

Updated: 1<sup>st</sup> of October 2021.

## TERMS & CONDITIONS

These terms represent the entire agreement and understanding between you and us, where the same may be modified by us from time to time or assigned to a group company, where it is your responsibility to check for any such amendments or changes.

Jack Million is managed by Luckland Group B.V. and operated under Master Gaming License #1668/JAZ issued by the General Governor of Curacao to Luckland group B.V registered in Gebouw, Curacao. Registration number - no 136509 Date of incorporation 16/Jul/15. Luckland Group Ltd, Reg No HE414610, Arch. Makariou III, 17, 2nd Floor, Mesa Geitonia, 4000 , Limassol, Cyprus. Luckland Services Ltd, 3076 Sir Francis Drakes Highway, Street Town Tortola, Virgin Islands (British) Registration Number - No. 1859656 Established Date Jan 21/15.

Meg Services Ltd, Trust Company Complex, Ajeltake Road, Ajeltake Island, Majuro, Republic of the Marshall Islands MH 96960. Registration number 109108.

Luckland Group Ltd, registered in Cyprus, Registration no: HE414610 Address: Arch. Makariou III, 17, 2nd Floor, Mesa Geitonia, 4000, Limassol, Cyprus. Is as being related solely to the payment processes.

### 1. Opening an Account

**1.1** In order to play and wager real money with Jack Million you must be over 18 years of age, resident in a jurisdiction where online wagering is not prohibited by law and complete the application for account opening and membership in the manner set out on the [www.jackmillion.com](http://www.jackmillion.com) site (the "Website").

**1.2** You warrant that all information supplied by you when completing the application process is accurate, true and complete.

**1.3** We will take appropriate measures to ensure that your personal information as disclosed to us shall remain confidential and will be processed in accordance with our Privacy Policy, as amended from time to time. We will not disclose your personal data or wagering information unless compelled to do so by court order or other authority in accordance with applicable laws and regulations, or as otherwise provided for in these Terms and Conditions. We reserve the right to disclose and transfer your personal data to our service providers, partners, group companies, affiliates and financial institutions under strict legal conditions on use and security to the extent necessary for the completion of the online casino and associated payment processing services provided by Jack Million through the Website (the "Services") or provide restricted personal data to third parties, sufficient only for the marketing to you of similar and/or related services.

**1.4** You are allowed to open only one wagering account with Jack Million for the [www.jackmillion.com](http://www.jackmillion.com) online casino brand (the "Brand"). Should we discover that you have more than one account for the Brand, we reserve the right, at our sole discretion, to treat all accounts that you have for the Brand as a single joint account or to terminate this Agreement.

**1.5** By registering an account on our site, you agree that you have thoroughly read and understood the Responsible Gambling Guidelines. The company will not be held liable for any losses incurred due to a failure to read the below terms.

## 2. Acceptance of our Terms and Conditions

**2.1** By ticking the box next to the "I agree to the Terms and Conditions" and clicking on the relevant button during your registration, you acknowledge and accept that:

**2.1.2** You have read, fully understood and accepted these Terms and Conditions.

**2.1.3** These Terms and Conditions constitute a legally binding agreement ("Agreement") between you and Jack Million regarding the use the Services.

## 3. Placing a Wager

**3.1** We accept wagers for those games that are advertised on the Website from time to time. All such wagers are subject to the relevant rules applicable to each game, and to these Terms and Conditions. If an error occurs, all wagers placed on that game shall be void. In the event of any malfunction to the Jack Million gaming system, Jack Million reserves the right to void all wagers placed.

**3.2** You are responsible for all activities and transactions that take place using your username and/or password. As such, you should ensure that underage or other persons are prevented from having access to your username, password and debit/credit card details.

**3.3** Please note that all wagers are logged and recorded in the transaction log database. Jack Million' transaction logs are conclusive evidence of all transactions and times at which the transactions are placed.

## 4. Conditions of Use

**4.1** As a condition of use of the Services, you warrant that you shall not use or access the Website and Services for any purpose that is unlawful in the jurisdiction in which you are resident and/or in breach these Terms and Conditions. Residents of the following countries and their territories shall not be allowed to partake in real money gambling activities: Israel, United Kingdom and the United States of America. You warrant that as a condition of use of the Services:

**4.1.1** You are over 18 or over the applicable age of majority for gambling in your country of residence.

**4.1.2** You are not depositing money originating from criminal or other illegal activities.

**4.1.3** You remain solely responsible for all activities that occur under the access to and use of the Services under your username and password regardless of whether such access and/or use was authorized by or known to you or not.

**4.1.4** You will not use the Services, Software (as defined in Section 5.1 below) and Website in any way which interferes or may interfere with the availability of the Services and the Website to other users, nor do anything that degrades or may degrade the operational performance of the Services and Website.

**4.1.5** You acknowledge that our random number generator will determine the outcome of the games played on the Website and you accept the outcomes of all such games. You further agree that, in the unlikely event of a disagreement between the result that appears on the Software and

the game server, the result that appears on the game server will prevail. You acknowledge and agree that our records will be the final authority in determining the terms and circumstances of your participation in the gaming activity.

**4.1.6** You agree that we or a payment processing company on our behalf will handle all financial account transactions ("Payment Processor"). You hereby agree that the Payment Processor reserves the right to withhold any payments should the Payment Processor have reason to believe or suspect that you may be engaging in, or have engaged in, money laundering, fraud, collusion, unlawful, or improper activity.

**4.1.7** You will not commit any acts or display any conduct that damages our reputation or the reputations of our Software provider or any other related service providers.

**4.1.8** All details which you give or have given in the process of registering with for use of the Services are accurate and that you will continue to update such details should there be any changes.

**4.1.9** In order to keep their player class and all benefits, players must wager at least 30% of their balance accumulated within the last 7 days. Jack Million reserves the right to close an account if any of these conditions are not met.

**4.2** In addition to other rights available to Jack Million under this Agreement, Jack Million reserves the right, in its sole discretion, to void any winnings and forfeit any balance in your betting account, thereby terminating the Agreement and/or to suspending the provision of the Services/deactivating your account if Jack Million has the reasonable grounds to believe any of the following:

**4.2.1** Your name given on account registration does not match the name on the credit or debit card(s) or other payment accounts used to make purchases and deposits with the Brand.

**4.2.2** We suspect fraudulent activity or cheating on your part.

**4.2.3** Any of your payments are charged back.

**4.2.4** You have failed or neglected to provide the requested identification information for a period of 6 months after notification and warnings issued by us.

**4.2.5** You are not of legal age.

**4.2.6** You access and participate in the Services from a jurisdiction where participation in the Services is prohibited by law.

**4.2.7** You are depositing money originating from criminal or other illegal or unauthorized activities.

**4.2.8** You are found to be cheating or attempting to cheat, or if it is determined by Jack Million that you have employed or made use of an artificial intelligence or other system designed to defeat the system, or you are found to have colluded or attempted to collude with other players/affiliates in order to defraud Jack Million.

**4.2.9** You have allowed or permitted someone else to use your account.

**4.3** We reserve, at our sole discretion, the right to:

**4.3.1** Refuse to register any applicant for registration on the Website.

**4.3.2** Refuse to accept any wager.

**4.3.3** Change, suspend, remove, modify or add any game or tournament.

**4.3.4** Make inquiries on you, including credit checks, with third party credit and financial institutions, in accordance with the information you have provided us with.

**4.3.5** If no (further) deposit has been made for a period of 180 days, the playable balance will be removed/deleted from the player account.

**4.4** Complaints are taken very seriously at Jack Million and will be investigated internally and any decision will be reported back to you within a reasonable time. If there is still any disagreement between us, then we may at our absolute discretion refer the complaint to a third-party arbitrator whose final decision will be binding on both parties.

## 5. Intellectual Property and Software

**5.1** The information, material, content and data provided or made available to you on the Website including, without limitation (hereinafter collectively referred to as the "Intellectual Property"): marketing programs and materials; text; graphics; video and audio content; trademarks and logos; Software and data files that are required to be downloaded and used by you to enjoy the Services ("Software") belong to Jack Million and/or its licensors and are for your personal and non-commercial use only.

**5.2** Save as expressly provided by these Terms and Conditions, you may not in any way or by any means copy, modify, distribute, publish, sell, license or otherwise make the Intellectual Property to any other person, or on another Website, online service or bulletin board, or on any other media, without our express prior written consent.

**5.3** All rights, title and interest in and to the Intellectual Property are owned by, licensed to and/or controlled by Jack Million (or its licensors). You acknowledge that you do not acquire any rights or interests, or any licenses to the Software, services and the Intellectual Property through your use of the same, unless otherwise provided for herein.

**5.4** Jack Million hereby grants to you a personal, non-exclusive, non-transferable and revocable license to install and/or use the Software.

**5.5** Upon the termination of this Agreement for whatever reason, the License issued under this Agreement is automatically revoked and you shall stop using the Software and you shall uninstall the Software from your device.

**5.6** The Software is provided "as is" without any warranties, conditions, undertakings or representations, express or implied, statutory or otherwise. We hereby exclude all implied terms, conditions and warranties (including any of merchantability, satisfactory quality and fitness for any particular purpose).

**5.7** We do not warrant that the Software will be non-infringing or that the operation of the Software will be error free or uninterrupted, or that any defects in the Software will be corrected, or that the Software or the servers are virus-free. In the event of communications or system errors occurring in connection with the settlement of accounts or other features or components of the Software, neither us nor our Software provider will be liable to you or to any third party for any costs, expenses, losses or claims arising resulting from such errors. We further reserve the right in the event of such errors to remove all relevant games from the Software and the Website, void all wagers affected by such error, including the cancellation of all player winnings

attributable to such error and take any other action to correct such errors. In any event, our liability and that of the Software provider for any purported lost winnings as a result of such errors is limited to the lesser sum of the following: the amount of the purported win or 10,000(€).

## 6. Settlement of Transactions and Withdrawal Policy

**6.1** You are fully responsible for paying all monies owed to Jack Million. In respect of any payment made by you, you agree that you will not make any charge backs and/or deny or reverse any such payment, and that you will reimburse Jack Million for any charge backs, denials or reversal of payments you make, and all other losses suffered, and expenses incurred by Jack Million as a consequence. Jack Million may, at its sole and absolute discretion, cease to provide services or payment to certain users or to users paying with certain credit or debit cards.

**6.2** All your winnings will be credited to your account. Jack Million shall not in any way be responsible or liable to you for any funds/winnings credited to an account in error, and Jack Million reserves the right to void any transactions involving such funds, either at the time or retrospectively. Should funds be credited to your account in error, it is your responsibility to inform Jack Million without delay.

**6.3** Payment of any taxes, fees, charges or levies that may apply to your winnings under any applicable laws shall be solely your responsibility.

**6.4** Before withdrawing, you will be required to provide proof of your identity, payment methods, date of birth and residential address by supplying validated (certified or notarized and as specified by our customer services team) copies of the original documents ("I.D. Documentation"), credit cards or other relevant materials such as a picture of you holding up a requested document, or other.

**6.5** In an effort to provide our customers with a faster withdrawal process, JackMillion has put into place a policy that guarantees your first withdrawal will be processed within 24 hours of request, instead of the usual 96 hours. This is not a rule, rather it is a special offer from JackMillion and may be revoked at any time.

**6.6** The minimum deposit amount is 20(€) or currency equivalent.

**6.7** A maximum of 2,000(€) can be withdrawn per week for VIP players, where withdrawal requests in excess of that will be processed in increments of 2,000(€) per week until the request is fulfilled. Notwithstanding this, we may, at our absolute discretion, agree greater levels of withdrawal limits with VIP players on a case-by-case basis to be arranged with our customer services team. Processing times may vary depending on the payment method and the expediency with which you provide the necessary I.D. documentation, but every effort will be made to ensure that the requested amounts are paid out as soon as possible.

**6.8** Jack Million will use its reasonable endeavors to release a player's funds using their preferred method. However, where necessary to comply with local laws, regulations and to ensure both parties' security, Jack Million reserves the right to release a player's winnings using the most appropriate payment method determined at Jack Million' absolute discretion.

**6.9** The minimum withdrawal amount via Bank Transfer is 100(€) (or the equivalent amount in other currencies). A 10(€) fee (or equivalent) will be applied to all bank transfer transactions.

**6.10** If the balance due is less than the Minimum Threshold, it shall be accumulated, carried over and payable when the balance collectively exceeds the Minimum Threshold.

**6.11** All deposits to the casino must be turned over in full before requesting a withdrawal.

**6.12** A minimum deposit of 20 (€) is required before requesting a withdrawal.

## 7. Promotions and Bonuses

**7.1** All promotions, bonuses or special offers are subject to these Terms and Conditions. Jack Million reserves the right to suspend, withdraw or amend such bonuses or promotions and/or the specific terms and conditions governing them at any time.

**7.2** Promotions may only be claimed once per household.

**7.3** If a withdrawal is requested before the wagering requirements have been met, the bonus and winnings may be void.

**7.4** Any wagers at the casino with real money will first be funded by the player's deposit. The bonus funds will only be used once the deposited amount has reached 0.

**7.5** For all bonuses there are specific wagering requirements that must be met before any withdrawal requests can be processed.

**7.6** Some promotions may have slots excluded from the wagering requirements. Please ensure you read the T&Cs of the individual bonuses before you start wagering your funds.

**7.7** All games count towards the wagering requirements; however, not all games contribute equally towards the wagering requirements. See the table below:

<b>Game Group</b>	<b>Counts towards Wagering requirements</b>
Slots Games	100%
Table Games	10%
Card Games	10%
Video Poker	10%
Other Games	10%

For example: for every 10(€) wagered on Slots, 10(€) will be deducted from the total wagering requirements. For every 10(€) wagered on Roulette, 1(€) will be deducted from the total wagering requirements and for every 10(€) wagered on Blackjack, 1(€) will be deducted from the total wagering requirements.

**7.8** The matching deposit welcome package is divided into three separate bonuses. The first bonus must be wagered x25 times, the second bonus must be wagered x20 times and the third and final bonus must be wagered x10 times. As mentioned in 7.6, these wagering requirements must be met before any withdrawal requests can be processed.

**7.9** Withdrawals from free bonuses carry a maximum payout of 10 times the bonus amount (e.g. with a free bonus of 20(€), you will be able to withdraw a maximum of 200(€)), The wagering requirements for a free bonus (or any other type of bonus issued by Jack Million) must be completed within 30 days of the bonus being awarded, otherwise the bonus and winnings will be forfeited.

**7.10** All withdrawals will be subject to an internal check before being processed. Jack Million reserves the right to void bonuses or winnings in the event of any failure to do so. The Player agrees in advance to this.

If, upon verification, it appears that the Player is gaining an unfair advantage by abusing bugs in the game software and/or using them to manipulate the system in any way, or by manipulating the rules of the game ("Bonus Abuse"), Jack Million reserves the right to close the account, revoke the right to receive or benefit from the promotion, revoke any associated Loyalty Points and/or withhold payment of the proceeds of such abuse to the Player(s) in question.

'Bonus abuse' includes, but is not limited to:

- Betting over €5 (or equivalent in currency) with bonus funds on any specific game until the wagering requirement has been fulfilled.
- Participating in promotions that were not directly advertised to the specific Player who redeemed the bonus.
- Opening multiple accounts with Jack Million to benefit from the bonus (bonus abuse).
- Manipulation of wagering requirements by delaying spins in any game, including free spins and bonus features.
- Attempts to take advantage of any bug or software glitch.
- Attempts to claim multiple loyalty rewards in the same transaction.

**7.11** Any promotional free spins are subject to a 100(€) maximum cashout and any winnings need to be wagered X40, unless otherwise stated.

**7.12** For bonuses involving bonus codes, the relevant bonus code must be quoted prior to making the associated deposit. A bonus of this type cannot be claimed using a bonus code once the deposit has been made.

**7.13** If the value of a deposit is not played through in full before a withdrawal is requested, www.jackmillion.com reserves the right to make a charge to your account to cover all reasonable costs relating to both the deposit and withdrawal. If necessary, the amount of the withdrawal may be reduced accordingly.

**7.14** Customers who have deposited by Skrill or Neteller to qualify for a bonus and have an average bet of over 10(€) on slots, or 20(€) on other games, all wagers will count 10% towards the wagering requirements (the tiered wagering structure per game will still be enforced on top of the above stated 10% contributions).

**7.15** The utilization or expenditure of free casino bonuses, as granted, is restricted exclusively from being applied to sports-related events unless explicitly specified otherwise. Any proceeds derived from casino bonuses shall be rendered null and void. Deposit bonuses that have satisfactorily fulfilled the stipulated wagering prerequisites are eligible for utilization in the context of sportsbook betting.

## 8. Disclaimers and Specific Warnings

**8.1** Some legal jurisdictions have not addressed the legality of online and/or offshore online gambling while others have specifically made online (within the jurisdiction and/or offshore)

gambling illegal. We do not intend that anyone should use and access the Website, and/or the Services where such use or access is illegal. The availability of the Services should not be construed as an offer, solicitation or invitation by us to use or access the foregoing in any country in which such use or access is illegal. Compliance with any laws applicable to you is entirely your own responsibility and Jack Million makes no representation whatsoever that the Services, Software, Website therein comply with any laws applicable to you.

## 9. Dormant Account Process

**9.1** Jack Million will send you an email after five months of inactivity, giving you one month notice of the operation of this policy on your account. In order to stop this process, please either withdraw your funds or place a wager in the casino.

## 10. Account Closure and General Contact

**10.1** Should you wish to close your account, please email us at [support@jackmillion.com](mailto:support@jackmillion.com) and a Customer Support agent will ensure that your request is dealt with.

When requesting your account to be closed, you should receive email confirmation no more than 48 hours from the time you sent us your request. If you haven't received written confirmation within this time limit, please contact our Support team via chat or phone to ensure your account is successfully closed.

## 11. Anti-Money Laundry Policy

**11.1** Jack Million requires further evidence of identification and age from the player to verify his withdrawal application (i.e., clear valid picture identification and debit/credit card), that the player is in fact over 18 and complies with anti-money laundering requirements from his first deposit. Failure to provide appropriate documentation within time may lead to freezing player's account and withdrawal request. Jack Million may, from time to time, perform additional security checks, to make sure all details provided by player are correct.

**11.2** By applying for an account in Jack Million, the player agrees to the below terms:

**11.2.1** The player assures that he complies with all applicable anti-money laundering laws and regulations internationally.

**11.2.2** The player is not aware and has no reason to suspect that the money used to fund his deposits in his account has been or will be derived from or connected to any money laundering or other illegal activities or prohibited activities by any international law.

**11.2.3** The player agrees to immediately provide Jack Million with data it may request him to confirm all the above anti money laundry precautions.

**11.3** Jack Million alerts its users that it performs ongoing due diligence and risk assessments for each customer according to risk level posed by the customer.

## 12. Refund Policy

**12.1** Once a deposit has been played in full, no refund will be considered. Only the remaining balance will be considered for refund.



**12.2** A refund request will only be considered if it is requested within the first twenty-four (24) hours of the transaction in question. You will need to provide a reason for the refund request, which we will consider on a case-by-case basis. The eventual decision is final and not eligible to appeal.

**12.3** In order to consider a refund, your account must be fully verified in accordance with our Anti-Money Laundering Policy. We reserve the right to request further documentation at any time in order to verify your identity