INVESTMENT TERMS AND CONDITIONSGO TO GAMING TERMS & CONDITIONS

Version Number 1.1, Last Updated 16th November, 2016

1. INTRODUCTION
   1. By using and/or visiting any section of Investment section of Investment section of the website [www.greenzorro.com/summary](https://www.greenzorro.com/summary) (the "**Investment section of Investment section of Investment section of the website**"); or by opening an account on Investment section of Investment section of the website you agree to be bound by:
      1. The General Terms and Conditions, on this page;
      2. The Privacy Policy,
   2. All of the terms and conditions listed above shall together be referred to as "**the Terms**".
   3. Please read the Terms carefully before accepting them. If you do not agree to accept and be bound by the Terms please do not open an account or continue to use Investment section of Investment section of the website. Your continued use of Investment section of Investment section of the website constitutes acceptance of the Terms.
   4. The Terms will come into effect on the 30th of November 2016.

GENERAL TERMS AND CONDITIONS

1. PARTIES
   1. Investment section of Investment section of the website is operated and managed by Greenzorro Ltd, a company bearing registration number 10401612, and having its registered address at 80-83 Long Lane, London, United Kingdom, EC1A 9ET
   2. References in the Terms of Use to "us", "our," "we" or the “Company” are references to the party with whom you are contracting with, as specified above.
2. CHANGES TO THE TERMS OF USE
   1. We may need to change the Terms for a number of reasons, including for commercial reasons, to comply with new laws or regulations or for customer service reasons. The most up-to-date Terms of Use can be accessed here, and the date on which they came into force is noted.
   2. Where we make changes to the Terms of Use, which shall be notified to you in advance by email or by placing a notice on the Website, the player must re-confirm acceptance before the changes come into effect and he is able to place bets on our website.
3. YOUR INVESTMENT LINKED BONUS ACCOUNT
   1. Your investment linked bonus account is linked with your gambling account and draws all the data and information from the gambling side of Investment section of the website. For T&Cs linked to gambling please see the gambling side of www.greenzorro.com but they also apply to access your investment linked bonus account and the investment section of Investment section of the website including:
      1. VERIFICATION OF YOUR IDENTITY; MONEY LAUNDERING REQUIREMENTS
      2. INACTIVITY AND DELETION OF PLAYER ACCOUNTS
      3. USERNAME, PASSWORD, AND CUSTOMER INFORMATION
      4. DEPOSITS TO YOUR ACCOUNT
      5. WITHDRAWALS FROM YOUR ACCOUNT
      6. COLLUSION, CHEATING, FRAUD AND CRIMINAL ACTIVITY
      7. OTHER PROHIBITED ACTIVITES
      8. CLOSURE AND TERMINATION BY US
      9. YOUR PERSONAL INFORMATION
   2. The investments accumulate on a monthly basis, based on the net losses of each player at the end of every month.
   3. The monthly clearance takes place at the end of each month, according to which the players’ net losses for the month in question are calculated (24 to 48 hours after the end of the calendar month). Therefore, the Investment Bonus for a given month cannot be claimed throughout the month but only after the monthly clearance has been processed, that is, at the beginning of the coming month.
   4. There is a minimum investment hold period of 90 days, per monthly investment vintage, during which the invested funds will be locked in the selected portfolio.
   5. If you wish to liquidate one of your monthly vintages prior to the minimum 90-day hold period, a 25% early redemption fee will apply.
   6. Shall players decide to request their Investment bonus, they may do so using the "Withdraw" button found on the "Summary" page of their Investment account. Note that the bonus awarding process might take up to 48 hours from the time that the request is executed.
   7. Post 90 days, you can continue on your selected portfolio, change investment strategy, or liquidate and transfer earnings to games. Liquidation carries an industry-standard fee of 4% on the total investment amount, plus a 25% fee on the investment gains above a 10% return.

Example 1:  
A player has an active investment of 1,000 EUR in his account. After 3 months, the total investment amount is 1,060 EUR, with a 6% yield, and he chooses to liquidate it.  
Upon liquidation a 4% fee will be deducted from the total amount (1,060 EUR - 4%) and the player will eventually receive 1,018 EUR.  
Example 2:  
A player has an active investment of 1,000 EUR in his account. After 6 months, the total investment amount is 1,180 EUR, with an 18% yield, and he chooses to liquidate it.  
Upon liquidation a 4% fee will be deducted from the total investment amount (1,180 EUR \* 4% = 47.2 EUR) and an additional 25% fee will be deducted from the investment gains above 10% return (80 EUR \* 25% = 20 EUR) and the player will eventually receive 1,113 EUR.

* 1. The Investment bonus requires placing a single minimum bet on one of our Casino games. Upon placing the minimum bet, the Investment bonus is turned into Cash and players are free to decide whether to withdraw it or use it for wagering purposes.
  2. If there is any issue with your investment linked bonus account, you may contact the Manager at [help@greenzorro.com](mailto:help@greenzorro.com).
  3. If you wish to close your account you must send a request to do so on help@greenzorro.com. By closing your Account, you also consent to the forfeiture of any promotional bonuses, prizes or benefits which you may have acquired.
  4. In the event of closure of your Account because of gambling addiction or if your account has been closed due to fraud you acknowledge that you are prohibited from opening a new Account. The Company will not be liable if you manage to open a new account, for such action nor for any direct or indirect consequential damages. The company shall have the right to close, at any time, a new account opened in breach of the requirement stated herein.

1. ALTERATION OF INVESTMENT SECTION OF THE WEBSITE
   1. We may, in our absolute discretion, alter or amend any product offered via Investment section of the website at any time for the purpose of maintaining Investment section of the website.
2. TECHNICAL FAILURE
   1. Where unexpected system flaws, faults or errors occur in the software or hardware which we use to provide Investment section of the website we will take immediate steps to remedy the problem.
   2. We do not accept any liability for technical failures which are caused by your equipment used to access Investment section of the website or faults which relate to your internet service provider.
3. ERRORS OR OMISSIONS
   1. A number of circumstances may arise where a portfolio is selected or a calculation of investment linked bonus by us is in Error. Reasonable efforts are undertaken to prevent errors or omissions, however system problems or human error may lead to such circumstances. Such circumstances may include, without being limited to, the hereunder situations:
      1. Miscalculation (including due to human error) of investment linked bonus
      2. Information on odds or terms of a investment may have been entered incorrectly as a consequence of human error or computer malfunction;
      3. Errors or omissions resulting from Prohibited Activities
      4. Errors or omissions which result in returns being flagrantly incorrect or different from those on the market;
      5. Continued acceptance of portfolio allocation on a market or event that has already been closed or suspended.
   2. We reserve the right to either correct any Error made on a selection placed and re-settle the same at the correct price or terms which were available or should have been available at the time that the investment selection was placed; or, in cases where the correction or resettlement of the investment selection is not possible, to declare such bet void and refund the stake in question back into your Account.
   3. Neither we (including our employees or agents) nor our partners or suppliers shall be liable for any accidental nor by error withdrawal of investment linked bonus and linked loss; we will do our best to look out for your best interested but we will not be liable.
4. EXCLUSION OF OUR LIABILITY
   1. Your access to and use of the products offered via Investment section of the website, is at your sole option, discretion and risk.
   2. We shall not be liable to you in contract, tort (including negligence) or otherwise for any business losses, including but not limited to loss of data, profits, revenue, business, opportunity, goodwill, reputation or business interruption or for any losses which are not currently foreseeable by us arising out of the Terms of Use or your use of Investment section of the website.
5. BREACH OF THE TERMS OF USE
   1. You shall compensate us in full for any claims, liabilities, costs, expenses (including legal fees) and any other charges that may arise as a result of your breach of the Terms.
   2. Where you are in material breach of the Terms, we reserve the right, but shall not be required, to:
      1. Provide you with notice (using your Contact Details) that you are in breach requiring you to stop the relevant act or failure to act,
      2. Suspend your Account so that you are unable to place bets or play games on Investment section of the website,
      3. Close your Account with or without prior notice from us.
      4. Recover from your Account the amount of any pay-outs, bonuses or winnings which have been affected by any material breach.
   3. We have the right to disable any user identification code or password if in our reasonable opinion you have failed to comply with any of the provisions of the Terms.
6. INTELLECTUAL PROPERTY RIGHTS
   1. All website design, text, graphics, music, sound, photographs, video, the selection and arrangement thereof, software compilations, underlying source code, software and all other material contained within Investment section of the website are subject to copyright and other proprietary rights which are either owned by us or used under license from third party rights owners. To the extent that any material contained on Investment section of the website may be downloaded or printed then such material may be downloaded to a single personal computer only and hard copy portions may be printed solely for your own personal and non-commercial use.
   2. Under no circumstances shall the use of Investment section of the website grant to any user any interest in any intellectual property rights (for example copyright, know-how or trademarks) owned by us or by any third party whatsoever.
   3. No rights whatsoever are granted to use or reproduce any trade names, trademarks or logos which appear on Investment section of the website except as specifically permitted in accordance with the Terms of Use.
   4. Further to the above provisions, you warrant that you shall not circumvent in any way the Intellectual Property Rights of gaming software providers or any other third party owners of such rights. Any breach of this requirement which we become aware of will be notified within reasonable time to the respective Intellectual Property Right owner for undertaking appropriate action and enforcement.
7. USE OF COOKIES ON INVESTMENT SECTION OF THE WEBSITE
   1. Investment section of the website uses 'cookies' to assist the functionality of Investment section of the website. A cookie is a small file of text which is downloaded onto your computer when you access Investment section of the website and it allows us to recognize when you come back to Investment section of the website. Information on deleting or controlling cookies is available at www.aboutcookies.org. Please note that by deleting our cookies or disabling future cookies you may not be able to access certain areas or features of Investment section of the website.
8. COMPLAINTS AND NOTICES
   1. If you wish to make a complaint regarding Investment section of the website, first step should be to contact Customer Services on [help@greenzorro.com](mailto:help@greenzorro.com).
   2. In the event of any dispute, you agree that the records of the server shall act as the final authority in determining the outcome of any claim.
   3. You agree that in the unlikely event of a disagreement between the result that appears on your screen and the game server, the result that appears on the game server will prevail, and you acknowledge and agree that our records will be the final authority in determining the terms and circumstances of your participation in the relevant online gaming activity and the results of this participation.
   4. When we wish to contact you regarding such a dispute, we will do so by using any of Your Contact Details.
9. INTERPRETATION
   1. The original text of the Terms is in English and any interpretation of them will be based on the original English text. If the Terms of Use or any documents or notices related to them are translated into any other language, the original English version will prevail.
10. EVENTS OUTSIDE OUR CONTROL
    1. We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under the Terms of Use that is caused by events outside our reasonable control, including, without limitation, acts of God, war, civil commotion, interruption in public communications networks or services, industrial dispute or DDOS-attacks and similar Internet attacks having an adverse effect ("Force Majeure"). Our performance is deemed to be suspended for the period that the Force Majeure Event continues, and we will have an extension of time for performance for the duration of that period. We will use our reasonable endeavours to bring the Force Majeure Event to a close or to find a solution by which our obligations may be performed despite the Force Majeure Event.
11. WAIVER
    1. If we fail to insist upon strict performance of any of your obligations or if we fail to exercise any of the rights or remedies to which we are entitled, this shall not constitute a waiver of such rights or remedies and shall not relieve you from compliance with such obligations.
    2. A waiver by us of any default shall not constitute a waiver of any subsequent default. No waiver by us of any of the provisions of the Terms shall be effective unless it is expressly stated to be a waiver and is communicated to you in writing in accordance with above.
12. SEVERABILITY
    1. If any of the Terms are determined to be invalid, unlawful or unenforceable to any extent, such term, condition or provision will to that extent be severed from the remaining terms, conditions and provisions which will continue to be valid to the fullest extent permitted by law. In such cases, the part deemed invalid or unenforceable shall be amended in a manner consistent with the applicable law to reflect, as closely as possible, our original intent.
13. LINKS
    1. Where we provide hyperlinks to other websites, we do so for information purposes only. You use any such links at your own risk and we accept no responsibility for the content or use of such websites, or for the information contained on them.
14. COMPLAINT HANDLING
    1. The company endeavours to provide a high quality service to its players at all times. However, players may for various reasons feel that they are not satisfied with the level and/or quality of service and may wish to file a complaint. Aggrieved players may send an email to [help@greenzorro.com](mailto:help@greenzorro.com) with as much details as possible.
    2. Our customer support team will attempt to handle a player’s complaint as soon as reasonably possible. If the support team cannot resolve the complaint they will escalate it to management for solution.