GENERAL TERMS AND CONDITIONS FOR PARTICIPATION IN GAMBLING AT 'PALASINO CASINO' ESTABLISHMENTS (TERMS AND CONDITIONS)

1. INTRODUCTORY PROVISIONS

1.1. These general terms and conditions for participation in gambling govern the rights and obligations between participants in gambling activities operated by Palasino Group, a.s., with its registered office at Česká Kubice 64, Česká Kubice, postcode 345 32, Company ID No.: 64358267, registered in the Commercial Register maintained by the Municipal Court in Plzeň, Section B, File 492, and the company itself, in particular in connection with participation in games of chance, and furthermore in connection with participation in the loyalty programme **— Bonus Programme (—BP)**.

1.2. Definitions of terms and their interpretation are set out on the last page of these Terms and Conditions.

1.3. The Operator warns that participation in Gambling may be harmful. Participants in Gambling should take part in Gambling responsibly.

2. PARTICIPATION IN GAMES

2.1. Gambling games operated by Palasino at its Premises may only be played by Applicants who complete their Registration with Palasino for this purpose, which involves setting up a User Account, and who are issued with a PAC card, subject to the conditions set out in the Game Rules and in these Terms and Conditions, and who further comply with all other conditions laid down by the laws of the Czech Republic, in particular the Gambling Act (ZHH) and the Anti-Money Laundering Act (AML).

2.2. Prospective Participants are obliged to familiarise themselves with these Terms and Conditions and with the Game Rules before completing the registration process in accordance with the Game Rules. Ignorance of the Terms and Conditions or the Game Rules, or a subjective interpretation of their provisions by a Participant in the gambling game, does not render a Bet invalid. In the event of any disputes arising from participation in the Gambling Game, ignorance of the Terms and Conditions or the Game Rules shall not be taken into account in any way. The Terms and Conditions, the Game Rules, and any amendments thereto shall be published by the Operator and shall be available on electronic terminals at the reception of the Operator's Casinos and on the Operator's website www.palasino.eu.

2.3. The Operator is obliged to verify the identity of visitors each time they enter the Casino. The Operator keeps a daily record of all visitors. For the purposes of record-keeping, visitors are obliged to prove their identity; the method of identification and the storage of identification data are governed by AML regulations.

2.4. Any person working for the Operator under an employment contract or similar arrangement is not permitted to take part in games of chance at any of this Operator's Casinos.

2.5. Gambling is conducted solely at the Operator's premises.

3. REGISTRATION

3.1. Registration to participate in games of chance operated at the Operator's premises is permitted only to natural persons aged 18 or over.

3.2. Registration involves, in particular, establishing and verifying the identity and age of the person applying for registration, checking that the person applying for registration is not listed in the RVO, assigning login details or other means of access, and activating the User Account on which funds are held, in particular the deposit of funds, bets and winnings, separately from the funds of other participants in the gambling game and the Operator.

3.3. In order to complete the Registration, the applicant is required to attend the Premises in person, and in this regard is required to provide Palasino with all the information specified by Palasino and by law. For the purposes of Registration, the applicant is required, in particular, to:

3.3.1. present an identity document issued by a state authority;

3.3.2. provide the Operator with their Identification Details and Contact Details to the extent necessary to enable the Operator to contact them via at least two different means of communication, and enter all the required details into the Registration Form. The collection of Identification and Contact Details takes place in accordance with the Information on the Processing of Personal Data by Palasino Group, a.s., which is available on the Palasino website www.palasino.eu and in written

form at the reception desks of Palasino Premises. Refusal to provide Identification and Contact Details prevents the Applicant from registering and participating in the Game of Chance;

3.3.3. to set or refuse self-exclusion measures individually in accordance with the Gambling Act.

3.4. A person applying for registration is obliged to provide the Operator, for identification purposes, with all information necessary to carry out identification and to submit the relevant documents. For the purposes of identification in accordance with the AML Act, the Operator may make copies of or take extracts from the documents submitted and process the information thus obtained.

3.5. The Operator is obliged to check whether:

3.5.1. the Applicant's participation in Gambling is not excluded on the basis of an entry in the RVO or on the basis of any Self-Exclusion Measures that have been set;

3.5.2. the Applicant does not appear on lists of persons subject to international sanctions or is not a politically exposed person under the AML Act.

3.6. An Applicant who has personally applied for Registration, agreed to the Terms and Conditions, completed the Registration process, and who is eligible to participate in Gambling becomes a Player and, at the same time, a member of the BP, unless they have declined membership.

3.7. Palasino is entitled to refuse to complete the Registration, and thus to prevent participation in Gambling Games operated by Palasino, in the event that:

3.7.1. the Registration conditions set out in these Terms and Conditions, in the Game Rules or in the laws of the Czech Republic, in particular the Gambling Act (ZHH) and the Anti-Money Laundering Act (AML), are not met;

3.7.2. where the Operator has demonstrable knowledge, based on its activities, that the Applicant has previously committed fraudulent acts in connection with Gambling;

3.7.3. inappropriate behaviour or conduct that harasses other Players, Applicants or the Operator's staff (e.g. drunkenness, indecent exposure, soiled clothing, inappropriate attire, requests for money from other Players or Applicants);

3.7.4. displays of violent or vulgar behaviour towards other Players, Applicants or the Operator's staff;

3.7.5. where the Operator assesses a risk associated with its obligations as a designated entity under AML regulations or any other risk.

3.8. The Operator is not liable for the authenticity, validity or factual accuracy of the documents submitted to the Operator by the Prospective Customer or Player. In the event of any doubt as to the authenticity, validity or factual accuracy of the documents provided, the Operator is obliged to reject such a document or to request the provision of further documents. The Player is obliged to notify the Operator immediately of any changes to the documents submitted. The Operator has the right to request that the Applicant submit a specific type of identification document which the Operator accepts for the purposes of identification.

3.9. Registration may only be carried out at a Branch. In connection with the completion of Registration, Palasino is obliged to verify the Player's identity and carry out checks in accordance with and subject to the conditions set out in these Terms and Conditions, the Game Rules, the ZHH and the AML.

3.10. The Applicant confirms the accuracy and truthfulness of all information provided by signing the Registration form.

3.11. Each individual may hold only one User Account with Palasino and may be a member of the BP only once.

3.12. The rights and obligations relating to the Player's participation in Gambling with the Operator may not be transferred to a third party.

3.13. If, at any time during the existence of a User Account, Palasino discovers that the User Account was created and the Registration carried out on the basis of invalid, false or incomplete information, it is entitled to block the Player's ability to participate in Gambling Games, including any manipulation of funds in the Player's User Account, until such time as the Player provides Palasino with all the required information, which must be valid, complete and truthful, and supports it with the relevant documentation. Should the Player fail to rectify the situation, the User Account will be closed in accordance with the law.

3.14. The Player is obliged to notify Palasino of any changes to personal or other details provided to Palasino at the time of Registration or at any time during the term of the User Account, always no later than 14 days from the date of the relevant change, at any Palasino Establishment. The Player is obliged to provide proof

of any changes in person at a Palasino venue, or by sending a certified document to the contact address of Palasino or the venue.

3.15. Upon registration, the Player may consent to the processing of personal data, specifically their telephone number and email address, by the Operator for the purpose of sending information and commercial communications. Consent to the processing of personal data is given voluntarily, and the Player is entitled to withdraw it at any time free of charge. Consent is granted for an indefinite period and is not a condition which, in itself, would prevent Registration.

4. SELF-RESTRICTION MEASURES, EXCLUSION FROM PARTICIPATION IN GAMBLING AT THE PLAYER'S OWN REQUEST

4.1. Upon registration, the Applicant must individually set self-restriction measures in accordance with the GCR, or may individually opt out of them.

4.2. A Player may subsequently amend these self-restriction measures by submitting a request. The effective date of any such change is governed by the GCR. Changes to settings may only be made in the Player's personal presence at any Establishment, specifically at the Casino reception.

4.3. Throughout opening hours, a tool known as the 'Panic Button' is available to players at every venue to prevent them from taking part in gambling. This tool, in the form of an app, can be accessed at the designated information kiosk. The app is self-service and allows players to submit a request for a comprehensive 48-hour exclusion from gambling with all operators within the Czech Republic, including online gambling operators, or to apply for registration with the RVO. Applications for registration with the RVO are processed by the Ministry of Finance. The Player acknowledges that, when using the tool to prevent participation in gambling and when submitting an application for registration in the RVO, they are obliged to provide their correct and complete identification and contact details.

4.4. A Player's registration with the RVO and exclusion from participation in Gambling at their own request may also be effected by means of an application submitted directly to the Ministry of Finance in accordance with the ZHH.

5. USER ACCOUNT

5.1. The Operator shall set up a User Account for the Applicant following the successful completion of Registration. Upon activation of the User Account, the Applicant becomes a Player.

5.2. A condition of participation in a Gambling Game is the creation of a User Account in the Operator's CMS. The User Account is used by the Player to record payment transactions, manage funds intended for gambling, and manage the BP.

5.3. In connection with the creation of a User Account and the issue of a PAC card, the Applicant will be issued with a login password in the form of a PIN code. The Player is obliged to change the login PIN upon first logging into the User Account. The Applicant (or Player) is obliged to keep the login PIN confidential so as to prevent its misuse by third parties. The Player is responsible for any misuse of the PIN code. The Player may change their PIN code settings at the Operator's reception.

5.4. Each PAC card also serves as a BP membership card, which is used to identify the Player upon entry, for financial transactions and for participation in games of chance at the Establishments. It is also used to earn and redeem loyalty points held in the Points Account of the BP Member's User Account, to record and check the balance of points in the BP Member's Points Account, and to access all other benefits arising from BP membership. The PAC card is non-transferable to a third party and is the property of Palasino. Each Player may only have one active PAC card.

5.5. The Establishment's staff have the right to withhold the PAC card if it is presented by a person other than the Player who is the holder of the PAC card. Palasino reserves the right at any time to verify the identity of the person presenting the PAC card against a valid identity document (identity card, passport, residence permit), for the purpose of verifying that the PAC card is being presented by its authorised holder.

5.6. Every Player is obliged to protect their PAC card against loss, theft or destruction. In the event of the loss, theft or destruction of a PAC card, the Player is obliged to report this immediately to Palasino at any of its premises. A replacement PAC card will be issued to the Player at any of Palasino's premises, at the Player's discretion.

5.7. Palasino is entitled to block a User Account at any time if it has reasonable grounds to suspect unauthorised tampering with the User Account, in accordance with the provisions set out in these Terms

and Conditions and in the Game Rules. The User Account will only be unblocked once the Operator has investigated the suspicion. The Player will be notified of the blocking of the User Account. Blocking the User Account will also result in the BP account being blocked.

5.8. Funds in the User Account are held solely in the game currency.

5.9. Funds may be transferred to the User Account:

5.9.1. in cash;

5.9.2. by payment card;

5.9.3. by bank transfer from a Registered Payment Account.

5.10. Funds may be transferred from the User Account:

5.10.1. in cash;

5.10.2. by bank transfer to a Registered Payment Account.

5.11. The Player is not authorised to use the funds held in the User Account in any way other than exclusively for exchanging them for chips, paying for Bets on Games of Chance, or withdrawing them from the User Account.

5.12. The Operator shall not permit the transfer of funds held between User Accounts.

5.13. The Operator shall close a User Account in the cases specified by law (these include, for example, the closure of a User Account at the Player's request or the closure of a User Account on the grounds that the Player has not logged in for a period of 24 months). The procedure for closing a User Account is governed by the Terms and Conditions. The Player will be informed of the closure of the User Account in an appropriate manner.

5.14. Immediately following the cancellation of the User Account, the Player is obliged to return the Palasino PAC card to any Palasino Premises.

5.15. Upon cancellation, the Player may withdraw the balance of the User Account in cash at a Venue or request a cashless payout.

6. PAYMENT CARD AND REGISTERED PAYMENT ACCOUNT

6.1. Where a Player chooses to transfer funds to and from their User Account by non-cash means, such funds may only be transferred via or a Registered Payment Account. This is without prejudice to the provision allowing for the deposit and withdrawal of funds from the User Account in cash.

6.2. Players may hold a Registered Payment Account through which deposits to and withdrawals from the User Account will be made. For the purposes of Registration, the Applicant may provide the number or other unique identifier of a payment account of which they are the holder, and from which alone they will transfer funds to the User Account and to which alone they will receive funds from the User Account.

6.3. Furthermore, for the purpose of depositing funds, the Operator only accepts Payment Cards issued by an entity authorised to provide payment services in a Member State of the European Union or in a state that is a contracting party to the Agreement on the European Economic Area.

6.4. The transfer of funds from the User Account to the Gambler's Registered Payment Account is usually completed within 5 working days of the Gambler submitting their request, but no later than 60 days. The Operator has not set any limits on non-cash deposits into and withdrawals from the User Account. Cash withdrawals from and deposits into the User Account are restricted by Act No. 254/2004 Coll., on the restriction of cash payments, as amended.

7. GAMES OF CHANCE OPERATED, CURRENCY EXCHANGE ACTIVITIES

7.1. Palasino operates gambling games in the form of Live Games and Technical Games on the basis of licences granted.

7.2. The individual types of Live Games and Technical Games are governed by Game Plans. The specific Live and Technical Games operated during the casino's opening hours are determined at Palasino's discretion.

7.3. The sole gaming currency is the euro (EUR, €). Gaming limits, when calculated using the current exchange rate set by the Czech National Bank (ČNB), shall not exceed the gaming limits set by the Gambling Act.

7.4. The Operator carries out currency exchange activities in accordance with the Currency Exchange Act. The currency exchange counter is located at the main cashier's desk in all Casinos. Here, Players may exchange other freely convertible currencies. These currencies will be converted into the gaming currency, the euro (EUR), at the applicable exchange rate set by the Operator, which is available on the exchange rate board

at the currency exchange counter. Where necessary, the Operator reserves the right to restrict the exchange of other freely convertible currencies.

7.5. The Operator reserves the right to refuse less well-known or less widely used currencies, or currencies with a risky exchange rate, where there may be significant fluctuations in the conversion value.

8. BONUS PROGRAMME

8.1. The BP is a loyalty programme established by Palasino for Players. The BP is designed to provide Players with exceptional benefits through the awarding of loyalty points for gaming activity in accordance with pre-determined conditions, for other activities undertaken by Players within the Establishments, and for participation in individual marketing competitions and events organised by the Operator. Palasino's partners, i.e. natural and/or legal persons, may also participate in the operation and organisation of the BP.

8.2. All Players who complete Registration with Palasino and hold a User Account, familiarise themselves with the information on the processing of personal data as set out in Article 12.1 of these Terms and Conditions, and do not express their objection to joining the BP during the registration process, shall become members of the BP.

8.3. Persons who have set up any self-restriction measures under the ZHH cannot become members of the BP. Should a Player set up self-restriction measures during their membership of the BP, the procedure set out in Article 8.23 of these Terms and Conditions shall apply, and the Player will be excluded from the BP on the date the points are deleted from their Points Account. The reason for this measure is to protect the Player and to ensure responsible gaming on the part of the Operator.

8.4. In order to obtain the benefits and fulfil the obligations arising from membership of BP, the Player must, prior to carrying out any transactions, present their PAC card to the staff member processing the transaction or, where applicable, use it during automatic check-in at a terminal.

8.5. Players are assigned a status in accordance with the pre-defined criteria set out in Appendix 1 to these Terms and Conditions.

8.6. The current balance of the BP Points Account can be viewed by logging into the User Account on the terminal screen or by asking a member of staff at any of the Establishment's cash desks, or by issuing a command on any technical device to print the balance via the Casino's cash desk printer.

8.7. Players may accumulate points in their Points Account through their gaming activity, or by fulfilling the rules of consumer competitions or other bonus programmes announced by Palasino.

8.8. The value of a point and its conversion from the Points Account into cash is based on the rate of 100 points = 1 euro.

8.9. Points are credited to the Player's Points Account based on the Player's gaming activity as follows:

8.9.1. The calculation of points credited to the BP Points Account for Technical Games is based on the sum of the Player's cumulative stakes, multiplied by the payout percentage of the game in question as set out in the relevant Game Plan for that game, and further by the value of the multiplier set by Palasino for the period during which the Player was logged into their User Account **(**for example, if a Player's cumulative stake is 500 euros and the game's payout rate is 8 per cent, the Player will receive 100 points credited to their BP Points Account). Points for gaming activity on technical devices, i.e. devices designated for the operation of Technical Games in accordance with the relevant Game Plan, are credited entirely automatically via the CMS.

8.10. Palasino also offers the opportunity to earn points for participation and other activities undertaken by Players as part of consumer competitions and bonus schemes. A description of these consumer competitions and bonus schemes, including the rules, will always be displayed at all Palasino venues prior to the event.

8.11. The full rules of individual consumer competitions and bonus programmes are always announced before the competition begins and are available at the reception of every Palasino venue throughout the duration of such an event.

8.12. Players may automatically exchange points from their Points Account for funds within their User Account after logging into the terminal via the touch screen and accessing their User Account using their PIN.

8.13. Players may also exchange points from their Points Account at the venue's cash desk.

8.14. Points from the Points Account may only be exchanged (used) in the following manner:

8.14.1. exchanging points for cash, which must always be carried out at the Establishment's cash desk; in such cases, the value of the cash must not exceed the limit set by specific legal regulations and must be at least €10;

8.14.2. exchanging points from the Points Account, in a minimum amount of 500 points, via an electronic terminal installed on the cash handling equipment for cash in euros;

8.14.3. using points to purchase goods at the till or reception of a Premises operated by Palasino;

8.14.4. using points to purchase services at the reception of a Premises operated by Palasino;

8.14.5. using points to purchase gift vouchers, coupons, discount vouchers, etc., at the till of a Premises operated by Palasino.

8.15. Points recorded in the Points Account of the User Account within the BP system and historical data on their use by the Player are recorded in the Player's account within the CMS and their User Account. The Player may only request a statement from the Points Account in person at any Venue. The statement will be provided to them, subject to Palasino's capabilities, without undue delay.

8.16. Points are non-transferable to another Player and cannot be transferred to another Points Account within a User Account.

8.17. Players may use or redeem their points at any time, subject to the conditions set out in these Terms and Conditions, but no later than 180 days from the date they are credited to the User Account within the BP system. All points older than 180 days from the date of their allocation will be automatically deleted from the Points Account within the User Account in the CMS system. Palasino will carry out the deletion automatically without notifying the Player.

8.18. In the event that points have expired due to an unforeseeable event (e.g. the mandatory closure of Premises), the Player is entitled to request that Palasino re-credit the expired points. If the request is approved, Palasino will credit the points to the Points Account of the User Account no later than 7 days from the date of submission of the request.

8.19. Every Player has the option to voluntarily cancel their membership of the BP. A request to cancel membership of the BP may only be submitted by the Player, either in person at any Premises, by means of a written request sent to the Premises' contact address, or by email, provided that the Player has specified this method of communication during Registration.

8.20. Palasino is entitled to suspend a Player's BP membership if the Player is suspected of breaching these Terms and Conditions or in the event of a breach of the rules set out in the Game Plans, until a final decision is made by Palasino. If the Player has breached these Terms and Conditions or the rules and obligations set out in the Game Plans, the Player's membership of the BP will be cancelled and all loyalty points will be deleted without compensation. The Player will be informed of this fact no later than on their next visit to the Establishment.

8.21. Palasino is entitled to terminate the Player's membership of the BP at any time, even without giving a reason. In such a case, Palasino must notify the Player of the termination of their participation in the BP in an appropriate manner. Palasino undertakes not to act in a discriminatory manner when terminating a Player's participation in the BP.

8.22. Upon cancellation of the User Account or termination of the Player's membership of the BP loyalty programme, all unused points as at the date of cancellation will be deleted and rendered invalid without compensation.

8.23. Palasino will terminate a Player's membership of the BP without undue delay if the Player makes use of any of the options provided by the Gambling Act, such as setting self-exclusion measures, using a tool to prevent participation in gambling ('Panic button'), or submitting an application for registration with the Register of Gambling Addicts (RVO) via the operator . All loyalty points in the customer's account will be deleted without compensation.

8.24. Players may request the reinstatement of their membership of the BP loyalty programme if their User Account is reactivated or if the obstacles that led to the suspension of their membership of the BP loyalty programme are removed, provided that all the rules set out in these Terms and Conditions and in the Game Plans are complied with.

8.25. Palasino is entitled to terminate the BP loyalty programme at any time and without compensation.

9. COMPLAINTS AND DISPUTES

9.1. The Player is obliged to familiarise themselves with the current version of these Terms and Conditions and the Game Rules before commencing play. Any conduct that is demonstrably contrary to these Terms and Conditions or the Game Rules, and which is intended to undermine the integrity of the game, is considered a gross breach of these Terms and Conditions and the Game Rules. Such conduct includes:

9.1.1. any attempt to influence the Technical Game, e.g. through unauthorised interference with the hardware or software of the end-user's device or the Operator's CMS, at any stage of the fraudulent conduct;

9.1.2. any attempt to influence the Live Game or other Players, including through technical means, such as marking or holding onto cards, counting them, recording the course of the game or taking notes – with the exception of roulette – at any stage of the fraudulent conduct;

9.1.3. damaging or destroying terminal equipment or NTD, e.g. mechanically breaking the screen or other parts of the device, or deliberately spilling liquid on it, even at the attempt stage;

9.1.4. attempting to participate in or participating in a game of chance via another person's User Account by using a PAC card other than the one assigned to the Player;

9.1.5. soiling, damaging or destroying the Casino's equipment and service areas (e.g. toilets);

9.1.6. displaying violent or vulgar behaviour towards other Players or the Operator's staff;

9.1.7. inappropriate attire or behaviour that causes a nuisance to other Players (e.g. drunkenness, indecent exposure, requests for money from other Players or Prospective Players, soiled clothing, inappropriate clothing).

9.2. Should the Operator become aware of conduct by a Player as described in clause 9.1 of these Terms and Conditions, the Operator is entitled to exclude the Player from the Gambling Game. Depending on the seriousness of the Player's conduct, the Operator is then entitled to prohibit the Player from entering the Casino for a limited or indefinite period, or to proceed with the cancellation of the User Account in accordance with the law.

9.3. In the event that conduct is identified which constitutes grounds for the Player's exclusion from the Gambling Game:

9.3.1. In the case of Technical Games, the Operator shall allow the Player to complete the current game and shall enable the Player to withdraw funds from their User Account. Depending on the seriousness of the Player's conduct, the Operator is then entitled to ban the Player from entering the Casino for a limited or indefinite period;

9.3.2. u For Live Games, the Croupier shall, on the Operator's instructions, halt the game currently in progress. The Operator shall not allow the Player to complete the current game and shall not accept any Bets placed in it. Unaccepted Bets will be returned to the Player. If the Player was playing with gaming chips, these will be exchanged by the Croupier for value chips. The Operator will draw up a complaint report with the Player. The Operator will transfer an amount equal to the value of the value chips available to the Player from the cashier to the Player's User Account. The Operator shall also allow the Player to withdraw funds from their User Account, provided that all legal requirements are met. Depending on the seriousness of the Player's conduct, the Operator is entitled to ban the Player from entering the Casino for a limited or unlimited period;

9.3.3. where there is reasonable suspicion that the Player has, through their conduct, unlawfully obtained or attempted to obtain a financial advantage whilst playing, the Operator reserves the right to defer the payment of Winnings in any form. If this reasonable suspicion is not substantiated, the Operator is obliged to pay out the Winnings no later than 60 days from the date on which the Player claimed the Winnings.

9.4. The Player must lodge a complaint with the Casino staff immediately after the occurrence of the event in question, but no later than 6 months after it occurred. This does not affect the Player's right to claim the Winnings within 1 year of the date on which the betting opportunity was settled. The Operator is obliged to investigate the complaint properly and, within 30 days of its submission, is obliged to notify the Player in writing of the outcome of the complaint procedure.

9.5. If the investigation following the complaint reveals that the balance of the Player's User Account is incorrect, the Casino Staff shall check the Operator's CMS history for all financial transactions on the

Player's User Account. Should the investigation reveal an error, the Casino Staff shall rectify the situation by crediting the difference to the Player's User Account.

9.6. If the complaint cannot be resolved on the spot, a complaint report will be drawn up with the Player, to be signed by both the Casino Staff and the Player. The report will record the identification details of the Player who lodged the complaint, including their telephone number and email address, to which the outcome of the complaint and information regarding the complaint will be communicated. One copy of the report will be given to the Player and the other to the Operator.

9.7. If the Player is not satisfied with the resolution of the complaint, they may raise a further complaint with a manager present at the Casino, who will forward the Player's complaint, together with the complaint report and any other documentation required to investigate the matter, to the Operator's head office for resolution. The Operator shall inform the Player of the outcome of the complaint procedure no later than 30 days from the date the complaint report was drawn up, either by telephone or email, using the contact details provided by the Player. The outcome of the complaints procedure and the findings of the investigation shall be recorded in a report, which the Operator shall send to the Player at the email address specified in the report no later than 7 days after the outcome of the complaints procedure has been communicated to the Player.

9.8. A Player may lodge an objection with the Operator via the Casino Staff regarding the resolution of a complaint within 15 days of being notified of the outcome of the complaints procedure.

9.9. In cases not covered by these Terms and Conditions or the Game Rules, or in the event of disputes arising from differing interpretations of these Terms and Conditions or the Game Rules, the Player must abide by the Operator's decision, which shall be binding on the Player. If a dispute between the Player and the Operator cannot be resolved amicably, the courts of the Czech Republic shall have subject-matter and territorial jurisdiction to resolve such disputes, with the law of the Czech Republic being applicable. Players may also turn to the relevant body for out-of-court settlement of consumer disputes, namely the Czech Trade Inspection Authority.

9.10. Any objections by the Player regarding the method and amount of points credited to the Points Account under the Loyalty Programme must be raised by the Player during the visit to the Establishment at which those points were to be credited, or no later than 7 days after that visit. Later complaints regarding the crediting of points will not be accepted as they are considered belated.

9.11. The Player is obliged to contact the Establishment's management or Palasino's Player and Customer Relations Department directly regarding any objections or complaints about the crediting of points. The Player is entitled to submit any complaint in writing at the Establishment or by sending it to Palasino's contact address. The complaint will be resolved within 30 days of its submission at the latest, and the Player will be notified of the resolution in writing to their address or by email.

9.12. The final decision on all claims, objections or disputes relating to the BP loyalty programme is the exclusive right of Palasino.

10. VISITING RULES

10.1. Entry to the Premises is permitted only to Players who have been identified and whose User Account has been set up by the Operator.

10.2. In accordance with the relevant provisions of the AML regulations and the Operator's internal rules, the Player acknowledges that they may be asked by the management of the Venue to provide information regarding the source of the funds they use for gambling.

10.3. Players are only permitted to enter the Premises during the opening hours of the relevant Premises.

10.4. By entering the Establishment, the Player acknowledges that the Establishments are equipped with audio and video recording devices in accordance with the conditions set out in the Gambling Act. This information is displayed at the entrance to the Establishment.

10.5. Before entering, players will be asked to store their personal clothing and belongings – such as coats, jackets, headwear, umbrellas, luggage, shopping bags, etc. – in the cloakroom. However, the cloakroom is not intended for the storage of valuables such as jewellery, electronic devices, cash and other valuables. The operator accepts no liability for the Player's personal belongings and valuables left lying around the Premises in places not designated for that purpose.

10.6. Players are not permitted to:

10.6.1. leave the Premises with chips of value or other chips belonging to games played at the gaming tables;

10.6.2. carry out activities aimed at influencing the outcomes of games and winnings from technical games, live games and other games operated by the Operator, either independently or in collaboration with other Players; exceed betting limits; disturb other Players on the Premises; or interfere with the game using any technical or manual devices to gain an advantage whilst gambling;

10.6.3. taking photographs or making video recordings inside the Premises without the consent of the Premises' management;

10.6.4. entering the Premises with dogs or other pets;

10.6.5. entering the Premises with weapons, explosives, flammable substances, narcotics or other hazardous substances. The Operator's staff may ask a Player to undergo a random security check, which may involve inspecting their bags, clothing and personal belongings;

10.6.6. bringing their own food and drink into the Premises;

10.6.7. to engage in activities involving the lending or exchange of cash or chips with other Players on the Premises.

11. CONFIDENTIALITY

11.1. The Operator is obliged to maintain confidentiality regarding Players and their participation in the Game of Chance. The duty of confidentiality does not apply in cases where a Player releases the Operator from this duty. The Operator cannot be released from the duty of confidentiality before it is known whether the Player has won a Prize.

11.2. Nor may the Operator invoke the duty of confidentiality against:

11.2.1. administrative authorities exercising powers under the Gambling Act;

11.2.2. the tax authority;

11.2.3. courts for the purposes of legal proceedings;

11.2.4. law enforcement authorities;

11.2.5. the Probation and Mediation Service for the purposes of carrying out its activities;

11.2.6. the Financial Analysis Office exercising powers under the Anti-Money Laundering Act;

11.2.7. the National Security Authority, the Intelligence Service of the Czech Republic, the Ministry of the Interior or the Police of the Czech Republic when carrying out security clearance procedures in accordance with Act No. 412/2005 Coll., on the protection of classified information and on security clearance, as amended.

12. CHANGES TO THE TERMS AND CONDITIONS

12.1. Palasino is entitled to amend these Terms and Conditions at any time. Palasino undertakes to notify customers of any amendments to the Terms and Conditions by publishing the new Terms and Conditions on the Palasino website www.palasino.eu and in writing at the reception desks of the Premises at least 14 calendar days before the date on which the amendment comes into effect.

12.2. Palasino is entitled to amend the value of the formula and the multiplier for the crediting of points in accordance with clause 8.9 of these Terms and Conditions, as well as the exchange rate for converting points into their monetary equivalent. Palasino is also entitled to determine for which products and services points will not be credited under the Loyalty Programme.

12.3. If a Player does not agree to the changes to the terms and conditions, they have the option to close their User Account or simply cancel their BP membership. Once the new terms and conditions come into force, the Player is deemed to have agreed to the changes as soon as they use their PAC card.

13. PROCESSING OF PERSONAL DATA

13.1. The Player acknowledges that their personal data is processed during Registration and when taking part in Gambling Games, as well as when participating in the loyalty programme. Detailed information on the processing of the Player's personal data is set out in the document 'Information on the Processing of Personal Data', which is available on the website www.palasino.eu and in printed form at the reception of all Establishments.

13.2. The Player acknowledges that, at the Operator's Casino, the Operator may take photographs in which the Player's likeness may be captured. These photographs may be further disseminated for the purpose of promoting the Operator, in particular on social media, the Operator's website and in printed materials. If

the Player does not consent to photographs being taken in which they may be depicted, they shall inform the staff at the Operator's Casino of this fact.

14. FINAL PROVISIONS:

14.1. In the event of any conflict between these Terms and Conditions and the Game Rules or the applicable laws of the Czech Republic, the provisions of the applicable laws of the Czech Republic shall take precedence, followed by the provisions of the Game Rules.

14.2. In the event of any discrepancy between the language versions of these Terms and Conditions due to translation, the Czech version shall prevail.

14.3. Palasino is entitled to charge Players a fee for cultural events taking place on the premises of the Establishments during the Player's visit.

14.4. In connection with their participation in games of chance at Palasino's Premises, Players are permitted to purchase food and drink packages during their visits to the Casinos, in accordance with the offer available at the relevant Premises.

14.5. These Terms and Conditions are valid and effective from 15 October 2026 and fully replace the original Terms and Conditions.

14.6. For the purposes of these Terms and Conditions, the following terms shall have the meanings set out below:

AML	Act No. 253/2008 Coll., on certain measures against the legalisation of proceeds from criminal activity and the financing of terrorism, as amended
Points Account	means the Player's account within the User Account maintained in the CMS, where all points earned by the Player are recorded for the purposes of the Player's participation in – BP
BP	means the casino loyalty programme, the Bonus Programme
CMS	Casino Management System – Palasino's internal software system
CNB	Czech National Bank
Game of chance	a game, bet or lottery in which a player places a stake, the return on which is not guaranteed, and in which winning or losing is determined wholly or partly by chance or an unknown circumstance, and which is operated in accordance with the Gambling Act
Game Plan	this refers to a valid game plan for Technical or Live Games, drawn up in accordance with the Gambling Act and approved by the Ministry of Finance of the Czech Republic
Player	means an Applicant who has personally completed the Registration process, agreed to the Terms and Conditions, and who has finalised the Registration process in accordance with the Gambling Act and the Game Plans, and is thus entitled to participate in the Games of Chance operated by Palasino
HW	hardware
Identification details	first name(s), surname, maiden name (if applicable), place of residence, address of permanent or other similar residence, nationality, personal identification number or date of birth (if no personal identification number has been assigned), place of birth; furthermore, for the purposes of the AML Act, the number of the identification document presented, the authority that issued the document, the document's validity, and gender
Casino	a separate, structurally distinct space in which live gaming is operated as the main activity
Contact details	postal address, telephone number, email address, data box identifier
NTD	Neon Touch Display – a touchscreen display through which the Player manages their User Account within the Technical Game and which forms part of the CMS
Staff	Palasino employee
PAC card	a user card issued to the Player by Palasino, which enables them to participate in Gambling Games operated by Palasino
Palasino	Palasino Group, a.s., with its registered office at Česká Kubice 64, 345 32 Česká Kubice, Company Registration Number: 64358267
Payment card	a payment card held by the Player, which enables them to transfer funds to their User Account
Terms and Conditions	these General Terms and Conditions for participation in gambling at Palasino casino venues
Operator	Palasino, which operates gambling games in accordance with the Gambling Act and on the basis of the licences granted
Premises	Palasino premises located at the following addresses: Hatě 199, 669 02 Znojmo Dolní Dvořište 225, 382 72 Dolní Dvořiště

	Česká Kubice 64 345 32 Česká Kubice 28. Října 1794/1a, 692 01 Mikulov
Registration	Registration process in accordance with these Terms and Conditions, Game Plans and ZHH
Registration form	the form which the Applicant completes for registration and to set up a User Account
Registered payment account	a payment account held by the Player, from which they will be able to transfer funds to their User Account and into which they will be able to receive funds from their User Account
RVO	Register of natural persons excluded from participating in gambling
Bet	a voluntarily made, non-refundable payment which will be compared with the outcome of a game of chance
SW	Software
Technical game	A game of chance as defined by the Gambling Act, in which a single game of the Technical Game is considered to be a completed process in which, following a single activation, a random result is generated via technical equipment operated directly by the Player
User account	A user account set up with the Operator in accordance with the Gambling Act, through which participation in the Game of Chance takes place and on which funds are recorded, in particular deposits, Bets and Winnings, kept separate from the funds of other Players and the Operator
Winnings	funds to which a Player is entitled in the event that they win a specific Game of Chance
Prospective Player	a natural person aged 18 or over who is interested in participating in Gambling Games operated by Palasino
Currency Exchange Act	Act No. 277/2013 Coll., on currency exchange activities, as amended
ZHH	Act No. 186/2016 Coll., on gambling, as amended
Live game	a game of chance as defined by the Gambling Act, in which players play against the croupier or against one another at gaming tables, without the number of players or the amount of the stake per game being determined in advance

ANNEX 1 to the GENERAL TERMS AND CONDITIONS FOR PARTICIPATION IN GAMES OF CHANCE IN THE "PALASINO CASINO" FACILITIES:

1. Every active Player who becomes a BP member will be assigned a Palasino status (TIER) based on the extent of their gaming activity during their visits and activities related to gambling, in accordance with the criteria specified below, provided that at least two of these criteria are met.
   - Gaming time
   - Number of visits per calendar month
   - Amount of bets – "turnover"

Status (TIER)	Number of visits	Gaming time (minutes)	Amount of bets – "turnover"
Basic Plus	1	120	€ 15,000 – 35,000 per month
Red	2	120	€ 50,000 – 99,999 for the last 3 months
Gold	2	120	€ 100,000 – 499,999 for the last 3 months
Platinum	2	120	€ 500,000 – 999,999 for the last 3 months
Diamond	2	120	€ 1,000,000 – 1,499,000 for the last 3 months
Black	2	120	over € 1,500,000 for the last 3 months

2. TIER status categories:
   a) Basic (No criteria; this status is automatically assigned to all BP members in accordance with section 3.2.)
   b) Basic plus
   c) Red
   d) Gold
   e) Platinum
   f) Diamond
   g) Black

These statuses will then be assigned based on the assessment described in Section 1 of this Annex 1 at least once a month.

The TIER criteria may be subject to change at the Operator's discretion.