Terms and conditions

Last Update: 30.03.2023 Version: 2.3

General

Before using the website (Casino), please read the Terms and Conditions carefully.

By registering a Player Account with the website, you confirm your consent to the Terms and Conditions. In case other language versions of the Terms are available, the English version of our Terms and Conditions will always prevail.

This website www.justcasino.com ("Casino", "Website", "Company", "We", "Us", "Our") is owned and operated by Dama N.V. that is incorporated under the laws of Curacao with company registration number 152125 and having its registered address at Scharlooweg 39, Willemstad, Curaçao. Dama N.V. is operating under E-gaming license No. 8048/JAZ2020-13 issued by Antillephone N.V. authorized by the government of Curacao. Strukin Ltd. is a company incorporated under the laws of Cyprus with company registration number HE 407624 and having its registered address at Pavlou Nirvana & Aipeias 4, Alpha Tower, floor 1, flat/office 11, 3021, Limassol, Cyprus. Strukin Ltd. is a facilitating company within DAMA group. DAMA group is operating under E-gaming licenses of Curacao(8048/JAZ2020-13), Estonia (HKL000255).

The player's sole responsibility is to inquire about the existing laws and regulations of the given jurisdiction for online gambling.

Changes to the Terms and Conditions

Current Terms and Conditions may be changed by the Company when such need occurs. The Company will notify the players of any changes prior to them. However, please visit the Terms and Conditions page regularly to check for possible changes.

Who can play

The Casino accepts players only from those countries and geographic regions where online gambling is allowed by law. The player's sole responsibility is to inquire about the existing gambling laws and regulations of the given jurisdiction before placing bets on the website.

The Casino accepts strictly adult players (the minimum age is 18) and players who have reached the age specified by the jurisdiction of the player's residence as eligible for online gaming. It is the player's sole responsibility to inquire about the existing laws and regulations of the given jurisdiction regarding age limitations for online gambling.

It is entirely and solely your responsibility to enquire and ensure that you do not breach laws applicable to you by participating in the games. Depositing real funds and playing for real money is subject to the laws of your country, and it is your sole responsibility to abide by your native regulations.

The Company reserves the right to ask for proof of age from the player and limit access to the Website or suspend the Player Account to those players who fail to meet this requirement.

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

Availability of games

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.

Using VPN to bypass the provider's block is strictly prohibited and may lead to confiscating winnings.

NetEnt games are unavailable for Afghanistan, Albania, Algeria, Angola, Australia, Bahamas, Botswana, Belgium, Bulgaria, Colombia, Croatia, Czech Republic, Denmark, Estonia, Ecuador, Ethiopia, France, Ghana, Guyana, Hong Kong, Italy, Iran, Iraq, Israel, Kuwait,

Latvia, Lithuania, Mexico, Namibia, Nicaragua, North Korea, Pakistan, Panama, Philippines, Portugal, Romania, Singapore, Spain, Sweden, Switzerland, Sudan, Syria, Taiwan, Trinidad and Tobago, Tunisia, Uganda, United Kingdom, United States of America, Yemen, Zimbabwe.

In addition to the above, Street Fighter Video Slot is not available for the following countries: Anguilla, Antigua & Barbuda, Argentina, Aruba, Barbados, Bahamas, Belize, Bermuda, Bolivia, Bonaire, Brazil, British Virgin Islands, Canada, Cayman Islands, China, Chile, Clipperton Island, Columbia, Costa Rica, Cuba, Curacao, Dominica, Dominican Republic, El Salvador, Greenland, Grenada, Guadeloupe, Guatemala, Guyana, Haiti, Honduras, Jamaica, Japan, Martinique, Mexico, Montserrat, Navassa Island, Paraguay, Peru, Puerto Rico, Saba, Saint Barthelemy, Saint Eustatius, Saint Kitts and Nevis, Saint Lucia, Saint Maarten, Saint Martin, Saint Pierre and Miquelon, Saint Vincent, and the Grenadines, South Korea, Suriname, Turks, and Caicos Islands, United States of America, Uruguay, US Virgin Islands, Venezuela.

Fashion TV Video Slot is not available in the following countries: Cuba, Jordan, Turkey, and Saudi Arabia.

Planet of the Apes Video Slot is not available in the following territories: Azerbaijan, China, India, Malaysia, Qatar, Russia, Thailand, Turkey, and Ukraine.

Vikings Video Slot is not available in the additional jurisdictions: Azerbaijan, Cambodia, Canada, China, France, India, Indonesia, Laos, Malaysia, Myanmar, Papua New Guinea, Qatar, Russia, South Korea, Thailand, Turkey, Ukraine, United States of America.

Narcos Video Slot is not available in the following territories: Indonesia, South Korea.

Additionally, Universal Monsters (Dracula, Creature from the Black Lagoon, Phantoms Curse and The Invisible Man), are only available in the following territories: Andorra, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Georgia, Iceland, Liechtenstein, Moldova, Monaco, Montenegro, Norway, Russia, San Marino, Serbia, Ukraine, North Macedonia, Turkey, Austria, Cyprus, Finland, Germany, Greece, Hungary, Ireland, Luxembourg, Malta, Netherlands, Poland, Slovakia and Slovenia.

Players from the following countries are not eligible to win any jackpots from jackpot games offered by NetEnt (such as but not limited to Mega Fortune): Australia, Azerbaijan, China, Denmark, India, Israel, Italy, Japan, Malaysia, Qatar, Russia, Spain, Thailand, Tunisia, Turkey, United Arab Emirates, Ukraine. The Casino will make reasonable efforts to prevent players from the countries from reaching the games, but if players from any of the stated countries would win the jackpot, the jackpot win will be annulled.

Players from Canada are not eligible to play the games from NYX.

Accepted currencies

The website allows playing for the following currencies: EUR, USD, CAD, AUD, NOK, RUB, TRY, NZD, INR, ZAR, PLN, BTC, USDT, CZK, VND, IDR, MYR, TBH, BNB, PHP

Fees and taxes

The player is fully responsible for paying all fees and taxes applied to their winnings according to the laws of the jurisdiction of player's residence.

Game rules

The player confirms that he, she or they know(s) and understand(s) the game rules offered by the website. It is at player's discretion to familiarise yourself with the theoretical payout percentage of each game.

Disclaimer of liabilities

By accepting these Terms and Conditions, you confirm your awareness that gambling may lead to losing money. The Casino is not liable for any possible financial damage arising from your use of the Website.

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.

In the unlikely case where a wager is confirmed, or we perform a payment in error, the Company reserves the right to cancel all wagers accepted containing such an error or to correct the mistake by re-settling all the wagers at the correct terms that should have been available at the time that the wager was placed in the absence of the error.

If the Casino mistakenly credits your Player Account with a deposit, bonus, 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 deducted from your Player Account. If you have withdrawn funds that do 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 of an incorrect crediting, you are obliged to notify us immediately by email.

The Casino, its directors, 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 in relation to your use of the Website or your participation in the games.

You hereby agree to fully indemnify and hold harmless the Casino, its directors, employees, partners, and service providers for any cost, expense, loss, damages, claims, and liabilities, howsoever caused, that may arise in relation to your use of the Website or participation in the Games.

You acknowledge that the Casino shall be the final decision-maker of whether you have violated the Casino's Terms and Conditions in a manner that results in your suspension or permanent barring from participation in the Website.

Use of player's account

Each player can create only one (1) personal account.

Creating multiple Player Accounts by a single player can lead to the termination of all such accounts. The player shall not provide access to their Player Account or allow using the Website to any third party, including but not limited to minors.

Any returns, winnings, or bonuses that the player has gained or accrued during such time as the Duplicate Account was active may be reclaimed by us, and players undertake to return to us on demand any such funds which have been withdrawn from the Duplicate Account.

The Website can only be used for personal purposes and shall not be used for any commercial profit.

You must maintain your account and keep your details up-to-date.

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 trying to contact you regarding the withdrawal of the funds, but if we are not able to reach you (by email or phone) in two (2) weeks, the account will be locked since you have failed to pass the KYC procedure.

Anti-fraud policy

The Company has a strict anti-fraud policy and utilizes various anti-fraud tools and techniques. If the player is suspected of fraudulent actions including, but not limited to:

- Participating in any collusion with other players,
- Development of strategies aimed at unfaithful winnings,
- Fraudulent actions against other online casinos or payment providers,
- Depositing money from ill-gotten means,
- Chargeback procedures with a credit card or denial of some payments made,
- Creating two or more accounts,
- Other types of cheating,

or becomes bankrupt in the country of their residence, the Company reserves the right to terminate such Player Account and suspend all payouts to the player. This decision is at the Company's sole discretion, and the player will not be notified or informed about the reasons for such actions. The Company also reserves the right to inform applicable regulatory bodies of the fraudulent actions performed by the player.

The Casino has zero tolerance to advantage play. Any player who will try to gain an advantage of Casino welcome offers or other promotions agrees that Company reserves the right to void bonuses and any winnings from such bonuses, for the reasons of:

- use of stolen cards;
- chargebacks;

- creating more than one account in order to get an advantage from casino promotions;
- providing incorrect registration data;
- providing of forged documents;
- any other actions which may damage the Casino;
- low-risk roulette play where the player bets equal stakes for both black/red or even/ odd, covering 25 or more out of 37 numbers on the table. (Placing bets on black/red only covers 36 of 37 possible numbers).

The Casino reserves the right to close your Player Account and to refund you the amount on your account balance, subject to the deduction of relevant withdrawal charges, at the Casino's absolute discretion and without any obligation to state a reason or give prior notice.

In order to verify a player's account, casino management requires documents (ID, payment systems, utility bills, etc) in Latin or Cyrillic alphabet. In case the player doesn't have an opportunity to provide documents in the above-mentioned alphabet casino reserves the right to demand video verification where the player shows his/her documents. If the requested documents are provided it can take up to 3 business days to get them verified.

The Casino reserves the right to retain payments if suspicion or evidence exists of manipulating the casino system. Criminal charges will be brought against any user or 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 offered on the Website.

Should you become aware of any possible errors or incompleteness in the software, you agree to refrain from taking advantage of them. Moreover, you agree to report to the Casino any error or incompleteness immediately. Should you fail to fulfil such obligations, the Casino has a right to total 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.

Any deposit has to be wagered 3 times (player must place bets three times their deposit amount) before the withdrawal of funds connected to this deposit is available. In case several deposits were made with no gaming activity, a player has to wager the total amount of these deposits prior to withdrawal. Otherwise, the Casino has a right to charge a fee for the procession of deposit and withdrawal, which is the sole decision of the Casino.

Should you become aware of any possible errors or incompleteness in the software, you agree to refrain from taking advantage of them. Moreover, you agree to report to the Casino any error or incompleteness immediately. Should you fail to fulfil such obligations, the Casino has a right to total 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.

The casino is not a financial institution and, thus, should not be treated as such. Your account will not bear any interest, and no conversion or exchange services (including fiat-crypto exchange) will be offered at any time.

Depositing

The Website offers a variety of payment methods. They include VISA and MasterCard credit and debit cards, as well as various alternative payment methods. Please note that all payments with Paysafe are processed via Dama N.V. You can also contact our <u>Support team</u> to inquire about payment methods most favourable for your country of residence. <u>Click the link</u>

Please note that the minimum deposit amount is 20 EUR/USD, 30 CAD/AUD, 200 NOK, 1,700 RUB, 30 NZD, 1760 INR, 400 ZAR, 90 PLN, 500 CZK, 0.0001 BTC, 1 USDT, 20 CHF, 400 TRY. The maximum deposit amount depends on the payment method you decide to use.

The Company does not accept third-party payments. You must only make deposits from a bank account, bank cards, e-wallets, or other payment methods registered in your name. Suppose we determine during the security checks that you have violated this condition. In that case, your winnings will be confiscated, and the original deposit will be returned to the owner of the payment account. The Company is not responsible for the lost funds deposited from third-party accounts.

Kindly note that due to the nature of cryptocurrencies, deposit limits cannot be applied to deposits made through the CoinsPaid payment system. If you want to limit your gambling in the casino, please, use any other available option.

Withdrawal policy

The minimal amount for withdrawal is 20 EUR/USD, 30 CAD/AUD/NZD, 200 NOK, 1700 RUB, 1760 INR, 335 ZAR, 90 PLN, 500 CZK, 0.0006 BTC, 20 USDT, 20 CHF, 400 TRY. The maximum amount for withdrawal depends on the payment method you use. If the requested amount exceeds the limit of a particular payment system, the amount will be withdrawn in instalments.

The Casino reserves the right to check your identity prior to processing payouts and to hold any refund or withdrawals for the time needed to check your identity. In case you provide false Personal Data, the withdrawal can be refused and the Player Account terminated, of which you will be informed by email.

In order to verify a player's account, casino management requires documents (ID, payment systems, utility bills, etc) in Latin or Cyrillic alphabet. In case the player doesn't have an opportunity to provide documents in the above-mentioned alphabet casino reserves the right to demand video verification where the player shows his/her documents. If the requested documents are provided it can take up to 3 business days to get them verified.

The Website supports payouts via Original Credit Transfer (OCT) from Visa and via Payment Transfer from Mastercard. Additional requirements are that the respective credit card is not a corporate credit card and the card is issued in a supported country. For Visa, the following

countries are not supported: USA, Australia, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, Singapore. For Mastercard, only the following countries are supported: Andorra, Austria, Belgium, Cyprus, Czech Republic, Denmark, Estonia, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Luxembourg, Malta, Monaco, Netherlands, Norway, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, and the United Kingdom.

Please note that even for supported countries, the Casino is not able to guarantee successful credit card payment processing in all cases since banks issuing credit cards may block or reject such transactions at their discretion.

The internal operating currency of the Website is Euro. Due to this fact, in case you transact in other currencies, the amount deducted from your credit card may be insignificantly higher than displayed at the time of transaction due to currency conversions on the side of your bank and/or the Casino's payment processing system.

All Bank Transfer payouts are processed within 5-7 banking days. Please mind that you will not be able to request a Bank Transfer for USD payouts.

You acknowledge that withdrawals via bank transfers can, in exceptional cases, be subject to additional charges by the intermediary banks. These charges remain outside the influence of The Casino and are limited to the equivalent of EUR 16.

The daily withdrawal limit is 4000 EUR/USD, 6,000 CAD/AUD/NZD, 40,000 NOK, 360,000 RUB, 337,000 INR, 65,000 ZAR, 18,000 PLN, 99,000 CZK, 0.10 BTC, 4,000 USDT, 4000 CHF,80500 TRY; weekly withdrawal limit is 8000 EUR/USD, 12,000 CAD/AUD/NZD, 80,000 NOK, 720,000 RUB, 670,000 INR, 130,000 ZAR, 36,000 PLN, 198,000 CZK, 0.21 BTC, 8,000 USDT, 8000 CHF, 160000 TRY; monthly withdrawal limit is 30,000 EUR/USD, 42,000 CAD/AUD, 48,000 NZD, 300,000 NOK, 2,500,000 RUB, 2,500,000 INR, 500,000 ZAR, 135,000 PLN, 740,000 CZK, 30,000 CHF, 60,5000 TRY, 0.8 BTC, 30,000 USDT.

If you win more than 15,000 EUR/USD, 21,000 CAD/AUD, 150,000 NOK, 1,350,000 RUB, 24,000 NZD, 132,000 INR, 250,000 ZAR, 67,500 PLN, 370,000 CZK, 0.5 BTC, 15,000 USDT, 15,000 CHF, 302,000 TRY, the Casino reserves the right to divide the payout into monthly instalments of maximum €15,000 until the total amount is paid out.

Maximum cumulative profit on all Casino Games (excluding any progressive jackpot wins) in a 24-hour period by each customer shall be capped at USD 100,000 (or currency equivalent). If your profits exceed this sum in any 24-hour period, any additional bets or wagers made within the same period shall be void, and any associated sums bet or wagered by you shall be returned to you. If a bet or wager is made by you that takes your profits over the limit within the 24-hour timeframe, you will be paid out up to USD 100,000, and any excess profits may, at our discretion, not be paid to you.

Finally, please keep in mind the Casino is not a financial institution. Your account will thus not bear any interest, and no conversion or exchange services will be offered at any time.

Refund policy

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.

If you have funded your account with a Credit Card, we reserve 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.

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

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

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

KYC may be requested in case of refund claim, one of the documents that might be required is deposit payment method ownership proof.

In order to verify a player's account, casino management requires documents (ID, payment systems, utility bills, etc) in Latin or Cyrillic alphabet. In case the player doesn't have an opportunity to provide documents in the above-mentioned alphabet casino reserves the right to demand video verification where the player shows his/her documents. If the requested documents are provided it can take up to 3 business days to get them verified.

In case you need to request a refund please contact casino support by e-mail: <u>support@justcasino.com</u>

Accepted refund requests will get processed within 30 days.

Dormant accounts

An inactive (dormant) account is a Player Account that a player has not logged into or logged out of for twelve (12) consecutive months. Suppose your Player Account is deemed to be inactive. In that case, the Casino reserves the right to charge a monthly administrative fee of ≤ 10 or the equivalent in another currency (or the current balance of your account, if less) as long as the balance of your account remains positive.

You authorize the Casino to debit this fee from your Player Account at the beginning of the month following the day on which your account is deemed inactive and at the beginning of

every subsequent month that your account remains inactive. The Casino will stop deducting the fee if the account balance is zero or if the account is re-activated.

Complaints

If you're experiencing any issues with Casino with regards to your payments, bonuses, responsible gaming limits, etc feel free to contact our Support team at any time! We will do our best to resolve any issues you might have.

Complaints are handled in the support department and escalated in the organization of the Casino in the case that support personnel do not solve the case immediately. You shall be informed about the state of the complaint to a reasonable level.

If the dispute still needs to be resolved on the casino management level, you can contact any independent body, gaming authority, or the licensing regulator listed on the Website.

In the event of any dispute, you agree that the server logs and records shall act as the final authority in determining the outcome of any claim. You agree that in the unlikely event of a disagreement between the result that appears on your screen and the game server, the result that was logged on the game server will prevail, and you acknowledge and agree that our records will be the final authority in determining the terms and circumstances of your participation in the relevant online gaming activity and the results of this participation.

When we wish to contact you regarding such a dispute, we will do so by using any of the contact details provided in your Player Account.