

ADMIRAL

Gaming Terms

Revised version as of 24 October 2014

1. Legal basis

The implementation of payouts via gaming machines is carried out on the basis of the Styrian "Glücksspielautomaten- und Spielapparategesetz" (Gaming Machine Act) of 2014 (100th law passed on 16 September 2014), as amended. ADMIRAL Casinos & Entertainment AG (the "License Holder") is the holder of a valid license for the operation of gaming machines in the federal state of Styria and the holder of location licenses for the individual electronic casinos issued by the federal state government of Styria.

2. Application of these gaming terms

The player, upon acknowledgement of the content of these gaming terms, irrevocably accepts these gaming terms, the gaming instructions displayed on the individual screens or gaming machines, the individual published game descriptions, the bonus schemes with the respective odds of the individual gaming programs, as well as the license owner's visiting and gaming rules (house rules), as amended, by either pressing the on-screen button "Yes, accept" or by pressing the START button.

The mathematically calculated payout ratios of the individual gaming programs, applicable to the selected size of the stake, are shown on-screen and lie within a range of 85 to 95 %, based upon an infinite series of individual games. The payout ratio is displayed as rounded to the nearest full percentage point.

Alternatively, the provisions of the Austrian Civil Code (ABGB), including its side laws, shall be applied to the gaming contracts concluded between the License Holder and players.

By pressing the on-screen button "Yes, accept" or by pressing the START button, the player irrevocably waives his or her right to lodge any claim against the License Holder, the distributor and/or the manufacturer on whatever legal grounds, provided that this provision does not violate mandatory rules.

3. Participation in gaming activities

The participation in gaming activities must be in person and is limited to persons of full age who hold an ADMIRAL-Card as per Item 11 of these gaming terms. The player declares to be of full age, sui juris and fully capable of acting.

4. Conduct of gaming activities

The License Holder will at all times ensure that the player is able to review a German version of the game description. The License Holder is free to display the game description on the screen and/or the gaming machine or in the respective electronic casinos, within the legal and/or regulatory requirements.

For all games offered, the decision regarding winning or losing is exclusively or primarily dependent on chance and is made independently by the gaming machine.

The maximum stake per game (draw) is 10 euros, the maximum possible winnings per game (draw) amount to 10,000 euros. When the statutory maximum possible winnings per game (€ 10,000.00) are reached, all remaining free games expire.

Pressing the play button (START button) = offer by the player to conclude a gaming contract, starts the individual game, after the game's stake has been placed by debiting it from the game credit (CREDIT) = acceptance of the offer by the License Holder. The game ends at the latest with the starting of a new game, which in turn is started by pressing the play button (START button) and debiting a new game stake from the game credit (CREDIT).

Every game lasts for at least one second and is triggered individually by the playing person. The end of each game (draw) is indicated with GAME OVER, and a new game (a new draw) can be activated by the player.

All games offered via the gaming machines, as well as their gaming programs, were inspected by an internationally accredited test laboratory according to legal provisions and have been officially approved.

5. Cool-down phase

The start of the cool-down phase is announced in a timely manner and in a suitable format on the gaming machine's display. After two hours of uninterrupted net playing time (sum of all running games, whereby waiting times between the individual games are not regarded as playing time) by a player, the gaming machine interrupts gaming operation for a period of 15 minutes (cool-down phase). During this time, no stakes can be placed, and no winnings can be generated. The payout of credited winnings is not affected thereby.

6. Payouts

The gaming credit (CREDIT) displayed on the screen can be redeemed in cash either through the payout unit on the gaming machine, via the personnel working at the electronic casino or, after creation of a ticket which is printed out by the gaming machine, by presenting such original ticket at the computerized cash register, which for settlement purposes is connected to the network. The License Holder is not liable for any loss, theft, damage or other illegitimate use of the tickets. He is also not required to verify legitimate ownership of a ticket. Any liability regarding the License Holder's employees and vicarious agents that is not entirely excluded is limited to intent and gross negligence.

7. Technical defects

No liability is assumed for any type of technical defect or other malfunctions or for software errors.

8. Visiting and gaming rules (house rules)

The License Holder is entitled to exclude individuals from playing without having to provide any reasons, provided that this does not occur with the intention of discriminating such individuals based on their ethnicity, religion or world views or their sexual orientation. Persons who disrupt the gaming operations with their behaviour or who use the gaming machines improperly or illegally are excluded from any (further) gaming and must leave the electronic casino immediately upon demand by the personnel. In addition to this, the provisions of the visiting and gaming rules (house rules) posted at the electronic casino apply.

9. Place of Jurisdiction

For any dispute related to gaming, the competent local court for such matters at the License Holder's registered office has exclusive jurisdiction.

10. ADMIRAL-Card – terms of use, privacy statement and confidentiality of gaming activities

Reference is made to the agreement on the terms of use for the ADMIRAL-Card effected during registration, as well as the provision of the privacy statement by the player.

The License Holder is obligated to treat all gaming activity confidential. In particular, the name of a winner as well as his or her participation in a game (winnings or losses) may only be made public with his or her explicit consent, with the exclusion of cases listed in Section 23, paragraph 2 of the Styrian Gaming Machine Act.

11. Prevention of money laundering and technical aids

The player declares that the assets used for any participation in games are not encumbered by third-party rights and that the player therefore plays exclusively with his or her own assets and for his or her own account. The player furthermore declares that these assets are not used for money laundering or terrorism financing purposes and do not originate from such sources.

It is prohibited to carry along technical aids which are suitable to offer the customer or others a gaming advantage.

Reference is made to the agreement on the terms of use for the ADMIRAL-Card effected during registration.

12. Prevention of gaming addiction

The player is expressly made aware of the dangers of excessive gaming. Excessive gaming can result in a substantial loss of wealth up to endangering a person's livelihood and can constitute pathological (abnormal) behaviour.

Reference is made to the agreement on the terms of use for the ADMIRAL-Card effected during registration, and in particular to the warning system regulated thereby, which includes graded player protection measures, consisting of the information and warning of players, the gathering of credit score information and the implementation of access restrictions. More detailed information is provided in the information documents available at the electronic casino.

We would like to call your particular attention to the possibility of availing yourself of support, for example by calling the central toll-free helpline provided by the Medical University of Vienna at 0800 205 242 or by contacting a professional specialist institution.

Further information on the subject is available from the License Holder's personnel, as well as online at www.responsible-gaming.info.