



GENERAL TERMS AND CONDITIONS FOR PARTICIPATION IN GAMES OF CHANCE IN THE PALASINO CASINO FACILITIES (TERMS AND CONDITIONS)

1. INTRODUCTORY PROVISIONS

- 1.1. These general terms and conditions for participation in games of chance govern the rights and obligations between players participating in games of chance operated by Palasino Group, a.s., with its registered office at Česká Kubice 64, Česká Kubice, Postal Code 345 32, ID No.: 64358267, a company entered in the Commercial Register maintained by the Municipal Court in Plzeň, Section B, File 492, and this company, in particular in connection with participation in games of chance and in connection with participation in the loyalty programme. -- **Bonus Programme (--BP)**.
- 1.2. The definitions and interpretation of terms can be found on the last page of these Terms and Conditions.
- 1.3. The Operator warns that participation in Games of Chance can be harmful. Players should participate in Games of Chance responsibly.

2. PARTICIPATION IN GAMES OF CHANCE

- 2.1. Only Applicants who complete their Registration with Palasino for this purpose, including the creation of a User Account, and who are assigned a PAC card, under the conditions set out in the Game Plans and under the conditions set out in these Terms and Conditions, and who further meet all other conditions set out in the legal regulations of the Czech Republic, in particular the Gambling Act (GA) and Anti Money Laundering Act (AML), may participate in Games of Chance operated by Palasino in its Facilities.
- 2.2. Applicants are required to familiarise themselves with these Terms and Conditions and the Game Plans before completing the registration process in accordance with the Game Plans. Ignorance of the Terms and Conditions or Game Plans or subjective interpretation of their provisions by a Player Participating in a Game of Chance does not invalidate the Bet. In the event of any disputes arising from participation in a Game of Chance, ignorance of the Terms and Conditions or Game Plans will not be taken into account in any way. The Terms and Conditions, Game Plans, as well as any changes thereto, will be published by the Operator and will be available on electronic terminals at the Operator's Casino reception desk and on the Operator's website www.palasino.eu.
- 2.3. The Operator is obliged to identify visitors each time they enter the Casino. The Operator keeps daily records of all visitors. For the purposes of record keeping, visitors are required to prove their identity; the method of identification and storage of identification data is governed by the AML.
- 2.4. A person who works for the Operator in an employment or similar relationship may not participate in Games of Chance in any of this Operator's Casinos.
- 2.5. Games of Chance are operated only in the Operator's Facilities.

3. REGISTRATION

- 3.1. Registration to participate in Games of Chance operated in the Facilities is only permitted to individuals over the age of 18.
- 3.2. Registration includes, in particular, ascertaining and verifying the identity and age of the Person Applying for Registration, checking whether the Person Applying for Registration is listed in the Register of Excluded Persons (REP), assigning login details or other means of access, and activating the User Account on which funds are recorded, in particular the deposit of funds, Bets and Winnings, separately from the funds of other Players Participating in Games of Chance and the Operator.
- 3.3. In order to complete the Registration, an Applicant is required to appear in person in the Facility, where they are required to provide Palasino with all information specified by Palasino and legal regulations. For the purposes of Registration, the Applicant is required in particular to:
 - 3.3.1. submit an identity card issued by one of the state authorities;
 - 3.3.2. provide the Operator with their Identification Data and Contact Details to the extent that enables the Operator to contact this person by at least two different means of communication and enter all the required data into the Registration Form. The collection of Identification Data and Contact Details is carried out 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 Facilities. Refusal to provide Identification Data and Contact Details prevents the Applicant from registering and participating in Games of Chance;
- 3.3.3. individually set or individually reject self-restricting measures in accordance with the GA.
- 3.4. A Person Applying for Registration is required to provide the Operator with all information necessary for identification purposes and to submit the relevant documents. For identification purposes under the AML Act, the Operator may make copies or extracts from the documents submitted and process the information thus obtained.
- 3.5. The Operator is required to check whether:
- 3.5.1. the Applicant's participation in a Game of Chance is not excluded on the basis of an entry in the REP or on the basis of set Self-Restricting Measures;
- 3.5.2. The Applicant does not appear on any lists of persons subject to international sanctions and is not a politically exposed person according to the AML Act.
- 3.6. An Applicant who has personally requested Registration, agreed to the Terms and Conditions, completed the Registration process, and is eligible to participate in Games of Chance 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 not allow participation in Games of Chance operated at Palasino in the following cases:
- 3.7.1. the conditions for Registration set out in these Terms and Conditions, in the Game Plans or in the legal regulations of the Czech Republic, in particular in the GA and AML, are not met;
- 3.7.2. when the Operator has demonstrable knowledge from its activities that the Applicant has previously committed fraudulent acts in connection with Games of Chance;
- 3.7.3. inappropriate behaviour or expressions that bother other Players or Applicants (e.g. drunkenness, indecent exposure, dirty clothing, inappropriate clothing, requests for money from other Players or Applicants);
- 3.7.4. violent or vulgar behaviour towards other Players, Applicants or the Operator's employees.
- 3.8. The Operator is not responsible for the authenticity, validity and factual accuracy of the documents submitted to the Operator by the Applicant or Player. In case of doubt about the authenticity, validity or factual accuracy of the documents provided, the Operator is obliged to reject such documents or request additional documents. Players are required to immediately notify the Operator of any changes to the submitted documents.
- 3.9. Registration can only be completed in the Facility. In connection with the completion of Registration, Palasino is obliged to identify and verify the Player in accordance with and under the conditions set out in these Terms and Conditions, the Game Plans, the GA 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 only have one User Account with Palasino and may only be a member of the BP once.
- 3.12. The rights and obligations associated with the Player's participation in Games of Chance with the Operator cannot be transferred to a third party.
- 3.13. If, at any time during the existence of the User Account, Palasino discovers that the User Account was created and the Registration was made on the basis of invalid, false or incomplete data, it is entitled to block the Player's ability to participate in Games of Chance, including any transactions involving funds in the Player's User Account, until the Player provides Palasino with all the required information that is valid, complete and true, and supports it with relevant documents.
- 3.14. The Player is obliged to notify Palasino of any changes to personal or other data provided to Palasino during Registration or at any time during the existence of the User Account, always within 14 days from the date of the relevant change, in any Palasino Facility. The Player is obliged to prove all changes in person directly in the Palasino Facility, or by sending a certified document to the contact address of Palasino or the Facility.
- 3.15. When registering, the Player may consent to the processing of personal data in the scope of 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 may be



revoked at any time free of charge. Consent is given for an indefinite period and is not a condition that would in itself prevent Registration.

4. SELF-RESTRICTING MEASURES, EXCLUSION FROM PARTICIPATION IN GAMES OF CHANCE UPON ONE'S OWN REQUEST

- 4.1. When registering, the Applicant must individually set self-restricting measures in accordance with the GA, or they can individually reject them.
- 4.2. The Player may subsequently change these self-restricting measures by submitting a request. The effect of the change is governed by the GA. Changes to the settings can only be made in the Player's personal presence in any Facility, specifically at the Casino reception desk.
- 4.3. Players have access to a tool of preventing participation in a Game of Chance, the "Panic Button", in every Facility during operating hours. This tool, in the form of an application, can be used at a designated information kiosk. The application is self-service for Players and is used to submit a request for complete exclusion from participation in games of chance for 48 hours at all operators in the Czech Republic, including online gambling operators, or to submit a request for entry in the REP. Requests for entry in the REP are processed by the Ministry of Finance. The Player acknowledges that when using the tool to prevent participation in games of chance and when submitting a request for entry in the REP, they are required to provide their correct and complete identification data and contact details.
- 4.4. The Player's entry in the REP and exclusion from participation in Games of Chance upon their own request can also be done by submitting an application directly to the Ministry of Finance in accordance with the GA.

5. USER ACCOUNT

- 5.1. The Operator will create a User Account for an Applicant based on successfully completed Registration. After activation of the User Account, the Applicant becomes a Player.
- 5.2. Participation in a Game of Chance is conditional upon the creation of a User Account in the Operator's CMS. The User Account is used by the Player to keep track of payment transactions, manage funds intended for gaming, and manage the BP.
- 5.3. In connection with the creation of a User Account and the allocation of a PAC card, the Applicant will be assigned a login password in the form of a PIN code. The Player is required to change the login PIN when logging into the User Account for the first time. The Applicant (or Player) is obliged to keep the login PIN secret so that it cannot be misused by third parties. The Player is responsible for any misuse of the PIN code. The Player can change the PIN code settings at the Operator's reception desk.
- 5.4. Each PAC card is also a BP member card, which is used to identify the Player upon entry, for cash transactions, and for participation in Games of Chance in the Facilities. It also serves to obtain and use loyalty points kept 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, as well as to draw on all other benefits resulting from the BP membership. The PAC card is non-transferable to third parties and is the property of Palasino. Each Player may only have one active PAC card.
- 5.5. The Staff of the Facility has the right to retain the PAC card if it is presented by a person other than the Player who is the holder of the PAC card. Palasino has the right to verify the identity of the person presenting the PAC card at any time by means of personal identification (ID card, passport, residence permit) in order to verify that the PAC card is being presented by its authorised holder.
- 5.6. Each Player is obliged to protect their PAC card against loss, theft or destruction. In the event of loss, theft or destruction of the PAC card, the Player is obliged to report this fact to Palasino in any Facility without delay. A duplicate PAC card will be issued to the Player in any Facility of the Player's choice.
- 5.7. Palasino is entitled to block a User Account at any time if it has reasonable suspicion of unauthorised use of the User Account, in accordance with the conditions set out in these Terms and Conditions and in the Game Plans. The User Account will be unblocked only after the Operator has investigated the suspicion. The Player will be notified of the blocking of the User Account. Blocking the User Account will also block the BP account.
- 5.8. Funds are held in the User Account only in the gaming currency.
- 5.9. Funds can be transferred to the User Account:
 - 5.9.1. in cash;

- 5.9.2. using a payment card;
 - 5.9.3. by noncash transfer from the Registered Payment Account.
 - 5.10. Funds can be transferred from the User Account.:
 - 5.10.1. in cash;
 - 5.10.2. by noncash transfer to the Registered Payment Account.
 - 5.11. Players are not entitled to use funds recorded in their User Account in any way other than exclusively for exchanging them for chips, paying for Bets on Games of Chance, or withdrawing them from their User Account.
 - 5.12. The Operator shall not allow the transfer of registered funds between User Accounts.
 - 5.13. The Operator shall cancel the User Account in cases specified by law (e.g. cancellation of the User Account upon the Player's request or cancellation of the User Account if the Player has not logged in for 24 months). The procedure for cancelling the User Account is governed by the GA. The Player shall be informed of the cancellation of the User Account in an appropriate manner.
 - 5.14. Immediately after the cancellation of the User Account, the Player is obliged to return the Palasino PAC card to any Palasino Facility.
 - 5.15. The balance of the User Account upon cancellation can be collected by the Player in cash in the Facility or requested to be paid out by bank transfer.
- 6. PAYMENT CARD AND REGISTERED PAYMENT ACCOUNT**
- 6.1. If a Player of a Game of Chance chooses to transfer funds to and from the User Account by noncash means, these funds may only be transferred using a Registered Payment Account. This does not affect the provisions allowing the deposit and withdrawal of funds from the User Account in cash.
 - 6.2. Players may have a Registered Payment Account through which funds will be deposited into and withdrawn from the User Account. For the purposes of Registration, the Applicant may provide the number or other unique identifier of the payment account they own, which will be used exclusively to transfer funds to and from the User Account.
 - 6.3. Furthermore, the Operator only accepts payment cards issued by a person authorised to provide payment services in a Member State of the European Union or in a country that is a party to the Agreement on the European Economic Area for the deposit of funds.
 - 6.4. The transfer of funds from the User Account to the Player's Registered Payment Account is usually made within 5 business days of the Player's request, but no later than 60 days. The Operator does not set any limits on cashless deposits and withdrawals of funds from/to the User Account. Cash withdrawals and deposits from/to the User Account are limited by Act No. 254/2004 Sb., on the restriction of cash payments, as amended.
- 7. OPERATED GAMES OF CHANCE, CURRENCY EXCHANGE**
- 7.1. Palasino operates Games of Chance in the form of Live Games and Technical Games on the basis of the licenses granted.
 - 7.2. Individual types of Live Games and Technical Games are governed by Game Plans. Specific Live and Technical Games operated during casino operating hours are determined based on Palasino's decision.
 - 7.3. The game currency shall be the euro (EUR, €) only. Game limits using the current exchange rate set by the Czech National Bank shall not exceed the game limits set by the GA.
 - 7.4. The Operator operates currency exchange activities in accordance with the Currency Exchange Act. The exchange office is located at the main cash desk in all Casinos. Here, Players can exchange other freely convertible currencies. These currencies will be converted and exchanged for EUR gaming currency at the applicable exchange rate set by the Operator and available on the exchange rate list in the currency exchange office. If necessary, the Operator reserves the right to restrict the exchange for 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, which may be subject to significant fluctuations in value conversion.
- 8. BONUS PROGRAMME**
- 8.1. The BP is a loyalty programme established by Palasino for Players. The BP is focused on providing above-standard benefits to Players by awarding loyalty points for the gaming activity according to predetermined conditions, for other activities of Players within the Facilities and for participation in

- individual marketing competitions and events organised by the Operator. Palasino partners, i.e. individuals and/or legal entities, may also participate in the operation and organisation of the BP.
- 8.2. All Players, who complete Registration at Palasino and have a User Account, familiarise themselves with the information on the processing of personal data within the meaning of Article 12.1. of these Terms and Conditions, and do not express their disagreement with joining the BP during the registration process, will become members of the BP.
 - 8.3. Persons who have set any self-restricting measures in accordance with the GA cannot become BP members. If a Player sets self-restricting measures during their BP membership, the procedure set out in Article 8.23 of these Terms and Conditions shall apply and the Player shall be excluded from the BP as of the date of deletion of points from their Points Account. The reason for this measure is to protect the Player and ensure responsible gaming on the part of the Operator.
 - 8.4. In order to obtain the benefits and fulfil the obligations arising from the BP membership, the Player must present the PAC card to the Staff performing the transaction before the transaction is made, or use it for automatic check-in at the terminal.
 - 8.5. Players are assigned a status according to predetermined criteria listed in Annex 1 to these Terms and Conditions.
 - 8.6. The current balance of the BP Points Account can be checked by logging into the User Account on the terminal screen or by asking the staff at any cash desk in the Facility, or by printing out the balance using a command on any technical device via the printer at the Casino cash desk.
 - 8.7. Players can collect points in their Points Account for 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 to cash is governed by the 100 points = 1 euro rule.
 - 8.9. Points from the Player's gaming activity are credited to the Player's Points Account as follows:
 - 8.9.1. The calculation of points credited to the BP Points Account in Technical Games is based on the sum of cumulative bets made by the Player, which is multiplied by the percentage value of the winnings for the given game according to the relevant Game Plan applicable to the given game and further by the multiplier value set by Palasino for the period of login to the User Account (for example, with a cumulative bet of EUR 500 and a game payout of 8%, the Player will receive 100 points in their BP Points Account). Points for the gaming activity on technical devices, i.e. devices designed to operate Technical Games according to the relevant Game Plan, are credited automatically using the CMS.
 - 8.10. Palasino also offers the opportunity to earn points for participation and other activities of Players in consumer competitions and bonus programmes. A description of these consumer competitions and bonus programmes, including the rules, will always be published in advance in all Facilities.
 - 8.11. The complete rules for individual consumer competitions and bonus programmes are always announced before the start of the competition and are available at the reception desk of each Palasino Facility throughout the duration of such campaigns.
 - 8.12. Players can automatically exchange points from their Points Account for cash in their User Account after logging in to a technical device via the touch screen and logging in to their User Account using their PIN.
 - 8.13. Players also have the option to exchange points from their Points Account at the Facility's cash desk.
 - 8.14. Points from the Points Account can only be exchanged (used) in the following ways:
 - 8.14.1. exchange of points for cash, which must always be carried out at the cash desk of the Facility, where the value of cash in such a case must not exceed the limit set by special legal regulations and must be at least €10;
 - 8.14.2. by transferring points from the Points Account, in a minimum amount of 500 points, via an electronic terminal installed on a technical device, for cash in euros;
 - 8.14.3. use of points to purchase goods at the cash desk or reception desk of the Facility operated by Palasino;
 - 8.14.4. use of points to purchase services at the reception desk of Facilities operated by Palasino;
 - 8.14.5. use of points to purchase gift vouchers, coupons, discount vouchers, etc., at the cash desk of the Facility operated by Palasino.

- 8.15. Points recorded in the Points Account of the User Account within the BP and historical data about their use by the Player are recorded in the Player's account within the CMS and their User Account. The Player may only personally request a statement of their Points Account in any Facility. The statement will be provided to them by Palasino without undue delay, depending on availability.
- 8.16. Points are non-transferable to another Player and cannot be transferred to another Points Account of a User Account.
- 8.17. Players may use or exchange their points at any time under the conditions set out in these Terms and Conditions, but no later than 180 days after they have been credited to the User Account within the BP. All points older than 180 days after their allocation will be automatically deleted from the Points Account within the CMS system User Account. Palasino will perform the deletion automatically without informing the Player.
- 8.18. If points have expired due to an unforeseeable event (e.g. the ordered closure of the Facilities), the Player is entitled to request Palasino to re-credit the expired points. If the request is approved, Palasino will credit the points to the User Account's Points Account no later than 7 days from the date of submission of the request.
- 8.19. Each Player has the option to voluntarily cancel their BP membership. Only the Player may submit a request to cancel their BP membership, either in person in any Facility, by sending a written request to the Facility's contact address, or by email if they provided this contact information during Registration.
- 8.20. Palasino is entitled to suspend the Player's membership in the BP in the event of suspicion of the Player violating these Terms and Conditions or in the event of the violation of the rules set forth in the Game Plans, until a final decision is made by Palasino. If the Player violates these Terms and Conditions or the rules and obligations arising from the Game Plans, the Player's membership in the BP will be terminated and all loyalty points will be deleted without compensation. The Player will be informed of this fact no later than during their next visit to the Facility.
- 8.21. Palasino is entitled to terminate the Player's membership in 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 the Player's participation in the BP.
- 8.22. Upon cancellation of the User Account or termination of the Player's membership in the BP loyalty programme, all unused points as at the date of cancellation will be deleted and invalidated without compensation.
- 8.23. Palasino will cancel the BP membership of any Player who uses any of the options provided by the GA, such as setting self-restricting measures, using the tool to prevent participation in games of chance ("Panic Button"), or submitting a request for entry in the REP through the operator, without undue delay. All loyalty points in the client's account will be deleted without compensation.
- 8.24. Players have the option to request reinstatement of their BP Loyalty Programme membership if their User Account is reinstated or if the obstacles that caused the suspension of their BP Loyalty Programme membership are removed, provided that all rules set forth in these Terms and Conditions and in the Game Plans are met.
- 8.25. Palasino is entitled to terminate the BP loyalty programme at any time without compensation.

9. COMPLAINTS AND DISPUTES

- 9.1. Before starting a game, Players are required to familiarise themselves with the current version of these Terms and Conditions and Game Plans. Any action that is demonstrably contrary to these Terms and Conditions or Game Plans and is intended to disrupt the fairness of the game is considered a gross violation of these Terms and Conditions and Game Plans. Such actions include:
 - 9.1.1. an attempt to influence Technical Games, e.g. by unauthorised interference with the HW or SW of the end device, the Operator's CMS, at all stages of fraudulent conduct;
 - 9.1.2. an attempt to influence Live Games or other Players, including through technical means, such as marking or holding cards, counting them, recording the course of the game, or taking notes, with the exception of roulette, at all stages of fraudulent conduct;
 - 9.1.3. damage or destruction of end devices or NTDs, e.g. mechanical damage to the screen or other parts of the device, intentional spilling of liquids, even if only attempted;

- 9.1.4. an attempt to participate or participation in a Game of Chance through another person's User Account using a PAC card other than the one assigned to the Player;
- 9.1.5. contamination, damage or destruction of Casino equipment and service areas (e.g. toilets);
- 9.1.6. violent or vulgar behaviour towards other Players or the Operator's employees;
- 9.1.7. inappropriate clothing or behaviour that disturbs other Players (e.g. drunkenness, indecent exposure, requests for money from other Players or Applicants, dirty clothing, inappropriate clothing);
- 9.2. If the Operator determines that a Player has engaged in conduct described in Section 9.1 of these Terms and Conditions, the Operator is entitled to exclude the Player from a Game of Chance.
- 9.3. If conduct is discovered that constitutes grounds for a Player's exclusion from a Game of Chance:
 - 9.3.1. In the case of Technical Games, the Operator will allow the Player to finish the current game and will enable the Player to withdraw funds from their User Account. Depending on the severity of the Player's conduct, the Operator is then entitled to ban the Player from accessing the Casino for a definite or indefinite period of time;
 - 9.3.2. In the case of Live Games, the Dealer will stop the game in progress based on the Operator's instructions. The Operator will not allow the Player to complete the current game and will not accept any Bets placed on it. Any unaccepted Bets will be returned to the Player. If the Player was playing with gaming chips, the Dealer will exchange them 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 at the cash desk to the Player's User Account. The Operator will also allow the Player to withdraw funds from the Player's User Account, provided all legal requirements are met. Depending on the severity of the Player's conduct, the Operator is entitled to prohibit the Player from entering the Casino for a definite or indefinite period of time;
 - 9.3.3. If there is reasonable suspicion that the Player has, through their actions, improperly obtained or attempted to obtain a financial benefit while playing, the Operator reserves the right to postpone the payment of the Winnings in any form. If this reasonable suspicion is not proven, the Operator is obliged to pay out the Winnings no later than 60 days from the date the Player claims the Winnings.
- 9.4. The Player submits a complaint to the Casino Staff immediately after the occurrence of the event in question, but no later than 6 months after its occurrence. This does not affect the Player's right to claim Winnings within 1 year from the date the betting opportunity was settled. The Operator is obliged to properly investigate the complaint and, within 30 days of its submission, is obliged to notify the Player in writing of the outcome of this complaint procedure.
- 9.5. If the investigation based on a complaint determines that the balance of the Player's User Account is incorrect, the Casino Staff will review the Operator's CMS history to identify all financial transactions on the Player's User Account. If the investigation reveals an error, the Casino Staff will rectify the situation by paying the difference to the Player's User Account.
- 9.6. If the complaint is not 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 include the identification details of the Player who filed the complaint, including a phone number and email address to which the outcome of the complaint and information regarding the filing of 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 further appeal the matter to a manager present at the Casino, who will forward the Player's complaint, along with the complaint report and other documents necessary for reviewing the complaint, to the Operator's headquarters for resolution. The Operator will notify the Player of the outcome of the complaint procedure no later than 30 days after the complaint report is drawn up, either by phone or email, based on the contact information provided by the Player. The outcome of the complaint procedure and the findings of the investigation shall be recorded in a report, which the Operator shall send to the Player to the email address specified in the report no later than 7 days after notifying the Player of the outcome of the complaint procedure.

- 9.8. The Player may file an objection with the Operator through the Casino Customer Service within 15 days of being notified of the outcome of the complaint process.
- 9.9. In cases not covered by these Terms and Conditions or the Game Plans, or in the event of disputes arising from differing interpretations of these Terms and Conditions or the Game Plans, 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 over the resolution of such disputes, and the laws of the Czech Republic shall apply. Players may also turn to the competent body for out-of-court resolution of consumer disputes, which is the Czech Trade Inspection Authority.
- 9.10. Any objections the Player may have regarding the method or amount of points credited to the Points Account under the Loyalty Programme must be raised by the Player during the visit to the Facility at which the 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 late.
- 9.11. The Player is required to contact the Facility 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 in the Facility or by sending it to Palasino's contact address. The complaint will be resolved no later than 30 days after it is filed, and the Player will be notified of the resolution in writing at the address provided or via email.
- 9.12. Palasino reserves the exclusive right to make the final decision on all claims, objections or disputes related to the BP loyalty programme.

10. CONFIDENTIALITY

- 10.1. The Operator is obliged to maintain confidentiality regarding Players and their participation in a Game of Chance. This confidentiality obligation does not apply in cases where the Player releases the Operator from this obligation. The Operator cannot be released from this confidentiality obligation until it is known whether the Player has earned any Winnings.
- 10.2. The Operator may not invoke confidentiality obligations against:
 - 10.2.1. administrative authorities exercising powers under the GA;
 - 10.2.2. tax authorities;
 - 10.2.3. courts for the purposes of court proceedings;
 - 10.2.4. law enforcement authorities;
 - 10.2.5. the Probation and Mediation Service for the purposes of carrying out its activities;
 - 10.2.6. The Financial Analytical Office exercising its powers under the AML;
 - 10.2.7. The National Security Authority, the Intelligence Service of the Czech Republic, the Ministry of the Interior, or the Police of the Czech Republic when conducting security clearance proceedings pursuant to Act No. 412/2005 Sb. on the Protection of Classified Information and Security Clearance, as amended.

11. CHANGES TO THE TERMS AND CONDITIONS

- 11.1. Palasino reserves the right to amend these Terms and Conditions at any time. Palasino undertakes to notify customers of any changes 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 its Facilities at least 14 calendar days prior to the effective date of the change.
- 11.2. Palasino is entitled to modify the formula and multiplier used to award points in accordance with Section 8.9 of these Terms and Conditions, as well as the exchange rate for converting points into cash value. Palasino is also entitled to determine which products and services will not earn points under the BP programme.
- 11.3. If the Player does not agree with the changes to the terms and conditions, they have the option to cancel their User Account or just their BP membership. Once the new terms and conditions take effect, the Player is deemed to have agreed to the changes as soon as they use their PAC card.

12. PERSONAL DATA PROCESSING

- 12.1. The Player acknowledges that their personal data is processed during Registration and participation in Games of Chance, as well as participation in the loyalty programme. Detailed information regarding the processing of the Player's personal data is provided 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 desk of all Facilities.

12.2. The Player acknowledges that the Operator may take photographs at the Operator’s Casino in which the Player’s appearance may be captured. These photographs may be further distributed for the purpose of promoting the Operator, particularly on social media, the Operator’s website, and in print materials. If the Player does not consent to the taking of photographs in which his or her appearance may be captured, he or she shall notify the staff of the Operator’s Casino of this fact.

13. FINAL PROVISIONS:

13.1. In the event of a conflict between these Terms and Conditions and the Game Plans or applicable legislation of the Czech Republic, the provisions of applicable Czech legislation shall take precedence, followed by the provisions of the Game Plans.

13.2. Palasino is entitled to charge Players a fee for cultural events taking place on the premises of the Facilities during the Player’s visit.

13.3. In connection with their participation in Games of Chance in Palasino Facilities, Players may purchase snack and beverage packages during their visits to the Casinos, in accordance with the offerings of the relevant Facility.

13.4. These Terms and Conditions are effective as of 1 April 2026 and fully supersede the original Terms and Conditions.

13.5. For the purposes of these Terms and Conditions, the following terms have the meanings set forth below:

AML	Act No. 253/2008 Sb. on Certain Measures Against Money Laundering and Terrorist Financing, as amended
Points Account	refers to 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 the BP
BP	refers to a casino loyalty programme called 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 better places a bet with no guaranteed return, 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	a valid game plan for Technical or Live Games, which has been prepared in accordance with the GA and approved by the Ministry of Finance of the Czech Republic
Player	means an Applicant who has personally carried out the Registration, agreed to the Terms and Conditions, and completed the Registration process in accordance with the GA and Game Plans, and is thus entitled to participate in Games of Chance operated by Palasino
HW	hardware
Identification Data	the name, or names, surname, or maiden name, place of residence, address of permanent residence or other similar residence, nationality, birth registration number or date of birth (if no birth registration number has been assigned), place of birth; furthermore, for the purposes of the AML Act, the number of the submitted proof of identity, the issuing authority, the validity of the document, and sex
Casino	a separate, structurally detached space where live games are operated as the main activity
Contact Details	the mailing address, phone number, email address, data box identifier
NTD	Neon Touch Display – a touchscreen display that the Player uses to manage their User Account within Technical Games and is part of the CMS
Staff	Palasino’s employees
PAC card	a user account assigned to the Player by Palasino, which allows the Player to participate in Games of Chance operated by Palasino
Palasino	Palasino Group, a.s., registered office at Česká Kubice 64, 345 32 Česká Kubice, ID No.: 64358267
Payment Card	a payment card held by the Player, which can be used to transfer funds to the Player’s User Account
Terms and Conditions	These General Terms and Conditions for Participation in Games of Chance in the Palasino Casino Facilities
Operator	Palasino operating Games of Chance in accordance with the GA and pursuant to the licenses granted

Facility	Palasino facilities 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	the registration process in accordance with these Terms and Conditions, Game Plans, and the GA
Registration Form	a form that Applicants fill out to register and create a User Account
Registered Payment Account	a payment account held by the Player, from which the Player will be able to transfer funds to their User Account and to which the Player will be able to receive funds from the User Account
REP	a register of individuals excluded from participating in Games of Chance
Bet	a voluntarily designated non-refundable payment that will be compared to the outcome of a game of chance
SW	software
Technical Game	A Game of Chance as defined by the GA, in which a single round of the Technical Game is considered to be a completed process in which, following a single activation, a random result is generated through a technical device operated directly by the Player
User Account	A user account established with the Operator in accordance with the Terms and Conditions, through which participation in a Game of Chance takes place and on which funds – in particular deposits, Bets and Winnings – are recorded, separate from the funds of other Players and the Operator
Winnings	the funds to which the Player is entitled if they win a specific Game of Chance
Applicant	an individual over the age of 18 who is interested in participating in Games of Chance operated by Palasino
Currency Exchange Act	Act No. 277/2013 Sb. on Currency Exchange Activities, as amended
GA	Act No. 186/2016 Sb. on Gambling, as amended
Live Game	A game of chance under the GA in which Players play against the dealer or against each other at gaming tables, without the number of Players or the amount of the Bet for a single game being predetermined



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.