

I. STANDARD TERMS&CONDITIONS

1. INTRODUCTION

1.1. By using, visiting and/or accessing any part of the CRASHER.COM (hereinafter “the site”)and or any sub-domain, website or mobile application that we own or operate (the “Website”) and/or registering an account on the Website you agree to be bound by these Terms and Conditions, our Privacy Policy, our Cookies Policy, AML and KYC Policy and any other rules applicable to our betting or gaming products available on the Website (together the "Terms"), and are deemed to have accepted and understood all the Terms.

1.2. You should read the Terms carefully, if you do not agree with it and/or cannot accept it, please do not use, visit or access the Website.

1.3. These Terms may be changed by us from time to time for any reason (including compliance with applicable legislation or requirements of regulators). Current version of the Terms will be available on the Website. If you continue to use the Website after such changes come into effect you are deemed to have accepted such changes to the Terms.

1.4. The site is operated by F3 MARKETS N.V., a company registered under the laws of Curacao under registration number 153970.

1.5. Reference to “you”, “your”, “customer”, “user” or “player” shall mean any person using the Website or any services available thereon and/or any registered customer of the Website.

1.6. Reference to “games” shall mean Casino, Bet, Live Bet, Sportsbook, cards, and other games as may from time to time become available on the Website. The Company reserves the right to add and remove Games from the Website at its own discretion.

1.7 In case of differences between STANDARD TERMS&CONDITIONS and RULES&BONUSES, LOCAL RULES&BONUSES shall prevail.

2. YOUR ACCOUNT

2.1. Legal requirements

2.1.1. Reference to the “Account” shall mean an account registered by you on the Website after accepting and agreeing to these Terms. By registering an Account you declare that you are over 18 years of age or a higher minimum legal age as stipulated in the jurisdiction of your residence under the laws applicable to you. It is your sole responsibility to know whether the services available on the Website are legal in the country of your residence. Persons who are under age of 18 years are not allowed to use the Website and/or any services available on it.

2.1.2. You are not allowed to register on the Website and use our services if you are a resident in Aruba, Australia, Bonaire, Curacao, France, Iran, Iraq, The Netherlands, North Korea, Singapore, Saba, Spain, St Maarten, Statia, U.S.A or the U.S.A dependencies, Ukraine, United Kingdom, legally uncertain territories and other states and territories where legislation prohibits real-money gambling. We may amend the list of such countries without prior notice. We reserve the right to

refuse customers from any other countries over and above the aforementioned jurisdictions at our own discretion.

2.2. Registration of Account

2.2.1. In order to place bets, play games and deposit money you need to register the Account on the Website.

2.2.2. To register the Account, you must provide complete and up-to-date information including a mobile number, e-mail address, username, password and other mandatory information requested on the registration form.

2.2.3. By registering the Account on the Website you agree to specify your legal name. We may take action to check the accuracy of the information you provide. You're not allowed to change this data, but there are cases in which you can individually request for changing of data by contacting Website customer support, such as an honest mistake etc.

2.2.4. If you choose, or you are provided with a username, password or any other piece of information as part of our security procedures, you must treat such information as confidential, and you must not disclose it to any third party. We are not responsible for any abuse or misuse of your Account by third parties due to your disclosure, whether intentional or accidental, whether active or passive, of your login details to any third party. We will never ask you to reveal your password and will never initiate contact with you to ask you for the memory joggers associated with your password.

2.2.5. Employees, former employees of service providers and/or affiliated persons are not permitted to register the accounts on the Website and cannot exploit the services and promotions available on it. Same rules apply to family members of the above mentioned. Violation of this rule will result in the account being permanently closed and the referred accounts will be considered as fraudulent. Any winnings derived from such activities will be deemed as forfeited by the account holder and only the deposited amount will be returned to the account holder.

2.2.6 You cannot transfer, sell, or pledge Your Account to another person. This prohibition includes the transfer of any assets of value of any kind, including but not limited to ownership of accounts, winnings, deposits, bets, rights and/or claims in connection with these assets, legal, commercial, or otherwise. The prohibition on said transfers also includes however is not limited to the encumbrance, pledging, assigning, usufruct, trading, brokering, hypothecation and/or gifting in cooperation with a fiduciary or any other third party, company, natural or legal individual, foundation and/or association in any way shape or form

2.3. Account issues

2.3.1. If you forget your password or think that somebody knows details of your personal data, moreover if you suspect that another user is taking an unfair advantage through cheating or collusion you must report the suspicion to us.

2.3.2. We reserve the right to declare any bet or transaction void partially or in full if we, at our own discretion, would deem it obvious that any of the following circumstances have occurred:

- 1) the Account holder or people associated with the Account holder may directly or indirectly influence the outcome of an event;
- 2) the Account holder and or people associated with the Account holder are directly or indirectly avoiding the rules of the Website;
- 3) the result of an event or the bet has been directly or indirectly affected by criminal activity;
- 4) the odds of an event have significantly been changed due to a public announcement in relation to the event;
- 5) bets have been placed that would not have been accepted otherwise, but they were accepted during periods when the Website have been affected by technical problems;
- 6) due to an error, such as a mistake, misprint, technical error, human error, force majeure or otherwise, bets have been offered, placed and or accepted due to this error.

2.3.3. When we close or suspend an Account for whatever reason, we reserve the right to close any future Accounts that may be registered by the same person, device, address, or that may use the same payment wallets or credit cards and void/cancel all bets and transactions of that Accounts.

2.3.4. We offer two-factor authentication (2FA) as additional protection from unauthorized use of your Account. You are responsible for keeping your login information confidential and making sure it cannot be accessed by another person.

2.4. By registering the Account on the Website you undertake, declare and warrant that:

2.4.1. You are over 18 years of age or such higher minimum legal age of majority as stipulated in the laws of jurisdiction applicable to you and, under the laws applicable to you, you are allowed to participate in the Games offered on the Website.

2.4.2. You will use this Website and your Account solely and exclusively for the purpose of your genuine participation in the Games and not for any financial or other operations; your participation in the Games will be strictly in your personal non-professional capacity for recreational and entertainment reasons only.

2.4.3. You participate in the Games on your own behalf and not on behalf of any other person;

2.4.4. You are not resident in Aruba, Australia, Bonaire, Curacao, France, Iran, Iraq, The Netherlands, North Korea, Singapore, Saba, Spain, St Maarten, Statia, U.S.A or the U.S.A dependencies, Ukraine, United Kingdom, legally uncertain territories and other states and territories where legislation prohibits real-money gambling.

2.4.5. All information that you provide to the site is true, complete, and correct, and that you shall immediately notify us of any change of such information.

2.4.6. You are solely responsible for reporting and accounting for any taxes applicable to you under relevant laws for any winnings that you receive from the site.

2.4.7. All money that you deposit into your Account is not tainted with any illegality and, in particular, do not originate from any illegal activity or source.

2.4.8. You understand that by participating in the Games you take the risk of losing money deposited into your Account.

2.4.9. You shall not be involved in any fraudulent, collusive, fixing or other unlawful activity in relation to your or third parties' participation in any of the Games and shall not use any software-assisted methods or techniques or hardware devices for your participation in any of the Games. The site hereby reserves the right to invalidate or close your Account or invalidate your participation in a Game in the event of such behaviour.

2.4.10. In relation to deposits and withdrawals of funds into and from your Account, you shall only use credit cards and other financial instruments that are valid and lawfully belong to you.

2.4.11. The computer software that we make available to you is owned by The Company or other third Parties and protected by copyright and other intellectual property laws. You may only use the software for your own personal, recreational uses in accordance with all rules, terms and conditions hereby established and in accordance with all applicable laws, rules and regulations.

2.4.12. Games played on the Website should be played in the same manner as games played in any other setting. You shall be courteous to other players and representatives of the site and shall avoid rude or obscene comments, including in chat rooms.

3. MULTI ACCOUNTS

3.1. You can sign up (register) and use only one Account on the Website.

3.2. Only one Account for each household, IP address and computer or device is allowed. If two or more users share the same household, IP address and computer or device we must be informed by the respective Accounts' holders in advance.

3.3. If you sign up or attempt to register more than one Account, for whatever reason, we may block or close any or all of your Accounts at our discretion. We may also void all the bets that have been placed in the duplicate Accounts, block bonuses and gifts and void withdrawal requests. In addition, any returns, winnings, or bonuses have been gained or accrued during the duplicate account lifecycle will be forfeited from you.

4. PAYOUTS

4.1. When the outcome of a Game you participate in becomes determined or, where applicable, the site has confirmed the relevant result of an event and settled the markets; all winnings will be available on your Account.

4.2. If the Site mistakenly credits your Account with winnings that do not belong to you, whether due to a technical or human error or otherwise, the amount will remain property of F3 MARKETS N.V. and the amount will be deducted from your Account. If prior to the site becoming aware of the error you have withdrawn funds that do not belong to you, without prejudice to other remedies and actions that may be available at law, the mistakenly paid amount will constitute a debt owed

by you to the Site. In the event of an incorrect crediting, you are obliged to notify The Site immediately.

4.3. The Site will carry out additional verification and identification procedures for any withdrawal or reserves the right to carry such verification procedures at any level of withdrawals. All transactions will be checked to prevent money laundering.

5. DEPOSITS

5.1. To have a possibility to place bets and play for real money you have to deposit money into your Account. You can deposit at any time online by using your debit or credit card, e-wallet, via a bank transfer or via all available deposit methods. All available deposit methods you can find in “Deposit page” on the Website. Cash or cheques are not an accepted method of deposit. Please note that some of the methods may not be available in some countries.

5.2. We accept payments in various currencies. The currency of your account is selected during registration. In case of payment in a currency other than the currency of your account, a conversion may be made depending on the payment method used. Please note that any exchange premiums are payable by you.

5.3. The Site reserves the right to use additional procedures and means to verify your identity (KYC) when effecting deposits into an Account and to close an Account if you fail to send these documents to F3 MARKETS N.V.

5.4. The Site does not grant any credit for the use of its services.

5.5. By depositing you confirm that all deposits are authorized and you won't try to decline them or take any action which will cause such payment to be reversed by the third party, in order to avoid any legitimate liability.

5.6. As a prevention of money laundering, a deposit must be wagered at least once before a withdrawal can be made. Please note that if wagering requirements are in place, the wagering requirement needs to be respected before a withdrawal is requested.

5.7. The Site doesn't allow making 3rd party deposits (by a friend, relative, partner, wife or husband). All payments have to be made from an Account/system or credit card that is registered on the Account holder. If the 3rd party deposits are noticed all winnings will be forfeited and sent back to the Site, and the deposit will be returned to the rightful owner of an Account/credit card. If banking transfer requires a charge while returning money back to the rightful owner it will be paid by a receiver.

6. WITHDRAWALS

6.1. You have to provide your KYC documents, credit card pictures (both sides, front and back. The card number should be with the first 6 and last 4 digits of the card clearly readable, while the remaining digits of the card number and CVV / CVC code should not be visible) and bank statement, copy of a personal identification document, proof of address, proof of ownership of any

other used payment method when claiming the withdrawal for the first time. Additional requirements depending on payment channels will apply.

6.2. The Site reserves the right to change the maximum allowed sum for each payment system per one transaction at any time and without prior notification.

6.3. A withdrawal request will not be processed until all wagering requirements have been met.

6.4. It will not be possible to withdraw funds marked as “Bonus”, as well as funds stuck in an aborted game.

6.5. The Site has the right to refuse withdrawal if the total bet amount is less than the amount of the last deposit. You have to turn over the initial deposit at least one time before being able to withdraw.

6.6. All withdrawal requests are processed within two (2) banking days, but there are cases where these timing can be longer, depending on payment channels, additional account checks and public holidays.

6.7. A user cannot withdraw funds in excess of his/her Account balance.

6.8. Withdrawals will be made to your bank account or other withdrawal methods available to you in “Cashier”. The withdrawals are processed by the method used by the user to deposit funds into Account balance.

6.9. When a withdrawal is cancelled, the funds are returned back to your Account and you can make use of those funds accordingly on the Account. The Site does not assume any responsibility for any funds lost during gameplay following a withdrawal cancellation either by you or by us.

6.10. Please be advised that our products are consumed instantly during gameplay. Thus, we cannot provide refunds, returns of monies, or cancellation of the requested service when playing. If you play a Game with real money, the money will be drawn from your Account instantly.

6.11. You may only withdraw the maximum amount of Euro 10,000 (or the equivalent in your Account currency) in any 24 hour and maximum amount of Euro 50,000 (or the equivalent in your Account currency) in a 30 days period unless a larger amount has been agreed by us.

6.12. Prior to accepting a withdrawal we may request that you provide legal identification for example certified copies of passports, ID cards or other such documentation as we feel is required in the circumstances. We may also carry out phone verification, face verification or other such verification as is required to ensure that you are who you say you are.

6.13. The payment of winnings is made no more than five (5) times a day to each participant of the bookmaker's game. At the behest of the Bookmaker's Company, the number of payments for one participant of the betting game may be increased or decreased.

6.14. If you win more than Euro 50,000 (or the equivalent in your Account currency), the Site reserves the right to divide the payout into monthly instalments of maximum Euro 50,000 (or the equivalent in your Account currency), until the full amount is paid out.

6.15. The maximum daily winning amount for one Customer cannot exceed Euro 50,000 or the equivalent in your Account's currency. The "day" means the time between 00:00 GMT and 23:59 GMT.

6.16 The rules for withdrawing money are defined in more detail in SECTION 13. TERMS AND CONDITIONS OF THE TRANSFER OF WINNINGS AND CASH WITHDRAWAL OF THE LOCAL RULES&BONUSES

7. REFUND POLICY

7.1. If you would like to make a refund, please contact us at support@crasher.com

7.2. To check the refund, you must provide these documents:

- 1) photos of both sides of your passport, driver's license, or any other form of ID,
- 2) proof of address (proof of address would need to be a photo of a paper a document posted to you in the last 90 days, it could be eg a government-issued document, a bank document, a bill, or similar.
- 3) Alternatively, you can upload the original PDF of a utility bill, bank statement (showing your name and account number if you haven't uploaded it as a proof a of address)

7.3. It may take up to 7 business days for a refund to be decided.

7.4. If a refund is decided upon, the amount of the refund shall be returned to the Player's account, the Player shall be informed and the procedure shall be finalized within 48 hours after the decision has been made.

7.5. If you have funded your account with a Credit Card we reserve the right a to pay all withdrawal requests up to the total amount deposited as refunds against the purchases you have made. If your withdrawals exceed the total amount deposited, any excess amount will be paid to you via one of our alternative methods available.

7.6. Before a refund is processed all bonuses and winnings in your balance will be deducted before calculating the amount to be refunded.

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

8. ACCOUNT CLOSURE

8.1. You may close your Account at any time and request a withdrawal of the balance of the Account, subject to the deduction of relevant withdrawal charges. To close your Account, you must first cancel any open bets if applicable, and contact the Website customer support. The

effective closure of the Account will correspond to the termination of the Site. In case the reason behind the closure of the Account is related to concerns about possible gambling addiction you shall inform us.

8.2. The method of repayment will be at our absolute discretion.

8.3 The Site reserves the right to close your Account and to refund to you the "Available to withdrawal" balance, subject to the deduction of relevant withdrawal charges, at the Site's absolute discretion and without any obligation to state a reason or give prior notice.

8.4. The Site reserves the right to cancel and remove any bonus amount awarded to you if not been used within 1 month from the date awarded.

8.5. The Site reserves the right to refuse a withdrawal claim in case of fraud, in which case an Account will be suspended and the payment not processed.

8.6. The Site will review all player Accounts and classify them at its discretion. Once a player is classified as a "bonus hunter" or "bonus abuser", all winnings and bonuses will be void and the Account will be suspended and the payment not processed.

9. PERSONAL INFORMATION

9.1. We will comply with applicable data protection laws in respect of the personal information you supply to us. Your personal information is processed in accordance with our Privacy Policy, which you can read on the site.

10. BANNED ACTIVITIES

10.1. Criminal Activity

In the case when any irregularity (including a suspicion of attempted money-laundering or fraud) has been noticed, the Site reserves the right to close Accounts and/or report about criminal or other suspicious activities provided through one or multi Accounts to the relevant existing regulatory or law enforcement authorities. All offenders' Account balances will be blocked, withdrawals will be void, deposits and winnings will be forfeited.

10.2. Collusion and cheating

The Site is eligible to disable users Accounts and forfeit their Account balances (including deposits and winnings) if they will be noticed of gaining, attempting to gain an advantage of trading information of their cards or establishing a collusive agreement with other users to take an unfair advantage. These advantages may consist of chip dumping and transfer, discussing a hand during play, multiple using a single Account, soft playing. The Site provides the rigorous examination of play by both manual and automated ways and investigates all related user complaints. In addition, The Site provides proactively and randomly examining gameplays and Accounts.

10.3. Fraudulent activity

Once the Site noticed a fraudulent, unlawful, dishonest or improper activity (including using the VPN, proxy or similar service that masks or manipulates the identification of your real location,

or making bets, wagers or poker play through a third party or on behalf of a third party) on the Website, we are eligible to block user's Account with forfeiting of all Account balances without prior notification. In such cases, The Site reserves the right to report fraudulent activity to existing regulatory and law enforcement authorities including but not limited to banks, credit card companies and/or any person or entity that has the legal right to such information, and/or taking legal action against such user.

12. Crashed & Aborted Games

12.1. The Site is not liable for any downtime, server disruptions, lagging, or any technical or political disturbance to the gameplay. Refunds may be given solely at the discretion of The Site.

12.2. The Site shall accept no liability for any damages or losses which are deemed or alleged to have arisen out of or in connection with Website or its content, including without limitation, delays or interruptions in operation or transmission, loss or corruption of data, communication or lines failure, any person's misuse of the Website or its content or any errors or omissions in content.

13. DUTIES

13.1. F3 Markets N.V. reserves the right to assign or otherwise lawfully transfer its rights and obligations under the Terms. You shall not assign or otherwise transfer your rights and obligations under these Terms.

14. COMPLAINTS

14.1. If you have a complaint, you can email to the Website customer support at support@crasher.com

14.2. The site will use best efforts to resolve a reported matter promptly.

14.3. If you have a query with regard to any transaction you may contact F3 Markets N.V. at support@crasher.com details of the query. We will review any queried or disputed transactions. Our judgment is final.

15. AGREEMENT & ADMISSIBILITY

15.1. These Terms, the Privacy Policy, the Cookies Policy, the AML and KYC Policy and any document expressly referred to in them and any guidelines or rules posted on the Website constitute the entire agreement and understanding between you and F3 Markets N.V. with respect to this Website and save in the case of fraud it supersedes all prior or contemporaneous communications and proposals, whether electronic, oral or written, between you and F3 Markets N.V. with respect to this Website.

15.2. A printed version of these Terms and of any notice given in electronic form shall be admissible in judicial or administrative proceedings based upon or relate to these Terms to the same extent and subject to the same conditions as other business documents and records originally generated and maintained in printed form.

15.3. If any provision of these Terms is held to be illegal or unenforceable, such provision shall be severed from these Terms and all other provisions shall remain in force unaffected by such severance.

15.4. In case of inconsistency of textual content between language versions, the English version of the Website shall prevail.

15.5. These Terms are governed by the laws of Curacao and the parties agree to the jurisdiction of the Curacao courts and to the rules of arbitration in accordance with applicable law.

16. COPYRIGHT

16.1. The Site is the uniform resource locator of the Website operated by F3 Markets N.V. and no unauthorized use may be made of this URL on another website or digital platform without our prior written consent.

16.2. F3 Markets N.V. is the owner or the rightful licensee of the rights to the technology, software and business systems used within this Website.

16.3. The contents and structure of the crasher.com 's Website pages belong to F3 Markets N.V., all rights reserved. The copyright in this Website including all text, graphics, code, files, and links belongs to F3 Markets N.V. and the site may not be reproduced, transmitted or stored in whole or in part without our written consent. Your registration and use of our system do therefore not confer any rights whatsoever to the intellectual property contained in our system.

16.4. Links to the Website and any of the pages therein may not be included in any other website without the prior written consent of the Company.

16.5. You agree not to use any automatic or manual device to monitor the Website pages or any content therein.

16.6. Any unauthorized use or reproduction may be prosecuted.