Terms and conditions

Version: 2.5

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1. General

We, the www.crowngold.com (“Casino”, “Website”, “We”, “Us”, “Our”), ensure that the

Casino operates in accordance with applicable laws and regulations.

It is the player’s sole responsibility to inquire about the existing laws and regulations of the

given jurisdiction for online gambling.

2. Changes to Terms and Conditions

The Casino reserves the right to unilaterally change these Terms and Conditions when such need occurs. We will do our best to notify our players of any significant changes by email. However, we do recommend all players to revisit this page regularly and check for possible changes.

3. Who can play

The Casino accepts players only from those countries and geographic regions where online gambling is allowed by law. It is the player’s sole responsibility 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 player’s place of 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.

Players identified as underage will forfeit their accrued winnings to the Commission. 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.

Any bonuses are not available to players from Sweden, including participation in any kind of promotional programs, receiving VIP rewards, as well as exchange of comp points.

Users from the following countries and their territories (“Restricted Countries”) are not allowed to deposit and play real money games: USA, UK, China, North Korea, Russia, Iran, Sudan, Syria, Cuba, Belarus, Central African Republic, Libya.\

The Casino cannot guarantee successful processing of withdrawals or refunds in the event that player breaches this Restricted Countries policy.

4. 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 provider’s block is strictly prohibited and may lead to confiscation of

winnings.

Absolute Restriction

NetEnt will not permit NetEnt Casino Games to be supplied to any entity that operates in any of the below jurisdictions (irrespective of whether or not NetEnt Casino Games are being supplied by the entity in that jurisdiction) without the appropriate licenses.

Belgium, Bulgaria, Colombia, Croatia, Czech Republic, Denmark, Estonia, France, Italy, Latvia, Lithuania, Mexico, Portugal, Romania, Spain, Sweden, Switzerland, United Kingdom, United States of America.

Blacklisted Territories

All NetEnt Casino Games may not be offered in the following territories:

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.

Blacklisted Branded Games Territories

The followed NetEnt Branded Games have some further restrictions in addition to the Blacklisted Territories set out above:

- In addition to the jurisdictions set out in paragraph 2, Planet of the Apes Video Slot must not be offered in the following territories: Azerbaijan, China, India, Malaysia, Qatar, Russia, Thailand, Turkey, Ukraine.
- In addition to the jurisdictions set out in paragraph 2, Vikings Video Slot must not be offered in the following 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.
- In addition to the jurisdictions set out in paragraph 2, Narcos Video Slot must not be offered in the following territories: Indonesia, South Korea.\
- In addition to the jurisdictions set out in paragraph 2, Street Fighter Video Slot must not be offered in the following territories: 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.
- In addition to the jurisdictions set out in paragraph 2, Fashion TV Video Slot must not be offered in the following territories: Cuba, Jordan, Turkey, Saudi Arabia.

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

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

5. Accepted currencies

The website allows playing for the following currencies: EUR, USD, CAD, AUD, NZD, NOK, BTC, BCH, DOGE, LTC, ETH, USDT.

6. Fees and taxes

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

7. Game rules

By accepting these Terms and Conditions you confirm that you know and understand the rules of the games offered on the Website. It is at your discretion to familiarise yourself with the theoretical payout percentage of each game.

8. Disclaimer of liabilities

By accepting these Terms and Conditions you confirm your awareness of the fact 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 of 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 a payment is performed by us 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 credit 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, 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.

9. Use of player account

Each player is allowed to create only one (1) personal account.

Creating multiple Player Accounts by a single player can lead, at the sole discretion of the Casino, to termination of all such accounts and cancellation of all payouts to the player. 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 which 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 type of 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 own discretion can be a necessary part of the KYC procedure. Account and/or any actions in the account may be terminated until the account is fully verified. If the required verification is not completed, the verification rules in section 11 apply.

10. Failure To Complete And Cancel Games

We do everything we can to avoid technical errors, but this is not always possible. That is why we must inform you of the following:

- Casino is not responsible for any downtime, server downtime, delay or other technical or political impediments to the conduct of the Games, which are not due to deceit or gross negligence of Casino and its employees and/or representatives.
- Casino shall not be liable for any damages or losses - , which are not due to deceit or gross negligence of Casino and its employees and/or representatives - that are considered or are alleged to have occurred in connection with the Website or its content, including but not limited to:
- Delays or interruptions in operation or transmission.
- Loss or alteration of data.
- Loss of communication or lines.
- In case of non-completion of your Game due to a system error, we will refund the amount you bet on the Game by crediting your Account. If you have accumulated credits during the interruption of the Game, the monetary value of the credits will be added to your Account.
- We will take all reasonable steps to ensure that the Central Information System allows you to participate in the Games. If the game is stopped after a bet, the game will continue from the exact point of interruption due to an error in the telecommunications system or your computer system. If, however, this continuation is not possible, it will:
- Make sure the game ends.

- We will refund the bet amount by adding it to your Account.

11. Anti-fraud policy

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

- participating in any type of collusion with other players;
- development of strategies aimed at gaining of unfair winnings;
- fraudulent actions against other online casinos or payment providers;
- chargeback transactions with a credit card or denial of some payments made;
- creating two or more accounts;
- low risk roulette play where the player betting equal stakes for both black/red or even/odd covering 24 or more out of 37 numbers on the table. (Placing bets on black/red only covers 36 of 37 possible numbers);
- other types of cheating

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

In the event of chargeback at the account, the casino reserves the right to:

- charge the player a sum equivalent to the players available balance funds in order to compensate damages and expenses suffered by an incurred as a result of chargeback;
- claim further damages and financial losses from the player by contacting them via one of the methods provided during the registration process (i.e. phone, e-mail, etc.);
- close player's personal account and/or discard all and any winnings gained as a result of such act or attempt to act.

The Casino has zero tolerance to advantage play. Any player who will try to gain 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 advantage from casino promotions;
- providing incorrect registration data;
- providing of forged documents;
- any other actions which may damage the Casino.\

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

In order to verify player`s account casino management require documents (ID, payment systems, utility bills etc) in Latin or Cyrillic alphabet. In case player doesn’t have an opportunity to provide documents in above-mentioned alphabets casino reserves the right to demand video verification where player shows his/her documents.

The Casino reserves the right to retain payments, if suspicion or evidence exists of manipulation of the casino system. Criminal charges will be brought against any user or any other person(s) who has/have

manipulated the casino system or attempted to do so. The Casino reserves the right to terminate and/or change any games or events being 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 fulfill such obligations, the Casino has a right to full compensation for all costs related to the error or incompleteness, including any costs incurred in association with the respective error/incompleteness and the failed notification.

Any deposit has to be wagered 3 times (player must place bets three times of their deposit amount) in accordance with the deposit wagering rules below before the withdrawal of funds connected to this deposit is available. In case several deposits were made with no gaming activity, 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 or to refuse the withdrawal, which is at the sole decision of the Casino.

Game contribution. All games contribute 100% towards the deposit wagering requirement, except for the bets listed under “Excluded bets” below.

Excluded bets. The following bets do not count towards the deposit wagering requirement, whether they win or lose:

a) roulette bets that, alone or together, cover 24 or more of the 37 numbers in a single round, including equal or similar stakes on opposite outcomes such as red and black, odd and even, or high and low;

b) bets placed on opposite or all possible outcomes of the same game round or sporting event, including across different markets;

c) single sports bets at odds lower than 1.20;

d) bets in crash and other instant games that are cashed out, or set to cash out, at a multiplier lower than 1.20, or that otherwise offer a potential payout lower than 1.20 times the stake;

e) bets that are cancelled, voided or refunded, and sports bets settled through early cash-out;

f) bets placed with bonus funds or free spins.

We may also exclude from the deposit wagering requirement any combined bet in which half or more of the selections have odds lower than 1.20 each.

Displayed wagering progress. The wagering progress shown in your Account is calculated automatically and is provided for information only. It may include bets that do not qualify under the “Game contribution” and “Excluded bets” rules above. When you request a withdrawal, we will review your wagering and, where needed, recalculate it on the basis of qualifying bets only. If the requirement has not been met, we will inform you of the remaining amount. Your withdrawal will be declined, and you may request it again once that amount has been wagered. Your balance will not be forfeited solely for this reason.

Application. These deposit wagering rules apply to deposits made on or after 17.11.2026.

Failure to Provide Required Information

Where the Casino requests information or documentation required for identity verification, KYC, AML, Source of Funds, Source of Wealth, payment method ownership verification, or other compliance or security checks, the Player must provide such information accurately and completely within forty (40) calendar days from the date of the request, unless a shorter period is required by applicable laws, regulatory requirements or the nature of the compliance review.

The Casino may restrict or suspend the Player's account, deposits, gameplay and withdrawals while the relevant verification procedure remains incomplete, where necessary to comply with applicable requirements.

If the Player fails to provide the requested information within the applicable period, the Casino may permanently block or close the Player's account, subject to applicable laws and regulatory requirements.

Subject to the rules under “Failure to Provide Source of Funds or Source of Wealth Information” below, any remaining account balance, including deposited funds and legitimate winnings, shall be handled in accordance with applicable laws and regulatory requirements. The Casino may withhold the release of funds where necessary to comply with AML, sanctions or other legal obligations.

Failure to Provide Source of Funds or Source of Wealth Information

Where the Casino requests information or documentation to verify the Player’s Source of Funds and/or Source of Wealth, and the Player fails to provide the requested information or documentation within the applicable period specified in the rules under “Failure to Provide Required Information” above, the Player’s remaining account balance, including deposited funds and any winnings, shall be subject to confiscation, to the extent permitted by applicable laws and regulatory requirements.

Cancellation of Withdrawals During Verification

Where a Player has one or more pending withdrawal requests and fails to provide the information or documentation required to complete the relevant verification procedure within ten (10) calendar days from the Casino's request, the Casino may cancel the pending withdrawal requests, where permitted by applicable laws and regulatory requirements.

The corresponding funds shall be returned to the Player's account balance and shall remain subject to applicable verification and account restrictions. Such funds shall not be available for further gambling while the relevant restrictions remain in place.

Cancellation of a withdrawal request does not remove the Player's obligation to complete the required verification.

The Player shall have an additional thirty (30) calendar days following the initial ten (10)-day period to provide the requested information and documentation, unless a shorter deadline is required by applicable laws or regulatory requirements.

If the Player fails to complete verification within the applicable period, the Casino may apply the measures specified in the rules under “Failure to Provide Required Information” and “Failure to Provide Source of Funds or Source of Wealth Information” above, including permanently blocking or closing the account.

Any remaining funds shall be handled in accordance with those rules and applicable laws and regulatory requirements.

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

12. 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.

Contact our support team at support@crowngold.com to inquire about the payment methods which are most favorable for your country of residence.

Using third party payments is prohibited. You must make deposits only from a bank account, bank cards, e-wallets or other payment methods that are registered in your own name. If we determine during the security checks that you have violated this condition, 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.

Please note that the minimal amount of deposit is €20 or an equivalent. The maximum amount of deposit depends on the payment method you decide to use and will appear when choosing the payment method.

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

13. Withdrawal policy

The minimal amount for withdrawal is €20 or an equivalent. 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 installments.

The Casino reserves the right to request verification documents before being able to process your withdrawal (ID, payment systems, utility bills, etc.), following standard KYC (Know Your Customer) procedures, even if similar or other documentation has previously been provided by you) as well as to hold any refunds for the time needed to check your identity. In case you provide false or incompleted Personal Data, the withdrawal can be refused and the Player Account terminated, of which you will be informed by email. Reporting by the Casino to applicable regulatory bodies of actions performed by the player may be required.

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.

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 own 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 in principle processed within three (3) 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 in our experience limited to the equivalent of €16.

The maximum withdrawal amount processed to a player is €7,500 per week and €15,000 per

month, unless otherwise specified in the Terms & Conditions of a specific promotion. Exceptions may be made to players with a higher VIP level, if any, at the Casino’s sole discretion.

If you win more than €15,000, the Casino reserves the right to divide the payout into monthly instalments of maximum €15,000 until the full amount is paid out.

All progressive jackpot wins will be paid in full.

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

14. 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 funding 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.

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

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

Contact our support team at support@crowngold.com to inquire about the possibility of a refund. List of required documents to proceed with the refund (please note that additional documents could be requested): photo of ID, photo or screenshot of the payment system, photo or screenshot of the document confirming the current address. We reserve the right to make a phone call to the number provided in your user account, which, at our discretion, can be a necessary part of the KYC procedure. Withdrawals may be terminated until the account is fully verified. If the required verification is not completed, the verification rules in section 11 apply. All refund payouts are, in principle, processed between five and seven (5-7) banking days.

15. Dormant accounts

An inactive (dormant) account is a Player Account which a player has not logged into or logged out of for twelve (12) consecutive months. If your Player Account is deemed to be inactive, the Casino reserves the right to charge a monthly administrative fee of €25 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 authorise 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.

16. Expiry period

You agree that any claim and/or cause of action arising out of or related to these Terms and Conditions or a service provided by the Casino must be filed within one (1) year after such claim or cause of action arose.

17. Complaints

You are free to contact our customer service team according to the instructions found on the Website to give us any complaints regarding our services.

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

Casino is to acknowledge a complaint started by the account holder only. It is forbidden to and you can therefore not assign, transfer, hand over or sell your complaint to the third party. Casino will dismiss the complaint if the matter is handed over to be conducted by the third party and not the original account owner.

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.

18. Non transferability

You can not assign, pledge or transfer ownership under any title whatsoever to claims arising from these Terms and Conditions, the use of the Website or participation in the Games against the Casino without consent of the Casino. This prohibition is designed as a non- transferability clause ex article 83 paragraph 2 of book 3 of the Civil Code and includes the transfer of any assets of value of any kind, including but not limited to ownership of accounts, winnings, deposits, bets, rights and/or claims in connection with these assets, legal, commercial, or otherwise. The prohibition on said transfers also includes however is not limited to the encumbrance, pledging, assigning, usufruct, trading, brokering, hypothecation and/or gifting in cooperation with a fiduciary or any other third party, company, natural or legal individual, entity in any way shape or form.