

Bonus Balance Terms & Conditions

These Bonus Balance Terms & Conditions constitute an integral part of the general Qzino Terms and Conditions. By activating any offer that uses the Bonus Balance, you acknowledge and agree to be bound by these specific rules as well as the general Qzino Terms and Conditions (including, but not limited to, the Anti-Fraud policy, AML requirements, and Maximum Win limits). In the event of any conflict between these terms and the general Qzino Terms and Conditions, the general Terms and Conditions shall prevail.

Qzino reserves the right to amend, update, or modify these Bonus Balance Terms & Conditions at any time at its sole discretion. Any modifications will take effect immediately upon being published on the platform. Your continued activation of Bonus Balance offers or use of the Service following any such changes constitutes your full acceptance of the updated terms.

1. Offers on Qzino that use Bonus Balance

On Qzino, some bonuses work through **Bonus Balance**.

These are offers where the bonus funds become **available to play right away**.

You don't need to complete wagering before you receive the bonus.

You can start playing with it as soon as the offer is activated.

There are two kinds of Bonus Balance offers

- **With a deposit** — you deposit money, we add the bonus, and both go on one playable balance.
- **Without a deposit** — the offer gives you **bonus funds only**. There is no deposit part. You play and complete wagering using **only the bonus money**.

Each offer has its own numbers on the **offer card**: bonus size / %, min deposit (if any), max bonus, wager, timers, and claim cap.

The rules below explain **how Bonus Balance works in general** for any such offer.

2. How Bonus Balance works (general rules)

Here is the full path in simple steps:

1. **You get an offer** that uses Bonus Balance (welcome, special, no-deposit, etc.).
2. **You activate it** within the time on the card (and make a deposit if the offer requires one).
3. The funds from that offer become **one shared balance** you can play with **immediately**.
4. While you play, you complete the **wager** shown on the card.
5. When wagering is done in time → the balance **unlocks** → you can withdraw / swap / tip in that currency.
6. If you cancel early, or time runs out → cancel / expiry rules apply (you do not keep bonus winnings).

One balance while you play

You activate the offer → the funds from that offer become **one shared balance**.

- **Deposit offer**: your deposit + bonus
- **No-deposit offer**: bonus only

While you play, you see and use **one balance** — deposit and bonus are already mixed together. You don't need to complete wagering before you receive the bonus — it is available to play **right away**.

What wagering is for

Wagering is still required — but only to **unlock** this balance so you can **withdraw / swap / tip** in that currency.

It is not a gate before you can start playing with the bonus.

One offer at a time

Only **one** Bonus Balance offer can be active at a time.

Where to see your offer

Progress, split, timers, and details are on your bonus card in **Bonus Hub**.

Exact bonus size, %, limits, and timers are on **your offer card**.

3. Your money and bonus money (the split)

Inside the Bonus Balance we track:

- **Your money** — what you put in (deposit + any later top-ups in this currency), if any
- **Bonus money** — what the offer added

On a **no-deposit** offer, there is usually **only bonus money** (your money part = 0). You play and wager with the bonus funds only.

The **split** is the share of each part (for example 50/50, 60/40, or 0/100 on a no-deposit offer). It is set when the offer starts, and can change if you top up (\$8).

Why it matters

At unlock or cancel, we settle **your money part** and **bonus part** separately — not as one flat pile.

Your current split is always visible on the offer / claim screens.

4. Activation

Each offer has:

- a **time window to activate**, and
- (usually) a **minimum deposit** to activate

Both are shown on the offer card.

If you don't activate in time, that offer expires and you don't receive its bonus.

5. Wagering (how to unlock)

To unlock withdraw / swap / tips in the **offer currency**, complete the wager shown on your offer card.

Each offer also has a **time limit to finish wagering** (shown on the card).

What wagering means

While you play, part of your bets counts toward a **wager target**.
When that progress reaches 100%, the Bonus Balance can **unlock**.

How much you must wager

Shown on the card. For deposit offers it is typically based on:

(your money in the offer + bonus) × wager multiplier(s) on the card

For no-deposit offers, the wager is based on the **bonus** (and the multiplier on the card).

The wager multiplier (×) can be **different from offer to offer**.

Always use the multiplier shown on **your** offer card — do not assume it is the same as another bonus.

Progress is shown on your bonus card in Bonus Hub.

If time runs out before you finish, the offer ends under the **cancel / expiry** rules (§10).

Delaying any game round in any game, including free spin features and bonus features, to a later time when you have no wagering requirements and/or making new deposit(s) while having free spin features or bonus features still available in a game is strictly prohibited. Such actions are considered bonus abuse and all related winnings will be voided.

Example 1 — deposit offer

1. Your card says: wager = **(your money + bonus) × 35**.
2. You activated with **\$100** of your money + **\$100** bonus.
3. Wager target = $(\$100 + \$100) \times 35 = \$7,000$.
4. Time on the card: for example **14 days** after activation.

What this means for you:

- You can play **right away** with the \$200.
- To unlock withdraw in this currency, your wager progress must reach **\$7,000**.
- You follow progress on the bonus card in Bonus Hub.

Example 2 — same offer, different deposit size

1. Same rule on the card: **(your money + bonus) × 35**.
2. You deposit **\$50** → bonus **\$50** (if the offer is +100%).
3. Wager target = $(\$50 + \$50) \times 35 = \$3,500$.

Smaller activation → smaller wager target (still based on the card formula).

Example 3 — no-deposit offer

1. Your card gives **\$50** bonus only (no deposit).
2. Card says wager = **bonus × 35**.
3. Wager target = $\$50 \times 35 = \$1,750$.

You play and complete wagering using **only the bonus money**.

When progress reaches **\$1,750** in time → unlock rules in §9 apply.

Example 4 — what unlock needs

1. Wager target on your card: **\$7,000**.
2. Your progress in Bonus Hub shows **\$7,000 / \$7,000**.
3. You finished within the time on the card.

→ Wagering is done → go to **unlock** (§9).

If the timer ends and progress is still below the target → §10 (cancel / time ran out).

Note

The multiplier (for example ×35), the time limit, and the exact formula are always taken from **your offer card**. The numbers above are only to explain how it works.

6. How bets count toward wagering

Bet size

You can bet any amount unless the offer card says otherwise.
There is normally **no hard maximum bet** for playing.

How much can count from one bet

Each offer has a **max amount per bet** that can count toward wagering (shown on the card; often a USD equivalent at bet time).

If you bet more than that cap, only up to the cap can count — then it may be adjusted by the game (below).

Contribution formula (general)

$\text{amount that can count} \times ((100\% - \text{game RTP}) / (100\% - \text{base RTP}))$

- **RTP** = the game's return to player
- **base RTP** = the reference RTP used by the platform (shown in offer details / help; commonly **96%**)
- Higher RTP → slower progress · lower RTP → faster progress

In short: the % that counts depends on the **game's RTP**.

By game type (platform rules for Bonus Balance)

Type	Toward wager?
Slots / most casino games	Yes (adjusted by RTP)
Qzino Originals / our games	Yes (adjusted by RTP; if no data, may count slower)
Live casino	You can play · counts 0%

Special games	You can play · count 0%
Sports	Only if sports rules below are met
Bets in other currencies	Do not count toward this offer's wager

Sports from Bonus Balance — all must be true:

1. Odds at or above the minimum on the card / platform rules (commonly **1.50**)
2. The bet has **settled**
3. The event ends at least a set time before the offer ends (commonly **4 hours**)

If not → it does not count (or cannot be placed from Bonus Balance).

Example 1 — bet under the cap, standard RTP

1. Your card says: max that can count per bet = **\$10**.
2. Base RTP on the platform = **96%**.
3. You bet **\$5** on a game with RTP **96%**.

How much counts:

$$5 \times ((100\% - 96\%) / (100\% - 96\%)) = 5 \times (4\% / 4\%) = \$5$$

Full \$5 goes toward your wager progress.

Example 2 — bet above the cap

1. Max that can count per bet = **\$10**.
2. You bet **\$100** on a game with RTP **96%**.

Only **\$10** can count (the cap), then:

$$10 \times ((100\% - 96\%) / (100\% - 96\%)) = \$10$$

The extra \$90 still plays, but it does **not** add more to wager progress.

Example 3 — higher RTP → slower progress

1. Cap = **\$10**. You bet **\$10**.
2. Game RTP = **98%** (higher than base 96%).

$$10 \times ((100\% - 98\%) / (100\% - 96\%)) = 10 \times (2\% / 4\%) = \$5$$

Same \$10 bet → only **\$5** wager progress.

Example 4 — lower RTP → faster progress

1. Cap = **\$10**. You bet **\$10**.
2. Game RTP = **92%** (lower than base 96%).

$$10 \times ((100\% - 92\%) / (100\% - 96\%)) = 10 \times (8\% / 4\%) = \$20$$

Same \$10 bet → **\$20** wager progress.

Example 5 — Live / Special

1. You bet any amount in **Live casino** or a **Special** game.
2. Contribution = **\$0**.

You can play, but these bets do **not** move your wager progress.

Example 6 — Sports

1. You place a sports bet from Bonus Balance.
2. Odds **1.60** (≥ 1.50) · event ends **more than 4 hours** before the offer ends · bet later **settles**.

→ Can count toward wager (then adjusted by the sports / card rules).

If odds are below the minimum, or the event ends within **4 hours** before the offer ends, or the bet is not settled yet → it does **not** count toward wager.

Note

- The per-bet cap, base RTP, and sports minimums are taken from **your offer card** / platform rules. Numbers above are only to explain the logic.
- Bets placed from an active Bonus Balance do not contribute to, nor are they eligible to win, platform Jackpot or Auction pools, unless explicitly stated otherwise in the specific Jackpot rules.
- Multi-round, stateful, or mechanics-based games that do not technically support Qzino's proportional split system are strictly unavailable for play while a Bonus Balance offer is active.
- Placing high-value bets with the sole intention of rapidly increasing your balance, followed by a drastic reduction in bet size without a reasonable explanation in order to clear wagering requirements, is considered manipulative play and bonus abuse. Qzino reserves the right to confiscate winnings derived from such bet sizing patterns.
- Any Feature Buy or Bonus Buy inside a game is considered a single bet of the total purchase amount. If this amount exceeds the maximum wager cap, only the cap amount will contribute to wagering, and such purchases remain subject to all anti-abuse reviews.
- Bets made with minimal or no risk (e.g., betting on both Red and Black in Roulette, or betting on opposite outcomes in any game) in order to artificially increase the wager volume are strictly prohibited. Qzino reserves the right to void such bets, cancel the bonus, and confiscate any winnings derived from such activities.
- Cashed out bets, voided bets, and bets settled at odds of 1.00 (refunds) do not count toward wagering under any circumstances.
- Qzino reserves the right to restrict or exclude certain specific games or game providers from bonus wagering at its sole discretion. A dynamic list of excluded games (if any) is maintained on the platform, and bets on such games will contribute 0% toward the wager.

7. While the offer is active

In the offer currency

- No **withdraw**
- No **swap**

- No tips

In other currencies

Still available as usual.

Other bonuses

While Bonus Balance is active, only some rewards may stay available (commonly **cashback** and **rakeback**), and only on **your money share**.

What's paused vs available is shown in Bonus Hub.

Tournaments

On Qzino there can be **tournaments** (competitions where players earn points or ranking from play).

You can take part in these tournaments while Bonus Balance is active, **unless that tournament's own rules say otherwise**.

Important: tournament progress is **not** the same as Bonus Balance wagering.

- For **Bonus Balance unlock**, bets count under the wager rules in §5–§6.
- For **tournaments**, we only count the part of the bet that belongs to **your own money** (your share of the split).
The bonus part of the bet does **not** count toward the tournament.

Example — how a tournament counts with Bonus Balance

Step 1 — your offer

You activated a deposit offer: **\$100** of your money + **\$100** bonus.

You play with **one balance** of **\$200**.

Inside, the split is **50% / 50%** (half yours, half bonus).

That split is the key for tournaments:

every bet from Bonus Balance is treated as **50% your money** and **50% bonus money**.

Step 2 — you place a bet

You bet **\$10** from your Bonus Balance on a game that is allowed in the tournament.

For this example, assume §6 also lets the full **\$10** count toward Bonus Balance wagering (unlock progress).

Step 3 — split the \$10 bet into two parts

Because your offer split is 50/50, we treat the \$10 bet like this:

Part of the \$10 bet	Amount	What it is
Your money share	\$5	50% of \$10
Bonus money share	\$5	50% of \$10

Step 4 — what each system counts

System	Does this \$10 bet count?	How much
Bonus Balance wager (to unlock withdraw)	Yes, under §5–§6	up to \$10 (if the game/cap/RTP rules allow)
Tournament (points / ranking)	Only the your-money part	\$5

So from one bet:

- Unlock bar can move by **\$10**
- Tournament bar / points move by **\$5** only

The bonus half (**\$5**) helps you play and can help Bonus Balance wager, but it does **not** add tournament progress.

Step 5 — another bet, same split

You bet **\$20** more from the same 50/50 Bonus Balance.

Tournament count from that bet = 50% of \$20 = **\$10**.

Running tournament total from these two bets = \$5 + \$10 = **\$15**.

(Bonus Balance wager may have counted more, depending on §6.)

Step 6 — after a top-up (split changes)

Later you add **\$50** of your own money.

Offer becomes **\$150** yours + **\$100** bonus.

New split = **60% yours / 40% bonus**.

You bet **\$10** again in the tournament.

Now we split the bet like this:

Part	Amount
Your money share (60%)	\$6
Bonus money share (40%)	\$4

Tournament count from this bet = **\$6** (only your money share).

Step 7 — no-deposit offer

If you only have bonus money (your share = **0%**):

a \$10 bet from Bonus Balance → tournament count = **\$0**,
unless that tournament's own rules say otherwise.

In one sentence

Tournament progress uses only the **your money** % of each Bonus Balance bet:

tournament amount = bet × your money share %

(and only if the tournament allows Bonus Balance and accepts that game/bet).

8. Top-ups (extra deposits in the same currency)

You may add more of your own money in the **same currency** while the offer is active (unless the card says otherwise).

General rules:

- We do **not** add more bonus just because you topped up
- Your money share grows → the **split is recalculated**
- The **wager target does not change** (the bonus amount stays the same)
- Progress already made is **kept**
- The wagering timer does **not** get extended by a top-up

Any attempt to manipulate the split ratio by making a top-up after generating significant winnings, in order to bypass the bonus claim cap, is considered bonus abuse. Qzino reserves the right to freeze the account, recalculate the winnings based on the original split before the top-up, or confiscate the winnings entirely at its sole discretion.

9. When you finish wagering (unlock)

When wagering is complete in time, the balance **unlocks** and you can withdraw.

What unlock means

You finished the wager on your offer card.

The Bonus Balance becomes money you can **withdraw / swap / tip** in that currency.

What you get

1. Your money part — everything on it (including winnings on that part), subject to the Maximum Win Limit set forth in the general Qzino Terms and Conditions.
2. **Bonus part** — up to a **claim cap** shown on the offer (commonly up to **1×** the original bonus)

Anything above the claim cap on the bonus part is **removed**.

Then the rest becomes your withdrawable balance.

How to read your split

Your offer shows a split such as **50/50** or **60/40**.

That means:

- on **your part** — you keep what belongs to that part (including winnings on it)

- on the **bonus part** — you can claim only up to the bonus claim cap (for example 1× the bonus size)

Example 1 — 50/50 deposit offer (most common)

1. You activated with **\$100** of your money + **\$100** bonus.
2. Split = **50% / 50%**.
3. Claim cap on bonus = **1×** bonus = **\$100**.
4. You finish wagering. Balance is now **\$5,000**.

How we split \$5,000:

- Your money part (50%): **\$2,500** → you keep **all \$2,500**
- Bonus part (50%): **\$2,500** → you keep max **\$100**, remove **\$2,400**

You receive: \$2,600

(\$2,500 from your part + \$100 from the bonus part)

Example 2 — after a top-up (split became 60/40)

1. You started with **\$100** yours + **\$100** bonus.
2. You later added **\$50** of your own money.
3. Offer now: **\$150** yours + **\$100** bonus.
4. Split = **60% / 40%**.
5. Claim cap on bonus is still **\$100** (bonus size did not change).
6. You finish wagering. Balance is now **\$5,000**.

How we split \$5,000:

- Your money part (60%): **\$3,000** → you keep **all \$3,000**
- Bonus part (40%): **\$2,000** → you keep max **\$100**, remove **\$1,900**

You receive: \$3,100

(\$3,000 from your part + \$100 from the bonus part)

Example 3 — balance grew only a little

1. You activated with **\$100** yours + **\$100** bonus (50/50).
2. Claim cap on bonus = **\$100**.
3. You finish wagering. Balance is now **\$240**.

How we split \$240:

- Your money part (50%): **\$120** → you keep **\$120**
- Bonus part (50%): **\$120** → you keep max **\$100**, remove **\$20**

You receive: \$220

Example 4 — no-deposit offer

1. You got **\$50** bonus only (your money part = **\$0**).
2. Split = **0% / 100%**.
3. Claim cap = **1×** bonus = **\$50**.
4. You finish wagering. Balance is now **\$200**.

How we settle:

- Your money part: **\$0**
- Bonus part: **\$200** → you keep max **\$50**, remove **\$150**

You receive: \$50

Remember

- Your part: keep everything on it
- Bonus part: keep only up to the claim cap on the card
- Extra on the bonus part: removed
- After that, the money is withdrawable
- Qzino reserves the right to audit and review all gameplay and transaction logs before processing the unlock of Bonus Balance funds or approving any subsequent withdrawal. If any fraudulent activity, bonus abuse, or breach of these terms is identified during the review, Qzino reserves the right to void the bonus and confiscate any associated winning.

10. If you cancel (or time runs out)

You can cancel **at any time** from the bonus card in Bonus Hub.

Important: you must have **no open / active bets** at the moment you cancel.

Cancel does **not** pay out bonus winnings.

In plain words: you can get back **your money** (or your share of what's left) — not the wins that came from the bonus.

If the wagering time ends without finishing, the **same rules** apply as cancel.

If your total Bonus Balance falls below 0.01 USD (or the equivalent in your offer currency), the offer will automatically expire and be closed, clearing any active wagering restrictions on that currency.

Note:

- Any of "your money" returned to your withdrawable balance after a cancellation remains subject to the standard deposit rollover requirements (Anti-Money Laundering policy) set forth in the general Qzino Terms and Conditions, unless the required rollover was already completed during play.
- If your bonus expires due to time running out, or if a cancellation is somehow processed while you still have open or pending bets placed from the Bonus Balance, those pending bets will be immediately voided. You will not be entitled to any potential winnings from bets that settle after the bonus has expired or been cancelled.

A) Balance at or above the current offer start amount

What this means

Your current Bonus Balance is still **as high as or higher than** the amount you started with on this offer (deposit + bonus after activation / after top-ups).

What you get

- You get back **all of your money** in this offer (including top-ups)
- Everything else is **removed** (bonus + any growth on the bonus side)

Example A1 — simple deposit offer

1. You activated with **\$100** of your money + **\$100** bonus.
2. Offer start amount = **\$200**.
3. You played and the balance is now **\$300** (still above \$200).
4. You cancel.

Result:

- Your money back: **\$100**
- Removed: **\$200** (the \$100 bonus + the extra \$100 that grew on the balance)
- You do **not** keep bonus winnings.

Example A2 — after you topped up

1. You started with **\$100** yours + **\$100** bonus = **\$200**.
2. Later you added **\$50** more of your own money.
3. Offer now: **\$150** yours + **\$100** bonus. Start amount for cancel = **\$250**.
4. Balance is now **\$300** (at/above \$250).
5. You cancel.

Result:

- Your money back: **\$150** (original \$100 + \$50 top-up)
- Removed: **\$150**
- Again: no bonus winnings.

B) Balance below the current offer start amount

What this means

Part of the Bonus Balance has already been used in play. What's left is **less** than the offer start amount.

What you get

- You get only **your share** of what's left (using the current split)
- The rest is removed
- You still do **not** get bonus winnings as a cashout

Example B1 — 50/50, balance dropped

1. You activated with **\$100** yours + **\$100** bonus = **\$200**.
2. Split = **50% / 50%**.
3. After playing, balance is **\$120** (below \$200).
4. You cancel.

How we calculate:

- Your share of what's left = 50% of \$120 = **\$60**
- Removed = **\$60**

Result: you receive **\$60**.

Example B2 — after top-up, then balance dropped

1. Offer after top-up: **\$150** yours + **\$100** bonus = **\$250**.
2. Split = **60% / 40%** (because your money grew, bonus stayed \$100).
3. Balance is now **\$200** (below \$250).
4. You cancel.

How we calculate:

- Your share of what's left = 60% of \$200 = **\$120**
- Removed = **\$80**

Result: you receive **\$120**.

C) No-deposit offer

What this means

The offer gave you **bonus only**. Your money part = **\$0**.

Example C

1. You got **\$50** bonus (no deposit).
2. You cancel, or time runs out.

Result:

- You receive **\$0**
- The remaining bonus balance is removed

Because there was no "your money" part to return.

11. Other important notes

- Numbers on **your offer card** (bonus %, min deposit, max bonus, wager, timers, claim cap) always apply to that offer.
- If this text and the card conflict, **the card wins** for that offer's amounts and deadlines.
- Qzino may change, pause, or stop offers and may block abuse.
- **18+ only**. Please play responsibly.
- In the event of any discrepancy or conflict between these Bonus Balance Terms & Conditions and the general Qzino Terms & Conditions, the general Qzino Terms & Conditions shall prevail, unless the specific offer card explicitly states otherwise.
- For accounts operating in cryptocurrencies, all limits, claim caps, and wager caps expressed in fiat equivalents (e.g., USD) on the offer card are calculated based on the platform's exchange rate at the exact moment the offer is activated, or the bet is placed, as applicable.
- Account Level and VIP Rank progression is calculated exclusively based on the 'your money' share of each bet placed from the Bonus Balance. The bonus money share does not contribute to VIP level progress.
- Referral, affiliate, and partner commissions are calculated exclusively from bets made with your own money share (or main balance). Wagers made from the bonus money share generate no referral and affiliate rewards.