

14.1. The Platform and App are provided on an "as is" basis and to the fullest extent permitted by law, we make no warranty or representation, whether express or implied, in relation to the satisfactory quality, fitness for purpose, completeness or accuracy of the Platform and App (including the Games and Content).

Malfunctions

14.2. VGW Group is not liable for any downtime, server disruptions, lagging, or any technical or political disturbance to Game play, nor attempts by you to Participate by methods, means or ways not intended by us.

14.3. VGW Group accepts no liability for any damages or losses which are deemed or alleged to have arisen out of or in connection with any Platform, App or its Content including, without limitation, delays or interruptions in operation or transmission, loss or corruption of data, communication or lines failure, any person's misuse of a Platform, App or its Content or any errors or omissions in Content.

14.4. In the event of a Platform or App system malfunction all Game play on that Platform or App is void.

14.5. In the event a Game is started but fails to conclude because of a failure of the system, VGW Group will use commercially reasonable efforts to reinstate the amount of Gold Coins or Sweeps Coins played (whichever applicable) in the Game to you by adding them to your Customer Account. VGW Group reserves the right to alter Player balances and account details to correct such mistakes.

14.6. VGW Group reserves the right to remove any part of the Games from the Platform or App at any time. Any part of the Games that indicate incorrect behaviour affecting Prize redemption, game data, Gold Coin balances, Sweeps Coins balances or other balances, that may be due to misconfiguration or a bug, will be cancelled and removed from the Platform or App. Player balances and account details may be altered by VGW Group in such cases in order to correct any mistake.

Changes to the Platform or App

14.7. VGW Group reserves the right to suspend, modify, remove or add Content (including its availability) to the Platform or App at its sole discretion with immediate effect and without notice to you. We will not be liable to you for any loss suffered as a result of any changes made or for any modification to, or suspension, unavailability, or discontinuance of, the Platform or App (including any Game, promotion, challenge or Content thereon) and you will have no claims against VGW Group in such regard.

Service Suspension

14.8. We may temporarily suspend the whole or any part of the Platform or App for any reason at our sole discretion. We may, but will not be obliged to, give you as much notice as is reasonably practicable of such suspension. We will restore the Platform or App, as soon as is reasonably practicable, after such temporary suspension.

15. TERRITORIAL AVAILABILITY

15.1. The Platform, App or any feature thereof (including any and all Games, promotions, challenges and Content), may not be available in all territories and jurisdictions and VGW makes no representation that the Platform or App is or shall remain available for use in any particular territories and jurisdictions. You acknowledge and agree that VGW may (at its sole discretion) change, restrict or prohibit the availability of all or a portion of the

Platform or App in certain territories and jurisdictions at any time, and you will have no claims against VGW Group in such regard.

16. VIRUSES

16.1. Although we take all reasonable measures to ensure that the Platform and App are free from viruses we cannot and do not guarantee that the Platform and App are free of such problems. It is your responsibility to protect your systems and have in place the ability to reinstall any data or programs lost due to a virus.

17. PRIVACY POLICY

17.1. VGW Group is committed to protecting and respecting your privacy and complying with all applicable data protection and privacy laws.

17.2. Our Privacy Policy is inseparably linked to these Terms and Conditions and its acceptance is a prerequisite to account registration.

18. MARKETING COMMUNICATIONS

18.1. You consent to receive marketing communications from VGW Group in respect of its offerings by way of email, post, SMS and telephone notifications, any of which you may unsubscribe from at any time by contacting Customer Support via this form.

19. USE OF LIVE CHAT SERVICES

19.1. We may provide you with a Live Chat service to talk to our Customer Support representatives, to talk to our live social casino hosts, or to talk to other Players. This may include use of our Facebook® wall. It is your responsibility to use these services only for their intended purposes. You are not permitted to use our Live Chat services for illegal purposes.

19.2. Be careful what you post on any Live Chat service. We review and moderate chats and keep a log and record of statements. Your use of the Live Chat service should be for recreational and social purposes only.

19.3. Spamming on Live Chat is prohibited. You are prohibited from intimidating, harassing or abusing other Players or VGW Group employees and representatives.

19.4. You will not use any Live Chat service to engage in any form of harassment or offensive behaviour, including but not limited to, threatening, derogatory, abusive or defamatory statements, or racist, sexually explicit, pornographic, obscene, or offensive language.

19.5. You will not use any Live Chat service to infringe the privacy rights, property rights, or any other rights of any person.

19.6. You will not submit any kind of material or information on any Live Chat service that is fraudulent or otherwise unlawful or violates any law.

19.7. You will not use any Live Chat service to distribute, promote or otherwise publish any material containing any solicitation for funds, advertising or solicitation for goods or services of other forums.

19.8. You will not use any Live Chat service to distribute, promote or otherwise publish any kind of malicious code or do anything else that might cause harm to the Platform, App or to other Player's systems in any way.

19.9. We reserve the right to monitor anything and everything submitted by you to any Live Chat service to ensure that it conforms to content guidelines that are monitored by us and subject to change from time to time.

19.10. If you breach any of the provisions relating to a Live Chat service, we may ban you from using that Live Chat service or all Live Chat services and/or suspend or close your Customer Account. If we close your Customer Account, we reserve the right to cancel or refuse to redeem any Prizes.

19.11. We reserve the right to remove any Live Chat service from the Platform or App if abused.

19.12. We will not be liable if damage arises out of the Live Chat service.

19.13. You agree to indemnify us against any damage arising out of your illegal, unlawful or inappropriate conduct or arising out of violation of the provisions in clause 19 or any other rules on the Platform or App applying to the Live Chat service.

19.14. You will not collude in any way through the Live Chat service. Players are encouraged to report any suspicious behavior to Customer Support via this form.

19.15. We reserve the right to report any suspicious behavior or chats on the Live Chat service to the MGA.

20. COMPLAINTS AND CUSTOMER SUPPORT

20.1. If you would like to contact our Customer Support department or have a complaint regarding our Platform or App (including any Game) you may contact us via this form.

20.2. ALL EMAIL COMMUNICATIONS BETWEEN YOU AND VGW GROUP SHOULD BE CARRIED OUT USING THE EMAIL ADDRESS THAT YOU HAVE REGISTERED AGAINST YOUR CUSTOMER ACCOUNT HELD WITH VGW GROUP. FAILURE TO DO SO MAY RESULT IN OUR RESPONSE BEING DELAYED.

20.3. The following information must be included in any written communication with VGW Group (including a complaint):

(a) your username;

(b) your first and last name, as registered on your Customer Account;

(c) a detailed explanation of the complaint/claim; and

(d) any specific dates and times associated with the complaint/claim (if applicable).

20.4. Failure to submit a written communication with the information outlined above may result in a delay in our ability to identify and respond to your complaint/claim in a timely manner. The United Slots Player Support Team (**"PST"**) will inquire into complaints immediately. The PST will endeavor to respond to complaints within ten (10) calendar days of lodgement.

20.5. In some circumstances, the PST will require up to twenty (20) calendar days to respond to a complaint. In this case, the Player will be informed of the delay within ten (10) calendar days of lodging the complaint.

20.6. After completing our internal complaints process, if the Player feels the complaint was not resolved to their satisfaction, the Player may choose to request an external examination of the handling of their complaint by engaging our service provider in Malta, eCOGRA. Further information about eCOGRA can be found here. You agree that the decision of eCOGRA can be considered in any processes initiated under clause 24 of these Terms and Conditions. Your decision whether or not to engage eCOGRA is entirely voluntary. You may choose to invoke the processes under clause 24 regardless of whether or not you choose to engage in eCOGRA's alternate dispute resolution procedure.

20.7. To start the external alternate dispute resolution process, please complete the eCOGRA dispute form here.

21. CLOSURE/SUSPENSION OF ACCOUNT

21.1. Without limiting clause 5.16, we reserve the right, at our sole discretion, to suspend or close your Customer Account (notwithstanding any other provision contained in these Terms and Conditions) where we have reason to believe that you have engaged or are likely to engage in any of the following activities:

(a) you breached, or assisted another party to breach, any provision of these Terms and Conditions or the Sweeps Rules, or we have a reasonable ground to suspect such breach;

(b) you have more than one Customer Account, including any Inactive Account, on any Platform or App;

(c) the name registered on your Customer Account does not match the name on (i) your Payment Medium used to make purchases of Gold Coins or (ii) the account into which you elect to redeem Prizes or you do not legally and beneficially own such Payment Medium or redemption account;

(d) your communication with us consists of harassment or offensive behavior, including (but not limited to) threatening, derogatory, abusive or defamatory statements, or racist, sexually explicit, pornographic, obscene or offensive language;

(e) your Customer Account is deemed to be an Inactive Account;

(f) you become bankrupt;

(g) you provide incorrect or misleading information;

(h) your identity or source of wealth or source of funds (if requested) cannot be verified;

(i) you attempt to use your Customer Account through a VPN, proxy or similar service that masks or manipulates the identification of your real location, or by otherwise providing false or misleading information regarding your citizenship, location or place of residence, or by playing Games using the Platform or App through a third party or on behalf of a third party;

(j) you are not over 21 years of age or such higher minimum legal age of majority as stipulated in the jurisdiction of your residence;

(k) you are located in a jurisdiction:

i. where Participation is illegal; or

ii. where you are ineligible to Participate in Promotional Play in accordance with the Sweeps Rules.

(l) you have allowed or permitted (whether intentionally or unintentionally) someone else to Participate using your Customer Account;

(m) you have played in tandem with other Player(s) as part of a club, group, etc., or played the Games in a coordinated manner with other Player(s) involving the same (or materially the same) selections;

(n) without limiting clause 6.12, where VGW Group has received a “charge back”, claim or dispute and/or a "return" notification via your Payment Medium;

(o) you have failed our due diligence procedures, or are found to be colluding, cheating, money laundering or undertaking any kind of fraudulent activity;

(p) it is determined by VGW Group that you have employed or made use of a system (including machines, computers, software or other automated systems such as bots) which give you an unfair advantage; or

(q) you do not meet the criteria set out in our Customer Acceptance Policy.

21.2. If VGW Group suspends or closes your Customer Account for any of the reasons referred to in clause 21.1 above, you will be liable for any and all claims, losses, liabilities, damages, costs and expenses incurred or suffered by VGW Group (together “**Claims**”) arising therefrom and you will indemnify and hold VGW Group harmless on demand for such Claims.

21.3. If we have reasonable grounds to believe that you have participated in any of the activities set out in clause 21.1 above then we reserve the right to withhold all or part of the balance or recover from your Customer Account any Prizes, Gold Coins or Sweeps Coins that are attributable to any of the activities contemplated in clause 21.1. In such circumstances, your details may be passed on to any applicable regulatory authority, regulatory body or any other relevant external third parties.

21.4. If your Customer Account is suspended or closed and this leads to the withholding of Prizes, Sweeps Coins or Gold Coins, a documented copy of the decision may be sent to the MGA, as appropriate. It will not be possible for you to unlock your Customer Account during any suspension period.

21.5. The rights set out in clause 21 are without prejudice to any other rights that we may have against you under these Terms and Conditions or under applicable principles of law or equity.

22. INDEMNITY AND LIMITATION OF LIABILITY

Indemnity

22.1. YOU AGREE TO INDEMNIFY AND HOLD HARMLESS US, OUR PARENT(S), SUBSIDIARIES AND AFFILIATES, AND EACH OF OUR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, SHAREHOLDERS, AGENTS, CONTRACTORS, LICENSORS, SUPPLIERS AND PARTNERS AGAINST ANY AND ALL COSTS, EXPENSES, LIABILITIES AND DAMAGES (WHETHER DIRECT, INDIRECT, SPECIAL, CONSEQUENTIAL, EXEMPLARY OR PUNITIVE OR OTHER) ARISING FROM ANY PARTICIPATION BY YOU, INCLUDING WITHOUT LIMITATION:

(a) ACCESSING OR USING THE PLATFORM OR APP;

(b) RE-USE OF ANY CONTENT AT, OR OBTAINED FROM, THE PLATFORM, THE APP OR ANY OTHER SOURCE WHATSOEVER;

(c) FACILITATING OR MAKING A PAYMENT INTO YOUR CUSTOMER ACCOUNT;

(d) PLAYING THE GAMES THROUGH ANY DELIVERY MECHANISM OFFERED; AND

(e) ACCEPTANCE AND USE OF ANY PRIZE.

Limitation of Liability

22.2. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, UNDER NO CIRCUMSTANCES WHATEVER WILL WE OR OUR AFFILIATES, OR OUR RESPECTIVE PARTNERS, OFFICERS, DIRECTORS, EMPLOYEES, SHAREHOLDERS, AGENTS, LICENSORS, SUBCONTRACTORS AND SUPPLIERS, BE RESPONSIBLE OR LIABLE TO YOU OR TO ANY OTHER ENTITY, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, UNDER ANY LEGAL THEORY, WHETHER CONTRACT, TORT OR OTHERWISE, FOR ANY INDIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY, OR PUNITIVE DAMAGES, INCLUDING ANY LOST PROFITS AND LOST BUSINESS OPPORTUNITIES, BUSINESS INTERRUPTION, LOST REVENUE, INCOME, GOODWILL, USE OF DATA OR OTHER INTANGIBLE LOSSES, IN EACH CASE THAT RESULT FROM OR RELATE IN ANY MANNER TO YOUR PARTICIPATION OR ANY OTHER ACT OR OMISSION BY US.

22.3. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, UNDER NO CIRCUMSTANCES WILL WE OR OUR PARENT(S), SUBSIDIARIES OR AFFILIATES, AND EACH OF OUR RESPECTIVE DIRECTORS, OFFICERS, EMPLOYEES, SHAREHOLDERS, AGENTS, CONTRACTORS, LICENSORS SUPPLIERS AND PARTNERS BE LIABLE TO YOU FOR MORE THAN THE AMOUNT YOU HAVE PAID US IN THE THIRTY (30) DAYS IMMEDIATELY PRECEDING THE DATE ON WHICH YOU FIRST ASSERT ANY SUCH CLAIM. YOU ACKNOWLEDGE AND AGREE THAT IF YOU HAVE NOT PAID US ANY AMOUNTS IN THE THIRTY (30) DAYS IMMEDIATELY PRECEDING THE DATE ON WHICH YOU FIRST ASSERT ANY SUCH CLAIM, YOUR SOLE AND EXCLUSIVE REMEDY FOR ANY DISPUTE WITH US IS TO STOP USING THE PLATFORM AND APP AND TO CLOSE YOUR CUSTOMER ACCOUNT. If you are a consumer who resides in California, you waive your rights under California Civil Code § 1542, which provides: “A general release does not extend to claims that the creditor or releasing party does not know or suspect to exist in his or her favor at the time of executing the release and that, if known by him or her, would have materially affected his or her settlement with the debtor or released party.”

22.4. YOU RECOGNIZE AND AGREE THAT THE WARRANTY DISCLAIMERS AND THE INDEMNITIES AND LIMITATIONS OF LIABILITY SET OUT HEREIN, ARE MATERIAL AND BARGAINED-FOR BASES OF THESE TERMS AND CONDITIONS AND THAT THEY HAVE BEEN TAKEN INTO ACCOUNT AND REFLECTED IN THE DECISION BY YOU TO ENTER INTO THESE TERMS AND CONDITIONS. Depending on where you reside and use the Platform or App, some of the limitations contained in clause 22 may not be permissible. In such case, they will not apply to you, solely to the extent so prohibited.

Negligence and Wilful Misconduct

22.5. NOTHING IN THESE TERMS AND CONDITIONS WILL OPERATE SO AS TO EXCLUDE ANY LIABILITY OF VGW GROUP FOR DEATH OR PERSONAL PHYSICAL INJURY THAT IS DIRECTLY AND PROXIMATELY CAUSED BY VGW GROUP’S NEGLIGENCE OR WILFUL MISCONDUCT.

Survival of Obligations

22.6. CLAUSE 22 SURVIVES THE TERMINATION OF THESE TERMS AND CONDITIONS FOR ANY REASON.

23. VGW GROUP NOT A FINANCIAL INSTITUTION

Interest

23.1. You will not receive any interest on outstanding Prizes, and you will not treat VGW Group as a financial institution.

No legal or tax advice

23.2. VGW Group does not provide advice regarding tax and/or legal matters. Players who wish to obtain advice regarding tax and legal matters are advised to contact appropriate advisors.

24. DISPUTE RESOLUTION AND AGREEMENT TO ARBITRATE ON AN INDIVIDUAL BASIS

PLEASE READ THIS CLAUSE 24 CAREFULLY BECAUSE IT MAY REQUIRE YOU AND VGW GROUP TO ARBITRATE CERTAIN DISPUTES AND CLAIMS ON AN INDIVIDUAL BASIS AND LIMITS THE MANNER IN WHICH YOU AND VGW GROUP CAN SEEK RELIEF FROM EACH OTHER. If you reside in or access

the Games at any time while located in the United States, this clause 24 (Dispute Resolution and Agreement to Arbitrate on an Individual Basis) shall be construed under and be subject to the Federal Arbitration Act, notwithstanding any other choice of law set out in these Terms and Conditions.

By agreeing to these Terms and Conditions, and to the extent permitted by applicable law, you and VGW Group agree that any and all past, present and future disputes, claims or causes of action between you and VGW Group arising out of or relating to these Terms and Conditions, the Platform, the App and Games, the formation of these Terms and Conditions or of this agreement to arbitrate, or any other dispute between you and VGW Group or any of VGW Group's licensors, distributors, suppliers or agents, and whether arising prior to or after your agreement to this clause 24, (collectively, "**Dispute(s)**") will be governed by the procedure outlined below. You and VGW Group further agree that any arbitration pursuant to this clause 24 shall not proceed as a class, group or representative action.

24.1. **Informal Dispute Resolution.** VGW Group wants to address your concerns without the need for a formal legal dispute. If you have a Dispute with us or if we have a Dispute with you, you and we will first attempt to resolve the Dispute informally in order to try and resolve the Dispute faster and reduce costs for both parties. You and we will make a good-faith effort to negotiate the resolution of any Dispute for sixty (60) days, or any longer period as mutually agreed in writing (email suffices) by the parties ("**Informal Resolution Period**"), from the day either party receives a written notice of a dispute from the other party (a "**Dispute Notice**") in accordance with these Terms and Conditions. You will send any Dispute Notice to us by contacting Customer Support via this form. We will send any Dispute Notice to you using the contact information you have provided to us. If any Dispute is not resolved within sixty (60) days after the Dispute is first raised between the parties, you or we may initiate an arbitration proceeding as described below.

(a) The Dispute Notice sent by either party must: (i) include the heading and/or subject line "Dispute Notice", (ii) include the party's name, mailing address, email address, and phone number (in your case, those associated with your Customer Account), (iii) provide a reasonably detailed description of the factual and legal basis for the Dispute, and (iv) describe the specific relief sought, including an accurate and good-faith calculation of the amount of damages or other compensation (if any) the party is seeking, as well as a description of any other remedies or relief the party is seeking or intends to seek absent a negotiated resolution of the Dispute. A Dispute Notice is only valid if it pertains to and is on behalf of the complaining party individually; a Dispute Notice brough on behalf of multiple parties is not valid.

(b) The Informal Resolution Period is designed to allow the party who has received a Dispute Notice to make a fair, fact-based offer of settlement if it chooses to do so. You and we therefore agree that neither party will demand or attempt to commence arbitration or litigation (where permitted under these Terms and Conditions) against the other party before the end of the Informal Resolution Period. Both parties will attempt to confer with each other during the Informal Resolution Period in a good-faith effort to resolve informally any Dispute. If a party is represented by counsel, that party's counsel may participate in the conference, but the parties themselves must also fully participate in the conference. If a Dispute is not resolved during the Informal Resolution Period, you or we may initiate an arbitration proceeding or (where permitted under these Terms and Conditions) file a claim in court as described below. A party's failure to satisfy all of the conditions precedent of submission of a compliant Dispute Notice, participation in the required individual settlement conference and completion of the Informal Resolution Period entitles the opposing party to seek immediate dismissal of the arbitration or (where permitted under these Terms and Conditions) litigation and the right to seek reimbursement of its costs. The existence or amount of any settlement offer made by any party during the Informal Resolution Period may not be disclosed to the arbitrator or court until after the arbitrator or court has determined the amount of the award, if any, to which either party is entitled.

24.2. **We Both Agree To Arbitrate.** By agreeing to these Terms and Conditions, and to the extent permitted by applicable law, you and VGW Group each and both agree to resolve any Disputes – including any Dispute concerning the enforceability, validity, scope or severability of this agreement to arbitrate – through final and binding arbitration as discussed herein.

24.3. **Opt-out of Agreement to Arbitrate.** You may decline this agreement to arbitrate by contacting arbitrationoptout@unitedslots.com within thirty (30) days of first accepting these Terms and Conditions. For your opt-out notice to be effective, it must include your full name, Customer Account email address, and postal address, along with the following exact statement: "I decline the agreement to arbitrate as contained in the United Slots Terms and Conditions". By opting out of the agreement to arbitrate, you will not be precluded from playing the Games and neither you nor we will be required to arbitrate Disputes. For avoidance of doubt, in the event you exercise your right to opt out of the agreement to arbitrate, those limitations and restrictions applicable to litigation that are set out in this Section 24 shall continue to apply to you. In addition, if you opt out of this agreement to arbitrate and at the time of your receipt of these Terms and Conditions you were bound by an existing agreement to arbitrate disputes arising out of or related to your use of or access to the Platform, App or Games, that existing arbitration agreement will remain in full force and effect. In other words, if you are

bound by an agreement to arbitrate at the time you opt out of this one, that prior agreement to arbitrate will continue to apply to you. The remainder of these Terms and Conditions shall supersede the prior version.

24.4. **Arbitration Procedures and Fees.** You and VGW Group agree that JAMS ("**JAMS**") will administer the arbitration under its Streamlined Rules in effect at the time arbitration is sought ("**JAMS Rules**"). Those rules are available at www.jamsadr.com. Arbitration will proceed on an individual basis and will be handled by a sole arbitrator in accordance with those rules; provided that the parties shall be presented with a list of five potential arbitrators and shall rank those potential arbitrators in order of preference. JAMS shall select the arbitrator with the highest combined preference (e.g., if both parties select a potential arbitrator as their top preference, that arbitrator will be selected). You and VGW Group further agree that, unless and only to the extent prohibited under JAMS Rules, the arbitration will be held in New York, New York, or, at either your or our election, will be conducted telephonically or via other remote electronic means (excluding any licensee office of JAMS). The JAMS Rules will govern payment of all arbitration fees. The arbitrator shall be authorized to award any remedies, including injunctive or equitable relief, that would be available to you in an individual lawsuit and that are not waivable under applicable law.

24.5. **Proceedings Requiring Three Arbitrators.** Notwithstanding any language to the contrary in clause 24.4, if a party either seeks a monetary award in excess of five hundred thousand US dollars (USD$500,000) or seeks an equitable form of relief that would significantly impact other VGW Group users, in each case as reasonably determined by either party, the parties agree that such arbitration will proceed on an individual basis but will be handled by a panel of three (3) arbitrators and take place pursuant to the JAMS Comprehensive Arbitration Rules and Procedures ("**JAMS Comprehensive Rules**"). Each party shall select one neutral arbitrator, with the third neutral arbitrator selected in accordance with the JAMS Comprehensive Rules. That third arbitrator shall serve as chair of the arbitral panel and must be a retired judge with experience arbitrating or mediating disputes. In the event of disagreement as to whether the threshold for a three-arbitrator panel has been met, the sole arbitrator appointed in accordance with this clause 24.5 shall make that determination. If the arbitrator determines a three-person panel is appropriate, the arbitrator may – if selected by either party or through the JAMS selection process – participate in the arbitral panel. You and VGW Group agree that any award issued by a three-arbitrator panel may be appealed in accordance with the JAMS Optional Arbitration Appeal Procedures at either party's election.

24.6. **Mass Arbitration.** To increase efficiency of resolution, in the event 25 or more similar arbitration demands against VGW Group, presented by or with the assistance of the same law firm or organization or group of law firms or organizations working in coordination, are submitted to JAMS, the JAMS Mass Arbitration Procedures and Guidelines ("**JAMS Mass Rules**") shall apply. In such event, the JAMS Process Administrator (as described in the JAMS Mass Rules) shall have the authority to implement the procedures set forth in the JAMS Mass Rules, including the authority to group together individual arbitration demands into a single coordinated proceeding. All provisions of this clause 24 that are not in conflict with the JAMS Mass Rules, including the qualifications for the arbitrators, shall continue to apply.

24.7. **Class Action and Collective Arbitration Waiver.** TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, NEITHER YOU NOR VGW GROUP SHALL BE ENTITLED: TO CONSOLIDATE, JOIN OR COORDINATE DISPUTES BY OR AGAINST OTHER INDIVIDUALS OR ENTITIES; TO PARTICIPATE IN ANY GROUP, CLASS, COLLECTIVE OR MASS ARBITRATION OR LITIGATION (EXCEPT SOLELY AS JUST STATED IN CLAUSE 24.6); TO ARBITRATE OR LITIGATE ANY DISPUTE IN A REPRESENTATIVE CAPACITY, INCLUDING AS A REPRESENTATIVE MEMBER OF A CLASS; TO ARBITRATE OR LITIGATE ANY DISPUTE IN A PRIVATE ATTORNEY GENERAL CAPACITY; OR OTHERWISE TO SEEK TO RECOVER LOSSES OR DAMAGES (WHETHER FOR YOURSELF OR OTHERS) INCURRED BY A THIRD PARTY. IN CONNECTION WITH ANY DISPUTE (AS DEFINED ABOVE), ANY AND ALL SUCH RIGHTS ARE HEREBY EXPRESSLY AND UNCONDITIONALLY WAIVED. NOTWITHSTANDING ANYTHING TO THE CONTRARY SET FORTH IN THESE TERMS AND CONDITIONS, IN THE EVENT ALL OR ANY PORTION OF CLAUSES 24.5, 24.6 OR 24.7 OF THIS CLAUSE 24 (DISPUTE RESOLUTION AND AGREEMENT TO ARBITRATE ON AN INDIVIDUAL BASIS) ARE FOUND TO BE INVALID OR LESS THAN FULLY ENFORCEABLE IN A PARTICULAR DISPUTE, THEN THE PARTIES' AGREEMENT TO ARBITRATE (BUT NOT THOSE PROVISIONS OF CLAUSE 24 APPLICABLE TO LITIGATION) MAY BE DEEMED VOID AND AS HAVING NO EFFECT FOR PURPOSES OF THAT DISPUTE, UPON EITHER PARTY'S ELECTION.

24.8. **Exceptions to Agreement to Arbitrate for Temporary Relief.** Notwithstanding the other provisions of this clause 24 (Dispute Resolution and Agreement to Arbitrate on an Individual Basis), either you or we may bring an action in a court as authorized by clause 25.17 for temporary injunctive relief until an arbitrator has been empaneled and can determine whether to continue, terminate or modify such relief.

25. OTHER

Entire Agreement

25.1. These Terms and Conditions constitute the entire agreement between you and us with respect to your Participation and supersede all prior or contemporaneous communications and proposals, whether electronic, oral or written, between you and us with respect to your Participation.

Amendments

25.2. VGW Group reserves the right to amend these Terms and Conditions, or to implement or amend any procedures, at any time. Any amendments will be published on the Platform and App and such changes will be binding and effective immediately.

25.3. Whenever we amend these Terms and Conditions in a way that would limit your current rights or which may be to your detriment, we will notify you upon your next visit to the Platform or App and you will be required to re- confirm your acceptance prior to playing any Games. If you do not agree to the amended Terms and Conditions, you must stop using the Platform and App.

Taxes

25.4. Under certain state laws, Gold Coin purchases may be subject to certain taxes, depending on your location. You agree your purchase of Gold Coins is made with the understanding that such tax will be added at the time of purchase. In jurisdictions where tax is not added by us at the time of purchase, you are solely responsible for any taxes applicable from your Participation, including transaction taxes (e.g. sales/use tax, value added taxes or digital sales taxes) applicable to your jurisdiction. Additionally, you are solely responsible for reporting any income and income taxes associated with winning valuable Prizes.

Force Majeure

25.5. VGW Group will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under these Terms and Conditions that is caused by events outside of our reasonable control.

No agency

25.6. Nothing in these Terms and Conditions will be construed as creating any agency, partnership, trust arrangement, fiduciary relationship or any other form of joint enterprise between you and us.

Severability

25.7. If any of the Terms and Conditions are determined by any competent authority to be invalid, unlawful or unenforceable to any extent, such term, condition or provision will, to that extent, be severed from these Terms and Conditions. All remaining terms, conditions and provisions will continue to be valid to the fullest extent permitted by law. In such cases, the part deemed invalid or unenforceable will be amended in a manner consistent with the applicable law to reflect, as closely as possible, the original import of the invalid or unenforceable provision.

Explanation of Terms and Conditions

25.8. We consider these Terms and Conditions to be open and fair. If you need any explanation regarding these Terms and Conditions or any other part of our Platform or App contact Customer Support via this form.

25.9. The Terms and Conditions prevail over any communication via email or chat.

25.10. All correspondence between you and us may be recorded.

Assignment

25.11. These Terms and Conditions are personal to you, and are not assignable, transferable or sub-licensable by you except with our prior written consent. We reserve the right to assign, transfer or delegate any of our rights and obligations hereunder to any third party without notice to you.

Business Transfers

25.12. In the event of a change of control, merger, acquisition, or sale of assets of the VGW Group, your Customer Account and associated data may be part of the assets transferred to the purchaser or acquiring party. In such an event, we will provide you with notice via email or via our Platform and App explaining your options with regard to the transfer of your Customer Account.

Language

25.13. These Terms and Conditions may be published in several languages for information purposes and ease of access by Players but will all reflect the same principles. It is only the English version that is the legal basis of the relationship between you and us and in case of any discrepancy between a non-English version and the English version of these Terms and Conditions, the English version will prevail.

Applicable Law and Jurisdiction

25.14. These Terms and Conditions, your use of the Platform and App and our entire relationship will be governed, and interpreted in accordance with the laws of the Province of Ontario and the laws of Canada applicable in Ontario, without regard for its choice or conflict of law principles. The application of the United Nations Convention on Contracts for the International Sale of Goods is specifically excluded.

25.15. Subject to clause 7.2 and absent an express statement to the contrary, in the event of any conflict or inconsistency between any provision of these Terms and Conditions and a provision of the Responsible Social Gameplay Policy, Sweeps Rules or Customer Acceptance Policy, these Terms and Conditions shall control solely to the extent necessary to resolve the conflict or inconsistency.

25.16. You acknowledge that, unless stated otherwise, the Games are operated from Malta and your Participation takes place in Malta. Any contractual relationship between you and us will be deemed to have been entered into and performed in Malta.

25.17. Subject to clause 24, the parties agree that any Dispute (as defined in clause 24) will be submitted exclusively to the courts in Malta, and you and we consent to the venue and personal jurisdiction of those courts. Notwithstanding the foregoing, the parties agree that either party may move to compel arbitration or to enforce an arbitral award issued hereunder before any court of competent jurisdiction.