

# Terms and Conditions

## 1.2.8

### 1 Introduction

By using and/or visiting any section of the MONRO Casino website (hereinafter referred to as the Website/Casino/Company), opening an account, and using the Website, you accept the Terms and Conditions, Privacy Policy, all game Rules, Terms of Advertising, Bonuses and Special Offers posted on the Website. The above Terms and Conditions shall be hereinafter referred to as the “Terms”. Please read the Terms and Conditions before accepting them. These Terms constitute an agreement between the online Casino and the player. Registration and betting in the Casino imply a player’s agreement with these Terms. In the event that you disagree with these Terms, do not use the Website, do not create an account, and/or discontinue using the Website, since the use of the Website services implies your acceptance of the Terms. The Terms shall come into effect on 15 August 2023 and will be valid onwards. The latest version of the Terms was updated on 24 April 2026.

### 2 Parties

The information on the Website is provided by the Website operator GALAKTIKA N.V., registered at Scharlooweg 39, Willemstad, Curaçao (Reg. No. 140803). The activities of GALAKTIKA N.V. are fully licensed and regulated by the Curaçao Gaming Authority (Licence No. OGL/2024/169/0146, issued on 28 October 2024), and are subject to Curaçao laws and regulations. Payment processing is managed by Unionstar Limited (registered under No. HE 356131 at Agias Fylaxeos & Zinonos Rossidi 2, 1st Floor, 3082 Limassol, Cyprus), a subsidiary of GALAKTIKA N.V. Any phrases in the Terms containing “us”, “our”, “we”, and “Company” refer to the relevant company with which you enter into an agreement in accordance with the clause above. Should you have any questions, please contact support at [help-monro@support.win](mailto:help-monro@support.win).

### 3 Contract Alterations

3.1 The Company shall have the right, without prior notice, to make changes related to software, the provision of services to players, player requirements, and any other changes required by law. All changes shall come into effect after the new Terms are posted on the Website. Each player must read the current Terms. The Company reserves the right to amend, edit, update, and modify the Terms at any time and without prior notice for various reasons, including for commercial and legal (as per new laws or regulations) purposes, as well as for reasons related to customer service.

3.2 In the event that you disagree with the changes, you should stop using the Website and/or delete your account following the provisions of Clause 13 of the Terms. Use of any part of the Website after the revised Terms come into effect will be treated as agreement with, and

acceptance of, the revised Terms, including (to avoid doubt) all additions, deletions, substitutions, or other changes to the identifying information of the Company as specified in Clause 2 of these Terms.

#### 4 Legal Requirements

4.1 Under no circumstances may persons under the age of 18 years of age, or any other age of eligibility for gambling as per the laws of a specific jurisdiction (“Eligible Age”), use the Website services. Use of the Website by persons under the Eligible Age shall be considered a violation of the Terms. The Company reserves the right to request documentary evidence of your age at any time to ensure that persons under the Eligible Age do not use the Website services. The Company shall have the right to suspend your account and refuse to provide you with services if you do not produce proof of age, or if the Company suspects that the provisions of Clause 4.1 have been violated. We are aware of the fact that the Internet is easily accessible by minors, and thus they may register and play in the Casino. We therefore urge parents to cooperate with us in preventing children from accessing the gambling Website. You can use special software that helps prevent such access. Please visit the following links for more information:

<http://www.cyberpatrol.com>

<http://www.gamblock.com>

<http://www.netnanny.com>

4.2 You hereby agree, confirm, and guarantee that your use of the Website services does not violate any applicable laws, statutes, or regulations. It is not the Company’s intention to provide services that, in any manner, violate the applicable laws of your jurisdiction. The Company shall not be held liable for the illegal or unauthorised use of the Website services.

4.3 You use the Website at your own initiative, assume liability risks, and knowingly decide whether the use of the Website services is lawful in accordance with the current legislation in your country. You understand and agree that the Player should be aware of the existing laws and regulations regarding age requirements for participation in online gambling. The Company is not in a position to provide you with legal advice or guarantees regarding the legality of using the Website.

4.4 You are prohibited from opening accounts, depositing funds, or placing real-money bets on MONRO Casino if you are located or reside within American Samoa, Armenia, Aruba, Afghanistan, Belarus, BES islands (Bonaire, Sint Eustatius, and Saba), the UK, Venezuela, the US Virgin Islands, the US Minor Outlying Islands, Georgia, Guadeloupe, Greenland, Guam, Egypt, Zimbabwe, Israel, Jordan, Iraq, Iran, Spain, Yemen, Cyprus, North Korea, the DR Congo, Cote d’Ivoire, China, Cuba, Curaçao, Lebanon, Libya, Mayotte, Macau, Mali, Malta, Martinique, Myanmar, the Netherlands, Nicaragua, Nigeria, the UAE, Oman, Pakistan, the Philippines, Puerto Rico, Réunion, Saint Martin, Syria, Slovakia, Somalia, South Africa, Sudan, Sweden, the USA, France, French Guiana, the Central African Republic, and Ethiopia. You agree to this

requirement, undertake not to open accounts, and not to use your account if you are located in one of the aforementioned countries. If a player is found to be in breach of this and provides misleading details regarding their location, all deposits and all withdrawals will be null and void.

4.5 If your winnings are subject to taxation by local tax or other relevant authorities, you are personally responsible for reporting your winnings and/or losses to the relevant authorities. You bear personal responsibility for the payment of all taxes and fees incurred in connection with the winnings that result from using the Website.

4.6 Some games may not be available in certain countries and regions, depending on the policies of game providers, which may change from time to time.

#### 4.6.1 Category A Countries – Blacklisted Territories

NetEnt's games are not available in the following countries:

Afghanistan, Albania, Algeria, Angola, Australia, the Bahamas, Botswana, Cambodia, Ecuador, Ethiopia, Ghana, Guyana, Hong Kong, Iran, Iraq, Israel, Kuwait, Laos, Myanmar, Namibia, Nicaragua, North Korea, Pakistan, Panama, Papua New Guinea, the Philippines, Sri Lanka, Singapore, Sudan, Syria, Taiwan, Trinidad and Tobago, Tunisia, Uganda, Yemen, Zimbabwe, and the following three provinces of Canada: British Columbia, Manitoba, and Quebec.

#### 4.6.2 Category B Countries – Regulated Territories (Licensed Access)

NetEnt's games are available in the following countries, subject to a licence issued by the local regulatory authority and special permission from the provider:

Belgium, Bulgaria, the Czech Republic, Denmark, Estonia, France, Italy, Latvia, Lithuania, Mexico, Portugal, Romania, Serbia, Spain, Switzerland, the UK, and the USA.

#### 4.6.3 Restrictions for Branded Games

1. Jumanji, Emoji Planet, and NetEnt Rocks (Guns N' Roses, Jimi Hendrix, Motörhead, Ozzy Osbourne) are not available in Category A and B countries, or in China.
2. Narcos is not available in Category A and B countries, or in China, Indonesia, and South Korea.
3. Universal Monsters Studios (Creature from the Black Lagoon, Dracula, The Invisible Man, The Phantom's Curse) is only permitted in the following territories, provided they are not listed in Category A or B:

Andorra, Armenia, Belarus, Bosnia and Herzegovina, Brazil, Georgia, Iceland, Liechtenstein, Moldova, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland, Croatia, Macedonia, Austria, Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, Estonia, Finland, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Peru, Poland, Portugal, Romania, Russia, Slovakia, Slovenia, Spain, and the UK.

The United States, its military bases, territories, and possessions are specifically excluded from the Territory.

4. Conan is not available in Category A and B countries, or in China.
5. Street Fighter II is not available in Category A and B countries, or in the following territories:  
Anguilla, Antigua and Barbuda, Argentina, Aruba, Barbados, the Bahamas, Belize, Bermuda, Bolivia, Bonaire, Brazil, the British Virgin Islands, Canada, the Cayman Islands, China, Chile, Clipperton Island, Colombia, Costa Rica, Cuba, Curaçao, Dominica, the Dominican Republic, El Salvador, Greenland, Grenada, Guadeloupe, Guatemala, Guyana, Haiti, Honduras, Jamaica, Japan, Martinique, Mexico, Montserrat, Navassa Island, Paraguay, Peru, Puerto Rico, Saba, Saint Barthélemy, Saint Kitts and Nevis, Saint Lucia, Saint Martin, Saint Pierre and Miquelon, Saint Vincent and the Grenadines, Sint Eustatius, Sint Maarten, Suriname, the Turks and Caicos Islands, the USA, Uruguay, the US Virgin Islands, and Venezuela.

4.7 Internet gambling may not be lawful in some jurisdictions, including the United States. You should check whether Internet gambling is lawful under the applicable laws of your country.

## 5 Accounts

5.1 To use the Website, you must create an account (“Your Account”) by providing an email address and password for login. You may also be required to submit personal information, including your name, date of birth, passport details, and phone number.

5.2 The name that you specify when signing up must correspond to your current real name and must not contain errors. In order to verify this information, the Company may, at any time, ask you to provide an identity document (including a copy of your passport or ID card) or a payment card. Should you fail to provide this information, the Company has the right to suspend your account until the requested documents are submitted, or to close your account.

5.3 By signing up on the Website, you agree to provide accurate, complete, and reliable information about yourself. If any of your information changes, you must update it promptly on your own initiative. Failure to comply with this requirement may lead to restrictions, non-fulfilment of transactions, including bonuses and winnings, and/or the closure of your account.

5.4 If you have questions or problems during the registration process, please contact support via email: [help-monro@support.win](mailto:help-monro@support.win).

5.5 You can only open one account on the Website. One account is allowed per player, household, email address, or IP address of a computer or other device. All other accounts opened by you on the Website will be treated as duplicate accounts. The Company reserves the right to immediately close such accounts, and:

5.5.1 All transactions made from a duplicate account will be considered null and void.

5.5.2 All bets or deposits made from a duplicate account may be returned to you at the Company's discretion.

5.5.3 All refunds, winnings, or bonuses that you have received or collected using a duplicate account will be lost and may be reclaimed by the Company. In such cases, you will be required to return any funds withdrawn from a duplicate account to the Company.

5.6 By signing up on the Website, you agree to receive advertising and informational notifications via email and text messages. You can unsubscribe at any time through your personal account.

## 6 Anti-Money Laundering

### 6.1 Anti-Money Laundering

6.1.1 Money laundering and the financing of terrorism are growing threats to national and international economies worldwide, requiring all vulnerable sectors to implement measures for their prevention.

6.1.2 The Company is committed to having procedures in place for the prevention of the misuse of its services provided to account holders for money laundering, terrorism financing, fraud, and other criminal purposes.

6.1.3 The Company is a limited liability company, duly incorporated and registered in accordance with the laws of Curaçao. This policy is written based on the international standards set by the FATF and the national legislation on AML/CFT. Combined, these regulations provide a solid, internationally accepted standard for procedures designed to prevent misuse of the services provided by the Company.

6.1.4 Proper identification of account holders, verification of the identity, monitoring of player activities, and reporting of suspicious activities are part of the measures the Company has in place to mitigate industry-related risks.

6.1.5 The Company is committed to the highest national and international AML/CFT and FATF standards when providing its services and requires management and employees to adhere to these standards.

### 6.2 Procedures

In an effort to comply with the applicable rules, regulations, and international standards, the Company has procedures in place to which it adheres when providing services to account holders. These procedures include:

- Know Your Client (KYC);
- monitoring of player activities;
- risk management;

- reporting of unusual transactions;
- recordkeeping.

### 6.2.1 Know Your Client (KYC) Procedure

1. By agreeing to these Terms, you authorise the Company to conduct checks at its sole discretion, or as required by third parties (including regulatory agencies), in order to verify your identity and contact information (“Verification”).

2. An individual cannot participate in a game for money unless they are an account holder. To be registered as a player, that individual must register personally and submit an application for registration. The following information must be provided:

a) full name (first and last);

b) date of birth, supported by valid identification confirming that the individual is over eighteen (18) years of age or the legal age of majority in their jurisdiction;

c) identification documents, including:

- a copy of a valid passport;
- a copy of another government-issued ID;
- proof of residential address;
- full residential address;
- valid email address;
- username and password.

The Company reserves the right to request additional documentation and perform additional checks in order to verify the information provided. An account may be suspended until satisfactory information is provided.

3. The Company reserves the right to suspend your account if we are unable to confirm that you have reached the Eligible Age. If, while using the Website services associated with gambling, you were below the Eligible Age:

- Your account will be closed.
- All transactions made during this period of time will be annulled.
- All your bets made during this period of time will be cancelled and refunded.
- All your winnings accumulated during this period when you were under the Eligible Age will be forfeited. You will be required to refund the Company for all amounts withdrawn from your account, upon the Company’s request.
- Any deposit made to your account will not be refunded due to the violation of the Company’s policy.

4. In the event that the information provided by you is found to be false, incomplete, inaccurate, or misleading, or if the information specified during registration does not correspond

to your passport data, these Terms and Conditions shall be considered violated. The Company may immediately close your account and cancel all funds in your balance, in addition to taking other actions at its sole discretion, including refusal to provide use of Website services.

## 6.2.2 Monitoring of Account Holder Activities

The Company has its own transaction monitoring department responsible for monitoring all player activities, including related deposits and bets. The Company continually invests in industry-leading software in order to mitigate industry-related risks such as money laundering, terrorism financing, fraud, and other criminal activities.

### 1. Prevention of Multiple Accounts

The monitoring system includes IP address controls that detect attempts to register multiple accounts. Whenever an account holder requests a withdrawal, the system checks for duplicate accounts and verifies whether a false proxy server has been used. If multiple accounts are found, all accounts will be closed, and the account holder will be denied the ability to open a new one.

### 2. Unusual Activities

If an account holder has unusual deposits and gets flagged by the system, the department manager will contact the account holder for an explanation of the abnormal activity. In case no satisfactory answer or information is provided, the manager will suspend the account until necessary papers and explanation are in place. If an account holder fails to provide satisfactory information within 30 days, the account will be closed. The manager will report the unusual or suspicious transaction to the relevant authorities.

### 3. Withdrawal or Payout of Funds

The Company will not deposit withdrawn funds to a source other than the one from which they originated unless sufficient information or documentation is provided to substantiate the request.

Payouts of prizes or winnings will only be deposited into an account holder's bank account. Transfers or payouts to a third-party account will not be processed unless sufficiently substantiated and at the Company's discretion.

The fact that the Company does not operate offline betting shops simplifies the monitoring of all deposits and the control of all user activities.

## 6.2.3 Risk Management

Based on industry-related risks, the Company maintains a non-discretionary approach. All account holders must comply with the requirements detailed in the KYC procedure and are subject to regular monitoring of their activities.

## 6.2.4 Reporting of Unusual Transactions

Any suspicious transactions or circumstances for which the transaction monitoring department has not received sufficient explanation may give rise to a report to the appropriate authority of Curaçao. The department will keep a list of all instances in which it did not consider it necessary to report to the relevant authority. The decision not to report will need to be sufficiently justified.

#### 6.2.5 Recordkeeping

1. The Company maintains a record of all relevant documentation in a separate database for at least five years after ending a business relationship. The Company may perform a quick search for information about individual transactions, including amounts, currencies, and types of transactions, if necessary.
2. In specific circumstances, if required by law and permitted by national authorities, the Company may provide copies of the records it maintains.

### 7 Username, Password, and Security

7.1 You agree that a player's account can only be accessed using a unique login (username) and password created by the user.

7.2 The administration closely monitors that users comply with the moral and ethical standards published on the Website and forbids the use of offensive words and other profanity when choosing a nickname. We reserve the right to take appropriate measures should such requirements not be followed, including account suspension.

7.3 By opening an account on the Website, you agree not to disclose or share your username and password with third parties (intentionally or unintentionally). In the event that you lose or forget your account credentials, you can restore your password by clicking on the "Forgot your password?" link on the Website.

7.4 Players shall be solely responsible for the confidentiality of their registration data and for the restriction of third parties access to their accounts, as well as for all actions and transactions made from their accounts. You are also responsible for all losses incurred by your account as a result of actions taken by third parties.

7.5 You agree to immediately notify the Company of any unauthorised access to your account and/or other breach of security. You are required to provide the Company (upon request) with proof of unauthorised access. The Company shall not be held liable for the losses which you incur as a result of the misuse of your username and password by third parties irrespective of whether you have been notified of this authorisation or not.

7.6 The Casino takes all possible measures to protect its players against the unauthorised use of their personal information. Players' personal information is only available to the parties involved in the provision of services via the gambling Website. However, the Casino shall not be held responsible for the further use of this information by third parties, such as software vendors or affiliates.

7.7 Players shall not grant access to their accounts to third parties or allow minors to use the Website. The Website is intended for personal use only and can in no way be used to make commercial profit.

## 8 Deposits and Payouts

8.1 If you want to gamble on the Website, you must make cash deposits. MONRO Casino offers various payment methods, including payment by card (Visa, Mastercard, Maestro, and other credit and debit cards), electronic money (e-wallet accounts), mobile phone (from a mobile phone account), and cryptocurrency ([learn more](#)). Please contact our support at [help-monro@support.win](mailto:help-monro@support.win) to find out more about the most convenient payment methods available in your country of residence.

Cryptocurrency withdrawals are only enabled if the winnings were obtained from betting funds that were deposited via cryptocurrency.

8.2 You agree and confirm that:

8.2.1 The money you deposit into your account is of legal origin.

8.2.2 You will not cancel prior transactions or deny payments in a way that may force third parties to issue refunds in order to avoid legal consequences.

8.3 You will deposit funds to your account only from the account/system and/or payment cards registered in your name. The Company does not accept funds from third parties (friends, relatives, partners, spouses) or people under the age of majority. If, during a verification, we discover that this provision has been violated, all your winnings will be confiscated and returned to the Company's account. At the same time, a bank transfer will not be carried out to return funds, since the Company's policies have been violated.

8.4 If a bank transfer needs to be made in order to return funds to their legal owner, all bank charges/fees shall be paid by the recipient. The refund will be processed within 30 days.

8.5 We do not accept cash. The Company shall have the right to involve third parties in the processing of electronic payments and/or financial institutions in the processing of both your payments and the payments to your account. If the terms and conditions of these third-party electronic payment processing organisations and/or financial institutions are consistent with these Terms, you shall also be required to comply with them.

8.6 You will not withhold or cancel previous transactions and deposits made to your account. Otherwise, you undertake to return these funds and compensate the Company for the withheld funds, including expenses incurred by the Company in attempting to collect your deposits.

8.7 The Company shall have the right to disable your account, cancel payments, and recover all winnings if it is discovered that the account was credited via fraudulent actions, including the use of stolen credit cards and/or other illegal practices (including refunds or cancellations of

payments) for the purpose of exchange between payment systems. The Company reserves the right to inform the authorities (including credit information agencies) of fraudulent payments or other illegal activities. We also reserve the right to contract collection agencies to recover funds. The Company shall not be held responsible for the unauthorised use of credit cards, irrespective of whether the card theft was reported.

8.8 The Company may at any time debit your account to settle your debt to the Company.

8.9 You agree and understand that your account is not a bank account and, accordingly, is not covered by insurance programs, warranties, credits, or other safety instruments covered by deposit insurance programs, bank insurance, and other similar insurance schemes. No interest will be accrued to the funds deposited in your account. The Casino is not a financial institution and should not be treated as such.

8.10 When making a payment with your card, you agree that future payments using the same card may be made with a single click without the need to re-enter your card details. This service is called 1-Click.

#### Terms and Conditions of the 1-Click Service

You agree to pay for all services and/or products or other additional services that you order on the Website, as well as to bear all additional costs (if necessary), including taxes, duties, etc. You are solely responsible for the timely clearance of all payments. You understand that the payment service provider only makes payments for the amounts specified by the Website and shall not be responsible for the payment of the aforementioned additional amounts by the Website user. After you click the "Pay" button, the payment shall be deemed final and irrevocable. By clicking this button, you confirm that you will not be able to cancel or withdraw the payment. By placing an order on the Website, you confirm that you are not in violation of the legislation of any country. Additionally, by accepting these Terms (and/or the Terms and Conditions), you, as the holder of the payment card, confirm that you are entitled to use the Website services. In order to use the Website that offers gaming services, you must provide proof that you have reached the age of majority under the legislation of your country. You must comply with this provision in order to be able to use the Website services. By starting to use the Website services, you undertake to observe the legislation of each country where you use these services and agree that the payment service provider shall not be held liable for any illegal or unauthorised actions. By using the Website services, you agree and confirm that your payments will be processed by a payment service provider and that you are not legally entitled to revoke the purchased services and/or goods or cancel your payments in any other way. If you decide not to use a previously ordered service and instead wish to purchase a different service or goods, you may cancel the original service within the capabilities of your user account. The payment service provider is not responsible for the impossibility/failure to process your credit card data or refusal to process your payment if a credit card payment was not authorised by the issuing bank. The payment services provider shall not be held responsible for the quality, amount, and price of the services and/or goods offered or that you purchase on the Website using your payment card. If you do not agree with the above terms, you can refuse to make payments and contact our support.

8.11 You acknowledge and agree that the exchange rates of all currencies are subject to change, and the Company is not responsible for any exchange rate changes.

8.12 You can request withdrawal of funds from your account at any time, provided that all deposits made to your account have been examined to establish their legality and that no payment has been revoked or cancelled. Moreover, all the information and documents that you have provided must be up-to-date and accurate when submitting a withdrawal request.

8.13 When submitting a withdrawal request, you must consider the following:

8.13.1 Your email must be verified. All the fields of your Profile must be completed with precise and comprehensive information, as well as at least one real and valid phone number.

8.13.2 The funds must be withdrawn from the account using the same payment instrument (card, wallet, phone number, etc.) used for depositing.

8.13.3 If the requested amount in cryptocurrency is equal to or exceeds 1 250 \$, / If the requested amount is equal to or exceeds 1 250 €, as well as in other cases that need validation, the Company shall perform an identification procedure, during which you shall send us a high-res copy or a digital photo of your ID document (a page with your photo) (passport, ID card, or other identity document). If you funded your account using a credit card, you also need to send us photocopies of its front and back. The first six and the last four digits of the card number must be clearly readable, while the remaining digits of the card number and the CVV/CVC code should not be visible (covered when making a photocopy or crossed out in a graphic editor; if your card number is embossed, note that the same numbers should be covered on both sides of the card).

8.13.4 When creating a withdrawal request, remember that there should be no unwagered bonuses or active bonus games (free spins) on your balance.

To withdraw funds, you must first complete or cancel all active bonuses and free spins, and wager your deposit in accordance with the rules below.

How to wager a deposit:

- Bonus bets do not count.
- In sports betting, the bet amount is taken into account. Bets with the “Returned” and “Cancelled” statuses do not count. When using the “Cash Out” option, the difference between the bet amount and the cash-out amount is counted towards the deposit wagering, provided that the cash-out amount does not exceed the bet amount.
- A lost deposit is not subject to wagering. A deposit is considered lost when less than 5% of it remains on the balance at the time of making the next deposit.

For Russia, Kazakhstan, Ukraine, and India:

- The total bet amount to wager a deposit depends on the user’s status and ranges from 1X to 3X the deposit amount.

- A sports bet with a 3X wagering requirement counts as two bets towards the wagering total.

For India and Brazil:

- Bets placed in Roulette and Instant Games count as 20% of the bet amount towards wagering requirements.

For other countries:

- The total bet amount to wager a deposit in casino games and when placing sports bets amounts to 1X the deposit amount.

The Company has the right to cancel the withdrawal until the wagering requirements are met or to withhold a 10% commission from the amount to be withdrawn by debiting a user's balance in order to recover payout processing fees.

When making a payout with a fee, the amount to wager is reduced in proportion to the ratio calculated by dividing the withdrawal amount by the total amount of cash funds on the balance at the time the withdrawal request is submitted.

When using a **risk-free strategy** aimed solely at wagering a deposit (for example, placing bets in Roulette on both red and black simultaneously, on punto and banco, or in Instant Games, etc.), the Company reserves the right, at its sole discretion, to:

- Increase the wagering requirement to 3X the deposit amount (if previously set lower).
- Exclude all bets placed in Roulette and Instant Games from the wagering calculation.

If a risk-free strategy is detected during deposit wagering, the Company reserves the right to require the deposit to be wagered exclusively in Slots or to withhold a fee of up to 25% from the amount requested for withdrawal.

### **Deposit Wagering in Instant Games**

Deposit wagering for bets placed in Instant Games will be calculated as follows:

- **Winning Bets**

If the winning odds are equal to or greater than 1,3X, the bet will count towards deposit wagering.

If the winning odds are below 1,3X, the bet will not count towards deposit wagering.

- **Losing Bets**

Losing bets count in full towards deposit wagering.

**Example:**

The bet is 10 €, and the winnings are 10,5 € (the winning odds are 1,05X) – the bet does not count towards wagering.

The bet is 10 €, and the winnings are 13 € (the winning odds are 1,3X) – the bet counts towards wagering.

If the user places a 10 € bet and loses, the bet counts towards wagering.

8.13.5 The maximum withdrawal depends on the payment method that you intend to use. If the requested withdrawal amount exceeds the limit of the chosen payment system, the amount will be paid out in parts. The maximum payout per month is 125 000 €, unless otherwise agreed upon with the Website administration. The Casino processes payments no later than 24 hours after receiving the withdrawal request, except as specified below.

8.13.6 The Casino reserves the right to verify a player's identity before crediting any payment and to withhold such payment during the verification period. If false personal data has been provided, the payment will not be credited and the player's account may be blocked. The player will be notified of this by email.

8.14 If the withdrawn amount exceeds 1 250 €, the Company has the right to carry out additional verification of the gaming transactions for a period of no more than 48 hours.

8.15 The Casino cannot guarantee the fulfilment of card payments in all cases, since issuing banks can block or reject transactions at their own discretion.

8.16 All current jackpot winnings are paid out in full as one payment, provided that all conditions are met.

8.17 If the total amount of deposits exceeds 2 000 €, we reserve the right to verify your identity.

8.18 If the total amount of deposits exceeds 10 000 €, we reserve the right to request a source of funds confirmation.

8.19 The Company reserves the right to require primary and secondary account verification at any time and to use additional tools and procedures for verification if necessary. In order to verify your user account, the administration has the right to ask you to provide an ID document (including but not limited to a copy of your passport, ID card, any payment card used, recent public utility bill in your name, or any other document confirming your identity). In addition, the Company reserves the right to ask you to confirm your identity via a video call or by sending your documents by mail. If these requirements are not fulfilled, the Company has the right to temporarily deactivate your user account until the requirements are fulfilled and/or close the account. If the information you provided is found to be inaccurate, the Company reserves the right to block your account and cancel withdrawals.

8.20 The Company reserves the right to verify any bets placed and to withhold payouts during the period required to perform said verification. If it is determined that a user has been involved in fraudulent activities or other activities aimed at taking advantage of vulnerabilities and/or errors on the Website with the purpose of obtaining personal benefit, then the Company reserves the right to block or temporarily limit a user's access to their account. In such a case, the decision to release funds from the game account will be reviewed unilaterally by the Website administrators.

8.20.1 You must submit the requested documents and information within ten (10) days from the date of the request. The Company typically reviews submitted materials within ten (10) days of receiving the complete documentation package. However, depending on the circumstances and complexity of the case, the verification process may take longer and require additional steps. As part of the KYC procedure, the Company reserves the right to conduct additional verification, including phone or video calls using the contact details provided in your profile. During this process, withdrawals will be suspended, and access to your account may be restricted. Failure to submit the requested documents within the ten (10) day period, or if the Company is unable to contact you within ten (10) days following a withdrawal request, may result in your account being blocked or permanently suspended due to incomplete KYC verification.

#### 8.21 Additional Fees and Withdrawal Limits

Daily withdrawal limit for fiat currencies:

- BASIC – 4 000 €;
- PRESTIGE – 4 000 €;
- ELITE – 10 000 €;
- SUPREME – no limits.

Users are fully responsible for the consequences that may arise as a result of exceeding the limits established by the issuing bank.

For users with BASIC, PRESTIGE, or ELITE status, the monthly crypto withdrawal limit is 1 000 000 \$. There are no crypto withdrawal limits for users with SUPREME status.

Users are allowed to withdraw funds to crypto wallets if they previously deposited money to play using crypto wallets, bet it, and won.

Our exchange rates are updated regularly, and it is the user's responsibility to check the applicable rates on "Deposit" page before proceeding with transactions involving an exchange of currency. When depositing or withdrawing funds, for most currencies, an additional fee may be added to the exchange rates provided by Open Exchange Rates.

### 9 Site Gaming and Betting Regulations

9.1 You bear responsibility for the validity of the information related to the transactions you make before confirming bets when gaming.

9.2 The transaction history is available on your profile page.

9.3 The Company may at any time, partially or completely (at its own discretion), refuse to finalise transactions requested by you via the Website if you violate these Terms. No deal shall be considered finalised until you receive the Company's confirmation. If you do not receive confirmation of acceptance of your transaction, you should contact support.

9.4 MONRO Casino uses the Euro as the main currency when forming prize pools for events. The prize pool is converted into the currency of your account according to the exchange rate set on the Website.

## 10 Bonuses

### 10.1 Introduction

This section contains general terms and conditions for using our Casino bonuses. Please note that each bonus has its own terms and conditions, which you can access upon accepting the bonus. Please ensure that you understand the terms of the bonus you are using.

### 10.2 General Rules

10.2.1 A bonus is an award granted by the Casino that can be received as bonus funds, a percentage of a deposit, or free spins. There are deposit and no-deposit bonuses. Deposit bonuses are received for topping up your balance. When you receive a deposit bonus, the bonus and deposited amount is credited to the bonus balance.

10.2.2 A bonus is considered as a "free bet". It cannot be considered as a monetary equivalent. Recovery of its money equivalent, replacement, transfer, and retransfer of bonuses shall not be permitted.

10.2.3 You can refuse all or any bonuses at any time in your profile. If you take advantage of a composite bonus (deposit bonus and free spins) and cancel the first part of this composite bonus (deposit bonus), the second part (unplayed free spins or winnings from free spins) will be automatically cancelled as well.

10.2.4 Only one bonus can be active during one special event, unless otherwise specified by the Casino.

10.2.5 Only one bonus may be activated in your account for any specific period of time. If there is more than one bonus in a single account, the bonuses shall be activated and wagered one at a time.

10.2.6 Any granted bonus has a limit on the maximum bet allowed when wagering the bonus. If the rules of a specific bonus do not specify the maximum percentage or amount of the bonus bet allowed, then no more than 5 € of the placed bet shall be used to wager a bonus. For players from Finland, no more than 3 € of the placed bet shall be used to wager a bonus.

10.2.7 The maximum winnings gained after wagering a no-deposit bonus is 10X the bonus amount, unless otherwise specified in the bonus terms. If the amount of winnings exceeds the limit, it will be deducted from the balance once wagering requirements are met.

The maximum possible amount available for withdrawal after wagering a no-deposit bonus or winnings gained after a no-deposit bonus is 10X the bonus amount, unless otherwise specified in the bonus terms. Any amount which exceeds the said limits will be written off the balance.

To continue playing without limitations regarding the amount of winnings, you must first withdraw the winnings gained from wagering a no-deposit bonus and then make another deposit.

10.2.8 Winnings generated from free spins are credited to the game balance with a wagering requirement. You can learn about the wagering requirements in the bonus terms.

10.2.9 Bets placed in Jackpot games do not count towards the bonus wagering requirement.

10.2.10 Bonus funds cannot be used for placing bets in Real Money games. However, if you place bets using a deposit bonus, the cash balance (i.e., not the bonus balance) will be available for Real Money games.

10.2.11 A bonus may be claimed once per user, household, IP address, device, phone number, or payment account (QIWI, Skrill, PAYEER, credit card, etc.).

10.2.12 Upon the cancellation or expiry of a bonus, the bonus funds shall be removed from your bonus account in full. Bonuses that are cancelled by the user or expire shall not be recovered.

10.2.13 In order to withdraw funds received from wagering a bonus, your user account must be verified, and you have to make a minimum deposit.

10.2.14 The Casino reserves the right to review the size and frequency of bonus offers on a case-by-case basis if it considers that a user gets a disproportionate number of bonuses compared to the ratio of bonuses received to deposits made.

10.2.15 During one calendar month, only one no-deposit bonus promoted via our social media can be activated. The Casino reserves the right to modify the number of bonuses available to each individual user.

10.2.16 Any reference to items on the Website is purely for marketing purposes, to illustrate the potential value of the reward. No physical items are provided to players.

### 10.3 Bonus Wagering

10.3.1 Bonus wagering is the amount of bets you need to place before a bonus, including the winnings credited to your bonus balance in addition to a bonus, can be transferred to your cash balance and become available for withdrawal.

10.3.2 Once the wagering requirement is fulfilled, the bonus funds will be available for withdrawal.

10.3.3 Bonus wagering requirements are stipulated in the terms of each specific bonus and refer to a multiplier (wager) that applies to the bonus itself or the bonus and the deposit made.

The percentage of the bet that counts for the bonus wagering depends on the game category:

- Bets in slot games are counted as 100%. Bets in slot games where users can change the volatility and Real Money slot games are counted as 0%.
- Bets in other games are counted as 0%.

An active bonus becomes inactive and unavailable to wager in case of a zero balance and if there are no uncompleted bets.

The portion of the bet that counts for the bonus wagering purposes may change without prior notice.

#### 10.3.4 Cancelling a Bonus

- If a bonus is cancelled before the wagering requirement is fulfilled, both the bonus and any bonus winnings that exceed the amount locked by your cumulative deposit bonus will be cancelled.
- If you submit a withdrawal request before the wagering requirement is fulfilled, the bonus will be cancelled. Please note that in this case, you will lose all bonuses and any bonus winnings that exceed the bonus amount.

### 10.4 Bonus Strategy

#### 10.4.1 Fixed Bonus

- The amount of the received bonus is locked until the bonus is wagered. Bonuses of this type can only be wagered in cash.
- Real money that you deposit is used for placing bets and wagering a fixed bonus. All winnings received from wagering a fixed bonus are credited to your cash balance.
- A bonus can be wagered using any deposit as long as the bonus has not expired and no other bonuses have been activated by that deposit.
- A fixed bonus shall not be voided if a withdrawal request is submitted before wagering the bonus.
- The funds in your bonus balance related to the active bonus will be transferred to your cash balance after wagering the bonus.

#### 10.4.2 Cumulative Bonus

- The bonus amount received shall be available immediately for placing bets.

- When wagering a no-deposit cumulative bonus or winnings from free spins, your bonus balance shall be used for placing bets.
- When wagering a deposit cumulative bonus, your cash balance shall be used first for placing bets. If there are not enough funds in your cash balance, your bonus balance shall be used.
- All winnings received in addition to the bonus amount shall be credited to the bonus balance. They can be withdrawn only after the wagering requirements are met, except the winnings from Real Money slot games.

#### 10.4.3 Playing with an Active Cumulative Bonus in Non-Real Money Games

##### **Bets:**

- Initially, bets are placed using the bonus balance (if available).
- Then, bets are placed using the cash part of the bonus (locked deposit made to activate the cumulative deposit bonus) (if available).
- Next, bets are placed using the cumulative deposit bonus.
- Finally, bets are placed using the cash balance. This may be a new deposit with no bonuses activated, or a bonus with the wagering requirement fulfilled.

##### **Winnings:**

- First, these amounts will recover the bonus funds of the cumulative deposit bonus.
- Then, they will recover the locked cash balance (deposit made to activate the cumulative deposit bonus).
- Finally, winnings will be credited to the bonus balance.

#### 10.4.4 Playing with an Active Cumulative Bonus in Real Money Games

- The cash balance (cash balance = cash funds + cash funds locked by the cumulative deposit bonus) is available for placing bets in Real Money games. If you start playing Real Money games with an active deposit bonus, your bonus funds will be cancelled.

##### **Bets:**

- First, bets are placed using the cash balance. This may be a new deposit with no bonuses activated, or a bonus with the wagering requirement fulfilled.
- Then, bets are placed using the cash balance locked by the bonus (deposit made to activate the cumulative deposit bonus).

##### **Winnings:**

- Winnings are credited to the cash balance locked by the bonus to recover the full deposit made to activate the cumulative deposit bonus.

- Then, winnings are credited to the cash balance. You may withdraw them either after the wagering requirement is fulfilled, or when the active deposit bonus expires or is cancelled.

#### 10.4.5 Wager Win Bonus

- A Wager Win Bonus is a bonus with a non-standard wagering requirement. The wagering is based not on the total amount of bets placed, but on the total winnings generated from the bonus balance.

#### **Example:**

A user receives a bonus of 50 € with a Wager Win 5X requirement. Once the total winnings from the bonus reach 250 € ( $50 € \times 5$ ), the bonus is considered fully wagered, and all funds won from the bonus become available for withdrawal.

1. The user places a bet and wins 90 €. The bonus balance is now 140 € ( $50 € + 90 €$ ):
  - 50 € is the bonus amount.
  - 90 € is the winnings from the bonus.

The bonus is considered 36% wagered ( $90 € / 250 € \times 100$ ).

2. The user places another bet and wins 60 €. The bonus balance is now 200 € ( $50 € + 90 € + 60 €$ ):
  - 50 € is the bonus amount.
  - 90 € is the winnings from the first bet.
  - 60 € is the winnings from the second bet.

The bonus is considered 60% wagered ( $150 € / 250 € \times 100$ ).

3. The user places another bet and wins 100 €. The bonus balance is now 300 € ( $50 € + 90 € + 60 € + 100 €$ ):
  - 50 € is the bonus amount.
  - 250 € is the total winnings from the bonus.

The bonus is fully wagered. 300 € is available for withdrawal.

Bets are deducted and winnings are credited in the same manner as with an active Cumulative Bonus.

#### 10.4.6 Wager Free Bonus

#### **General Rules**

A Wager Free Bonus is a bonus that has no wagering requirements. Any funds won using a Wager Free Bonus, exceeding the original bonus amount credited, may be transferred to the cash balance and made available for withdrawal.

If a withdrawal request is submitted and the bonus cancellation is confirmed, the Wager Free Bonus will be deemed cancelled. The withdrawal will then be processed for the amount exceeding the original bonus credited.

If, at the time of the withdrawal request, the bonus balance is less than the original bonus amount, the entire bonus will be voided.

### **Maximum Win per Bet Limit**

The Wager Free Bonus may be subject to a maximum win per bet, as determined by the Multiplier Max Win.

Example:

A user receives a 50 € bonus. With the Multiplier Max Win set at 5X, the maximum winnings from a single bonus bet cannot exceed 250 €.

If the user wins 350 € from such a bet:

- The full 350 € will be credited to the balance.
- The excess amount ( $350 \text{ €} - 250 \text{ €} = 100 \text{ €}$ ) will then be deducted.
- The winnings of 250 € will be displayed in the your bet history.

The Multiplier Max Win applies to each single bet only and does not limit total cumulative winnings from the bonus.

The Casino reserves the right to set different maximum win per bet limits for individual players.

### **For Games Outside the Real Money (RM) Category**

#### **Bets**

- If a portion of the cash balance is locked:
  - Bets are deducted first from the locked cash balance.
  - Any remaining bet amount is then deducted from the bonus balance.
- If there is no locked portion of the cash balance, all bets are deducted from the bonus balance.

#### **Winnings**

- If a portion of the cash balance is locked, winnings are credited to the locked cash balance.

- If there is no locked portion of the cash balance:
  - The bonus balance is first replenished up to the amount of the locked bonus balance.
  - Any remaining winnings are then credited to the cash balance.

## **For Games in the Real Money (RM) Category**

### **Bets**

Bets are deducted first from the locked real funds, then from the unlocked real funds.

### **Winnings**

Winnings are credited first to the locked cash balance until the original deposit amount locked by the Wager Free Bonus is fully restored. Any remaining winnings are then credited to the unlocked cash balance. These funds become available for withdrawal upon bonus cancellation, fulfilment of the bonus conditions, or bonus expiry.

### **10.5 Birthday Bonus**

MONRO Casino players with PRESTIGE, ELITE, or SUPREME status will receive a no-deposit cash bonus on their birthday. The bonus will be awarded for depositing at least 500 € for PRESTIGE status, 2 000 € for ELITE status, and 3 500 € for SUPREME status during the 30 days leading up to the user's birthday. This bonus is only available for verified players on their birthday and for seven days afterwards. The birthday bonus is valid for seven days after activation. Once the wagering requirements are met and the bonus is transferred to the cash balance, it becomes available for withdrawal.

### **10.6 Social Media Bonuses**

The Casino reserves the right to restrict users from receiving deposit and no-deposit bonuses (including the complete cancellation of these bonuses) earned through social networks of the Casino and its partners (e.g., Instagram, Telegram, X, etc.). This restriction applies if the user's total deposits in the 30 days leading up to the bonus activation date are less than 250 €.

### **10.7 Liability for Bonus Abuse**

10.7.1 The withdrawal of wagered bonuses is only available to users with unique, verified accounts.

10.7.2 In case of the creation of duplicate accounts, or in case of any discrepancy between the data initially provided when completing the profile and the documents submitted for account verification, any bonuses that have been received by a user and all related winnings shall be void.

10.7.3 If a user has an active bonus and obtains free spins or other bonuses in any game, they have to wager them before switching to another game. If a user places bonus-money bets in any

other game when there are unused free spins or other uncompleted bonus games, these actions shall be considered a deliberate violation of the Casino rules. If the Casino identifies such violations, it reserves the right to refuse any payouts and deem void all winnings obtained using the aforementioned strategies.

10.7.4 In case of a repeated use of no-deposit cumulative bonuses on the [Affiliate Brands](#) without making a cash deposit in the interval between using bonuses, the Casino reserves the right to ask the user to make a deposit equal to the wagered bonus funds on their balance at the time the withdrawal request is submitted (not less than 10 €), and to wager the deposit three times. If the user refuses to make a deposit, all received no-deposit cumulative bonuses and all related winnings shall be deemed void.

10.7.5 The intentional use of bonus funds to accumulate in-game progress in games with progression-based mechanics, for the purpose of benefiting from that progress after the bonus has ended, been wagered, cancelled, lost, or expired, is strictly prohibited. Progression mechanics include accumulation meters, progress bars, collectible items, levels, in-game accumulations, and other similar features. If such activity is identified, the Casino reserves the right to void any bonuses and winnings obtained through this strategy and to restrict the user's participation in future bonus campaigns.

## 10.8 Freezing and Restriction of Bonuses

10.8.1 Where there are sufficient grounds to believe that the user has engaged, is engaging, or intends to engage in actions aimed at abusing bonus offers and/or materially breaching the terms of their use, the Company reserves the right, at its sole discretion and without prior notice, to:

- temporarily suspend (freeze) any active bonuses on the user's account;
- restrict, suspend, or discontinue the provision of new bonus offers to the user;
- invalidate any bonuses obtained in violation of these Terms.

10.8.2 Sufficient grounds shall include:

- identification of violations of bonus programme terms;
- evidence of improper or dishonest use of bonuses;
- receipt by the Company of information (including data from its internal systems, affiliated entities, and/or partners) indicating that the user has engaged in similar actions on other projects or platforms owned by the Company and/or its partners.

10.8.3 The aforementioned measures shall remain in effect for the period necessary to conduct an investigation and/or remedy the identified breaches. Upon completion of such investigation, the Company may maintain, modify, or revoke the measures taken.

10.8.4 In accordance with applicable law, the Company is under no obligation to disclose to the user the reasons and/or grounds for its decisions and shall not be liable for any losses, expenses, loss of profits, or other adverse consequences incurred by the user in connection with the freezing, restriction, suspension, or invalidation of bonuses, except where required by law.

10.8.5 All decisions of the Company made under general clauses 10.7 and 10.8 are final and not subject to review, unless otherwise provided by law and/or these Terms.

10.9 We reserve the right to change, alter, or amend the Bonus Terms and Conditions at any time. Players should regularly check the Terms and Conditions for any updates.

## ♥ 11 Collusion, Cheating, Misleading Actions, Fraud, and Criminal Activity

11.1 The following activities are prohibited and shall be considered a material breach of these Terms:

11.1.1 Providing information to third parties.

11.1.2 Using any system (including machines, computers, software, other automated systems such as bots, etc.) designed specifically to forecast game results, place bets, or perform any other activities that may affect game results.

11.1.3 Committing fraudulent acts for personal benefit, including the use of stolen, duplicated, or otherwise illegally obtained credit or debit card information for depositing to your account.

11.1.4 Participating in criminal activity, including money laundering and any other activities implying criminal liability.

11.1.5 Attempting to, making, or directly or indirectly intending to collude with other players when gaming on the Website.

11.1.6 Developing strategies to gain dishonest winnings; committing fraud against other online casinos or payment providers; initiating credit card chargebacks or refusing prior payments; and providing false personal information, particularly by players declared bankrupt at their place of residence.

11.2 We are entitled to block your account and suspend or cancel payments or winnings in the following cases:

11.2.1 If you violate the terms described in Clause 11.1.

11.2.2 If a bet is placed by a customer who may be privy to information regarding the potential outcome of an event.

11.2.3 If a large number of bets are placed in a short period of time on one specific outcome.

11.3 The Company will do its best to identify and prevent collusion and exclude the colluding parties from the gaming process. The Company will take appropriate actions against these persons. We are not responsible for any losses or damages incurred by you or other players as a result of collusions, fraud, or other illegal operations. All measures shall be taken by the Company in these cases at its sole discretion.

11.4 We use advanced technologies to combat all types of financial fraud on the Website. All attempts at fraud will result in the immediate blocking of your account. In such cases, the Company shall have no obligation to refund or compensate you for the funds held in your account. We also have the right to notify the relevant authorities, while you shall be obliged to cooperate with the Company in the investigation of the said cases.

11.5 The Company expressly prohibits the use of its services and/or software for any illegal or fraudulent activity, including transactions such as money laundering, in accordance with the laws of your country. The Company has the right to, at any time, suspend or block your and all of your other accounts in the system, as well as to withhold funds. In this case, you shall waive all claims against the Company.

11.6 The Casino reserves the right to close your account and refund the “Account Balance”, subject to a withdrawal fee, at its own discretion and without prior notice.

11.7 Legal action may be taken against any player or individual who attempts to manipulate or act fraudulently against the Casino system, in accordance with the laws of your jurisdiction.

## ♥ 12 Other Actions Prohibited on the Website

12.1 It is strictly forbidden to communicate with other players in an offensive or aggressive manner (including through images), to use profanities, issue threats, humiliate others, or behave violently towards other players or Website staff.

12.2 Mass mailing of information (“spamming”) is strictly prohibited. You are not permitted to distort, delete, or otherwise alter the information contained on the Website. Uploading content that may disrupt the operation of the Website is also forbidden. Additionally, you are not allowed to perform any actions that could adversely affect the Website’s functionality, such as using or distributing viruses or other malicious software.

12.3 You agree to use the Website for entertainment purposes only. The Company prohibits copying the Website, in whole or in part, in any form without the prior written consent of the Company.

12.4 You confirm that you will not hack, attempt to hack and/or gain access to, or otherwise bypass our security system. If we suspect an attempt to hack, gain access to, or otherwise bypass our security system or software, we reserve the right to immediately terminate your access to the Website services and block your account. The Company is also entitled to report these cases to the relevant authorities.

12.5 The Company shall not be held liable for any losses incurred by you or any third party as a result of malfunctions in information technology systems caused by attacks, viruses, or other harmful materials when using the Website, downloading materials from it, or clicking on links contained on it.

12.6 It is strictly forbidden to sell or transfer accounts between players.

12.7 If players become aware of possible software errors or defects, they shall agree to refrain from profiting from this situation. Moreover, a user agrees to promptly notify the Casino of all such software errors or defects. In the event that a user does not fulfil the obligation specified in this Clause, the Casino shall have the right to be compensated for all costs associated with this error or defect, including all expenses incurred as a result of this error/defect, as well as for the user's failure to notify the Casino thereof.

### ♥ 13 Duration and Cancellation of the Contract

13.1 You are entitled to close your account (including the deletion of your username and password) at any time by contacting us via email at: [help-monro@support.win](mailto:help-monro@support.win).

13.2 Prior to receiving account closure confirmation, you remain responsible for all of your account activity until the account has been fully closed by the Company.

13.3 The Company reserves the right to debit your account with commissions or other amounts you owe the Company prior to closing the account.

13.4 In accordance with these Terms, if your account is terminated, neither party shall have any further obligations to the other.

13.5 The Company reserves the right to immediately delete your account (including your username and password) without prior notice in the following cases:

13.5.1 Your account is linked to a previously deleted account.

13.5.2 Your account is linked to an existing blocked account. This entitles us to close your account irrespective of how it was linked to blocked accounts, as well as to block the credentials associated with those accounts. Except as specified in these Terms and Conditions, your account balance will be refunded to you within the specified period of time at your request, after the amounts owed to the Company have been cleared.

13.5.3 You attempt to hack the system or participate in collusion.

13.5.4 You have interfered with or otherwise manipulated the Website software.

13.5.5 You use your account for purposes deemed unlawful under applicable legislation, e.g., attempting to access the Website from a country where gambling is prohibited.

13.5.6 You post abusive or offensive content on the Website.

13.6 We may close your account and terminate the Terms by sending you an email notification to the address listed in the contact information. If the termination occurred at the Company's initiative, except for cases of account closures and terminations due to the violation of Clause 11 ("Collusion, Cheating, Misleading Actions, Fraud, and Criminal Activity") or Clause 18 ("Violation of Terms"), the Company will refund the remaining balance in your account.

#### ▼ 14 Changes on the Website

The Company reserves the right, at its discretion and at any time, to alter or supplement the services offered on the Website as part of updates, and to suspend or modify any games or gaming events offered via the Website.

#### ▼ 15 System Errors

In the event of a system failure or an error in a game (e.g., a deviation from standard game logic), the Company shall take all reasonable measures to rectify the situation as soon as possible. However, the Casino shall not be held responsible for any hardware or software malfunctions, interruptions, loss of internet connection, or other technical issues that may affect access to the Website or uninterrupted gameplay.

#### ▼ 16 Errors or Defects

16.1 When using the Website services, you may experience situations when bets are not accepted or are accepted in error by the Company, or where payments are processed incorrectly by the Company (e.g., game betting conditions are set incorrectly due to an error, omission of information, system error, or miscalculation of winnings or refunds caused by incorrect manual or automated data entry).

16.2 The Company reserves the right to limit or cancel bets at its sole discretion.

16.3 If you have spent funds credited to your account or otherwise provided to you by mistake on betting or gaming, we shall be entitled to cancel related bets and/or winnings that you might receive using this money. If you have already been paid the money for these bets or games, the credited amounts shall be deemed to have been received in trust, and you shall immediately return them upon request.

16.4 Neither the Company's employees or agents, nor those of its partners or suppliers shall bear responsibility for any losses, including the loss of winnings, resulting from errors made by you or the Company.

16.5 The Casino, its directors, employees, partners, and service providers:

16.5.1 Do not guarantee that the Website and its software will always work error-free.

16.5.2 Do not guarantee uninterrupted access to the Website or games.

16.5.3 Shall not be liable for any losses, costs, expenses, or damages, whether direct or indirect, incidental or otherwise, arising in connection with your use of the Website or your gaming activity.

16.6 The Company and its licencees, distributors, wholesalers, subsidiaries, affiliates, employees, and directors shall not be held responsible for any losses or damages that may occur as a result of interception or misuse of information transmitted via the Internet.

## ♥ 17 Limitation of Liability

17.1 The Website operation shall be subject to the Terms posted thereon. We do not provide warranties regarding the Website or its services and waive our liability (to the extent allowed by law) with respect to all implied warranties.

17.2 The Company grants you the right to use the Website services upon your agreement to the following terms:

17.2.1 You will use the Website services willingly, freely, conscientiously and at your own risk.

17.2.2 You are the fully authorised owner of the funds in your account. The information that you provide to the Company at the time of registration and/or subsequently, including in relation to any transaction that requires the depositing of funds, is true, up-to-date, accurate, and corresponds to the name on the credit/debit card(s) or other payment methods used to deposit to or withdraw funds from your account.

17.2.3 You understand and acknowledge that you may lose money while using the Website services and that you bear liability for this. You cannot make claims against the Company that are related to losses, disadvantages, or expenses that you incur.

17.2.4 You understand the general methods, rules, and procedures for the provision of services and the playing of games on the Website and the Internet. You understand that you are responsible for ensuring that bets placed in games are accurate. You undertake not to engage in behaviour that could damage the reputation of the Company.

17.2.5 You agree to fully exempt the Casino, its directors, employees, and service providers from all losses, costs, expenses, claims, and liabilities, which may arise from your use of the Website or gaming activity. The Company shall not be held responsible for any losses, financial or reputational, resulting from unlawful conduct, negligence, or damages, including but not limited to loss of data, income, or reputation, or for any indirect, incidental, special, or consequential damages. The Company shall not be held responsible for the contents of Internet resources that can be accessed via the Website.

17.3 Gambling in the online Casino is intended for entertainment purposes only. Before playing, you must accept that gaming should not be considered a source of income or a means of settling financial debts. While playing, you should monitor the time and money you spend daily in the online Casino. You can do so in your player's personal account.

17.4 If needed, you can set money spending limits in your account (in addition to other restrictions, e.g., "Deposit", "Loss", "Bet", "Self-Limitation", and "Self-Exclusion"). In order to do so, you need to contact our support at [help-monro@support.win](mailto:help-monro@support.win) and communicate to us your

decision to refrain from gambling on the Website during a certain period of time. We shall take all measures to block your access to the Website, and you will stop receiving promotional materials from us. You can contact the following organisations for advice and support: Gamblers Anonymous, GamCare, or Gambling Therapy.

## ▼ 18 Violation of Terms

18.1 If you violate these Terms, you shall be obliged to compensate the Company for all claims, debts, costs (including attorney's fees), and other expenses that may occur as a result of this violation.

18.2 You undertake to indemnify, defend the interests of the Company, and protect its partners and their companies, as well as their officers, directors, and employees, against all claims, demands, liabilities, damages, costs, and expenses, including legal costs and other expenses, incurred as a result of:

18.2.1 Your failure to comply with these Terms.

18.2.2 Your violation of law or the rights of third parties.

18.2.3 The use of your account by third parties irrespective of whether this use was authorised by you or not.

18.2.4 Receiving winnings in a similar way.

18.3 If you violate these Terms, we are entitled (but not obliged) to:

18.3.1 Send you a notification (using your contact details) of your violation and urge you to stop violating these Terms.

18.3.2 Suspend your account, thus disabling you from placing bets or playing on the Website.

18.3.3 Suspend your account with or without prior notice.

18.3.4 Debit your account for any payouts, bonuses, or winnings credited to you as a result of a serious violation.

18.4 We may delete your username and password if you disregard any of the provisions of these Terms.

## ▼ 19 Intellectual Property Rights

19.1 The Website contents are subject to copyright and other proprietary rights that are owned by the Company or used under licence by third-party copyright holders. The materials on the Website may only be downloaded onto one personal computer and printed out for personal and non-commercial use.

19.2 You understand that the use of the Website does not grant you any rights to the intellectual property (e.g., copyrights, know-how, or trademarks) owned by the Company or by any third party.

19.3 The trade names, trademarks, logos, and other materials on the Website cannot be used or reproduced.

19.4 You are responsible for all damages, costs, or expenses incurred as a result of carrying out prohibited activities. If you become aware of the fact that such activity has been carried out by other persons, you must immediately inform the Company and cooperate in the investigation based on the information you have provided.

## 20 Personal Data Protection

20.1 The personal data of users of this Website is controlled and processed by GALAKTIKA N.V., (hereinafter referred to as – the “Company“ or “We“). Company and the user are jointly referred to hereinafter as “Parties“, and individually – “Party“.

20.2 We comply with the principles established by applicable legal requirements, ensuring that personal data:

20.2.1 is processed lawfully, fairly, and transparently;

20.2.2 is collected for specified, explicit and legitimate purposes and is not processed further in a manner that is incompatible with those purposes (“Purpose Limitation”);

20.2.3 is adequate, relevant, and limited to what is necessary in relation to the purposes for which it is processed (“Data Minimisation”);

20.2.4 is accurate and, where necessary, kept up to date; every reasonable step must be taken to ensure that personal data which is inaccurate, taking into account the purposes for which it is processed, is erased or corrected without delay (“Accuracy”);

20.2.5 is stored in a form that permits identification of data subjects for no longer than is necessary for the purposes for which the personal data is processed (“Storage Limitation”);

20.2.6 is processed in a manner that ensures appropriate security of personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures (“Integrity and Confidentiality”).

20.3 Personal data collected and processed by the Company in respect of users includes:

First name, last name, patronymic (if applicable), residential address and contact information, valid email address, place of residence, relevant payment information, and login (username). For the purpose of identity verification, the Company has the right to request a scanned copy of the user’s passport or other identification documents. All data provided by you must be accurate,

complete, and valid. You are solely responsible for the accuracy, completeness, and correctness of the information you provide.

20.4 We use your personal data to verify your identity when registering on our Website and to ensure the accuracy of payments made by you to the Company and from the Company to you. We use your payment details (e.g., cardholder name, credit card number, and card expiration date) for the purpose of providing you with services on our Website.

We also use your personal data for the following main purposes:

- To provide you with our services.
- To maintain your account and records.
- To communicate with you regarding the provision of our services.
- To respond to your questions and comments.
- To monitor the usage patterns and performance levels of our Website and the quality of our services.
- To analyse interest in our services.
- To improve the quality of our services and our Website.
- To notify you of special offers and services that may be of interest to you.
- To personalise your experience on our Website.
- To process and transfer winnings (if applicable and subject to the applicable conditions).
- To collect information from you, including through surveys.
- To resolve disputes.
- To charge fees (where applicable).
- To identify and correct errors or problems on our Website.
- To prevent potentially prohibited or illegal activities.
- To ensure compliance with our Terms and Conditions published on this Website.

20.5 Your personal data may be disclosed (transferred) by the Company to any of our affiliated companies or any business partners (regardless of their territorial location) for the purposes described above in this policy. We guarantee that such companies are aware of and comply with applicable data processing requirements. We and the above-mentioned companies may from time to time engage third parties for the processing of your personal data for the purposes indicated above, provided that such processing will be governed by contractual arrangements in accordance with applicable legal requirements. Your personal data may also be disclosed to the appropriate governmental, regulatory or executive body in such cases as prescribed or permitted by law.

## 20.6 Rights and Obligations of the Parties

### 20.6.1 The User's Rights:

- To set a data processing restriction if one of the following conditions is met:
  - The accuracy of personal data is being contested by you during a period that allows the Company to verify the accuracy of your personal data.

- Processing is illegal, and you oppose the erasure of personal data and instead require the restriction of its use.
- The Company no longer needs your personal data for processing purposes, but it is required by you for the establishment, exercise, or defence of legal claims.
- You objected to the processing of your personal data, pending verification of whether the Company's legitimate grounds override yours.
- To request and receive your personal data (that was provided by you to the Company) in a structured, commonly used, and machine-readable format (by making the corresponding request) and to transfer this data to another controller without any interference from the Company.
- To be informed whether the Company stores information about you.
- To request from the Company the specific purpose(s) of processing your personal data and information about the categories of personal data being processed by the Company.
- To request access to your personal data which the Company stores.
- To request information on the estimated period for which your personal data will be stored by the Company, or, if not possible, the criteria used to determine that period.
- To submit a complaint to the competent data protection supervisory authority if you believe that the Company has violated applicable data protection legislation.

#### 20.6.2 The User's Obligations:

- To provide accurate and complete personal data in accordance with the Terms and Conditions published on this Website.
- To promptly provide the Company with your updated personal data if any of your personal data was changed.
- To notify the Company promptly about the fact of an unauthorised receipt of your personal data by a third party if you become aware of such a fact.
- To notify the Company of any objections to the purposes of data processing, or to request the termination of processing of your personal data, by sending a corresponding message.

The user is fully aware that sending a notice of objection to any of the purposes of personal data processing and/or a request to terminate the processing of personal data by the Company shall constitute legal grounds for the termination of any relationship between the Parties under the Terms and Conditions published on this Website.

You are solely responsible for the accuracy, completeness, and timeliness of the personal data you provide to the Company.

#### 20.6.3 The Company's Rights:

- To terminate any and all contractual relationships (as stipulated by the Terms and Conditions posted on the Company's Website) with you in the event that you do not provide consent to the Company for the processing of your personal data for the purposes specified in this section.
- To amend data protection rules unilaterally without receiving any prior approval for such amendments from you.

#### 20.6.4 The Company's Obligations:

- To report any correction or erasure of personal data, or restriction of the processing of the user's personal data, to every third party to whom the user's personal data has been disclosed by the Company for any processing purpose established by this policy. This obligation does not apply if such reporting proves impossible or involves disproportionate effort for the Company.
- To inform you about the recipients of your personal data (third parties) if a relevant request has been received from you.
- To provide you with your personal data (being stored by the Company) in a structured, commonly used, and machine-readable format if a relevant request has been filed by you.
- To notify the supervisory authority about the user's personal data breach no later than 72 hours after becoming aware of such a fact. If the notification to the supervisory authority is not made within 72 hours, it shall be accompanied by reasons for the delay.
- To notify the user immediately about the fact of a breach of their personal data if such a breach is likely to result in a high risk to the rights and freedoms of the user.

The period for storing your personal data by the Company extends throughout the duration of relationship between the Parties provided by the Terms and Conditions placed on the Company's Website as well as for the next three years after the termination of the Parties' relationships (for the purpose of resolving possible disputes).

20.7 We use the latest technology in order to ensure the secure storage of all personal data of the Website users. We use 128-bit SSL (Secure Sockets Layer) encryption, a technology preferred by many legal and financial organisations. The 128-bit SSL encryption guarantees 100% security of all transactions made via the Website.

20.8 MONRO Casino reserves the right to use users' personal data for marketing communications, including via phone, SMS, email, and Telegram, where such use is based on the user's consent. Users can revoke their consent at any time by emailing [help-monro@support.win](mailto:help-monro@support.win). However, opting out may result in some bonus options becoming unavailable.

20.9 When you play casino slots developed by NetEnt, NetEnt's privacy policy also applies. It can be found here: [NetEnt Privacy Policy](#).

20.10 If you wish to view any personal data we hold about you, make changes to it, delete it, or receive information on how it is used by the Company and how we ensure its confidentiality, you may submit a request via email at [dpo@support.win](mailto:dpo@support.win).

In order to maintain confidentiality when submitting a request, you must also provide confirmation of your identity. For this purpose, you need to attach a copy of your passport to the request.

We reserve the right to charge reasonable fees for duplicate requests, requests for additional copies of the same data and/or requests which are considered obviously unreasonable or

excessive. We can also refuse to provide answers to requests which we consider to be obviously unreasonable or excessive.

20.11 Upon the Company's decision to block or permanently close a user's account (including for fraud/money laundering breaches, multi-accounting, serious violations of these Terms and Conditions, or upon the user's verified request), the Company shall immediately restrict access to such account and initiate a personal-data deletion or anonymisation procedure in accordance with this Clause 20.

20.12 The Company applies its Data Deletion and Anonymisation Policy, approved by the Data Protection Officer (DPO), which establishes the procedures and safeguards for the permanent erasure or anonymisation of users' personal data after account blocking or closure. The DPO also oversees periodic review and updating of this policy.

20.13 Without undue delay after the blocking decision becomes effective, the Company permanently deletes from its operational systems all users' personal data that is not required for statutory compliance, including:

- full name, residential address, phone number, and email address;
- identity verification materials (copies of ID/passport, proof of address, selfies, video-KYC recordings);
- payment method details and tokens attributable to the user;
- marketing preferences and communication history with operational teams;
- analytics and activity logs that are not required for security, integrity, or statutory compliance.

Deletion is performed in line with the principles of data minimisation and storage limitation set out in Clauses 20.2.2–20.2.6. Data retained under this Clause is periodically reviewed by the DPO or designated personnel to determine whether continued storage is necessary. If not, the data is permanently anonymised or securely deleted in accordance with applicable legal requirements. This ensures that no individual can be identified.

20.14 Certain personal data may be retained strictly to comply with legal obligations. Only the minimum amount of data necessary for this purpose is stored, and such data is kept securely with access restrictions. These records are permanently anonymised or securely deleted once they are no longer required to comply with legal requirements.

20.15 This policy is designed to minimise unnecessary disclosure risks and to maintain the integrity of the data deletion process:

- Records retained for compliance are kept only for the periods required by applicable law and are automatically deleted or permanently anonymised upon expiry.
- All retained records are stored separately from operational systems, encrypted at rest, access-controlled on a need-to-know basis, and monitored for unauthorised access attempts.

- Records retained under Clauses 20.14–20.15 are kept only for the periods required by applicable laws, including but not limited to EU anti-money laundering directives (e.g., Directive (EU) 2015/849 as amended) and analogous national AML/CFT, accounting and tax retention laws. Access to these records is restricted and provided only upon legal compulsion pursuant to a valid and binding order from a competent authority with jurisdiction, following prior legal review.

20.16 The Company does not send automatic notifications to users regarding the deletion or anonymisation of personal data following account blocking. Confirmation is provided only upon the user’s verified request pursuant to Clause 20.17 and after identity verification.

20.17 Upon the user’s verified request, the Company will confirm whether the user’s personal data has been deleted or anonymised following account blocking. The Company will provide such confirmation only after verifying the requester’s identity and will respond without undue delay and within one month of receipt of a verified request. Requests shall be submitted to [dpo@support.win](mailto:dpo@support.win).

20.18 Any data retained pursuant to Clauses 20.14–20.15 shall be used strictly for: (i) compliance with AML/CFT, accounting and regulatory obligations; and/or (ii) preventing duplicate or fraudulent registrations. Such data shall not be used for marketing or profiling, and the Company shall not maintain any decrypted or otherwise recoverable form of such data that could permit re-identification of the user.

20.19 The Company may restrict or refuse a request to the extent that: (i) the request is manifestly unfounded or excessive; (ii) disclosure would adversely affect the rights and freedoms of others or reveal trade secrets; or (iii) disclosure is restricted by applicable law, including but not limited to anti-money laundering laws and restrictions on “tipping-off”.

20.20 The Company cooperates with competent authorities. Requests must identify the legal basis, scope, and jurisdiction. The Company may challenge requests that are ultra vires, extraterritorial, disproportionate, or conflict with legal secrecy obligations (including AML “tipping-off”) and will disclose only the minimum necessary data upon a valid, binding, and properly scoped order. Disclosures are logged and reviewed by the Compliance and Legal Department.

20.21 The Company’s DPO monitors compliance with this Clause 20, maintains deletion logs, reviews data retention justifications, and acts as the contact point for data protection inquiries.

## ▼ 21 Use of Cookies on the Website

The Company uses cookies in order to ensure the functionality and the proper operation of the Website. A cookie file is a small text file saved onto your computer when you visit the Website, enabling us to identify you on your visit. Detailed information regarding the deletion and management of cookies is available at [www.aboutcookies.org](http://www.aboutcookies.org). Remember that deleting cookies or prohibiting your browser from saving them on your computer may result in your

inability to access certain sections or functions of the Website. To customise user preferences, users can contact our support at [help-monro@support.win](mailto:help-monro@support.win).

## 22 Dispute Resolution

### 22.1 Complaints and Notices

If you need to file a claim related to the Website operation, please contact support without delay by following the instructions posted on the Website. Complaints will be processed by the Customer Success Team and will be forwarded to the Casino administration if the Customer Success Team is unable to resolve the problem immediately. You will be informed of the complaint processing status. If the dispute cannot be resolved at the level of the Casino administration, you can contact independent institutions, official gambling authorities, or licencees.

### 22.2 Fairness & RNG Testing Methods

The Company supports a Fair Play Policy and does not influence the course or final result of the game.

You accept the outcomes of all games. You are aware of and agree that:

- The Company does not use software that enables it to interfere with game algorithms and in no way affects the probability of winning.
- The Website contains exclusively original game content from licensed providers who are certified in gaming software and possess their own random number generators which have been verified by independent laboratories to exclude any possible manipulation.
- In the event that there is inconsistency between the game outcomes on your computer and on our server, the results on our server shall be deemed final and incontestable. We shall use your contact information in the event that we need to contact you regarding a dispute.
- Your account balance is the amount currently stored on the Company's server, even if it is different from the amount displayed on your screen. This principle shall be deemed final and incontestable. All amounts lost as a result of human or technical error are not subject to recovery.

22.3 The original text of these Terms is written in the English language. All interpretations should be based on the original English text. If these terms or other related materials have been translated into other languages, the English version of the Terms shall prevail.

### 22.4 Repudiation

22.4.1 If the Company fails to ensure your compliance with legal requirements, or if the Company is unable to exercise its rights or legal remedies, this will in no way constitute a waiver of those rights or remedies, and will not exempt you from fulfilling your obligations.

22.4.2 The Company's refusal to fulfil the obligations specified in these Terms won't have legal force unless it has been sent to you in writing as previously agreed.

## 22.5 Severability

If any provision of these Terms becomes invalid, illegal, or unenforceable, that provision will be removed from the context of the remaining provisions, conditions, and formulations, which will remain effective as set forth by law. In this case, any invalid or unenforceable provisions of the Terms must be modified to reflect our original objectives as accurately as possible under applicable law.

## 22.6 Legislation and Jurisdiction

The Terms are governed by and construed in accordance with the law of Curaçao. You understand that the courts of Curaçao have exclusive jurisdiction to settle all disputes (including claims for compensation and counterclaims) that may arise in connection with the emergence, lawfulness, results, interpretations, or effects of the legal relations established by these Terms or arising from them.

## ▼ 23 Force Majeure

23.1 The Company isn't responsible for any failure or delay in the performance of its obligations under these Terms as a result of force majeure, including natural disasters, war, civil unrest, interruptions in public communication networks or services, industrial disputes, DDoS attacks, and similar Internet attacks that can produce adverse effects ("Force Majeure").

23.2 The Company's activities will be suspended for the duration of the Force Majeure. During this period, the performance of the Company's obligations will be subject to delay. We will take all possible measures to mitigate the effects of the Force Majeure and/or attempt to fulfil our obligations despite the Force Majeure.

## ▼ 24 Links

The Website may contain links to other sites that are beyond the Company's control and aren't mentioned in these Terms. The Company shall not be held responsible for the content of any third-party sites, the actions or omissions of their owners, or their advertising and sponsorship content. Hyperlinks to other sites are posted exclusively for informative purposes. You may use these links and the information contained on the respective websites at your own discretion and risk.