

Pursuant to the provisions of the Act on Games of Chance (Official Gazette no. 87/09, 35/13, 158/13, 41/14, 143/14) and the Regulations for Organizing Casino Games of Chance through Interactive Sales Channels for Online Games (Official Gazette 78/10) **SUPER IGRA d.o.o.** from Zagreb, Hlebinska 3, VAT number: 91725363853, represented by Mirko Kolak, has adopted on: 4/11/2017 these

**GENERAL RULES
OF PARTICIPATION IN GAMES OF CHANCE ON SLOT MACHINES AND
CASINO TABLES THROUGH INTERACTIVE SALES CHANNELS FOR ONLINE
GAMES**

INTRODUCTION

Article 1

These General Rules for participation in games of chance on slot machines and tables in the Super Igra d.o.o. casino via interactive sales channels for online games (henceforth: Rules) are made in accordance with the Act on Games of Chance and the Regulations for Organizing Casino Games of Chance through Interactive Sales Channels for Online Games and, in conjunction with these two documents, make the legal basis for organization of and participation in games of chance on slot machines and tables through interactive sales channels for online games, the Internet.

Article 2

For organizing games of chance via interactive on-line sales channels for games, the Organizer is using the home page www.arenacasino.hr which contains: name of company and its headquarters, file and classification number of the approval issued by the Ministry of Finance, the list of games for which the Ministry of Finance issued the approval, rules of games and gameplay, prohibition of participation for minors (persons under the age of 18), warning that gambling can cause addiction and guidelines for professional help for prevention of gambling addiction and the statement on Player's personal data protection methods.

Article 3

These Rules regulate and define the mutual contractual agreement on participation and playing on slot machines and tables via interactive sales channels for online games, the Internet, between Super Igra d.o.o. as the organizer (henceforth: the Organizer), and a physical person (henceforth: the Player) as a participant in slot machine and casino table games via interactive sales channels for online games, the Internet (henceforth: Casino Games)

Article 4

The contractual relationship between the Organizer and the Player is regarded as mutually accepted when the Player successfully concludes his/her registration, and

the act of accessing his/her virtual account (e-balance) implies that the registered player understands and accepts these Rules.

In case the Player does not agree with or does not accept these Rules, he/she is required to terminate his/her registration, and if he/she has already registered and has subsequently read these Rules and does not agree with them, he/she is required to request his/her virtual account (e-balance) to be closed.

DEFINITION OF TERMS

Article 5

These Rules use the terms and their definitions as stated in article 2. of the Regulations for Organizing Casino Games of Chance through Interactive Sales Channels for Online Games:

1. organization of games of chance in casinos via interactive sales channels for online games shall be regarded as organization of games in which players use or can use the means of electronic communication (the Internet) to perform the necessary actions. A Player can play a game independently through his/her interaction with the system, without a direct representative of the organizer,

2. games of chance in casinos through interactive sales channels for online games shall be regarded as those games which the players play through their interaction with the system and represent a simulation of games which the players play against the casino or each other on game tables with balls, cards or dice, in accordance with international rules. If a game of chance simulates a slot machine, the behavior of the simulation must be identical to the equivalent expected behavior of a physical slot machine.

3. organization system shall be regarded as a computer system or a system of computers used to organize the game via interactive sales channels, and includes the operative system and the application program support, all programs, files and other content that the Player downloads from the website, accesses from the website or uses on the website. The organization system cannot be changed without the approval of the Ministry of Finance,

4. player registration shall be regarded as collection and storage of the Player's information, in accordance with the contract made in the casino or through the organizer's website,

5. player identification shall be regarded as the process through which the validity of the Player's information is checked and through which it is determined that the Player is a physical person of age, and the process is conducted via data validation through electronic services of the Tax administration or the electronic payment system, by checking the card holder's identity,

6. electronic payment confirmation shall be regarded as electronic record of payment marked with a Player's identification number found in the Player's account in the organizer's central system. The organizer must allow this record to be printed.

7. Player's virtual account (e-balance) shall be regarded as the account, assigned by the organizer, onto which the Player deposits his/her funds used for placing his/her wagers for participating in games of chance in casinos through interactive sales channels for online games,

8. program support system shall be regarded as the system composed of electronic, electric or mechanic machine and hardware and computer program support (software), or any other device or object which is used or can be used for taking part in games of chance in casinos through interactive sales channels for online games, and is located on the territory of the Republic of Croatia,

9. electronic assets are electronic transactions related to casino games played via interactive sales channels for online games, approved by the Ministry of Finance,

10. control system shall be regarded as a collection of procedures with the purpose of monitoring and controlling the game process – from player registration and identification, incoming and outgoing payments, to player logging out of the game system through interactive sales channels for online games, and determining potential irregularities or actions not in compliance with the Law and these Rules.

11. casino room shall be regarded as the room in which live play takes place directly and in which a player participates through interactive sales channels for online games,

12. activation voucher shall be regarded as a confirmation bought from the organizer with a stipulated amount of funds to be assigned to the virtual account of the Player who activated it after entering the activation code.

PLAYER REGISTRATION

Article 6

Persons under the age of 18 are forbidden to take part in Casino Games. Only persons over 18 with a valid e-mail address and PIN (Personal Identification Number) can register.

Article 7

Player registration is conducted over the Organizer's website and represents the process of collecting and storing the Player's information into the Organizer's computer system.

A valid and successful registration requires all obligatory fields to be filled, and these fields may differ depending on whether the registration is conducted via website or a mobile phone. The Player's user profile contains the following groups of information:

Personal information: First and last name, residential address, PIN (Personal Identification Number), date of birth.

Contact data: e-mail address, desired username, desired password, cell phone number.

Financial information: bank name, bank account number (wire transfer account) for payments of winnings. The player must provide these information before submitting the request for a payment of winnings from his/her virtual account (e-balance).

In case the player forgets his/her password, he/she can ask the Organizer's help by sending his request to e-mail address podrska@arenacasino.hr

The player must immediately inform the Organizer about all changes of information stated in this article.

The information stated in this article of these Rules are confidential and the Organizer cannot disclose or give them to unauthorized third parties unless required differently by the law.

Article 8

The Organizer identifies the players during registration using electronic services provided by the Tax administration, which includes the verification of player data and determining his majority. Majority and accuracy of Player's information can also be verified via electronic payment system by checking the card holder's identity. The Player can also be identified by examining the information from a provided valid personal identification document (ID card or passport)

The registration process can continue only after the Organizer has successfully completed his verification of Player's information and has determined his majority.

The Player accepting these Rules shall be regarded as an act of a successfully completed registration.

After a successfully completed registration, the Organizer assigns the Player his unique identification number in the organization system.

MANAGING, INCOMING AND OUTGOING PAYMENTS FROM THE VIRTUAL ACCOUNT (E-BALANCE)

Article 9

A player can open and manage only one virtual account (e-balance) at a time, which he can access by entering his username and appropriate password.

The Player must pay special attention to protection of mentioned personal information and is completely responsible for all material and immaterial damages arising from careless protection or any other form of disregard for safety which resulted in an unauthorized person acquiring username, password or any other

personal information which caused the Player to suffer material or immaterial damages.

Article 10

The Player can deposit funds for playing games in the Organizer's online casino by using one of the following methods: standard bank transfer (general or online transfer), debit or credit cards, purchasing an activation voucher or using other electric payment means. Multiple payment verifications shall be regarded as Player's confirmation of the desired transaction. Once a transaction has been carried out, it can no longer be canceled.

Within the process of Player's incoming payment using any card type, the Organizer performs an authorization procedure taking into account the applicable rules in the Republic of Croatia, which require application of and compliance with relevant security standards and protocols in communication with the bank. In this process, the organizer only registers completed and uncompleted transactions with card type and amount of payment.

Within the process of payment, the Organizer does not make any additional charges to the Player. In cases when the payment has been conducted using means other than electronic payment, the Organizer withholds the right to make an additional charge for a completed transaction.

After the payment has been made, the Player can manage his/her funds after the Organizer registers them in the organization system on Player's virtual account (e-balance).

The Player has complete insight into all completed financial transactions, incoming and outgoing payments from his virtual account (e-balance), with information regarding time of transaction and potential limitations, as well as incoming and outgoing payment orders. The player is allowed to use the Organizer's system to print an electronic confirmation of payment with his/her respective identification number, registered in Player's account on the Organizer's central system.

The financial assets that the Player deposits into his virtual account serve only for participation in Casino games, and for this purpose the Organizer can condition the outgoing payments from the Player's account and approve them only after the player has fulfilled certain criteria set forth by the Organizer in order to make sure that the payment has been made with regards to participation in Casino games.

In case a Player makes an incoming payment without any intention of taking part in Casino games, the Organizer shall limit the management of funds on Player's virtual account (e-balance) or will close the said account, and is authorized to report the suspicious behavior to relevant authorities.

Article 11

Payment for participation in a game and playing offered games in the online Casino is performed on the Organizer's website through interaction of the Player with the Organizer's system of organization. The Player can participate in offered Games in the online casino only if the amount on the Player's virtual account (e-balance) is higher than the lowest wager that the Player wants to play for.

Every payment in the game is recorded as a financial transaction of payment from the Player's virtual account in the amount of every individual payment into the game. The Player confirms his participation in the game by conducting multiple payment verifications. Once a game transaction has been carried out, it can no longer be canceled.

The Player can have funds on his virtual account which the Organizer's system has registered after his payment, bonuses awarded by the Organizer's system under particular conditions or by fulfilling particular conditions set forth by the Organizer, and the assets obtained as game winnings. In this situation, the organizer's system first uses bonuses, then assets from payments and assets from winnings.

Every player's winning in the game is recorded as a financial transaction of payment onto the Player's virtual account in the amount of every individual winning in the game.

Article 12

The winnings that the Player obtains in the organizer's Casino games are automatically added onto the Player's virtual account (e-balance). The Player can use his virtual account (e-balance) to pay out the funds available for payment, i.e. the funds obtained from game winnings and the funds from incoming payments that the player has not used. The remaining unused funds on the Player's virtual account (e-balance) can become available for payment only if the conditions set forth by the Organizer have been fulfilled.

The payment is made upon the Player's request, which can be made from his/her profile, and can be performed onto a wire transfer account (bank account), at the casino register and through online payment systems. The Player can request a payout using other electronic payment systems in a limited amount, and the Organizer can charge a fee for this transaction.

The minimal amount of payment onto the Player's bank account is 50.00 kn.

The organizer withholds the right to delay or cancel financial payment transactions for winnings onto the Player's virtual account (e-balance) if additional check of regularity determines that the winnings were made by accident or were caused by a

technical error beyond the Organizer's liability, in addition to return of stated (registered) funds. The Organizer is not liable for the incurred damages or cost that the Player suffers due to an error from an Internet service provider or telecommunications operator whose services the Player is using. The Organizer of Casino games is also not responsible for potential damages caused by usage of computer equipment personally chosen and used by the player, by his choice of telecommunication service and the services used for accessing interactive sales channels for online games.

Upon the Organizer's request, the Player is obliged to provide additional documents to verify his information, especially his right to use the wire transfer account (bank account) for payouts.

In case the Player has been inactive for more than a year and no incoming or outgoing transaction has been recorded from his virtual account, the Organizer shall return the funds to the Player's bank account.

The Organizer shall keep the Player's funds on a special account opened only for the purpose of casino games of chance through interactive sales channel for online games, are separate from his other funds and used only for this purpose.

CONDITIONS FOR PARTICIPATION IN CASINO SLOT MACHINE GAMES USING INTERACTIVE SALES CHANNELS FOR ONLINE GAMES

Article 13

Only persons over 18 can participate in games simulating slot machines in the Organizer's online casino.

All slot machine games in the Organizer's casino organized through interactive sales channels for online games are certified by a laboratory approved by the Ministry of Finance in the Republic of Croatia. For all games simulating games of chance on a slot machine, the behavior of the simulation is identical to the equivalent expected behavior of a physical slot machine.

On the home page of the Organizer's online casino, the Player can find these Rules which generally define all conditions for participation and playing slot machines games through interactive sales channels for (online) games and are made in accordance with all legislation and regulation defining these activities.

Within the slot machine's graphic interface, rules and instructions can be found describing how a particular type of game is played on the slot machine, explaining the role and meaning of particular symbols in the game, and providing various other information which help Player understand the game and enable him to take part in

the game better. The winnings scheme is also available to Players on every slot machine.

The slot machines offer the Players the option to play for money or to play a trial game which allows the Players to familiarize themselves with the game through demonstration. The Players obtain no winnings from trial games and the winnings are not added to their virtual account (e-balance). When choosing to play for money, the Player are free to choose the wager (price) for participation, ranging from the lowest to the highest possible wager (price) for participation in a particular game, with a defined denomination for a particular game. The Organizer withholds the right for setting the highest and the lowest wager (price) for participating in every individual game.

The Player has earned a winning in a game when he/she gets one of the combinations determined by the scheme of winning combinations available on the machine. The result of this game on the slot machine is shown as a graphic visualization of the winning combination of symbols which is in line with the winnings scheme. The earned winnings are automatically added onto the Player's virtual account (e-balance).

The Organizer withholds the right to individually rank and assign the Player to the VIP status (level) in different rankings, depending on the frequency and height of his wagers (deposits), as well as other conditions determined by the Organizer. The Organizer can upgrade and downgrade the said status in accordance with the mentioned criteria.

CONDITIONS FOR PARTICIPATION AND PLAYING CASINO TABLE GAMES USING INTERACTIVE SALES CHANNELS FOR ONLINE GAMES

Article 14

Only persons over 18 can participate in games simulating table games in the Organizer's online casino.

All games simulating table games in the Organizer's casino organized through interactive sales channels for online games are certified by a laboratory approved by the Ministry of Finance in the Republic of Croatia. For all games simulating games on chance on tables, the players play against the casino or against one another on game tables with cards, balls, dice etc., in accordance with international rules.

On the home page of the Organizer's online casino, the Player can find these Rules which generally define all conditions for participation and gambling using games simulating table games through interactive sales channels for (online) games. The rules are made in accordance with international rules and are compliant with all legislation and regulation defining these activities.

Within the table game's graphic interface, the Players can find rules and instructions describing how a particular type of game is played along with the winnings scheme.

The games simulating table games offer the Players the option to play for money or to play a trial game which allows players to familiarize themselves with the game through demonstration. The Players make no winnings from trial games and the winnings are not added to their virtual account (e-balance). When choosing to play for money, the Player are free to choose the wager (price) for participation, ranging from the lowest to the highest possible wager (price) for participating in a particular game. The Organizer withholds the right for setting the highest and the lowest wager (price) for participating in every individual game simulating table games. Depending on the type of simulated table game, the Player participates in the game by placing the chips with the value listed on them in accordance with the price set for that particular game. In the same sense, the winnings obtained in chips are converted into real money using the same criterion.

The result of the game is shown on every individual table game as a graphic visualization in line with the winnings scheme. The earned winnings are automatically added to the Player's virtual account (e-balance).

The organizer withholds the right to individually rank and assign a player to the VIP status (level) in different rankings, depending on the frequency and height of his wagers (deposits), as well as other conditions determined by the Organizer. The Organizer can upgrade and downgrade the said status in accordance with mentioned criteria.

CLOSING THE VIRTUAL ACCOUNT (e-balance)

Article 15

Closing the virtual account (e-balance) implies removing the player from the Organizer's organization system.

The Player can at any moment, without giving any reason, submit a request to have his virtual account (e-balance) closed for a certain period of time. The request can be submitted in writing onto the Organizer's address or via e-mail: podrška@arenacasino.hr. The Organizer is obliged to act upon the Player's request immediately after receiving the notification. In accordance with the legal obligations, the Player is obliged to confirm to his request within the following three days. The Player can determine the highest amount of payment or the highest amount of losses within a given period using the same method.

Once a virtual account has been closed, the Player can ask the Organizer in writing or via e-mail to have the account re-opened.

The Organizer withholds the right to close the Player's virtual account (e-balance) in case the Player does not follow these Rules or the rules of individual games, as well as all legislation and regulation defining these activities or pertaining to them.

TECHNICAL MALFUNCTIONS AND LIABILITY

Article 16

In case of technical malfunction of the organizing system or electronic support system, all ongoing incoming and outgoing payments are canceled. The Organizer withholds the right to not give payments for winnings if they were a result of a technical malfunction, with funds wagered returned to the Player. The Organizer is not liable for any damages arising from or caused by a malfunction beyond his liability or out of his control, such as communication, system or equipment malfunction or any damages caused by force majeure.

The Player is solely responsible for errors and potential damages or losses arising from or caused by usage of computer equipment or telecommunication system of his/her own choice as well as damages caused by his/her own choice of service for access to interactive sales channels for online games.

BONUSES AND PROMOTIONS

Article 17

For the purpose of promoting the game, the Organizer withholds the right to assign various types of bonuses, points, free spins and similar benefits to Players, in accordance with previously determined conditions for every type of promotion. The conditions under which the Player becomes eligible for particular types of bonuses, points, free spins and similar benefits are listed on the website of the Organizer's casino.

In order to inform the Players of promotional activities, the Organizer shall, among other things, use e-mail and text messages sent to Players via their e-mail and cell phone number listed during registration. Successful registration shall be taken to mean that the Player agrees to receive promotional messages and notifications from the Organizer via e-mail and cell phone. In case the Player does not wish to receive messages via e-mail or cell phone, he/she can send a written request to the Organizer, who shall respect and implement this Player's decision within the organization system. The Organizer withholds the right to contact the Player via e-mail in case the message is important for his/her own usage of the system.

For the purpose of increasing the offer in the online casino, the Organizer withholds the right to define and instate certain types of Jackpot winnings.

RESTRICTIONS AND PROHIBITIONS

Article 18

Persons under the age of 18 are forbidden to take part in the Organizer's online Casino Games.

The Player shall take part in the Organizer's online Casino Games in accordance with these Rules. The Players are forbidden to undertake any unlawful actions or manipulations such as acting in someone else's name in order to acquire unlawful profit or acquire particular rights, and it is especially forbidden to make incoming payments into the casino using money obtained from criminal, terrorist or other unlawful and illegal activities. The Players are forbidden from using illegal interactive channels which are not in compliance with the Croatian legislature, and are not allowed to conduct any kind of financial manipulation, in particular by making payments to bank accounts of persons not authorized to use them.

The Organizer shall carefully monitor every suspicious payment and shall, in case of valid reasons to suspect money laundering or financing of terrorism, undertake all necessary actions prescribed by the Act on the Prevention of Money Laundering and Financing of Terrorism.

In every communication of the Player with the Organizer's employees, it is forbidden to use inappropriate, vulgar, sexist and other pejorative words that offend the dignity of the interlocutor or the Organizer as a legal entity. In these cases, the Organizer withholds the right to remove the player from the organization system without any delay.

SELF-REMOVAL AND RESPONSIBLE ORGANIZATION

Article 19

A registered player can deliver to the Organizer in written form or via e-mail a request for his removal from the game for a particular period of time and determine the highest amount of incoming payments within a particular time frame, or set the highest amount of losses which he/she can suffer in a particular period. The Organizer shall remove the Player if he/she confirms his/her request for self-removal within three days. The Player can also submit a recall of the request stated above to the Organizer in written form or via e-mail.

On the website of the Casino, the Player can edit his/her own personal limitations or self-removal from the game for a particular time frame offered by the Organizer.

In accordance with the legislature and individually defined principles of responsible organization, the Organizer shall implement measures and standards for protecting the Players against excessive play time. The information on whom to contact in

cases a problem arises due to excessive play time is listed on the website of the Casino for the Players to see.

PRIVACY PROTECTION AND DATA STORAGE

Article 20

The Organizer shall use all personal information about the Players and their accounts only for the purpose of their participation in games of chance in the Organizer's online casino and shall undertake utmost care to protect them and treat them as confidential, in accordance with all relevant legislature. For this Purpose, the Organizer shall undertake permanent measures for protection of the Player's personal data from their misuse, loss, destruction or unauthorized change or access to the database with Player information.

The Player is solely responsible for keeping his password a secret and shall bear the risk and responsibility for any potential misuse thereof.

FINAL PROVISIONS

Article 21

The Organizer publishes these rules on the website of the Casino. The Organizer shall publish all changes and additions to these Rules on the website of the casino and they shall be regarded as adopted by the Player if the Player does not inform the Organizer that he is not compliant with the changes within 3 (three) days after their publication. For the purpose of this, the Player is obliged to immediately request his virtual account (e-balance) to be closed and all available funds to be paid onto his wire account.

If the Player logs into the Organizer's organization system after the publication of changed Rules on the website of the Casino, this shall be taken to mean that the Player accepts the changes to the Rules.

The court of Zagreb shall have jurisdiction in case of any disputes pertaining to these Rules which the Player and the Organizer cannot resolve peacefully and with mutual consensus.

These Rules have been approved by the Ministry of Finance of the Republic of Croatia and shall take effect on the day of publication on the website of the Organizer's online Casino.

SUPER IGRA d.o.o.

CEO

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