TERMS AND CONDITIONS

1. INTRODUCTION

- 1.1. GrandZ is Licensed under Brightstar N.V., a company based at Kaya W.F.G, (Jombi) Mensing 24, Unit A, Curaçao under gaming License number # 365/JAZ issued by Gaming Services Provider N.V., authorised and regulated by the Government of Curacao.
- 1.2. GrandZ is operated by Kallik Investments Limited acting as a Merchant of Record, Kallik Investments Limited, a company incorporated under the Laws of Cyprus with registration number HE 443385, and registered at address: 75 Prodromou Avenue, Oneworld Parkview House, 4th floor 2063, Nicosia, Cyprus.
- 1.3. Kallik Investments Limited is 100% subsidiary of Brightstar N.V.
- 1.4. GrandZ reserves the rights to change the Terms & Conditions at any time without prior notice.
- 1.5. Terms & Conditions are in effect as soon as they are published on this page, but will never retroactively affect the bonus promotions. However, it is the player's responsibility to check the terms & conditions regularly and prior to claiming any bonuses and making any bets in GrandZ.
- 1.6. Payments are processed by Kallik Investments Limited in Cyprus. For payment disputes Cypriot Law applies.

2. MY ACCOUNT

- 2.1. To be able to play real money games on GrandZ, an account must be opened.
- 2.2. The minimum age for opening an account is 18-years old.
- 2.3. Players residing in the countries that are not available in the registration page cannot register an account and play with GrandZ.
- 2.4. Only one account per person is allowed (one name, one account, one IP address). If the individual has more than one account this is called "multi-accounting" which is highly forbidden and in such cases all those accounts will be closed immediately.
- 2.5. If multiple players wish to play in our casino from a shared computer environment (dormitories, fraternities etc.), we strongly suggest they all contact our support before making multiple accounts to avoid unnecessary security procedures.

- 2.6 Playing through V.P.N. (Virtual Private Network) is allowed, unless playing Jackpot games/slots. Playing such games/slots, may lead to forfeiting the whole balance of the player and closure of his account.
- 2.7 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 but 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.
- 2.8 You are not allowed to register on the Website and use our services if you are a resident of Aruba, Austria, Australia, Bonaire, Curacao, Iran, Iraq, Netherlands, France, Saba, Spain, St Maarten, Statia, U.S.A or the U.S.A dependencies, United Kingdom. We reserve the right to refuse customers from any other countries over and above the aforementioned jurisdictions at our own discretion.

3. ACCOUNT VERIFICATION

- 3.1. All accounts need to be verified for age verification, fraud prevention, payment processing, promotion restrictions, account closure, etc.
- 3.2. In order to withdraw, the player must submit copies of all the following personal documents:
 - Copy of a personal identification document (ID, driver's license, or passport).
 - Copy of a utility bill (gas, electric, water must not be older than 3 months) with name and address as registered in player's casino account.
- 3.3. An additional authorisation form for credit card and documents may be requested from the Finance department
- 3.4. Should you wish to verify your account before requesting a withdrawal, you need to contact our Live Support. Once you receive an E-mail from our KYC team, please make sure to upload all of the requested documents within the set time-frame by following the instructions.

4. WITHDRAWS

- 4.1. The minimum withdrawal amount is 25€ or equivalent in other currencies, unless explicitly stated otherwise in Terms & Conditions of the specific promotion.
- 4.2. All deposits must be wagered at least once before the player is able to withdraw any balance.

- 4.3. We do not charge fees for processing deposits, however your bank may impose fees which GrandZ is not responsible for.
- 4.4. Successful withdrawals will be paid back to the player's original method of deposit. If the deposit method account does not support a pay out, or if the pay out is not possible for whatever reason, withdrawals will be paid to the player via any payment method used by a player to deposit in GrandZ in the past.
- 4.5. In special cases, usually to prevent money laundering, the cashier will reserve the right to pay the player's withdrawal via any method, even if the player requested otherwise. Withdrawal requests to credit cards which are not refundable will be either issued to an e-wallet of player's choice or via Wire Transfer. In this case all processing fees are the player's responsibility. Withdrawal requests through CoinsPaid, requires the initial deposit also to be done through CoinsPaid payment method.
- 4.6. Due to restrictions of the payment processor the minimum withdrawal amount processed via Wire Transfer is 500 €/\$/£/CHF/4500kr. For transactions within EU the minimum withdrawal amount processed with Wire Transfer is 100 €/\$/£/CHF/900kr. Be advised that due to technical requirements the maximum withdrawal amount processed to a player per transaction is 1000 €/\$/£/CHF/9000kr.
- 4.7. If withdrawal is limited (in the case that the player wins with a Free Signup Bonus for instance), any balance over the maximum allowed amount will be removed from the player's account after the withdrawal is requested.
- 4.8. Should a player attempt to withdraw before the wagering has been completed, the bonus and any potential winnings derived from the bonus will be forfeited.
- 4.9. GrandZ reserves the right to refuse or withhold any bonus amounts or winnings if the player's deposited funds were cancelled or denied by the payment service.
- 4.10. GrandZ finance department may take up to two (2) business days in order to process the withdrawal, after all the requested account verification documents are received and confirmed. Large withdrawals might take longer to be processed as they need to go through enhanced checks before being approved by our Security department.
- 4.11. All winnings up to 10,000 € (or equivalent in other currency), GrandZ reserve the right to split the withdrawal on weekly payments. All winnings above 10,001 € (or equivalent in other currency), GrandZ reserve the right to split the withdrawal on monthly payments.

5. RESPONSIBLE GAMING

5.1. The player may choose at his discretion to limit the amount that is allowed to deposit, during any day period selected. If the player reaches this limit, he will not be able to deposit until the set-day limit passes.

- 5.2. All limitations mentioned above can be set by the player through the account 'Cashier' 'Limits' section on our portal.
- 5.3. Any self-exclusion request would be valid for the brand the player is currently a member of (for example grandzrace.com) only and does not include other sites operated by us.
- 5.4. All restrictions and exclusions shall immediately become effective upon inserting and confirming the settings in his account 'Cashier' 'Limits' section on our portal. If the player wishes to remove a restriction or a limit set by him, he will have to request a new limit in "Cashier" "Limits' section in our portal and such change shall take place after 24 hours after the request has been received by the Website support.

6. DATA PROTECTION

- 6.1. We hereby warrant to adopt adequate technical and organisational measures to ensure the security of our systems and the integrity of data transmitted on our Website. You hereby warrant to take reasonable measures to ensure the security of your systems and the integrity of data transmitted to us.
- 6.2. The player hereby acknowledge that his personal data shall be processed by the licensee or by any other person, company or firm associated in any manner or otherwise engaged by the licensee to provide services to it in order for us to be able to provide the services to the player as laid down in these Terms and Conditions. We shall process player personal data in line with the Privacy Policy on this website. We shall comply and shall enter into contractual arrangements with associated persons, companies or firms and any other person, company or firm engaged by it to provide services to it and is allowed to process personal data on its behalf, to ensure compliance with all relevant legislation and regulations in relation to the handling and processing of such personal data.
- 6.3. For more information, please refer to the Privacy Policy.

7. COMPLAINTS

- 7.1. The player may contact our customer service on support@grandzrace.com and according to the instructions published on the Website, to complain about anything regarding our services.
- 7.2. Complaints are handled by the support team and escalated in the organization if required. The player shall be informed about the state of the complaint to a reasonable level.

8. GOVERNING LAW

8.1. These Terms and Conditions shall be governed by the Laws of Curacao.

The parties agree that any dispute, controversy or claim arising out of or in connection with these Terms and Conditions, or the breach, termination or invalidity thereof, shall be submitted to the exclusive jurisdiction of Curacao.

Payments are processed by Kallik Investments Limited and for payment disputes Cypriot law applies.

8.2. You are solely responsible to follow any applicable law in your country of residence and if you are permitted by applicable law in your country of residence to play and thus open an account with us. We take no responsibility whatsoever if you make any violation or breach of any applicable law. Otherwise, we reserve the right to reject your account submission or to deactivate your account without any liability towards you.

9. ACCOUNT TERMINATION

A player can request the permanent or temporary closure of his or her account by contacting the Customer Support by email.

When you request closure of your account we will return any outstanding balance in your account to you, using the same method of payment which was used to fund your account, or such other accepted updated payment methods with which you have provided to us subsequently, except where we are withholding such monies as a result of Cheating, Irregular Play, Collusion, Fraud and Criminal Activity, or breach of the terms of these General Terms and Conditions.

GrandZ reserves the right, in its sole discretion, to permanently disable your account at any time and for any reason. Any balance in your account at the time of such account termination will be credited to your credit/debit card and/or sent to you by wire or money transfer except where we are withholding such monies as a result of Cheating, Irregular Play, Collusion, Fraud and Criminal Activity, or breach of the terms of these General Terms and Conditions. However, GrandZ Casino reserves the right, in its sole discretion, to void any winnings and confiscate any balance under any of the following circumstances:

- a. if you have more than one active account at GrandZ;
- b. If the name on your player account does not match the name on the payment or withdrawal method used (including credit card(s), e-wallets, Money Transfers, etc.) used to fund or withdraw from your account;
- c. If you provide incorrect or misleading registration or Player Profile information;
- d. If you are not of legal age in the province/state/country and/or jurisdiction where you reside;
- e. If you have allowed or permitted (intentionally or unintentionally) someone else to access or play using your account;

- f. If you have not played on an individual basis for personal entertainment only (that is, you have played in a professional sense, with the intent on exploiting our bonuses or in concert with other Player(s) as part of a club, group, etc.);
- g. If you have "charged back" any of the deposits made with your credit card or any available payment method associated to your account or have threatened to charge back;
- h. In the event where the Casino considers a Player to be a professional, using betting systems and patterns, such as, but not limited to, usage of a martingale betting strategy, progressive bets, or have employed betting techniques with the aim of circumventing the standard house edge in the games on the Services; the Casino reserves the right to block the account from using our promotions. Furthermore, the Casino reserves the right to void any balance and winnings.
- i. Low risk Roulette bets. ANY outside bet spread combination on Roulette games covering 24 or more (64%) of the 37 unique number spots on the table. E.g. betting on Red and Black covers 36 of the 37 possible outcomes.
- j. If it is determined that you have employed or made use of a system (including machines, computers, software or other automated systems 'bots') designed specifically to defeat GrandZ or that you have made irregular betting or wagering patterns, or suspicious or irregular betting strategies;
- k. If you use the Website or your account in bad faith;
- l. If you are found colluding, cheating, conducting criminal activity such as money laundering or undertaking fraudulent activity;
- m. If we become aware that you have played at any other on-line casino under any of the foregoing circumstances set out above.

10. REFUNDS

- 10.1. Refunds are in addition to a customer's rights as a consumer under the applicable consumer protection laws and regulations.
- 10.2. All monies deposited by customers are held in the customer's player account. The customer's funds are kept in bank accounts separate from business accounts.
- 10.3. After filing a dispute regarding a deposit-related concern, the customer can proceed to request a refund.
- 10.4. To request a refund the customer must contact Customer Support, clearly describe the issue, and specify the requested refund amount.
- 10.5. This request will be passed on to the relevant department, depending on the nature of the request.

- 10.6. The refund request can be considered at any time, depending on the nature of the request.
- 10.7. The refund request will be diligently investigated and where necessary, information will be obtained from the player's account, game providers, PSP's etc until an accurate and satisfactory conclusion can be reached.
- 10.8. If the refund is agreed, the amount refunded will be a true reflection on what the customer is owed and unique from the customer's existing balance and winnings.
- 10.9. We reserve the right to withhold any refund until the identity of the account's holder is established to our satisfaction.
- 10.10. Where possible, refunds will be issued via the same method that was used for deposits. In case the payment method used to deposit does not support withdrawals, the refund will be processed via bank transfer only. In exceptional circumstances, where the payment method used to deposit does support withdrawals and we cannot send a wire because of restricted areas, the refund can be issued to a crypto wallet.
- 10.11. The refund will be for the full amount where possible and not staggered over a period of time.
- 10.12. In the event the request is not approved, the customer will be notified as to the reasons why their request was declined.
- 10.13. If the customer is still dissatisfied, then they should email Customer Support and a manager will contact them directly to resolve the issue.
- 10.14. If the issue still cannot be resolved, then the customer should refer to our complaints procedure policy.
- 10.15. Where possible the time frame/period between a refund request and resolution, either approving or not approving the refund, will be no longer than 72 hours from the time the request is received.

11. LIMITATION OF LIABILITY AND WARRANTY DISCLAIMER

- 11.1. We are not responsible for printing errors that may occur on our Website and its content.
- 11.2. However, you may inform us on any error you may find on our Website with due reasonable explanation and to the best of our knowledge and in reasonable time we may correct the error or reply to you for the contrary reasons.
- 11.3. Although we always strive and attempt to provide accurate information on our Website, information on our Website may contain technical inaccuracies or typographical errors. The contents of any documents and information on our Website are believed to be current and accurate as of their publication dates.

- 11.4. ALL INFORMATION, SOFTWARE, GAMES AND SERVICES PROVIDED ON OUR WEBSITE ARE PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHERWISE. WE DISCLAIM ALL WARRANTIES, EXPRESSED OR IMPLIED INCLUDING, WITHOUT LIMITATION, THOSE OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NONINFRINGEMENT OR ARISING FROM A COURSE OF DEALING, USAGE, OR TRADE PRACTICE.
- 11.5. We SHALL NOT BE LIABLE FOR ANY INDIRECT, SPECIAL, CONSEQUENTIAL, OR INCIDENTAL DAMAGES INCLUDING, WITHOUT LIMITATION, LOST PROFITS OR REVENUES, COSTS OF REPLACEMENT GOODS, LOSS OR DAMAGE TO DATA ARISING OUT OF THE USE OR INABILITY TO USE THIS WEB SITE OR ANY GAME, OR DAMAGES RESULTING FROM USE OR RELIANCE ON THE INFORMATION PRESENT, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. You are hereby notified that you enter, play and use the Website and participate in the Games at your own risk.
- 11.6. The Website and the Games are provided without any warranty whatsoever, whether express or implied.
- 11.7. Without prejudice to the generality of the preceding provision, we, including but not limited to our directors, employees, partners, service providers:
- 11.7.1. do not warrant that the software, Games and the Website are fit for their purpose; 11.7.2. do not warrant that the software, Games and the Website are free from errors; 11.7.3. do not warrant that the software, Games and the Website will be accessible without interruptions;
- 11.8. If there is a malfunction in a Game or its interoperability, any bets made during such malfunctioning shall be void. Funds obtained from a malfunctioning Game shall be considered void, as well as any subsequent game rounds with said funds, regardless of what Games are played using such funds.
- 11.9. You hereby agree to fully indemnify and hold harmless us, our directors, employees, partners, and service providers for any cost, expense, loss, damages, claims and liabilities howsoever caused that may arise in relation to your use of the Website or participation in the Games.