

Tab 2

Version: 1.9

Date of Last Update: April 11, 2025

(Effective Date references from earlier versions—most recently March 14, 2025—are superseded by this unified version, which incorporates all prior content.)

IMPORTANT NOTE

Please read these **Terms and Conditions** (“*Terms*”) carefully before accessing or using any part of the **EZ Sweeps, Inc.** (“EZ Sweeps,” the “Company,” “we,” “us,” or “our”) website, mobile application, or related services (collectively, the “*Platform*”). By creating an account, selecting “I Accept,” or otherwise manifesting assent, you agree to be bound by these Terms in their entirety. If you do not agree to any portion of these Terms, do not use the Platform or any associated services.

These Terms include references to (i) **AML/BSA compliance**, (ii) **KYC protocols**, (iii) **MSB/FinCEN guidelines**, (iv) **money transmitter license (MTL)** considerations, and (v) a **Source of Funds Verification (SOF)** subpolicy.

TABLE OF CONTENTS

1. ACCEPTANCE AND AGREEMENT
2. IMPORTANT NOTICE
3. DEFINITIONS
4. LICENSING AND PROTECTION OF FUNDS
5. YOUR PARTICIPATION
6. LICENSE
7. YOUR CUSTOMER ACCOUNT
8. GAMES
9. PROMOTIONS

- 9.8. Playthrough Requirements

10. EXCHANGE OF PRIZES

11. VERIFICATION, KYC, CDD, AND (SOF) SOURCE OF FUNDS VERIFICATION

12. RESPONSIBLE SOCIAL GAMEPLAY

13. FRAUDULENT CONDUCT

14. INTELLECTUAL PROPERTY

15. THIRD-PARTY WEBSITES AND LINKS

16. DISRUPTIONS AND CHANGES

17. TERRITORIAL AVAILABILITY

18. VIRUSES

19. PRIVACY POLICY & DNSMPI LINK

20. MARKETING COMMUNICATIONS

21. USE OF LIVE CHAT SERVICES

22. COMPLAINTS AND CUSTOMER SUPPORT

23. CLOSURE/SUSPENSION OF ACCOUNT

24. INDEMNITY AND LIMITATION OF LIABILITY

25. EZ SWEEPS, INC. IS NOT A FINANCIAL INSTITUTION

26. DISPUTE RESOLUTION AND AGREEMENT TO ARBITRATE

27. OTHER

28. AML/BSA COMPLIANCE

29. MTL COMPLIANCE, MSB STATUS, AND FINCEN CONSIDERATIONS

30. CONTACT INFORMATION

1. ACCEPTANCE AND AGREEMENT

1.1. Binding Contract

By (a) clicking “I Accept” or any equivalent button, (b) registering an account, or (c) accessing any Game or feature on our Platform, you (the “*Player*” or “*you*”) irrevocably consent to be legally bound by these Terms in their entirety, including all policies referenced herein.

1.2. Integrated Policies

The following policies are incorporated by reference and are deemed an integral part of these Terms:

- **Privacy Policy**
- **Responsible Social Gameplay Policy**
- **Online Social Casino Official Rules**
- **Customer Acceptance Policy**
- **KYC Policy**
- **AML/BSA Policy**

1.3. Affirmation of No Purchase Necessary

You understand and agree that no purchase is required to acquire **Social Coins** or **Sweeps Coins** (collectively, sweepstakes entries) or to participate in any sweepstakes promotions. Purchasing **Gold Coins** does not enhance your likelihood of winning.

1.4. If You Disagree

If you do not accept these Terms or cannot comply with any of their provisions, you must refrain from using the Platform altogether. Continued use constitutes conclusive acceptance.

2. IMPORTANT NOTICE

2.1. No Real-Money Gambling

EZ Sweeps provides social casino-style games and sweepstakes (collectively, the “*Games*”). These do not constitute real-money gambling under state or federal laws, and you cannot **expend or commit actual currency** in contravention of any such laws.

2.2. No Purchase Necessary

Participation in sweepstakes is always free. Refer to our Official Rules for instructions on acquiring **Social/Sweeps Coins** without charge (e.g., mail-in requests, log-in bonuses).

2.3. Eligibility

Our Services are available solely to persons legally permitted within the United States (excluding specific states) and Canada (excluding Quebec), who are physically present therein and at least 18 years old or the age of majority in their jurisdiction.

2.4. Excluded or Restricted Territories

The Site’s services, including all sweepstakes and contests offered through the Site, are not available to individuals located in any Excluded Territory. For the purposes of this Agreement, an “*Excluded Territory*” includes each of the following: the U.S. states of **Connecticut, Delaware, Georgia, Idaho, Kentucky, Louisiana, Maryland, Michigan, Montana, Nevada, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, Washington, and West Virginia**; as well as the Canadian provinces of **Ontario and Quebec**.

Any individual residing in or physically present within an Excluded Territory is strictly prohibited from registering an account on the Site or participating in any sweepstakes or contest, regardless of whether such individual otherwise meets the general eligibility requirements of this Agreement. Any registration or entry from an Excluded Territory is null and void, and will not be honored under any circumstances.

KYC-Restricted Countries: Austria, France (including territories), Germany, Netherlands (including territories), Spain, United Kingdom, Union of Comoros, and all FATF Blacklisted Nations.

(This list may be updated to reflect evolving laws or interpretations.)

2.5. Prize Exchange

Prizes may be redeemed for gift cards or direct deposit to a verified **Payment Medium**. Certain state-imposed limits (e.g., US\$5,000 in Florida or New York) may apply.

2.6. DNSMPI Link

California residents and other similarly protected consumers may opt out of the sale of personal data at:

<https://www.ezsweeps247.com/do-not-sell-my-personal-information>

2.7. Compliance with Federal Sweepstakes Law

All sweepstakes promotions adhere to the **Deceptive Mail Prevention and Enforcement Act (DMPE)**. Official Rules specify estimated odds of winning, the nature and quantity of prizes, approximate retail value, and any payout timelines. No purchase is ever necessary to enter or win, and purchasing Gold Coins does not improve your odds.

3. DEFINITIONS

- “**Collective Arbitration**”: Any class, coordinated, or representative legal proceeding.
- “**Content**”: All text, imagery, trade names, and other materials displayed on the Platform.
- “**Customer Account**”: A user profile enabling account-based activities on our Platform.
- “**Excluded Territory**”: Any jurisdiction or location in which use of our Platform is unlawful or unauthorized.
- “**Fraudulent Conduct**”: Activities deemed illicit or deceptive, as outlined in Section 13.
- “**Game**”: Any social casino or sweepstakes-based offering from EZ Sweeps.
- “**Gold Coin**”: A virtual token for standard (non-sweepstakes) play.
- “**Inactive Account**”: An account without any recorded activity for 12 consecutive months.
- “**Merchandise**”: Tangible goods offered in conjunction with promotions.
- “**Participate**”: Using or interacting with the Platform in any capacity.
- “**Payment Administration Agent**”: A third-party entity authorized to process monetary transactions for EZ Sweeps.
- “**Payment Medium**”: Any financial instrument (e.g., credit card, debit card, bank account) used to purchase Gold Coins.

- “**Platform**”: All websites, apps, subdomains, or services provided under the EZ Sweeps brand.
 - “**Player**”: Any individual engaging in the Platform.
 - “**Prizes**”: Redeemable rewards acquired via Promotional Play using Social/Sweeps Coins.
 - “**Promotional Play**”: Sweepstakes mode of play utilizing Social/Sweeps Coins.
 - “**Social Coins**” / “**Sweeps Coins**”: Sweepstakes entries for Promotional Play, not available for direct purchase.
 - “**Standard Play**”: The Game mode using Gold Coins, yielding no real-world prizes.
 - “**Terms and Conditions**” or “**Terms**”: This Agreement, including all incorporated policies.
 - “**Third-Party Website**”: Any external site or service not operated by EZ Sweeps.
-

4. LICENSING AND PROTECTION OF FUNDS

4.1. Ownership

EZ Sweeps, Inc. owns and operates the “EZSweeps247.com” social casino Platform and processes payments (directly or through a Payment Administration Agent).

4.2. Promotional Sweepstake Operations

All sweepstakes promotions and Prizes are offered by EZ Sweeps in alignment with no-purchase-necessary regulations.

4.3. Protection of User Balances

EZ Sweeps maintains segregated accounts for unredeemed Prizes. However, in the event of insolvency, there is no absolute guarantee that balances earmarked for Prizes will be fully protected.

5. YOUR PARTICIPATION

5.1. Restrictions and Warranties

By accessing the Platform, you represent and warrant:

- **Age:** You are at least 18 years of age (or the applicable age of majority).
- **Geographic Legality:** You are not using the Platform from an Excluded Territory.
- **Personal Use:** Your participation is for personal, recreational use only.
- **Truthful Information:** All personal information provided is accurate, and any changes will be promptly updated.
- **No Unlawful Funds:** Any funds used to purchase Gold Coins are lawfully obtained.
- **No Purchase Requirement:** You acknowledge that no purchase is necessary to obtain Social/Sweeps Coins.
- **No Improved Odds:** Purchasing Gold Coins does not improve your probability of winning a sweepstakes prize.

5.2. Compliance Obligation

You are solely responsible for ensuring that your use of the Platform complies with all applicable laws in your jurisdiction. Using VPNs or other methods to circumvent geo-restrictions is strictly prohibited. EZ Sweeps disclaims liability for any unauthorized or unlawful use by you.

5.3. Ineligible Persons

Employees of EZ Sweeps, as well as certain affiliates and their household members, may be ineligible for certain promotional sweepstakes. Specific restrictions are outlined in our Official Rules.

6. LICENSE

6.1. Scope of License

EZ Sweeps grants you a limited, non-transferable, non-exclusive license to access and use the Platform for personal entertainment under these Terms.

6.2. No Ownership Rights

This license does not confer any ownership interest or right to copy or distribute software or Content found on the Platform.

6.3. Termination of License

If you breach any aspect of these Terms, your license to use the Platform is automatically revoked, and EZ Sweeps reserves the right to deny future access.

6.4. Illegality

If any aspect of the Platform or Games is deemed unlawful where you reside, you must cease all use immediately.

7. YOUR CUSTOMER ACCOUNT

7.1. Single Account Policy

You are strictly limited to one Customer Account. Multiple accounts by the same individual may be closed, and any associated Prizes or virtual coin balances may be forfeited.

7.2. Accuracy of Registration Information

You must ensure all data supplied during registration (e.g., name, address) is accurate. Report any changes to our Player Support promptly.

7.3. Account Security

- **Password Confidentiality:** Keep your password secure.
- **Unauthorized Use:** Notify us promptly of any suspicious activity or unauthorized use.
- **Liability:** You are liable for all actions taken under your login credentials unless you can conclusively prove unauthorized activity.

7.4. Transfers Prohibited

Neither Gold Coins nor Social/Sweeps Coins may be sold, transferred, or gifted between accounts or users.

7.5. Inactive Account Status

Accounts may be considered inactive after 12 consecutive months of non-use. EZ Sweeps reserves the right to close inactive accounts.

7.6. Closing Your Account

You may close your account at any time. Any unredeemed Prizes, Gold Coins, or Social/Sweeps Coins will be forfeited upon closure unless expressly stated otherwise.

7.7. Refusal of Accounts

EZ Sweeps reserves the right to refuse to open or maintain any account if there is suspicion of policy violations or any other legitimate concern.

8. GAMES

8.1. Game Rules

Individual Games may have specific rules. By playing, you agree to abide by each Game's published guidelines.

8.2. Obtaining Social/Sweeps Coins

- **No Purchase Necessary:** You are never required to buy anything to receive Social/Sweeps Coins.
- **Free Methods:** We offer complimentary methods (daily log-ins, mail-in requests, etc.).
- **Unavailable for Sale:** Social/Sweeps Coins are not sold.
- **Equal Opportunity:** Your odds of winning do not change based on how Social/Sweeps Coins are obtained.

8.3. Social/Sweeps Coins Usage

Social/Sweeps Coins are valid only for Promotional Play. Redemption for Prizes is available solely for coins won during sweepstakes activities.

8.4. Gold Coins

Gold Coins are in-game virtual tokens used in Standard Play. They have no monetary value and cannot be converted into real-world prizes.

8.5. Purchasing Gold Coins

- **Ownership of Payment Medium:** You must be the rightful owner or authorized user of the Payment Medium.
- **All Sales Final:** Purchases of Gold Coins are non-refundable, except where unusual circumstances apply.
- **Chargebacks:** May result in account suspension or termination.

8.6. Sufficient Balances

Participation in Games requires sufficient virtual coin balance. Once expended, coins cannot be reinstated.

8.7. Use Requirements

We may require that Social/Sweeps Coins be played at least once in Promotional Play before they become eligible for redemption.

8.8. Void Games

If any Game is compromised by error, malfunction, or misconfiguration, EZ Sweeps may void or reset the impacted plays at its sole discretion.

8.9. Server Results

In the event of a discrepancy between displayed results and our servers, the server record is deemed conclusive.

9. PROMOTIONS

9.1. General Terms

All promotional campaigns or offers (collectively, “*promotions*”) are governed by these Terms and any additional promotional rules.

9.2. No Purchase Necessary

EZ Sweeps complies with the “no purchase necessary” legal framework for sweepstakes. You are never obligated to buy Gold Coins to participate.

9.3. Odds

Purchasing Gold Coins does not improve your odds of winning. All participants have equal chances based on random selection.

9.4. Promotion-Specific Conflict

If any specific promotional rules conflict with these Terms, such promotional rules control for that specific offer.

9.5. Alteration/Withdrawal

EZ Sweeps may modify or withdraw any promotion at any time. Unclaimed benefits may be canceled if we identify fraud or misuse.

9.6. Prevention of Abuse

We reserve the right to withhold or deny promotional benefits if we suspect any form of manipulation or improper conduct.

9.7. UGC License

By submitting any user-generated content (e.g., images, captions) for promotional purposes, you grant EZ Sweeps a royalty-free, worldwide, perpetual license to use your content for marketing or related business activities.

9.8. Playthrough Requirements

9.8.1. Scope and Application

All promotional credits, bonus funds, or any form of incentivized currency (collectively, “*Bonus Funds*”) provided on our Platform are subject to these Playthrough Requirements before any potential redemption or withdrawal. These requirements exist to ensure fair use, prevent fraudulent activities, and maintain compliance with applicable laws.

9.8.2. Definition of Playthrough

“*Playthrough*” is the predetermined number of times you must utilize the Bonus Funds in the Games available on our Platform prior to requesting a redemption. This means you must play or

otherwise expend such Bonus Funds in accordance with our Official Rules and Terms & Conditions until the playthrough threshold is satisfied.

9.8.3. Illustrative Example

If a promotion sets a 5x playthrough for a bonus of 100 Social Coins, you will need to use that 100 Social Coins in eligible gameplay five times (totaling 500 Social Coins used) before you may redeem or withdraw any associated winnings derived from those Bonus Funds.

9.8.4. Partial Satisfaction of Requirements

If you make any attempts to redeem or withdraw Bonus Funds (or winnings generated from them) prior to meeting the designated playthrough requirement, the redemption request may be delayed, reduced, or denied. Furthermore, any misuse—such as creating multiple accounts to circumvent requirements—may result in forfeiture of Bonus Funds, suspension of your account, or other remedial measures pursuant to our AML/KYC and Responsible Gaming policies.

9.8.5. Compliance and Monitoring

All Bonus Funds and associated Playthrough Requirements are monitored in real time. We reserve the right to apply additional verification steps or impose relevant checks—including, but not limited to, identity confirmation, source of funds verification, or enhanced due diligence—in accordance with our AML Policy and KYC protocols.

9.8.6. Amendments and Updates

We may modify these Playthrough Requirements at our discretion to reflect changing regulatory standards or Platform policies. Any updates will be communicated in alignment with our Terms & Conditions.

9.8.7. Additional Information or Assistance

If you believe any bonus or incentivized offer is unclear or you have questions about meeting Playthrough Requirements, please leave a ticket with our Customer Support or email support@ezsweeps247.com for more details and clarifications. Our dedicated team will review your query and provide guidance to ensure your understanding of any active promotion.

10. EXCHANGE OF PRIZES

10.1. Eligible Social/Sweeps Coins

Only those Social/Sweeps Coins earned from winning in Promotional Play are redeemable for Prizes.

10.2. Prize Exchange Methods

- **Gift Cards:** Delivered to your registered or otherwise specified email address.

- **Cash/Direct Deposit:** Credited to the Payment Medium or paid through direct deposit to a bank account in your name.

10.3. Processing Fees/Thresholds

- **Minimum Redemption:** A minimum threshold (e.g., SC 50) may be imposed.
- **Fees:** You are responsible for any processing or banking fees.
- **State Caps:** Certain states, like Florida or New York, limit redemption amounts (e.g., US\$5,000 per claim).
- **Daily Limit:** EZ Sweeps may impose an overall daily redemption cap (e.g., US\$10,000).

10.4. Your Responsibility

- **Accuracy:** Provide correct email or bank information. Failure to correct errors within 30 days may result in forfeiture.
- **Verification:** We only disburse funds to accounts in your legal name.

10.5. Currency

All transactions occur in U.S. Dollars (USD). You bear responsibility for any currency exchange fees.

10.6. Timeframes

Upon satisfying all verification requirements, Prize redemptions typically process within 10 business days.

10.7. Payment Administration Agent

EZ Sweeps may utilize third-party providers for Prize distribution, without altering the obligations or rights stated herein.

11. VERIFICATION, KYC, CDD, AND (SOF) SOURCE OF FUNDS VERIFICATION

11.1. Identity Verification

EZ Sweeps reserves the right to request and examine identity-related documentation (e.g., government ID, utility bill) at any time to confirm your eligibility.

11.2. KYC/CDD Compliance

- **Purpose:** We implement Know Your Customer (KYC) and Customer Due Diligence (CDD) measures to detect and prevent fraudulent or unlawful activities.
- **Pending Prizes:** Prizes will remain on hold until the KYC/CDD process is successfully completed.

11.3. Additional Measures

For transactions above US\$2,000 or involving suspicious activities, EZ Sweeps may request further documentation, including additional proof of identity or address.

11.4. Privacy and Data Handling

All personal information collected during verification is handled in accordance with our Privacy Policy and may be disclosed to regulators or law enforcement if legally mandated.

11.5. (SOF) Source of Funds Verification

- **Policy Scope:** To maintain compliance with AML/BSA guidelines, EZ Sweeps implements a Source of Funds (SOF) Verification procedure.
- **Triggers:**
 - **High-Value Purchases:** Exceeding certain aggregate amounts.
 - **Suspicious Patterns:** Indicative of possible money laundering or unlawful activity.
- **Required Documentation:** EZ Sweeps may request bank statements, proof of income, and ownership details regarding your Payment Medium.
- **Refusal/Non-Compliance:** Failure to comply may result in account suspension, Prize denial, and/or legal reporting.

- **Confidentiality:** All materials provided are safeguarded under our Privacy Policy and are used exclusively for compliance reviews.

11.6. Prize Exchange Pending

Prize exchange requests may remain pending until all required verification steps, including (SOF) checks, are fully satisfied.

12. RESPONSIBLE SOCIAL GAMEPLAY

12.1. Commitment

EZ Sweeps is firmly committed to responsible social gameplay and offers resources to help players manage their activity.

12.2. Self-Exclusion/Cool-Off

You may request self-exclusion or a cool-off period by contacting Player Support. During such periods, your account remains inaccessible.

12.3. Limit Tools

Where available, you may set optional purchase or playtime limits. You assume responsibility for utilizing these tools effectively.

13. FRAUDULENT CONDUCT

13.1. Prohibited Activities

You must not:

- Attempt to cheat, hack, or otherwise tamper with our software.
- Employ bots, scripts, or external tools for unfair advantage.
- Engage in or enable money laundering, pyramid schemes, or other unlawful transactions.

- Provide false personal data or disguise your geographical location.

13.2. Unlawful Use

Any illegal use of the Platform (e.g., employing stolen payment credentials) is strictly forbidden and may lead to notification of law enforcement.

13.3. Consequences of Fraud

Upon detecting fraudulent behavior or suspicion thereof, we may suspend or terminate your account, void suspicious transactions, and prohibit future access.

14. INTELLECTUAL PROPERTY

14.1. Ownership

All trademarks, patents, copyrights, and other intellectual property on the Platform belong to EZ Sweeps or its respective licensors.

14.2. Scope of Use

You may only view and utilize the Platform's Content for personal, lawful, and non-commercial activities.

14.3. Violation

Unauthorized use, distribution, or reproduction of EZ Sweeps' intellectual property may result in legal action, including immediate account closure.

14.4. License for User Content

By posting or uploading content, you grant EZ Sweeps a royalty-free, perpetual license to use your content for promotional, marketing, or informational purposes.

15. THIRD-PARTY WEBSITES AND LINKS

15.1. Disclaimer

Links to third-party websites are provided for convenience. We do not control or endorse those external sites or services.

15.2. No Liability

EZ Sweeps is not responsible for the content, correctness, or practices of external sites. Your use of such links is at your own risk.

15.3. Fraudulent Sites

We do not authorize any external site or entity to sell Gold Coins or Social/Sweeps Coins. Be vigilant, as such offers may be fraudulent.

15.4. Social Media

When accessing official EZ Sweeps social media pages, you must also comply with the respective platform's terms of use.

16. DISRUPTIONS AND CHANGES

16.1. As-Is Basis

The Platform is provided "as is," without any explicit or implied warranties regarding availability or reliability.

16.2. System Failures

EZ Sweeps shall not be liable for service outages or technical malfunctions. In the event of significant disruptions, we may void or adjust affected gameplay.

16.3. Disclaimer

To the fullest extent permitted by law, we disclaim all implied warranties, including merchantability and fitness for a particular purpose.

16.4. Suspension of Services

We may at any time suspend or terminate any element of the Platform, temporarily or permanently.

17. TERRITORIAL AVAILABILITY

17.1. Local Compliance

EZ Sweeps makes no representation that the Platform is appropriate or available in all locations. You are solely responsible for ensuring compliance with local laws.

18. VIRUSES

18.1. Your Risk

You are advised to employ safeguards (e.g., antivirus software). EZ Sweeps is not responsible for any viruses, malware, or harmful components you may encounter.

19. PRIVACY POLICY & DNSMPI LINK

19.1. Privacy Commitment

All personal data is handled in accordance with our Privacy Policy, which you expressly accept by using the Platform.

19.2. DNSMPI

- **California Residents:** You can opt out of “sale” of personal information at <https://www.ezsweeps247.com/dnsmpi>
- **Scope:** While we do not typically sell user data, we maintain this link to align with privacy regulations.

19.3. Inquiries

Direct any privacy-related questions to privacy@ezsweeps247.com or call (213) 263-9898.

20. MARKETING COMMUNICATIONS

20.1. Consent

By opening an account, you consent to receive marketing and promotional messages from EZ Sweeps (via email, SMS, or other methods). You may unsubscribe at any time.

20.2. Opt-Out

Please allow a reasonable period for processing any opt-out request. During that time, you may still receive certain messages.

21. USE OF LIVE CHAT SERVICES

21.1. Customer Support Chat

We may offer live chat for player support. Chat logs may be recorded for training or quality control.

21.2. Prohibited Conduct in Chat

Users are prohibited from using offensive, threatening, or harassing language. Spam, hate speech, or any other abusive conduct is not permitted.

21.3. Moderation Rights

EZ Sweeps reserves the right to remove chat content or suspend chat access for violations.

22. COMPLAINTS AND CUSTOMER SUPPORT

22.1. Filing a Complaint

If you wish to lodge a complaint or dispute, please contact us via the “Contact Us” form or at support@ezsweeps247.com, providing your username and a thorough description.

22.2. Response Time

We endeavor to respond to complaints within 10 calendar days.

22.3. Further Dispute Mechanism

If your issue remains unresolved, you may seek external dispute resolution through JAMS, subject to Section 26 (Arbitration Agreement).

23. CLOSURE/SUSPENSION OF ACCOUNT

23.1. Right to Close

EZ Sweeps may suspend or close any account if there is reasonable cause to suspect misconduct, policy violation, or other risk factors.

23.2. Result of Closure

Any unredeemed Prizes or virtual coin balances may be withheld or forfeited if connected to a breach of these Terms.

23.3. No Liability

EZ Sweeps assumes no liability for losses or damages resulting from an account closure made in compliance with these Terms.

24. INDEMNITY AND LIMITATION OF LIABILITY

24.1. Indemnification

You agree to indemnify, defend, and hold harmless EZ Sweeps and its affiliates from all claims, liabilities, and costs arising from your breach of these Terms.

24.2. No Liability for Certain Damages

Under no circumstances shall EZ Sweeps be liable for indirect, incidental, special, or consequential damages (including loss of profits or data).

24.3. Liability Cap

Our total liability will not exceed the sum of your Gold Coin purchases within the 30-day period immediately preceding the event giving rise to the claim.

25. EZ SWEEPS, INC. IS NOT A FINANCIAL INSTITUTION

25.1. No Bank or Depository

EZ Sweeps does not function as a bank or depository institution, and no interest is paid on your balances. You hold no depositor relationship with us.

25.2. No Legal or Tax Advice

We do not provide legal, financial, or tax advice. Please consult your own professional for guidance regarding any tax obligations on sweepstakes winnings.

26. DISPUTE RESOLUTION AND AGREEMENT TO ARBITRATE

PLEASE REVIEW THIS SECTION CAREFULLY: It contains an arbitration agreement and class action waiver that affect your legal rights.

26.1. Informal Resolution

We encourage you to contact Player Support to resolve any dispute amicably before initiating formal proceedings.

26.2. Arbitration Requirement

Unless prohibited by law, you and EZ Sweeps agree to submit any dispute arising out of or relating to these Terms or your use of the Platform to final and binding arbitration.

26.3. Opt-Out Right

You may opt out of arbitration by emailing legal@ezsweeps247.com within 30 days of first agreeing to these Terms. If you do not opt out, you waive the right to a jury trial and to participate in any Collective Arbitration.

26.4. Procedures

Arbitration shall be conducted under the JAMS rules. The arbitrator's decision shall be final, binding, and enforceable in any court of competent jurisdiction.

26.5. Class Action Waiver

All disputes will be handled on an individual basis. You expressly waive the right to class or representative actions.

27. OTHER

27.1. Entire Agreement

These Terms and all referenced policies constitute the entire understanding between you and EZ Sweeps, superseding any prior agreements or communications.

27.2. Amendments

EZ Sweeps may modify or update these Terms at its discretion, with immediate effect upon posting unless otherwise specified.

27.3. Tax Responsibility

You bear sole responsibility for any taxes, duties, or levies arising from your sweepstakes winnings.

27.4. Force Majeure

We are not liable for delays or failures caused by events beyond our reasonable control (e.g., acts of God, war, government actions, natural disasters).

27.5. No Agency

Nothing herein creates a partnership, joint venture, or agency relationship between you and EZ Sweeps.

27.6. Severability

If any provision is deemed unenforceable, the remaining provisions shall remain valid to the fullest extent permissible by law.

27.7. Assignment

We may assign or transfer these Terms or our rights/obligations at any time. You may not assign these Terms without our prior written consent.

27.8. Business Transfers

In the event of a corporate merger, acquisition, or other reorganization, your account and associated data may be transferred accordingly.

27.9. Language

In the event of any conflict or discrepancy in translations, the English version of these Terms shall control.

27.10. Governing Law and Venue

These Terms shall be governed by U.S. federal law and by the laws of the state in which EZ Sweeps is headquartered, except where arbitration procedures per Section 26 apply.

28. AML/BSA COMPLIANCE

28.1. AML/BSA Framework

EZ Sweeps employs a compliance program under the Anti-Money Laundering (AML) and Bank Secrecy Act (BSA) standards, including user identity verification and transaction monitoring.

28.2. Suspicious Activity Reports (SARs)

We may file SARs with appropriate authorities if we detect or suspect unlawful activities.

28.3. Enhanced Due Diligence (EDD)

We reserve the right to conduct EDD for higher-risk accounts or transaction patterns to prevent illicit activities.

28.4. Recordkeeping

Pursuant to AML/BSA regulations, EZ Sweeps maintains specific records of user and transactional data, which may be shared with governmental agencies as required by law.

28.5. Cooperation

You agree to cooperate fully with any investigations into potential AML/BSA violations, including providing additional documentation upon request.

29. MTL COMPLIANCE, MSB STATUS, AND FINCEN CONSIDERATIONS

29.1. MTL (Money Transmitter License) Compliance

- **Nature of Operations:** EZ Sweeps operates a legitimate sweepstakes-based social casino platform and does not engage in direct peer-to-peer money transfers.
- **Potential Exceptions:** Certain jurisdictions may require an MTL under specific interpretations. If necessary, we may either obtain such license or discontinue operations in that jurisdiction.
- **No Warranties:** We do not warrant that our Games and promotions are universally exempt from state money transmitter statutes.

29.2. MSB (Money Services Business) Status

- **Definition:** MSBs generally include businesses offering currency exchange or money transmission services.
- **No Transfer Services:** We do not facilitate money transfers on behalf of third parties; our Prize redemptions arise solely from a sweepstakes model.
- **FinCEN Registration:** At present, we are not registered with FinCEN as an MSB. Should regulatory authorities mandate it, we will comply accordingly.

29.3. FinCEN Guidance

- **Applicability:** FinCEN primarily oversees real currency transmissions or convertible virtual currency. EZ Sweeps' virtual currency is non-convertible and holds no real-world value.
- **Compliance:** Nonetheless, we apply a risk-based approach to observe FinCEN advisories, particularly regarding recordkeeping and reporting obligations.

29.4. Dispute or Regulatory Clarification

If a governmental body challenges our classification, we will seek legal advice and may modify our practices or register as required. We reserve the right to limit, suspend, or modify services to ensure compliance.

29.5. Notice to Users

Nothing in our Platform is intended to provide money transmission or currency exchange services. Our primary offering is entertainment through a bona fide sweepstakes model.

30. CONTACT INFORMATION

For any inquiries regarding these Terms, the Games, AML/BSA matters, MTL/MSB status, or FinCEN considerations, please contact:

EZ Sweeps, Inc.

500 Shatto Pl, Suite 420

Los Angeles, CA 90020

Email: legal@ezsweeps247.com

Phone: (213) 263-9898

Website: <https://www.ezsweeps247.com>

Effective Date: March 14, 2025

By continuing to use the Platform, you hereby acknowledge that you have read, understood, and agreed to these Terms and Conditions—including all references to AML/BSA compliance, MTL/MSB status, FinCEN considerations, and (SOF) Source of Funds Verification.

End of Terms and Conditions

(© 2025 EZ Sweeps, Inc. All rights reserved.)

All rights reserved. If you have additional questions about these Terms or any newly added playthrough requirements, please leave a ticket with Customer Support for tailored assistance.