TERMS AND CONDITIONS

1. Introduction

These **Terms and Conditions** (the **"Terms"**), along with the documents referenced below, govern your use of this website and all related services (collectively, the **"Service"**).

Please read these Terms carefully. These terms form a binding legal agreement between you (**"You"** or the **"User"**) and us (the **"Qzino"**). They outline your rights and responsibilities when using the Service.

By using the Service, you agree to be bound by these Terms, including any future amendments. This applies whether you are a guest or a registered user with an account (**"Account"**).

If you do not accept these Terms, you must not use the Service.

The Service is owned and operated by CG Universe, a limited liability company registered in Costa Rica with company registration number 3-102-919306, with registered address at San Jose, Montes de Oca San Pedro Los Yoses, eighth and tenth avenue, thirty-nine street, LY Center. Qzino.com is licensed and regulated by the Government of the Autonomous Island of Anjouan, Union of Comoros and operates under License No. ALSI-202503015-FI1.

2. General terms

We retain the right to modify or update these Terms, along with any referenced or linked documents, at any given time. You are strongly encouraged to review this page regularly to stay informed of any updates or adjustments. All modifications will take effect and become binding immediately once posted on this Website. If you do not agree with any updates, you must discontinue use of the Service immediately. By continuing to use the Website after such revisions are posted, you indicate your acceptance of the amended Terms. Any bets placed prior to the effective date of new Terms will remain subject to the previous version.

By using this service, you acknowledge and agree that it is offered on an “AS IS” basis, and we make no guarantee of full functionality, uninterrupted availability, or that all bugs will be resolved. Your use of the service is at your own risk, and we will not be liable for any direct or indirect loss, damage or inconvenience arising from the technical failures.

3. Your Rights and Obligations

3.1. You have right to:

- Deposit and withdraw assets to the Service.
- Exchange or use assets within the Service*
- Obtain Points, prizes and other bonuses*
- Be participant of affiliate, referral, mining, staking and other programs*

- Be participant of items allocation and dividend distribution*
- Make other actions, which Service is provided;

*Subject to rules established in the Qzino Service;

By accessing the Website and using the Service, you acknowledge and agree that:

3.2. All terms, rules, bonuses, promotions, and programs may be changed, updated, or discontinued at any time at our sole discretion. Continuing to use the Service after such changes means you accept the updated terms.

3.3. You are at least 18 years old, or have reached the minimum legal age for gambling or gaming activities under the laws or regulations applicable in your jurisdiction. We reserve the right to request proof of age at any time.

3.4. You have full legal capacity to enter into a binding agreement with us. You must not access the Website or use the Service if you do not have the legal capacity to do so.

3.5. You understand that access to and use of the Website and the products offered may be prohibited in certain countries. We cannot verify the legality of the Service in every jurisdiction, so it is your responsibility to ensure that your access and use comply with local laws. You represent and warrant that gambling is not illegal in your country of residence. For legal or commercial reasons, we may restrict accounts for users residing in specific jurisdictions, including but not limited to such countries and their territories:

Australia, Austria, Comoros, France, Germany, Netherlands, Spain, United Kingdom, USA, Sanctioned jurisdictions, FATF blacklist jurisdictions and/or any other jurisdictions deemed prohibited by Anjouan Offshore Financial Authority or Qzino Risk and Compliance department ("Restricted Jurisdiction") that are reported by us from time to time. By using the Website you confirm you are not a resident in a Restricted Jurisdiction.

3.6. When opening an account or using the Website, it is your responsibility to verify whether gambling is permitted in your jurisdiction. You warrant that you will not use our services from any jurisdiction where online betting, casino, or live games are prohibited

3.7. You confirm that you are the authorized user of any payment method you use, and that all funds in your account used within the Service are obtained legally.

3.8. You must make all payments to us in good faith and must not attempt to reverse any payment or take any action that would result in a third party reversing the payment.

3.9. When placing bets, you may lose some or all of the funds deposited to the Service, and you accept full responsibility for any such losses.

3.10. You must not use any information obtained in violation of laws or regulations in the country where the bet is placed.

3.11. You confirm that you are acting solely on your own behalf as a private individual and not on behalf of another party or for commercial purposes.

3.12. You must not attempt to manipulate any market or element of the Service in bad faith or in any way that could compromise the integrity of the Service or our operations.

3.13. You are required to act in good faith at all times in your use of the Service and in relation to all bets placed through the Service.

3.14. Neither you nor any of your employees, employers, agents, or family members are registered as an Affiliate in our Affiliate program, if applicable.

3.15. By using the Service, you agree to provide us with accurate, truthful, and verifiable information both by default and whenever requested.

3.16. You acknowledge the volatility of the cryptocurrency market and accept that the value of your currency or currencies may fluctuate while your withdrawal is pending or being processed by our Risk Department.

3.17. You confirm that you are mentally competent and do not suffer from gambling addiction. If a person with such an issue accesses the Service, the responsibility rests solely with them.

3.18. You agree not to use any third-party software on any part of the Qzino platform and not to exploit any bugs or vulnerabilities in games or platform functions.

3.19. You warrant that all information provided to us from the moment of registration and throughout the duration of this agreement is accurate, complete, and up-to-date. You must notify us immediately of any changes to this information. You acknowledge that information submitted during registration and while using the Service cannot be changed at your sole discretion. To update any information, you must contact our support team. Qzino may request documents for CDD/KYC verification at its discretion in order to process any changes.

3.20. You also warrant that:

- You are fully responsible for reporting and paying any taxes applicable to you under relevant laws for any winnings received from us;
- You are solely responsible for any taxes that may apply to cryptocurrency awarded through your use of the Service.

3.21. Users must communicate respectfully with others in Qzino’s chats. You agree not to insult or offend other users, the Qzino platform, or its team in any way. Discussion of racist, religious, or political topics is prohibited, as is posting illegal content, including but not limited to obscene language, offensive remarks, pornography, drugs, weapons, or violence.

3.22. Users are required to interact politely with Qzino support team. Any display of disrespect, insults, humiliation, or aggression will be considered a violation of these Terms and may result in support being denied and possible account suspension or blocking.

4. Restricted use

4.1. You are not allowed to use the Service if:

4.1.1. You are under 18 (or under the legal age in your jurisdiction) or cannot legally enter into an agreement with us, including acting on behalf of someone who is underage.

4.1.2. You live in a country where online gambling is illegal for residents or anyone in that territory.

4.1.3. You try to collect personal information from other users (like usernames or emails) through spam, unsolicited messages, or unauthorized links.

4.1.4. You disrupt or interfere with other users' activities or the normal operation of the Service.

4.1.5. You promote ads, affiliate links, or other solicitations without permission; we may remove such content at any time.

4.1.6. You attempt to cheat the Service or other users, or collaborate with others to gain unfair advantages.

4.1.7. You attempt to copy or misuse our odds or violate our intellectual property rights.

4.1.8. You engage in any illegal activity.

4.1.9. You create multiple accounts to cheat, manipulate the Service, commit fraud, or abuse promotions; such accounts may be closed.

4.1.10. You use software or tools that give you an unfair advantage, such as betting analyzers, card counters, or programs that help predict outcomes. Bets placed using such tools and any resulting winnings will be treated as invalid. Qzino may withhold these funds, block the account, and pursue recovery of any illegally gained funds if necessary.

If the total amount of funds obtained through illegal actions exceeds the player's deposit balance, Qzino reserves the right to recover the difference directly from the user, including by filing legal claims.

4.2. You are not allowed to sell, transfer, or share your account or your account details with any third party, nor may you purchase or use an account that belongs to another person.

4.3. Qzino reserves the right to immediately terminate your account if it is used for any unauthorized or unlawful purpose. In certain cases, we may also pursue legal action against you.

4.4. Restrictions related to third-party products (such as Live Games, Table Games, Slots, and others) are determined by the respective product providers. Qzino has no control over such external limitations.

5. Registration

5.1. We reserve the right, at our sole discretion, to refuse any registration application from any applicant, without any obligation to provide a specific reason.

5.2. Before using the Service, you must personally complete the registration form and read and accept these Terms. We may require you to become a verified Customer, which includes undergoing certain checks. You may be asked to provide valid proof of identification and any other documents deemed necessary, including but not limited to a picture ID (such as a passport, driver's license, or national ID card) and a recent utility bill showing your name and address as proof of residence. We reserve the right to suspend wagering or restrict Account functions until the required information has been provided. This procedure is conducted in accordance with applicable gaming regulations and anti-money laundering legal requirements. Additionally, you must fund your Service Account using the payment methods specified in the payment section of our Website.

5.3. If you register via email, you must provide accurate contact information, including a valid email address ("**Registered Email Address**"), and ensure that this information remains accurate in the future. It is your responsibility to keep your contact details up to date on your Account. Failure to do so may result in your not receiving important Account-related notifications or information from us, including updates to these Terms. We identify and communicate with Customers via their Registered Email Address. You are solely responsible for maintaining an active and unique email account, providing us with the correct email address, and notifying us of any changes. Each Customer is fully responsible for securing their Registered Email Address to prevent unauthorized use by any third party. The Company shall not be liable for any damages or losses arising from communications sent to the Registered Email Address. We reserve the right to immediately suspend your Account upon written notice if you intentionally provide false or inaccurate personal information.

5.4. Each Customer is permitted to register only one Account with the Service. Any Accounts found to be duplicates may be closed immediately. This includes Accounts created or operated by representatives, relatives, associates, affiliates, related parties, connected persons, or any third party acting on your behalf.

5.5. To verify your identity and assess your financial suitability, we may require you to provide additional personal information, including but not limited to your full name and surname, or to use third-party information providers deemed necessary by us. In the event that any additional personal information is obtained through third-party sources, we will notify you regarding the nature of the data collected.

5.6. You are solely responsible for keeping your account password confidential. If the correct account details are entered, Qzino will assume that all bets, deposits, and withdrawals have been made by you. For your security, Qzino recommends changing your password regularly and never sharing it with anyone. Any failure to protect your password is your sole responsibility and risk. You should log out of your account at the end of each session. If you suspect that your account or registered email has been compromised, accessed by a third party, or your password has been discovered, you must notify Qzino immediately. Qzino may request additional

verification documents to confirm your identity. Once notified, Qzino will promptly suspend your account; however, until that moment, you remain responsible for all actions taken on your account, whether or not they were authorized by you.

5.7. You are not permitted to share or transmit any content or information from the Service to others through screenshots, screen recording, or any similar method. You must also not display Service content in any altered form, including within frames or layouts that differ from how it appears when accessed directly through the Qzino website.

5.8. Upon registration, you will have access to all currencies supported by the Qzino platform. These currencies may be used for deposits, withdrawals, and bets, as outlined in these Terms. Please note that not all payment methods support every currency. In such cases, an alternative processing currency and an on-page conversion calculator will be provided for transparency.

You may use any of the currencies available on the website. However, if you deposit, wager, or win in currencies with low liquidity on major cryptocurrency exchanges or those that have limited market availability, Qzino reserves the right to issue your winnings in USDT instead. In such cases, you agree that Qzino may, at its sole discretion, process and pay your winnings in USDT based on the current exchange rate at the time the winnings are credited.

5.9. Qzino is not obligated to open an account for any user. The registration form on the website serves only as an invitation to apply, not a binding offer. The decision to open an account rests entirely with Qzino, and Qzino reserves the right to decline any application at its sole discretion without providing a reason.

5.10. After receiving your registration request, Qzino may contact you to provide additional information or documents as required to meet its legal and regulatory compliance obligations.

5.11. Users who register via email must verify their account through the provided confirmation link. If verification is not completed within 30 days, the account will be deleted. Qzino reserves the right to modify this time frame at its discretion.

5.12. Qzino allows only one account per email address, wallet, or similar identifier. If multiple users wish to access the same account, exceptions may be granted only after the identity of all associated users has been verified. All account information must include accurate and real names. Players who create multiple accounts with the intent to exploit Qzino’s bonus promotions (if any) will forfeit any winnings derived from those bonuses, and such accounts will be blocked immediately without prior notice.

5.13. Each player may hold only one account. Any additional accounts will be treated as duplicates and will be closed immediately. Any winnings, bonuses, or funds obtained through a duplicate account may be voided and reclaimed by Qzino. You are required to return any funds withdrawn from such accounts upon Qzino’s request.

5.14. Qzino complies with the laws and regulations of Anjouan, Union of the Comoros (hereinafter - "**Anjouan**"), including guidance for the prevention of money laundering and the financing of terrorism. All suspicious transactions will be investigated. In such cases, Qzino is prohibited from informing the player or any third parties involved in the investigation, except to disclose that an investigation is underway or that information has been or may be provided to the relevant authorities. In cases of suspicious activity, Qzino reserves the right to suspend, freeze, block, delete, or close a player's account and withhold funds as required by law or by the competent authorities.

5.15. All transactions on the Website are monitored to prevent money laundering and other illegal activities. By agreeing to these Terms, you authorize Qzino to perform identity verification checks, either to meet Qzino's own requirements or the requirements of third parties, including regulatory authorities. In certain circumstances, Qzino may contact you to request additional information to complete these checks. If you fail to provide the requested information, Qzino reserves the right to freeze or close your account until the verification process is completed.

5.16. If you do not confirm that you are at least 18 years old, Qzino reserves the right to freeze your account until your age is verified. If it is determined that you are under 18 and have performed any actions on the Website, the provisions of Article 16 shall apply.

5.17. If you breach these Terms, or if Qzino has a reasonable suspicion that you have done so, Qzino may terminate your account with or without prior notice. In such cases, all outstanding bets will be canceled, your account will be closed, and any winnings, bonuses, bonus funds, or other incentives may be confiscated and forfeited. Upon request and at Qzino's discretion, the remaining real money balance in your account (if any) may be returned to you, subject to applicable fees, regulatory requirements, and using the verified payment method registered in your name.

5.18. Providing false, misleading, or non-existent information during registration or at any time while this agreement is in effect is considered a serious breach of these Terms and constitutes fraud in the eyes of Qzino. In such cases, or if Qzino has a reasonable suspicion of such behavior, your account may be terminated with or without prior notice, without any compensation, and any remaining real money balance in your account will not be returned.

6. Your Account

6.1. Accounts may hold multiple currencies. In such cases, all account balances and transactions will be displayed in the currency used for each individual transaction.

6.2. Qzino may close or suspend your account if you are not, or Qzino reasonably believes you are not, complying with these Terms, to protect the integrity or fairness of the Service, or for any other reasonable grounds. Prior notice may not always be provided. If your account is closed or suspended due to non-compliance, any bets may be canceled or voided, and any funds in your account, including deposits, may be withheld.

6.3. Qzino reserves the right to close or suspend any account without prior notice and without returning all funds. However, any contractual obligations that have already matured will be honored.

6.4. Qzino reserves the right to refuse, restrict, cancel, or limit any wager at any time for any reason, including bets that appear to be placed fraudulently or in an attempt to bypass betting limits or system rules.

6.5. Any amounts mistakenly credited to your account remain the property of Qzino. Upon discovering such errors, Qzino will notify you and the amount will be withdrawn from your account.

6.6. If your account goes overdrawn for any reason, you will owe Qzino the amount overdrawn.

6.7. You must notify Qzino immediately if you become aware of any errors regarding your account. If Qzino determines, at its sole discretion, that you have unfairly exploited any bonuses or acted in bad faith in relation to a bonus or promotion offered on the Website, Qzino reserves the right to block or terminate your account. In such cases, Qzino is under no obligation to refund any funds in your account.

6.8. Betting on the Website is intended for entertainment purposes only. You should stop playing if it stops being fun, and never wager more than you can afford to lose. If you feel that you may have lost control over your gambling, Qzino offers a self-exclusion option. To activate this, send a message to support@qzino.com from your registered email indicating that you wish to SELF-EXCLUDE. The request will take effect within 24 hours, and your account will be disabled until further notice. You will not be able to log in during this period. Additionally, you can use the Time Alert feature to monitor and limit your gaming sessions. Time Alert allows you to set reminders for the time spent in a session and alerts you when your allotted time is up. For more details, please refer to our Responsible Gaming and Gambling notice.

6.9. You may not transfer, sell, pledge, or otherwise assign your account or information from your account to any other person. This restriction applies to all assets of value associated with your account, including but not limited to winnings, deposits, bets, rights, and claims. It also covers any encumbrance, pledging, assignment, usufruct, trading, brokering, hypothecation, or gifting, whether in cooperation with a fiduciary or any third party, company, individual, foundation, or association, in any form.

6.10. If you wish to close your account, please send a request from your registered email address to support@qzino.com using the contact links provided on the Website.

6.12. Qzino retains betting history data for a maximum of 30 days.

6.13. When requesting account closure, you acknowledge that your account cannot be reopened, and the entire account history will be permanently deleted from Qzino’s database. It is recommended to withdraw all funds before closing your account.

6.14. Accounts that remain inactive for 12 consecutive calendar months may be frozen at Qzino's discretion. To reactivate a frozen account, you must complete the verification process and confirm ownership of the account.

6.15. For frozen accounts, Qzino reserves the right to charge a monthly administrative fee of 50 USDT (or its equivalent in any accepted currency, or the remaining balance if less) as long as the account balance remains positive.

6.16. Accounts that have been frozen and inactive for 24 consecutive months may be permanently deleted by Qzino, regardless of the remaining balance. Such accounts cannot be restored.

7. Inactive Accounts

7.1. Qzino does not block or suspend accounts due to short-term inactivity.

7.2. You will continue to receive staking payouts during periods of inactivity, and when you resume using the platform, your previous balances and bonuses will be preserved.

8. Deposit of Funds

8.1. Qzino sets a minimum deposit amount for each supported currency. Depositing an amount below the minimum may result in the loss of funds and is non-refundable. There is no maximum deposit limit. Qzino does not charge fees for deposits. Some deposits may take additional time due to network processing or hash rate conditions.

8.2. Fees or charges may apply to customer deposits and withdrawals, which are disclosed on the Website. In most cases, Qzino absorbs transaction fees for deposits to your account. You are responsible for any wallet or blockchain fees incurred when depositing funds.

8.3. You agree to fully pay all amounts and charges due to Qzino or its payment providers in connection with your use of the Service. You also agree not to initiate chargebacks, cancellations, or reversals of deposits. In the event of any such action, you must refund and compensate Qzino for the unpaid deposits, including any collection costs incurred. Any winnings generated from wagers made using reversed or charge-backed funds will be forfeited.

8.4. Funds originating from criminal, illegal, or unauthorized activities must not be deposited to the platform.

8.5. Qzino reserves the right to forfeit any positive balance in your account in cases of wager resets or activities related to duplicate accounts, collusion, fraud, criminal actions, or other fraudulent behavior.

9. Withdrawal of Funds

9.1. Due to the workflow of Qzino's anti-fraud system, withdrawal processing may be delayed until all necessary procedures are completed to ensure a secure financial

environment for users. Processing times can take up to seven (7) days or longer if required.

9.2. Qzino cannot guarantee the successful processing of withdrawals or refunds if you violate any of the rules stated in these Terms and Conditions.

9.3. The responsibility for correctly withdrawing funds lies solely with the user. Qzino is not responsible for lost funds resulting from the receiving wallet or platform rejecting transactions from smart contracts, unsupported coins, or transfers made on the wrong blockchain.

9.4. Qzino reserves the right to change withdrawal fees at any time without prior notice.

9.5. For winnings of $50,000 or more, Qzino may, in exceptional cases, pay the amount in installments over a maximum period of 30 days.

9.6 Regardless of the amount won on any bet, spin, bonus round, free spin, or purchased free spin, the payable winnings from Qzino shall not exceed **$300,000** (or its equivalent in any cryptocurrency, fiat, or other currency) ("**Maximum Win Limit**"). You acknowledge that certain games may technically allow winnings above the Maximum Win Limit, but you agree that Qzino has the right to adjust any winnings above this limit, paying only the Maximum Win Limit.

Qzino may use your game history, betting level, account data, and other relevant information to determine any adjustment. The total win, including amounts above the Maximum Win Limit, may be credited to your account, but the paid amount will never exceed the Maximum Win Limit.

Additionally, Qzino reserves the right, at its discretion, to pay the Maximum Win Limit in equal installments over a maximum period of **90 days**.

9.8. You acknowledge and agree that if Qzino decides to adjust a payout to the Maximum Win Limit, Qzino will send you a notification. After receiving this notification, you will have no claims against the platform, as your acceptance of these Terms confirms your awareness and consent to the Maximum Win Limit. You understand that implementing the Maximum Win Limit is a right of Qzino and does not violate any user rights. Any claims made after receiving such notification may be considered an abuse of rights or an attempt to unreasonably obtain additional funds, which could be treated as extortion.

9.9. If you have set any personal maximum withdrawal limits, any transactions created earlier that exceed these limits may be rejected by the Qzino Risk Department or automatically declined.

9.10. You acknowledge that if you use or win currencies with low liquidity on major cryptocurrency exchanges or currencies available in small quantities on the market, Qzino reserves the right to convert such withdrawals into USDT. The list of such currencies is not fixed and may change over time. Decisions on currency conversion are made at Qzino's sole discretion and cannot be appealed. You understand that in

these cases, transaction processing may take longer than standard times, but will not exceed 48 hours.

9.11. You agree that withdrawals are only possible to the crypto wallet, card, or account from which the deposit was originally made. Withdrawals must be executed via the same payment method or blockchain used for the deposit. Withdrawals to third-party wallets, cards, or accounts are not permitted.

You agree to withdraw funds using the same wallet and network that was used for the deposit. Any withdrawals to a different cryptocurrency wallet, card, or account, or via a different payment method or blockchain, as well as deposits from hot wallets, CEXs, or other financial service providers, may result in the freezing of the withdrawal and may require additional verification at Qzino's discretion.

9.12. Some fiat withdrawals on the Qzino platform may, in exceptional cases, take up to seven (7) business days due to delays from payment providers, banks, or incorrect transaction details provided by the user. Qzino reserves the right to perform additional checks in cases of suspected irregular activity, which may also affect withdrawal processing times.

10. Payment Transactions and Processors

10.1. You are fully responsible for paying all amounts owed to Qzino. All payments must be made in good faith. You must not attempt to reverse a payment or take any action that would cause a third party to reverse a payment to avoid a legitimately incurred liability. You agree to reimburse Qzino for any chargebacks, reversals, or payment denials and for any resulting losses suffered by Qzino.

10.2. Before making a deposit, you must ensure the correctness of the deposit address, destination tag (memo) if required, and the blockchain or network of the token being deposited. You must also meet the minimum deposit amount to ensure it is credited to your account. Any mistakes in deposits or withdrawals are your sole responsibility. Qzino is not responsible for such errors.

10.3. All transactions on the platform may be monitored to prevent money laundering or terrorism financing. Suspicious transactions will be reported to the relevant authorities in accordance with applicable laws.

11. Errors

11.1. In the event of an error or malfunction in Qzino's system or processes, all affected bets will be void. You are required to notify Qzino immediately upon becoming aware of any error with the Service. Qzino shall not be liable to you or any third party for any direct or indirect costs, expenses, losses, or claims arising from communication errors, system malfunctions, bugs, or viruses, or from payments made due to defects or errors in the Service. Qzino reserves the right to void any affected games or bets and take any necessary actions to correct such errors.

11.2. Qzino makes every effort to ensure accuracy when posting bookmaker lines. However, in cases of human error or system issues where a bet is accepted at odds

that are materially different from those available in the general market at the time, or are clearly incorrect given the probability of the event occurring, Qzino reserves the right to cancel or void such wagers. This also applies to wagers placed after an event has started.

11.3. Qzino reserves the right to recover any overpaid amounts and adjust your Account to correct mistakes. Examples include incorrect pricing or erroneous event results. If your Account has insufficient funds, Qzino may require you to pay the outstanding amount related to any erroneous bets or wagers. Qzino also reserves the right to cancel, reduce, or delete any pending bets, regardless of whether the funds were affected by the error.

12. Rules of Play, refunds, and cancellations in Sports betting

12.1. The winner of an event will be determined on the date of the event's settlement, and Qzino will not recognize protested or overturned decisions for wagering purposes.

12.2. In cases where a bet or odds were calculated incorrectly due to human error, system error, or mistakes made by the source of results, Qzino reserves the right to reset or correct the results.

12.3. If a match result is overturned by the governing body of the match within the payout period, all wagers on that event will be refunded.

12.4**.** If a draw occurs in a game where a draw option is offered, all stakes on a team win or loss will be lost. If a draw option is not offered, all wagers will be refunded in the event of a draw. If no draw option is available, extra time (if played) will be included in the outcome.

12.5. Minimum and maximum wager amounts for all events are determined by Qzino and may change without prior notice. Qzino also reserves the right to adjust wager limits on individual Accounts.

12.6. Users are solely responsible for their Account transactions. Once a transaction is completed, it cannot be changed. Qzino is not responsible for missing or duplicate wagers and will not address discrepancies caused by missing or duplicate bets. Users may review their transactions in the My Bets section after each session to ensure all wagers have been correctly accepted.

12.7. A matchup will be valid as long as the two competing teams or players are correct, regardless of the League or header in which it is listed on Qzino's Website.

12.8. Start dates and times displayed for eSports matches on the Website are indicative and not guaranteed to be accurate. If a match is suspended or postponed and not resumed within 72 hours of the scheduled start time, the match will have no action and wagers will be refunded. Exceptions include wagers on tournament advancement or tournament winners, which remain valid regardless of match suspension or postponement.

12.9. Bets are calculated using statistics from the official scoring provider or the official website of the respective competition or match. If official statistics are unavailable, or if there are clear indications that the statistics are incorrect, Qzino will wait for the official result before settling bets. Qzino reserves the right to recalculate bets if results change after the event ends or if bets were incorrectly calculated.

12.10. If an event is posted with an incorrect date, all wagers will be settled according to the date announced by the governing body.

12.11. If a team uses stand-in players, the result remains valid, as the team has chosen to use the stand-ins.

12.12. Qzino reserves the right to remove events, markets, and any other products from the Website at its discretion.

12.13. A detailed explanation of Qzino's sports betting rules is available on a separate page: **SPORTS BETTING RULES**.

12.14. Bets canceled by the provider for reasons outlined in the Sports Betting Rules, as well as bets where the user utilized the cashout function, will not be counted toward the wager or any Battle progress.

13. Communications and Notices

13.1. All communications and notices that you are required to send under these Terms must be submitted via the Customer Support form on the Website.

13.2. All communications and notices that Qzino is required to send to you under these Terms, unless otherwise specified, will be either posted on the Website and/or sent to the Registered Email Address associated with your Account. The method of such communication is at Qzino's sole discretion.

13.3. All communications and notices under these Terms, whether sent by you or Qzino, must be in writing in English and sent to or from the Registered Email Address associated with your Account.

13.4. From time to time, Qzino may contact you by email to provide information about betting, special promotions, and other updates. By agreeing to these Terms upon registration, you consent to receive such emails. You may opt out of promotional communications at any time by updating your account settings.

14. Matters Beyond Our Control

Qzino cannot be held liable for any failure or delay in providing the Service due to a Force Majeure event that is reasonably beyond its control, even if Qzino has taken reasonable preventative measures. Such events include, but are not limited to: acts of God, trade or labor disputes, power outages, acts, failures or omissions of any government or authority, telecommunication service failures or obstructions, or any other delays or failures caused by a third party. Qzino will not be liable for any resulting loss or damage you may incur. In such cases, Qzino reserves the right to cancel or suspend the Service without incurring any liability.

15. Liability

15.1. To the extent permitted by applicable law, Qzino will not compensate you for any reasonably foreseeable loss or damage (whether direct or indirect) you may suffer if Qzino fails to carry out its obligations under these Terms, unless Qzino breaches any duties imposed by law. In such cases, Qzino shall not be liable to you if that failure is attributed to: (i) your own fault; (ii) a third party unconnected with Qzino's performance of these Terms (for example, issues arising from communications network performance, congestion, or your computer equipment); or (iii) any other events which neither Qzino nor its suppliers could have foreseen or prevented, even with reasonable care. As the Service is provided for consumer use only, Qzino will not be liable for any business-related losses of any kind.

15.2. You are solely responsible for ensuring that your device, operating environment, and network are compatible with the Service. You are encouraged to maintain appropriate security measures, including up-to-date antivirus software, secure network configurations, and routine data backups. Qzino does not accept responsibility for damage to your device, data, software, or system resulting from your use of the Service.

15.3. The Service and all related features, materials, and content are provided on an "as-is," "as-available," and "with all faults" basis. To the fullest extent permitted by law, Qzino expressly disclaims all warranties, conditions, representations, and guarantees, whether express, implied, or statutory, including any implied warranties of satisfactory quality, fitness for a particular purpose, quiet enjoyment, or non-infringement. Your use of the Service is entirely at your own risk.

15.4. You agree to indemnify, defend, and hold harmless Qzino from and against any claims, liabilities, damages, losses, costs, and expenses (including reasonable legal fees) arising from your breach of these Terms or misuse of the Service.

16. Gambling By Those Under Age

16.1. If Qzino suspects that you are currently under 18 years of age, or were under 18 years old (or below the age of majority as stipulated by the laws applicable to you) when you placed any bets through the Service, your Account will be suspended (locked) to prevent you from placing further bets or making withdrawals. Qzino will then investigate the matter, including whether you have been betting as an agent for, or otherwise on behalf of, a person under 18 years old (or below the applicable age of majority). If it is found that you: (a) are currently underage; (b) were underage at the relevant time; or (c) have been betting as an agent for, or at the direction of, a person underage - all winnings currently or due to be credited to your Account will be withheld. All winnings gained through the Service while underage must be repaid to Qzino upon demand (and if you fail to do so, Qzino may recover all associated costs of collection). Any funds deposited to your Account that are not winnings will either be returned to you or retained until you reach 18 years of age, at Qzino's sole discretion. Qzino reserves the right to deduct payment transaction fees from the amount returned, including fees for deposits to your account that were initially covered by Qzino.

16.2. This condition also applies if you are over 18 years of age but are placing bets in a jurisdiction that sets a higher legal minimum age for betting, and you are below that legal minimum age in that jurisdiction.

16.3. In the event Qzino suspects that you are in breach of this Clause or are attempting to rely on it for fraudulent purposes, Qzino reserves the right to take any necessary action to investigate the matter, including notifying the relevant law enforcement authorities.

17. Anti-fraud and CDD/KYC policy

17.1. Qzino strictly prohibits and rejects the use of its Service for any form of illicit activity, including but not limited to money laundering, terrorist financing, or trade sanctions violations. Accounts suspected of involvement in money laundering through the Service may be blocked, and related transactions may be suspended until Qzino's Risk Department completes all required procedures.

According to Qzino's Anti-Money Laundering (AML) policy, all crypto deposits must meet a basic rollover requirement. A rollover means that users must wager 100% of the deposit amount on gaming activities and sports betting before a withdrawal can be approved.

For example, if your deposit is 100 USDT, you must wager at least 100 USDT on gaming or sports betting before a withdrawal is permitted. This rule applies to every user's cryptocurrency balance. However, it does not apply to users with 15 Level or higher.

Users depositing funds via fiat currency are required to meet a minimum wagering requirement of 200% the deposited amount.

Qzino's Risk Department reserves the right to stop any suspicious transaction to prevent money laundering. User accounts may be subject to investigation by the Risk Department until all requirements are satisfied, during which time payments and withdrawals will be suspended.

17.1.1. The digital assets that you have deposited or will deposit into your Qzino account, or the funds you have used or will use to purchase digital assets to be deposited into your Qzino account, are not derived from money laundering, terrorist financing, fraud, or any other illegal or criminal activity under any applicable law in your respective jurisdiction.

17.1.2. Qzino reserves the right, without obligation to provide an explanation, to request confirmation of the origin of the funds that you have deposited or will deposit into your Qzino account, or the funds used or to be used for the purchase of digital assets to be deposited into your account. Qzino also reserves the right to freeze such funds until satisfactory confirmation of their origin has been provided.

17.1.3. Qzino reserves the right to restrict, suspend, or terminate access to the Platform without prior notice in any of the following circumstances:

- Qzino reasonably suspects that your account is subject to an operational or other error, in which case access may be suspended until the issue is resolved;
- Qzino reasonably suspects that your account has been or is being used for unlawful, fraudulent, or prohibited activities, or in breach of these Terms;
- Qzino reasonably suspects that you or your account is associated with, or presents a high risk of, money laundering, terrorist financing, fraud, or any other form of financial crime;
- Qzino reasonably suspects your involvement in an attempt to gain unauthorized access to any Qzino account;
- Your account is subject to any legal, regulatory, or governmental process, or Qzino, at its sole discretion, considers there to be a heightened risk of legal or regulatory non-compliance;
- Qzino is compelled to act by a valid subpoena, court order, or other binding directive issued by a government or regulatory authority; or
- Your name appears on a governmental or international sanctions list.
- any other circumstances that Qzino considers sufficient to justify such action.

Suspicious accounts may also include accounts with no platform activity and/or accounts performing repetitive or patterned operations over a certain period of time.

17.1.4. Qzino reserves the right to require users to withdraw funds only to the same wallet from which the original deposit was made. In cases where Qzino suspects a violation of its Anti-Money Laundering (AML) Policy, it may request users to complete the Customer Due Diligence (CDD) verification process at any stage of interaction — including during deposit or withdrawal operations. This requirement is mandatory for all Qzino platform users.

17.2. Customer Due Diligence (CDD) / Know Your Customer (“KYC”).

Qzino reserves the right to request CDD documentation from any user at any time if deemed necessary. Qzino also reserves the right to restrict access to the Service, deposits, or withdrawals until the user’s identity has been sufficiently verified, or for any other reason determined at the sole discretion of Qzino’s Risk Department.

Qzino establishes a response period of up to seven (7) days for the initial reply during the CDD procedure. The entire CDD process must be completed within no more than thirty (30) days from the first response received from the Risk Department via email at **risk@qzino.com**.

If fraudulent activity is suspected, or if the user refuses to provide the requested information, or fails to respond within the specified timeframe, Qzino reserves the right to permanently suspend or close the user’s account.

17.2.1. CDD procedures may include, but are not limited to, the following:

- Requesting personal information from the User for identification purposes, which may include a valid identification document and a selfie;
- Verifying the personal information provided by the User during registration and throughout the use of the Service;

- Requesting information and documentation regarding the User's occupation, source of funds, and source of income used in connection with the Services;
- Requesting personal and location-related information from the User to confirm that they are not using Qzino's Services while located in any jurisdiction that prohibits online betting, casino, or live games, or in any other restricted country;
- Reviewing and verifying the User's personal and professional information;
- Monitoring and analyzing the User's gambling activity patterns;
- Collecting any other information that Qzino deems necessary to confirm the User's identity and location.

17.2.2. All information and documents that Qzino receives from the User are treated as strictly confidential. Qzino takes all reasonable measures to securely store such information and prevent unauthorized access or disclosure. Upon receipt of your information and documents, Qzino will implement appropriate safeguards to protect your personal data from misuse, loss, unauthorized access, modification, or disclosure, including the use of password-protected systems, secure databases, and cryptographic encryption. Users may request the deletion of their personal data by contacting Qzino's support team.

17.2.3. All information processed by Qzino may be transferred, stored, and processed in any location worldwide, including countries with data protection laws that may differ from those in your country of residence. Qzino strives to safeguard your information in accordance with applicable laws. Personal information is retained for as long as necessary to provide the Services, resolve disputes, establish legal defenses, conduct audits, pursue legitimate business purposes, enforce agreements, and comply with applicable laws. Once personal information is no longer required for any purpose, including legal or operational obligations, Qzino will either destroy it or permanently de-identify it.

17.3. Qzino reserves the right to pursue criminal and contractual sanctions against any Customer involved in fraud, dishonesty, or other criminal activities. Payments may be withheld from any Customer suspected of such actions. The Customer shall be liable to reimburse Qzino on demand for all costs, charges, or losses incurred as a result of the Customer's fraudulent, dishonest, or criminal conduct, including but not limited to direct, indirect, or consequential losses, loss of profit, business interruption, and reputational damage.

18. Intellectual Property

18.1. All rights, title, and interest in and to the Service, including but not limited to its technology, software, business systems (the "**Systems**"), content, trademarks, trade names, trade dress, logos, odds, and any other intellectual property (collectively, "Intellectual Property") are solely owned by Qzino or its licensors. Any unauthorized use, reproduction, distribution, modification, display, or creation of derivative works based on Qzino's Intellectual Property is strictly prohibited and may result in civil and criminal liability, including claims for damages and injunctive relief.

18.2. You may not use your account, profile, nickname, or any part of the Service for commercial purposes, including but not limited to selling, licensing, or promoting products, services, or advertising without the express prior written consent of Qzino.

Qzino reserves the right, at its sole discretion, to remove, reclaim, or modify any account nickname, profile content, or user-generated content that it deems inappropriate, infringing, or in violation of these Terms.

18.3. You are prohibited from using Qzino's URL, Intellectual Property, Marks, or any derivative thereof in connection with any external product, service, or promotion that could:

- Confuse users regarding affiliation, sponsorship, or endorsement by Qzino;
- Imply authorization or partnership with Qzino without prior written consent; or
- Harm, disparage, or misrepresent Qzino or its services in any way.

18.4. Except for the limited rights explicitly granted under these Terms, Qzino and its licensors retain all rights, titles, and interests in the Systems, Marks, and other Intellectual Property. You shall not copy, reproduce, transmit, display, scrape, frame, or create derivative works of any part of the Service using manual, automated, or any other means without prior written consent. Any violation of these restrictions constitutes a material breach of these Terms.

18.5. Qzino reserves the right to enforce its Intellectual Property rights to the fullest extent permitted by law, including the right to seek monetary damages, injunctive relief, attorney fees, and reimbursement of all costs incurred in protecting its rights.

18.6. You acknowledge that any use of the Service, including bets, content, or interactions with other users, does not grant you any ownership rights over the Service, Systems, or Intellectual Property, and you agree not to challenge or contest Qzino's ownership rights in any forum.

18.7. Any unauthorized use or infringement of Qzino's Intellectual Property may also result in immediate suspension or termination of your account, forfeiture of funds, and/or permanent prohibition from using the Service.

19. Your License

19.1. Subject to these Terms and your strict compliance with them, Qzino grants you a limited, non-exclusive, non-transferable, non-sublicensable, revocable license to access and use the Service solely for your personal, non-commercial purposes. This license automatically terminates upon the termination or expiration of your agreement with Qzino under these Terms, or immediately if Qzino reasonably suspects any misuse, violation of these Terms, or infringement of Qzino's Intellectual Property.

19.2. Except for content you own and explicitly submit, you may not under any circumstances modify, publish, transmit, transfer, sell, reproduce, upload, post, distribute, perform, display, create derivative works from, or exploit in any way the Service, the content available therein, or the software and systems provided, except as expressly permitted by Qzino in these Terms or otherwise on the Website. You may not collect, scrape, extract, store, reorganize, or manipulate any data, content, or information from the Service using any manual or automated means, including but not limited to screen scraping, data mining, bots, or other automated tools.

19.3. Any violation of this Clause may constitute infringement of Qzino's and/or third parties' intellectual property or other proprietary rights, and may subject you to civil and/or criminal liability. Qzino reserves the right to pursue all remedies available under applicable law, including injunctions, monetary damages, and account termination, without limitation.

19.4. You acknowledge that the Service and all content therein are protected by copyright, trademark, trade secret, patent, and other applicable intellectual property laws. Any unauthorized use, reproduction, distribution, or exploitation of the Service or content may result in immediate suspension or termination of your account and forfeiture of any funds or winnings.

19.5. Qzino reserves the right to update, modify, or revoke this license or any aspect of your access to the Service at any time, with or without notice, to protect its Intellectual Property and ensure compliance with these Terms.

20. Your Conduct and Safety

20.1. For the protection of Qzino and all Users, any posting of content, actions, or conduct on or in connection with the Service that are deemed unlawful, inappropriate, or otherwise prohibited ("**Prohibited Behaviour**") is strictly forbidden.

20.2. If you engage in Prohibited Behaviour, or Qzino reasonably suspects that you are doing so, Qzino reserves the right, at its sole discretion, to immediately suspend, restrict, or terminate your Account and/or your access to the Service without prior notice. Legal action may be pursued against you by Qzino, other Users, or relevant authorities as a result of such Prohibited Behaviour.

20.3. Prohibited Behaviour includes, but is not limited to, accessing or using the Service to:

- promote, disseminate, or share any information that you know or reasonably should know is false, misleading, deceptive, fraudulent, or unlawful;
- engage in or facilitate any unlawful, illegal, or criminal activity, including but not limited to activities that promote, support, or conceal money laundering, terrorist financing, fraud, or any other criminal enterprise, or violate the rights (including privacy, intellectual property, or other proprietary rights) of Qzino, other Users, or third parties;
- exploit, harass, or cause harm to minors in any manner;
- transmit, post, or make available content that is unlawful, harmful, threatening, abusive, tortious, defamatory, obscene, vulgar, lewd, violent, hateful, discriminatory, or otherwise objectionable on the basis of race, ethnicity, gender, religion, sexual orientation, or other protected status;
- transmit, post, or make available content that you do not have the legal right to distribute, including content protected by copyright, trademark, patent, trade secret, or other intellectual property or proprietary rights of a third party;
- distribute or make available any software virus, malware, spyware, ransomware, trojan, or other code designed to disrupt, damage, or impair the functionality of the Service, other websites, hardware, or software;

- interfere with, disrupt, reverse engineer, or otherwise attempt to manipulate the Service in any manner, including intercepting, emulating, or redirecting communication protocols, using cheats, mods, hacks, bots, or any software designed to gain an unfair advantage or collect unauthorized data from the Service;
- access, scrape, index, or collect data from the Service using any automated means, robot, spider, crawler, or other similar technology without Qzino's prior written consent;
- participate in any activity that, in the sole discretion of Qzino, results or may result in another User being defrauded, scammed, or harmed financially or otherwise;
- transmit or distribute unsolicited, unauthorized, or commercial communications including spam, junk mail, chain letters, pyramid schemes, or other solicitations;
- create multiple accounts, impersonate another User, or provide false, misleading, or fraudulent information during account registration or use;
- exploit system errors, glitches, or malfunctions to gain an unfair advantage, including using automated bots, scripts, or other software to manipulate gameplay, betting outcomes, or payouts;
- engage in any activities that threaten the security, integrity, or availability of the Service, including denial-of-service attacks, hacking, or unauthorized access to accounts, data, or systems;
- engage in any other conduct that Qzino reasonably deems, at its sole discretion, to be abusive, fraudulent, manipulative, unlawful, harmful, or otherwise detrimental to Qzino, its Users, or third parties.

20.4. If you identify, suspect, or become aware of any User engaging in cheating, collusion, manipulation, or any other fraudulent activity on the Service, you must immediately notify a Qzino representative. Qzino reserves the right, at its sole discretion, to suspend, void, or terminate any games, bets, events, or related activity in such cases, or in any other situation where Qzino reasonably determines that such action is necessary to prevent, mitigate, or investigate fraud, misconduct, or unfair advantage.

20.5. The foregoing list of Prohibited Behaviour is illustrative and not exhaustive. Qzino reserves the right to update, modify, or expand this list at any time without prior notice. Qzino may, at its sole discretion, investigate any suspected Prohibited Behaviour and take all actions deemed appropriate or necessary under the circumstances, including but not limited to: deleting or removing any content or posting from the Service; suspending, restricting, or permanently terminating the User's Account; withholding funds, bonuses, or winnings; or taking legal action against any User or third party who directly or indirectly engages in, facilitates, or permits such Prohibited Behaviour. Qzino may exercise these rights with or without prior notice and without liability.

21. Links to Other Websites

The Service may contain links, references, or redirects to third-party websites, platforms, or resources that are not owned, controlled, maintained, or operated by Qzino, and over which Qzino has no authority or responsibility. Any such links are

provided solely for your convenience and do not constitute an investigation, endorsement, sponsorship, approval, or affiliation by Qzino of the content, products, services, or operators of the linked websites. Qzino makes no representations, warranties, or guarantees regarding the accuracy, completeness, legality, reliability, or availability of any information, content, materials, or services provided on such third-party websites.

By accessing third-party websites via the Service, you acknowledge and agree that your use of such websites is at your own risk. Qzino disclaims all liability for any loss, damage, or harm of any kind arising from your access to, use of, or reliance on third-party websites or content, including but not limited to any errors, omissions, viruses, malicious software, or other harmful components that may be present.

We strongly recommend that you exercise all necessary caution when visiting third-party websites, including reviewing their terms of use, privacy policies, security practices, and any applicable legal restrictions. Qzino has no responsibility for the privacy, security, or handling of your data by such third-party websites, and any interactions, transactions, or communications with third parties are solely between you and the third party.

22. Complaints

22.1. If you have any concerns, questions, or disputes regarding these Terms, the Service, or any transaction, you must contact Qzino's Customer Service Department using the links provided on the Website and ensure that all communications are sent from your Registered Email Address. Any complaint or dispute should be submitted in writing, including full details of the issue, to our customer service team at support@qzino.com.

22.2. Users must submit any claims related to incorrectly settled bets, technical issues, or refund requests within 14 days from the date the relevant bet or transaction occurred. Requests submitted after the 14-day window will not be reviewed or processed.

22.3. Notwithstanding the foregoing, Qzino assumes no liability whatsoever to you or to any third party in connection with the investigation, handling, or resolution of any complaint, inquiry, or dispute submitted by a Customer. Qzino retains full discretion in determining how to respond to complaints and is under no obligation to provide compensation, remedies, or explanation, except as required by applicable law.

22.4. If a Customer is dissatisfied with the outcome of a bet, transaction, or any aspect of the Service, they may submit a detailed written grievance to Qzino's Customer Service Department. Qzino will use reasonable efforts to investigate and respond to such grievances in a timely manner, with the intention to provide a response within 28 calendar days of receipt. Qzino's determination regarding any dispute, complaint, or grievance is final and binding, except where otherwise required by applicable law.

22.5. Any disputes or claims relating to wagers, transactions, or the Service must be submitted in writing within fourteen (14) calendar days from the date the wager or transaction in question has been settled. Disputes submitted after this period will not

be considered or honored under any circumstances. The Customer bears sole responsibility for monitoring and verifying their Account transactions, including wagers, deposits, and withdrawals.

22.6. In the event of a dispute arising between the Customer and Qzino, our Customer Service Department will make reasonable efforts to investigate and attempt to reach an amicable resolution. If the Customer Service Department is unable to achieve a mutually satisfactory outcome, the dispute will be escalated to Qzino's senior management for further review.

22.7. If all internal efforts to resolve a dispute to the Customer's satisfaction have been exhausted, the Customer retains the right to submit a formal complaint to Qzino's licensing authority, Offshore Finance Authority of The State of Anjouan. Such complaints must include all relevant evidence and correspondence with Qzino. Qzino's internal dispute resolution process does not limit the Customer's right to contact the licensing authority, but Qzino disclaims any liability for the outcome of such external investigations or actions.

23. Assignment

Neither these Terms nor any rights, licenses, or obligations granted to you hereunder may be assigned, transferred, sublicensed, or otherwise disposed of by you, in whole or in part, without the prior written consent of Qzino, which consent may be withheld at Qzino's sole discretion. Any attempt to assign or transfer without such consent shall be null and void.

Qzino may, at any time and without your consent, assign, transfer, or delegate all or any part of its rights or obligations under these Terms to any third party, provided that such third party is capable of providing a service substantially equivalent in quality and functionality to the Service. Notice of any such assignment will be provided by posting on the Service or by other reasonable means of communication, and such assignment shall be binding upon you from the date of such notice.

24. Severability

If any provision of these Terms is determined by a court, regulatory authority, or other competent body to be invalid, illegal, or unenforceable in whole or in part, such provision shall be deemed modified, limited, or severed to the minimum extent necessary to make it valid and enforceable while preserving, to the fullest extent possible, the original intent and purpose of the provision. The invalidity, illegality, or unenforceability of any provision shall not affect the validity, legality, or enforceability of any other provision of these Terms, which shall remain in full force and effect.

25. Breach of These Terms

25.1. Without limiting any other rights or remedies available to Qzino under these Terms or at law, Qzino may, at its sole discretion, suspend, restrict, or terminate your Account and/or refuse to provide you with access to the Service, in whole or in part, immediately and without prior notice, if Qzino reasonably determines that you have breached any material provision of these Terms. Qzino will provide notice of such

action as soon as reasonably practicable, but failure to provide prior notice shall not constitute a waiver of Qzino's rights.

25.2. You agree to fully indemnify, defend, and hold harmless Qzino, its affiliates, shareholders, officers, directors, employees, agents, and representatives from and against any and all claims, demands, actions, liabilities, damages, losses, costs, and expenses (including, without limitation, reasonable legal fees, court costs, and any other professional fees) arising directly or indirectly from: (i) your breach of these Terms or any other agreement with Qzino; (ii) your violation of any applicable law, regulation, or third-party rights; (iii) your use or misuse of the Service; or (iv) any conduct by you that Qzino reasonably deems to be fraudulent, unlawful, or otherwise harmful to Qzino, its users, or any third party. This indemnity obligation shall survive the termination or suspension of your Account or your access to the Service.

26. Other Provisions

26.1. **Term of Agreement.** These Terms shall remain in full force and effect for as long as you access or use the Service, maintain an Account, or are otherwise a Customer or visitor of the Website. Termination, suspension, or closure of your Account for any reason, including by Qzino in its sole discretion, shall not affect the survival of any provisions of these Terms which by their nature are intended to survive, including but not limited to provisions regarding intellectual property, liability, indemnity, dispute resolution, anti-fraud measures, anti-money laundering, CDD/KYC, maximum payouts, and prohibited behaviour.

26.2. **Gender and Number.** Words importing the singular number shall include the plural and vice versa. Words importing the masculine gender shall include the feminine and neuter genders and vice versa. Words importing persons shall include individuals, partnerships, associations, trusts, unincorporated organizations, and corporations.

26.3. **Waiver.** No failure, delay, or omission by Qzino in enforcing any term, condition, or right under these Terms, and no express or implied waiver by Qzino of any breach or threatened breach, shall constitute a waiver of any other term or of any subsequent breach. Any waiver by Qzino shall only be effective if made in writing and signed by an authorized representative of Qzino and shall apply solely to the specific matter waived.

26.4. **Acknowledgement and Acceptance.** By accessing or using the Service, you acknowledge that you have read, understood, and agreed to all provisions of these Terms. You irrevocably waive any claims, arguments, or defenses contrary to the provisions of these Terms and agree that these Terms constitute a binding, enforceable, and non-negotiable agreement between you and Qzino. You accept that Qzino may, at its sole discretion, update, amend, or modify these Terms at any time without prior notice, and continued use of the Service constitutes acceptance of such updates.

26.5. **Language.** In the event of any inconsistency or conflict between the English language version of these Terms and any translation or other version, the English language version shall prevail.

26.6. **Governing Law and Jurisdiction.** These Terms are governed by and construed in accordance with the laws in force in Anjouan. You irrevocably and unconditionally submit to the exclusive jurisdiction of the courts of Anjouan for the resolution of any dispute, claim, or controversy arising out of or in connection with these Terms, including claims relating to their validity, interpretation, performance, breach, or termination. You waive any objection to the exercise of jurisdiction by such courts on grounds of venue, forum non conveniens, or any similar grounds. Nothing in this clause limits Qzino's right to initiate proceedings against you in any other jurisdiction, and pursuing claims in one or more jurisdictions shall not preclude pursuing claims in any other jurisdiction to the extent permitted by applicable law.

26.7. **Survival of Terms.** The following provisions shall survive any termination, suspension, or expiration of your access to the Service or closure of your Account: all provisions relating to (i) intellectual property, (ii) prohibited behaviour, (iii) liability and indemnity, (iv) CDD/KYC, anti-money laundering, and fraud prevention, (v) maximum wins, minimum deposits, and withdrawals, (vi) dispute resolution, (vii) governing law and jurisdiction, (viii) Force Majeure, (ix) account suspension or closure, and (x) any other provision which by its nature is intended to survive termination.

26.8. **Entire Agreement.** These Terms constitute the entire agreement between you and Qzino regarding your access to and use of the Service and supersede all prior or contemporaneous agreements, representations, understandings, and communications, whether oral or written, relating to the subject matter of these Terms. Any amendment, modification, or waiver of any provision of these Terms shall be effective only if in writing and signed by an authorized representative of Qzino.