Terms and conditions

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Before you participate in any service offered by our website, please review the following Terms thoroughly:

1. GENERAL

1.1 The website www.lukki.com (hereafter referred to as “Lukki”, “Brand”, “Website”, “Company”, “We”, “Us”, “Our”) is operated by Just Entertainment B.V. registered under No. 160603 at Scharlooweg 39, Willemstad, Curaçao. This website is licensed and authorized by the Curaçao Gaming Authority (license no. OGL/2024/164/0246).

1.2 By registering an Account on the Website, you confirm your understanding of and agreement to these Terms and Conditions.

1.3 The Company reserves the right to change the Terms and Conditions at its discretion.

1.4 The current International English version of these Terms and Conditions prevails over the other editions and translations. During any dispute related to thereof, the current English version of the Terms and Conditions takes precedence. The Terms and Conditions retain their validity even if any of the terms or conditions stated above or below would be declared void in a court of law.

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

1.6 You can not assign, pledge, or transfer ownership under any title whatsoever to claims arising from these Terms and Conditions, the use of the Website or participation in the Games against the Company without consent of the Company. This prohibition is designed as a non-transferability clause ex article 83 paragraph 2 of book 3 of the Civil Code of Curaçao, and includes the transfer of any assets of value of any kind, including but not limited to: ownership of Accounts, winnings, deposits, bets, rights and/or claims in connection with these assets, legal, commercial, or otherwise.

The prohibition on said transfers also includes, however is not limited to: the encumbrance, pledging, assigning, usufruct, trading, brokering, hypothecation and/or gifting in cooperation with a fiduciary or any other third party, company, natural or legal individual, entity in any way shape or form.

2. RESPONSIBILITY OF THE PARTIES

2.1 The responsibilities for the fulfilment of these Terms and Conditions are allocated as follows: - “Lukki” (“Brand”, “Website”, “Company”, “We”, “Us”, “Our”) – provider of the facilities and services used by the User for entertainment purposes; - “User” (“Player”, “Account holder”, “You”, “Your”) – end user, participant in services and facilities offered by the Company;
Our General Terms and Conditions (“Terms”), as detailed on the Website, constitute the binding agreement between the Company and its Users.

2.2 By accepting these Terms and Conditions, you acknowledge that participating in games of chance carries the inherent risk of financial loss. The Company shall not be held accountable for any damages or losses arising from your use of our services.

2.3 The Company disclaims all liability for any direct, indirect, incidental, consequential, or special losses, expenses, or damages incurred from the use of the Website or participation in its games. By using the Website, you agree to fully indemnify and hold harmless the Company, including its management, employees, partners, and service providers, from any costs, expenses, losses, damages, claims, or liabilities that might arise from your use of our services.

2.4 The Company disclaims liability for issues related to hardware or software malfunctions, interruptions or losses in your Internet connection, or any other technical problems that might impede your access to the Website or disrupt your gameplay.
Furthermore, neither the Company nor its management, employees, partners, or service providers guarantee the software or the Website will meet all purposes, be error-free, or maintain uninterrupted accessibility.

2.5 Any information or guidance provided by our customer support team is intended for assistance and clarification purposes only and should not be interpreted as a modification or waiver of these terms. It is the User's responsibility to carefully review and adhere to the Terms and Conditions governing their interactions with the Company.

2.6 You acknowledge that the Company has the sole discretion to determine any violations of these Terms and Conditions, which may result in actions or sanctions as outlined in the Terms and Conditions.

3. RESTRICTED COUNTRIES POLICY

3.1 The Website accepts Users only from those countries and geographic regions where online gambling is allowed by law. Your registration and consent to the Terms and Conditions confirms you are solely responsible for participating in games of chance offered by the Company and do not breach laws applicable to you in the local jurisdiction.

3.2 Should you breach the Restricted Countries Policy, the Company does not guarantee the availability of a refund in case you manage to complete any payment in breach of the Policy.

3.3 Users from the following countries and their territories are not allowed to deposit and play real money games:
United States of America, United Kingdom, Netherlands, Spain, Italy, France, Germany, Poland, Belarus, North Korea, China, Belgium, Portugal, Bulgaria, Curaçao, Cyprus, Georgia, Gibraltar, Greece, Guernsey, Isle of Man, Ireland, Israel, Jersey, Taiwan, Russia.

4. GAMES AVAILABILITY AND RULES

4.1 By accepting these Terms and Conditions you confirm you know and understand the rules of the games offered on the Website.

4.2 Some games may be unavailable in certain jurisdictions, as required by the policies of game providers, which may change from time to time.

4.3 The Company reserves the right to terminate and/or change any games or events being offered on the Website.

4.4 Some games may be unavailable when an active bonus is present in the Account.

4.5 In the unlikely case where a wager or bet has been confirmed or a payment is performed in error, the Company reserves the right to cancel all wagers accepted

containing such an error, and/or to correct the mistake by re-settling all the wagers or bets at the correct terms that should have been available at the time when the wager or bet was placed in the absence of the error.

5. TERMS SPECIFIC TO SPORTS BETTING (“SPORTSBOOK”)

5.1 Acceptance of bets is at the sole discretion of the Company. The Company reserves the right to refuse, limit, or cancel any bet at any time, including after acceptance, where necessary to protect market integrity or in case of error.

5.2 All odds are subject to change at any time prior to bet acceptance.
In the event of any pricing, technical, human, or data feed error, the Company reserves the right to void any affected bets, re-settle bets at the correct odds, or cancel bets placed at materially incorrect prices. This applies regardless of whether the bet has been confirmed, settled, or paid out.
The Company reserves the right to void any bets placed after an event has started where such bets were accepted due to delays, latency, technical issues, or data feed errors.

5.3 If an event is postponed, cancelled, abandoned, or materially altered: the Company reserves the right to void affected bets or settle them in accordance with its internal rules.
Specific markets (e.g. player props) may be void if the relevant participant does not start or complete the event, unless otherwise stated.

5.4 All bets are settled based on the Company’s designated official data sources. The Company has sole discretion to determine the result of any event, resolve discrepancies between sources, delay settlement where deemed required. All settlement decisions are final and binding.

5.5 The Company reserves the right to void or restrict bets where it reasonably believes the event has been manipulated, insider information has been used, or any abnormal betting patterns are detected. This applies even if the event result is officially confirmed.

5.6 If at least one selection in an accumulator or combination bet is void, the bet may be recalculated based on remaining valid selections. If all selections are void, the bet will be void in full.

5.7 The Company may apply maximum stake limits, maximum win limits per bet, and/or market-specific limits at its sole discretion. Such limits may differ from general withdrawal or profit limits set out in these Terms.

6. ACCOUNT REGISTRATION AND USAGE

6.1 By using the Website's functionalities and services, you confirm being of age (18 or older) as required by applicable laws and regulations.

6.2 You shall ensure the personal details provided within your Account are real, accurate, and kept up to date.

6.3 By applying to register an Account, you warrant and represent:

- To be a physical person;
- To be acting on your own behalf and in good faith, and not in bad faith or on behalf of another party, individual, organization, entity or interest;
- Not to be subject of limited legal or cognitive capacity;
- Not to use the Website or its services if it is illegal in your country of residence, or otherwise restricted for you to open an Account;
- Not to be currently classified, diagnosed, defined or self-defined as a compulsive or problem gambler, and/or be included (whether voluntarily or involuntarily) on any register or database of excluded players;
- Not to be employing or making use of any system, strategy or information meant to exploit, break, misuse, or take advantage of the Website or Company's other services, facilities, partners, providers;
- Not to be participating in criminal, illegal, or similar irregular practices, and not to be making use or involving the Account with such activities;
- To be using the Website for personal entertainment purposes, and not using the Website or the Account as part of any attempt towards income or commercial use;
- To be meeting any other requirements outlined in these Terms and Conditions.

6.4 An Account must meet our internal security standards for the registration to be valid. Security standards may be changed or improved at any point in time and may be implemented retroactively to previously registered Accounts.

6.5 You shall not provide access to your Account to any third-party individual or entity, voluntarily or involuntarily. It's the User's sole responsibility to maintain reasonable security of their credentials and devices to ensure no third parties may

access, or receive access, to the User's Account. Any action (including but not limited to: logins, actions, uploads, exchanges of communications, bets placed, payments) made by the Account must be only for the benefit of the individual described by the Account's details. Furthermore, any action made by the Account shall be considered the User's responsibility.

6.6 Each individual User may create only one (1) Account with the Website. It is your full responsibility to ensure that you do not open multiple Accounts on the Website, regardless of the status of any previous Account they may have owned previously, unless explicitly instructed and confirmed by the Website's representatives.

6.7 Multiple Accounts, as determined by the Company to be part of a group connected to the identity, ownership, or control of a single party, may be all subjected to the sanctions and actions taken on just one of the accounts of the group.

6.8 Any funds processed, held, received by, or sent from an Account must be in a currency supported by the Website. The Company is not responsible for funds lost due to the use of unsupported currencies and/or cryptocurrency networks.
In case of missing deposits, the Company may assist the User with recovering their funds and reserves the right to charge a service fee when justifiable.

6.9 The Company is not a financial institution and must not be treated as such. Your Account will not bear any interest, and no funds conversion or exchange services will be offered to you at any time.

6.10 If you have not taken any action on your Account for at least 120 days (including but not limited to login activity or transactions), your Account will be considered "dormant" (inactive).
The Company reserves the right to charge any dormant Account a monthly administrative fee of 10 EUR (or an equivalent amount in your Account active balance currency), as long as your Account stays in dormant state and has a positive balance.
By submitting the consent with these Terms and Conditions, you authorize the Company to debit this fee from your dormant Account at the beginning of the month following the day on which your Account has obtained the "dormant" status.

6.11 If the Company mistakenly credits your Account with a payment, bonus, funds or winnings that do not belong to you, whether due to a technical issue, error in the pay tables, human error, or otherwise, the amount and/or the winnings from such bonus or deposit may remain the Company's property and may be voided.
Any funds credited mistakenly for which the reclaim is not possible, for example due to the User withdrawing or spending the funds, shall be considered a debt towards

the Company and may be reclaimed from any of the User's Accounts at any later point in time.

6.12 The Company reserves the right, at its sole discretion, to suspend, restrict, or permanently close any User Account at any time, without prior notice and, and may limit the details of the closure reason to the User.
Where applicable, the Company may withhold or void any funds, bonuses, or winnings associated with the Account if it determines that the User has breached these Terms and Conditions or acted in bad faith. The Company shall not be liable for any losses resulting from such actions.

7. ACCOUNT VERIFICATION

7.1 The Company may ask you to complete verification procedures for your Account at any point in time to meet regulatory, legal, internal security or anti-fraud requirements.

7.2 You authorise the Company to conduct any identification, document, credit or other reviews that may be required for verification purposes.

7.3 The Company reserves at its sole discretion the right to conduct further verification procedures on your Account, even if other verification procedures were previously successful. This may include additional, alternative, or different documents, similar documents with higher standards of quality or validity, or other non-standard methods of verification.

7.4 You agree to cooperate with the Company and its representatives in providing any information that may reasonably be needed for such procedures.

7.5 In absence of contacts, updates or uploads from you, or in case of your continued refusal to complete the requested procedures, the Company shall have the right to consider your Account "unverifiable".
An unverifiable Account may be suspended, all winnings or bonuses present on the account may be voided, and all funds may be withheld from payment.

8. DEPOSITS

8.1 All deposits are subject to a minimum deposit amount, outlined in the 'Payments' page. Failing to meet the minimum deposit amount requirement may result in

unsuccessful payments, missing deposits or lost funds. The Company declines any liability from any unsuccessful payment.

8.2 Funds obtained with ill-gotten means or in violation of any of the Terms and Conditions may be retained by the Company.

8.3 Any deposit has a 3x wagering requirement: you must place bets equal to at least three (3) times the deposited amount, before the withdrawal of any funds connected to this deposit is available. In cases of withdrawals containing non-wagered funds, the Company has the right to refuse the withdrawal or charge a fee for the processing.

8.4 Deposit limits cannot be applied to cryptocurrency deposits.

8.5 Users must only make use of payment methods that can be proven to be registered at the Account owner's name. The Company is not responsible for funds deposited from or withdrawn to payment accounts registered at any third party's name.

9. WITHDRAWALS

9.1 All withdrawals are subject to a minimum withdrawal amount, outlined in the 'Payments' page. Failing to meet the minimum withdrawal amount requirement may result in the rejection of a withdrawal request.

9.2 The Company reserves the right to require that your Account may be verified according to our Account verification policy, and/or reviewed against our internal security and Anti-fraud policy, prior to processing withdrawals.

9.3 Any refund or withdrawal may be held for the time needed to complete verifications and reviews. In case the User has been found in breach of the General Terms and Conditions or (when applicable) Bonus Terms and Conditions: the withdrawal may be refused, the winnings may be partially or totally voided, and the Player Account may be terminated.

9.4 Users are subject to a maximum withdrawal amount limit per calendar day/week/month, starting at 00:00 and ending at 23:59 UTC (Coordinated Universal Time):

- Day: 4000 USD/EUR/CHF, or 6000 CAD/AUD/NZD, or 40000 NOK, or equivalent in local currency or cryptocurrency;

- Week: 8000 USD/EUR/CHF, or 12000 CAD/AUD/NZD, or 80000 NOK, or equivalent in local currency or cryptocurrency;
- Month: 30000 USD/EUR/CHF, or 42000 CAD/AUD, or 48000 NZD, or 300000 NOK, or equivalent in local currency or cryptocurrency.

9.5 Withdrawal limits in currencies other than USD/EUR/CHF/CAD/AUD/NZD/NOK, or in supported cryptocurrencies, shall be based on the average exchange rate against USD.

9.6 Exchange rate data will be sourced from reputable providers such as XE.com or equivalent platforms, and average exchange rates are based on the relevant UTC calendar day of the transaction.

9.7 If the requested amount exceeds the limits, funds requested for withdrawal may be paid out in instalments or be returned to the User's Account balance.

9.8 Users are subject to a maximum cumulative daily profit limit in any daily period (00:00-23:59 UTC) of USD 50,000 (or local currency / cryptocurrency equivalent).

Any excess profits, including profits carried over in subsequent days, may at our discretion be voided entirely.

9.9 Limitations in maximum withdrawal amount and maximum cumulative daily profit are present at all times.

However, different Terms for the limits may be specified in the Terms and Conditions of specific events, specific promotions, or specific individual offers at the Company's initiative and discretion (including but not limited to "VIP" Account status).

9.10 You are fully responsible for any cryptocurrency wallet details provided by the User to the Company. The Company shall not be liable for any cryptocurrency payment lost due to incorrect details.

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

9.12 You acknowledge that withdrawals via bank transfers can in exceptional cases be subject to additional delays or charges by the intermediary banks. The Company declines any responsibility should any of these unexpected events happen.

9.13 Payment method limits may apply separately to the Website's withdrawal limits.

9.14 Any payment sent to or received from the Company, as part of any financial transaction in your Account, may be higher or lower in amount than displayed at the time of transaction in your native currency, due to currency conversions on the side of your bank and/or the Company's payment processing systems. The User shall not consider the Casino responsible for these added costs.

10. UNAUTHORIZED ACTIVITY AND VIOLATIONS OF TERMS

10.1 The Company has a strict policy against unauthorized activity, and utilises sophisticated tools and systems for the prevention, detection and sanctioning of unauthorized behaviours.

A non-exhaustive list of behaviours not allowed under this policy is the following:

- Not meeting criteria for Account registration or verification;
- Attempting to circumvent restrictions on your Account, whether self-imposed or imposed by the Company;
- Identity fraud, forgery of documents, impersonation, providing misrepresenting or false information;
- Payments fraud, chargeback procedures, denial of payments, money laundering, third party funding, using stolen or fraudulent payment details;
- Depositing funds originating from criminal and/or other unauthorized activities;
- Collusion with other Users, other Accounts and/or external third parties;
- Utilisation of software or strategies to gain an advantage;
- Exploitation of products, software, websites, service functionalities, bugs, loopholes;
- Betting on fixed outcomes, being in possession and/or making use of relevant insider or confidential information;
- Bonus abuse, including but not limited to the breach of the Website's Bonus Terms and Conditions;
- Fraudulent action against other entities;
- Defamation, use of public communications channels in bad faith;
- Becoming bankrupt in their country of residence;
- Any other violation of the General Terms & Conditions that is not explicitly defined in this list.

10.2 Third party funding of an Account is strictly prohibited; this includes but is not limited to:

- Make any use of any third-party owned payment method in the Account, including but not limited to parents, friends, or businesses; this applies even if the User has the authorization of the third-party individual, or ownership or entity, in regard to making use of the payment method;
- Depositing funds received by a third party, for the purpose of making use of the Website's services on their behalf.

10.3 Attempting to circumvent restrictions on your Account using tools or strategies, including but not limited to creating other Accounts at your name or at a third party's name, or using software to misrepresent, is strictly prohibited and may lead to winnings being voided.

10.4 Should you become aware of any possible errors or incompleteness in the software, you agree to refrain from taking advantage of them. You agree to report to the Company any error or incompleteness immediately. Should you fail to fulfill such obligations, the Company has a right to full compensation for all costs related to the error or incompleteness, including any costs incurred in association with the respective error/incompleteness and the failed notification.

10.5 If the Account has withdrawn funds that have been deemed to not belong to the Account, the mistakenly paid amount will (without prejudice to other remedies and actions that may be available at law) constitute a debt owed by you to us. You are obliged to notify the Website or Company of any event of incorrect crediting within 24 hours from the event by email.

10.6 If the Company reasonably considers at their sole discretion that an unauthorized, fraudulent, unfair, or in bad faith event may have occurred or is likely to occur, or if the Company found a User or Account in violation of these Terms and Conditions, the Company reserves the right to take actions or impose sanctions that include but are not limited to:

- Suspending or permanently restricting an Account from Website functionalities, offered products, promotions and events, or eligibility to services offered by the Company;
- Halting payments and/or suspending or voiding all winnings, payouts, bonuses, benefits, gains, returns and agreements to the Player;
- Restrictions on communication channels;
- Terminating and/or changing any games or events that were proven to be manipulated to restore the gameplay to a pre-violation state.
- Considering the User liable for any and all claims, losses, liabilities, damages, costs and expenses incurred or suffered by the Company arising as a result of or in connection with the User's fraud, unauthorized actions, or criminal acts.

- Enforcing the obligation to return any funds which the Users in connection with the unauthorized action have withdrawn, and/or the Company reclaiming any funds beyond voiding winnings or bonuses to compensate any losses suffered due to your actions in breach of our Terms and Conditions.
- Voiding funds originating from Player's deposits in cases when the User is found liable of losses suffered by the Company.

10.7 The User shall be informed of when the Company applies a limitation or restriction, or requests information or documentation to the User, due to an ongoing security check.
In cases when there are reasonable suspicions that the action of informing the User may pose a risk or a threat to the Website's investigation or operations, the Company has the right to not disclose, refuse the disclosure, or deny the existence of any applied limits, restrictions or ongoing security checks on the User's account.

10.8 While any security check is ongoing and before it reaches a conclusion, the Company may take any action aimed at minimizing the Account's potential risk, including but not limited to applying Account restrictions and halting payments.

10.9 The Company reserves the right to not provide detailed information to affected Users or Accounts of the findings and evidence discovered as part of any security review.

10.10 Any relevant information (including but not limited to the User's identity) may be shared with the police and other appropriate authorities. The Company also reserves the right to inform applicable regulatory bodies of the fraudulent actions performed by the User.
Criminal charges may be brought against any Users, individuals or entities who have committed fraudulent events towards the Company or attempted to do so.

11. CLAIMS AND DISPUTES

11.1 The Company provides all Users with a designated procedure for submitting claims, complaints, or disputes. Users must contact Customer Support through the available support channels to initiate this process.
Upon receipt, the matter may be reviewed and assessed by the relevant internal department where required. The Company will make reasonable efforts to investigate and respond to all cases as promptly as possible.

11.2 If you are dissatisfied with the outcome of our internal complaints procedure, you have the right to escalate your complaint to our independent Alternative Dispute

Resolution (ADR) provider, CADRE. Complaints can be submitted directly to CADRE via its official website: https://cadre.online/.

11.3 All disputes which may arise between you and the Website, including their successors in title under general or special title as a result of these Terms and Conditions or as a result of further agreements and other acts in connection with these Terms and Conditions, shall be settled exclusively by arbitration in Curaçao and in accordance with Curaçao Civil Procedure Rules.