# **TERMS & CONDITIONS**

Version 2.3.

Please read the following rules and regulations carefully. By registering as a Ripper Casino member and wagering in the Casino, you fully accept and understand that all of the following terms and conditions apply.

By accepting and playing any of our promotional offers, the member confirms that the promotional terms and conditions have been read, printed, understood and agreed to.

- 1. Ripper Casino is restricted to individuals of legal age who are residents of jurisdictions where the use of Ripper Casino and its games are not prohibited by law. All Ripper Casino games are void where prohibited by law. Minors are strictly forbidden to play.
- 2. The Ripper Casino is a real money casino; therefore, all players' winnings and losses are in real money. Players wishing to play the games for fun only must not login into their account.
- 3. Ripper Casino monitors all casino games at all times. As a result, Ripper Casino has the ability to track and review each hand/roll/slot pull/spin for each player and game offered.
- 4. Should any game be at any time interrupted and/or disconnected, the situation at the point of interruption and results from the previous game should be displayed when the player starts the game once again. If the player becomes disconnected from the Casino's server mid-game, the player will be able to continue and complete that game exactly as if the player had never left. If the Casino's server did not receive the player's bet, the player's balance will not have been reduced and the player will see the result of the previous bet.
- 5. Ripper Casino makes every effort to ensure the full protection of its customers. However, certain unforeseen events are beyond the control of Ripper Casino. In the event of a disconnection for any reason whatsoever between the player and the casino, Ripper Casino shall not be held liable for any losses which may result therefrom. The balance of a player's account shall at all times be as recorded on the Ripper Casino games server.
- 6. Ripper Casino shall have full discretion to correct any credits or payments made in error, for whatever reason, and reserve the right to hold a customer liable for damages for knowingly or unknowingly taking advantage of a technical or administrative error.
- 7. All disputes should be forwarded to Ripper Casino by e-mail within one (1) hour of the disputed event.
- 8. By using the Ripper Casino software, players agree to be bound by the following: Players shall hold the Company, its employees, officers, directors, licensees, distributors, wholesalers, affiliates, subsidiaries, advertising, promotion or other agencies, media partners, agents and retailers harmless and shall fully indemnify the same from any and all costs, expenses, liabilities and damages whatsoever that may arise as a result of a player's;
  - 1. entry, use, or reuse of the website,
  - 2. use of any materials at the website,
  - 3. entry, use, or reuse of the Casino Server,
  - 4. participation in the Game, or,
  - 5. The acceptance of any prize.
- 9. Players shall not participate in the Games, open, use or reuse an account, enter the Website, or the Casino, nor accept any prize if the player does not fully understand, agree to, become a party to, and shall, without exception, abide by all rules, regulations, terms and conditions contained herein and as such, the rules, regulations, terms and conditions may change from time to time. Players shall periodically review the Terms and Conditions posted at this website at a rate of at least once a month
- 10. Members are only allowed one active account. Winnings will only be paid to players having ONE account. All winnings will be VOID for players with more than one active account. Ripper Casino allows only ONE account per computer, household, IP address unless Ripper Casino grants permission otherwise.
- 11. Failure to establish individuality of an active account will result in closure of the account and forfeiture of the winning.
- 12. Should a member give away, share or lose his account number and/or password Ripper Casino will not be held liable for any claims that may result from, or regarding that account. Members are solely responsible for their account transactions and should keep their account information strictly confidential.
- 13. Personal identity and details of all members will remain confidential. Ripper Casino will not report the wagering history of any member.
- 14. Players are solely responsible for any applicable taxes on any winnings or prizes collected from Ripper Casino.
- 15. Ripper Casino reserves the right, in its sole discretion and without notifying its players, to add new activities or games to the Casino or to discontinue any Casino activity or game at any time.
- 16. By accepting any winnings or prizes from Ripper Casino, players consent to the use of their name and photograph for advertising and promotional purposes without any additional compensation except where prohibited by law.
- 17. Source of fund and source of wealth might be required at later stage. Also, players might be required to provide proof of how they fund e-wallet.

- 18. Pay-out are only allowed to accounts controlled and owned by the gaming account holder.
- 19. All cash-ins will be subject to audit before being processed. Players must provide a copy of their proof of identity, address, copies of credit cards and/or other appropriate documentation when withdrawing credits. Proof of identity must match the registered name and surname. If a player fails to provide this within 4 weeks of our request, his account may be subject to lock out and winnings and/or cash-ins made, voided. In cases of fraudulent documentation, account will be locked and all winnings and/or cash-ins will be voided.
- 20. Payments will always be sent back to the payment method by which deposits were made if possible. Ripper Casino reserves the right to make the final decision through which withdrawal method the customers receives their withdrawals.
- 21. If a deposit has not been turned over at least once before requesting a payout, customer is not allowed to withdraw. To comply with Anti-money laundering Regulations, Player is not allowed to request for pay out without play through.
- 22. The maximum withdrawal per customer per week is up to \$2,000. Ripper Casino reserves the right to pay out higher winnings over a period of several weeks and reserves the right to determine the final payout limit.
- 23. Ripper Casino reserves the right to withhold play and/or payment from any party that Ripper Casino deems as fraudulent. Ripper Casino may assess service charges to any account for services rendered to any fraudulent account. Ripper Casino requires any deposit to be turned over at least once prior to withdrawal otherwise rule number 17 mentioned above may be applied.
- 24. Ripper Casino reserves the right to cancel a player's membership at any time without notice. Any balance in your account will be immediately credited back to your personal account. In addition, Ripper Casino reserves the discretional right to void any winnings and withhold any balance in a player's Casino account under any of the following circumstances.
  - 1. If there is evidence to suggest that a player has more than one active account for the Casino.
  - 2. Using bank card in a different name other than the account holder is forbidden. Deposits are accepted in the account holder's name only. Copies of the card(s) used to deposit are required at the time of withdrawal. Identification documents are also required from the card owner.
  - 3. Playing is only allowed in own name. Players are not allowed to play on behalf of beneficial owner. Pay-out will be suspended if verification can't be completed.
  - 4. If the name on a player's casino account does not match the name on the credit card(s) used to make purchases in the casino account;
  - 5. If the name on a player's casino account does not match the name of the beneficial owner of the financial instrument used to make the deposit
  - 6. If a player participates in a Casino promotion and cashes-in before fulfilling the requirements of that particular promotion;
  - 7. If a player provides incorrect or misleading registration information;
  - 8. If a player is not of legal age;
  - 9. If a player resides in a jurisdiction where participation in the Game is prohibited by law;
  - 10. If a player has permitted (intentionally or unintentionally) anyone else to play using his casino account;
  - 11. If a player has not played at the Casino on an individual basis for personal entertainment only (that is, has played in a professional sense or together with other player(s) as part of a club, group, etc.);
  - 12. If a player has reversed or charged back any of his purchases in his casino account or if the Casino has reasons to believe a potential chargeback can take place;
  - 13. If a player is found cheating or if it is determined by Ripper Casino that he has used a system or machine, be it an additional computer, additional software or otherwise. In addition, any system used to circumvent the natural randomness of our systems and or collection of data to or from the gaming server for analysis purposes during real money play.
- 25. Customers are reminded to print a copy of all transaction data, rules, payment methods and cancellation/refund methods in order to avoid misconceptions at a later time.
- 26. Ripper Casino reserves the right to make final decision on transaction methods. Ripper Casino may decide what constitutes a qualified transaction on a per transaction basis. Players agree that they may not make claim to entitlement at any time.
- 27. Ripper Casino reserves the right to modify any rules or cancel promotions at its discretion.
- 28. Players from the following countries may not open an account at Ripper Casino: Afghanistan, Albania, Algeria, Andorra, Angola, Argentina, Armenia, Austria, Bahrain, Barbados, Belarus, Bolivia, Bosnia and Herzegovina, Brunei, Burundi, China, Curacao, France, Germany, Gibraltar, Grenada, Guadeloupe, Hong Kong, Hungary, Indonesia, Iraq, Israel, Italy, Ivory Coast, Japan, Jordan, Laos, Malaysia, Myanmar, Netherlands, Reunion, Russia, South Korea, Saudi Arabia, Thailand, Ukraine, United Kingdom.
  - 1. Ripper Casino reserves the right to refuse new registrations from the United States.
- 29. Furthermore, players from the following countries do not qualify for any bonuses: Azerbaijan, Brazil, Bulgaria, Croatia, Kazakhstan, Kyrgyzstan, Latvia, Lithuania, North Macedonia, Mauritius, Moldova, Montenegro, Poland, Romania, Slovakia, Slovenia, Tajikistan, Turkey, Turkmenistan, Uzbekistan.
- 30. Accounts are treated as dormant after 12 months of inactivity.
- 31. Abusive or offensive language/ behaviour will not be tolerated within the Casino, nor towards the staff. Any violation of this policy could result in a suspension of playing privileges, or such other action as may be required by Ripper Casino to ensure compliance. You are not permitted to use inappropriate or offensive language in connection with your user name and/or player ID which includes, but is not limited to; profane, sexist or racist language/ behaviour. Ripper Casino reserves the right

to make changes to any users name or player ID that violates this policy, and to take any steps it deems appropriate, up to and including closing your account.

#### PROMOTIONAL TERMS AND CONDITIONS:

- 1. One Bonus amount per account, customer, household, shared computer, shared IP address.
- 2. New accounts (New player accounts) are defined as accounts that are opened by new players who have never at any stage opened an account at Ripper Casino before.
- 3. Bonuses pertaining to new accounts are bonuses on a player's first deposit made into his Ripper Casino account.
- 4. Ripper Casino can at any time run different promotions for new accounts. Only one new player promotion coupon can be claimed per new player account at any one time.
  - Promotions are for a limited time only and Ripper Casino reserves the right to terminate any promotion at any time without prior notice. Promotions may not be combined, unless otherwise specified.
- 5. Ripper Casino reserves the right to request further documentation and/or withhold bonus amounts.
- 6. To receive bonus payments, all casino accounts must have a valid e-mail address and telephone number.
- 7. The minimum deposit amount for our deposit coupon codes is \$20; the maximum deposit amount is \$200, unless otherwise stated. The coupon codes are valid only for one deposit (unless otherwise stated). The coupon code must be entered before depositing and cannot be retroactively credited to any customer's account.
- 8. Wagering requirements for our deposit bonus coupons are 30 times the sum of the deposit plus the bonus, unless otherwise stated. Wagering requirements must be fulfilled for each and every deposit bonus used. This rule will only be annulled after the customer's balance has reached \$0 again.
- 9. The following games count towards fulfilling the wagering requirements for all bonuses (deposit and no-deposit): all Slots/Pokies and Keno unless otherwise stated.
- 10. Any wagers made on excluded games before the wagering requirements are completed, will result in the bonus and any winnings being voided.
- 11. Wagering requirements for our no-deposit coupons are 60 times the bonus, unless otherwise stated.
- 12. Any free money given without requiring a deposit, e.g. a No-Deposit Coupon, loyalty bonus, VIP bonus, vanity card, manager deposit, competition/tournament prizes, compensation bonus, inconvenience bonus, birthday bonus, cash back etc. have a maximum cash-out value of 5x the bonus amount given (unless otherwise stated): e.g. \$100 bonus = max. cash-out of \$500. No exceptions can be made if a Random Jackpot is hit. The rule may only be annulled after a customer's total balance has been played down to less than \$1.
- 13. Any no deposit bonus received, has to be redeemed within one month of its receipt. In the case of our birthday bonuses, up to one month past the birth date.
- 14. Non-compliance with the above terms and conditions shall be deemed promotion abuse and as such will give Ripper Casino management the discretionary right to take the following action against such abusers: All balances/withdrawals shall be considered null and void. Abusing player accounts may be terminated with immediate effect. Players found to be abusing promotions may be precluded from receiving further promotional offers at the casino.
- 15. Bonuses are made available on a regular basis at Ripper Casino. These are offered as a reward to all our regular and loyal/VIP players. However, any player found to be availing of these promotions, not in the spirit in which they are given, may be subject to exclusion.
- 16. Each bonus must be completely wagered before withdrawals can be requested. Any premature withdrawal requests will be denied and the wagering requirements for the previous bonus or bonuses must be completed.
  - 1. Moreover, it is forbidden to make an additional deposit whilst a bonus is already active. Any ensuing withdrawal requests will be denied and the remaining balance will be forfeited. All bonuses must be completely wagered before a subsequent deposit may be made.
- 17. The winnings from Free Spins have to be wagered 60 times the initial free spins value before a withdrawal can be made. A maximum of 5 times the initial free spins value can be withdrawn. Free Spins are always limited to one specific game. Free Spins on top of a deposit bonus have to be completed at the specified game before any other game can be played with the deposit bonus. The Free Spins do not change the terms and conditions of the deposit bonus.
- 18. Please note that customers who have not made any deposits can only claim free bonus winnings one time.
- 19. Customers whose last deposit is older than three months and claim a free bonus, are not entitled to a withdrawal.
- 20. Winnings made on linked accounts using same offers will automatically be voided and therefore will be removed from the accounts.
  - 1. Maximum bet rule for all bonuses = \$10.
  - 2. All bets placed above \$10 during a bonus wagering will result in any promotion winnings being voided.
  - 3. Any bets higher than \$10 will only partially contribute towards the wagering requirement of the bonus. The maximum amount that will be deducted from the wagering requirement is \$10 unless otherwise stated.
  - 4. During the "Buy feature" gameplay, only \$10 will contribute towards the wagering requirement.
- 21. Customers cannot claim multiple free bonuses/free spins offers consecutively. When a customer uses two or more free bonuses without making a real money deposit in between, management reserves the right to void any bonuses or winnings.
- 22. Cashback Promotion Terms. Bonus-eligible players may claim 25% (40% for VIPs) cashback via our customer support team on every busted deposit (minimum \$10) made without a deposit bonus attached. Any deposits made with a bonus attached are NOT eligible for cashback. The cashback bonus has a 10x wagering requirement and can be played on all pokies and keno

games. Balance must be lower than \$1 to claim the cashback. It is not strictly necessary to claim cashback after every deposit made; it is possible to claim cashback after several deposits. Cashback can be claimed on busted deposits dating up to 72 hours (3 days) prior to the day the cashback is requested.

- 23. A promotion cannot be used in conjunction with any other promotional offer or existing account balance. If you happen to claim bonuses on top of an existing playable balance, any winnings will be voided and original deposit reimbursed in your account. All promotional offers are only available to those players to whom the offer was issued directly by the casino. Promotional offers by email are for the intended recipient only and cannot be transferred.
- 24. Players with one or more pending withdrawals currently in their account are not eligible to receive any bonuses, promotional or otherwise, until such withdrawals are either processed or cancelled. Abuse of this policy, as defined by the casino, may result in cancellation of the player's winnings

#### **ONLINE POKER TERMS AND CONDITIONS:**

- 1. Unless playing with "Play Chips", online poker can only be played using real money balance. Any bonuses or promotional funds will not contribute towards the gameplay.
- 2. Online poker exclusively operates with the United States Dollar (USD) as the accepted currency for gameplay.
  - 1. By default, the funds in a customer's account are denominated in Australian Dollars.
  - 2. Online Poker implements a currency conversion mechanism wherein a conversion from AUD to USD will occur during gameplay.
  - 3. Customers are advised to be mindful of the prevailing currency conversion rate and potential fluctuations in their account balance resulting from the currency conversion process.

## 3. Restrictions on chat:

- 1. You should not chat inside about a hand while it is in progress.
- 2. You should not use chat to offer advice to another player during a hand or urge a player to take a particular course of action.
- 3. You should not chat about any folded cards you held during a hand or any current cards you are holding during a hand.
- 4. You should not use foul, abusive, or threatening language.
- 5. The above actions are discouraged as they show poor poker etiquette and can result in chat suspension or in severe and continuous breaches a complete chat ban or account closure.
- 6. You should chat only in the English language and the table-specific language as may be designated by Ripper Casino at its sole discretion.

## 4. Online Poker Freerolls:

- 1. Freerolls have a maximum amount of players allowed and this maximum amount of players cannot be exceeded. There will be neither compensation nor refunds for not registering in time, failing to unregister, loss of seat or not being able to take part.
- 2. Tournament tickets won in Freerolls cannot be exchanged nor refunded for cash.
- 3. Tournament tickets won in Freerolls automatically lose validity when the corresponding tournament/tournaments are changed or cancelled. These tickets will not be refunded.
- 4. Changes/cancellations of tournaments will be announced.
- 5. 50% of all Freeroll cash winnings have to be turned over as gross rake before a player is eligible to withdraw any funds.

## **REFUND POLICY**

- 1. No refund can be issued when the deposit or part of the deposit has been played.
- 2. Refunds will always be sent back to the processor by which deposits were made if possible. Ripper Casino reserves the right to make the final decision through which refund method the customers receive their refunds.
- 3. Ripper Casino reserves the right to withhold any refund until the identity of the account holder has been proven.
- 4. If Ripper Casino considers any risk involved in a credit card transaction for any reason refunds to the same credit card may be initiated.