

Terms and Conditions for use of services of

Blingcity.com

May 12th, 2014, Version no.1.2

1. General

- 1.1.** *BlingCity Casino "BlingCity"* is a brand fully owned by *BlingCity Limited*, a limited liability company incorporated in Malta, subject to Maltese law with the registered address: Central Business centre, level 1, Suite 2, Room 1, Mdina Road, Zebbug, ZBG 9015, Malta.
- 1.2.** *BlingCity Limited* is licensed and regulated in Malta by the Malta's Lotteries and Gaming Authority, licence number LGA/CL1/832/2012 issued on January 31, 2013.
- 1.3.** These Terms and Conditions ("Terms and Conditions") regulate the usage of the Games provided through the website www.Blingcity.com, mobile and every other software belonging to or licensed to *BlingCity Limited* (hereafter "*BlingCity*", "software" or "sites[s]") as may be specified from time to time, and the related enabling internet, URLs, mobile or other software by you ("You" or "the Player").
- 1.4.** These Terms and Conditions constitute the entire agreement between You (as "the Player") and *BlingCity* (as "The Company") with respect to the software and, save in the case of fraud, surpass all prior or written contemporaneous and proposals, whether oral, written or electronic between you and the Company with respect to the software.
- 1.5.** These Terms and Conditions constitute a binding agreement between You and *BlingCity* and come into force as soon as you accept the conditions by ticking in "I accept" box when registering an account with *BlingCity*. By accepting you signify to the Company that you have read and understood these Terms and Conditions and accept them. By using any of the Software belonging to or licensed to The Company, you signify that you agree with these Terms and Conditions.
- 1.6.** You must read these Terms and Conditions carefully in their entirety before you tick in the "I accept" box. If you do not agree with any provision of these Terms and Conditions you must not use or continue to use any of the software belonging to or licensed to The Company.
- 1.7.** *BlingCity* reserves the right to modify and amend this agreement at any time, the version of this agreement is 1.2, updated May 12 2014, and will be valid until a new version is in place. We will notify you prior to any changes and your reacceptance is required for the new agreement to become effective. If you do not agree to the updated Terms and Conditions, you must stop using the software.
- 1.8.** It is Your sole responsibility to review the Terms and Conditions, together with the specific rules for each Game You choose to participate in, in order to remain updated with all amendments each time You play. You can easily identify whether these Terms and Condition have changed by referring to the version number and the date of the current Terms and Condition stated above. You fully understand and agree to this Terms and Conditions herein and as may be amended by The Company from time to time.

- 1.9.** Rules and explanations in respect to the games provided in separate links on the sites, or explanations and conditions referring to the software stated therein are incorporated into these terms and conditions by reference.
- 1.10.** Any reference to *BlingCity* games in these Terms and Conditions shall refer to Casino and other Games, as such may from time to time become available on the Website. The Company reserves the right to add and remove Games from the Website at its own discretion.
- 1.11.** These Terms and Conditions may be published in a number of languages for information purposes and ease of access by players. It is only the English version that is the legal basis of the relationship between You and *BlingCity* and in case of any discrepancy between a non-English version and the English version of these Terms and Conditions, the English version shall prevail.
- 1.12.** Bold headings used in this Terms and conditions are used to guide the reader and are hence not in themselves used to regulate usage of the software.

2. Your User Account

2.1. User Registration

- 2.1.1.** In order for you to be able to place wagers using any of the Software, you must first personally register with *BlingCity* and open an account ("User Account"), "User account" has the same meaning assigned to it as "player's account" by Maltese Remote Gambling Regulations, S.L.438.04.
- 2.1.2.** You are allowed to have only one User Account. If You attempt to open more than one User Account, all accounts you try to open may be blocked or closed. *BlingCity* allows for only one account per registered user, Computer, IP address and/or house hold. If You notice that You have more than one User Account under different names, you must notify *BlingCity* immediately.
- 2.1.3.** A request to open a User Account is made by personally filling out the registration form and submitting it to *BlingCity* through any of the sites. You must enter all mandatory information requested into Your registration form, in particular, your identity, your contact details and address, including a valid e-mail address, your place of residence and relevant payment information. All information entered must be true and correct.
- 2.1.4.** *BlingCity* may request you provide the Company with additional information and/or documentation to verify your identity (Know Your Client Procedures), such as a copy of Your passport or a household bill. If you fail to provide the Company with requested documents, or if such information or documents you provide is/are found false or misleading Your User Account may be blocked or closed.
- 2.1.5.** It is Your sole responsibility to ensure that the information You provide is true, complete and correct and to keep the information up to date with us.
- 2.1.6.** As part of the registration process You will have to choose Your username and password for login into the sites. It is Your sole and exclusive responsibility to ensure that Your login details are kept secure. You must not disclose Your login details to anyone. *BlingCity* is not responsible for any abuse or misuse of Your User Account by third parties due to Your disclosure, whether intentional or accidental, whether active or passive, of your login details to any third party.
- 2.1.7.** *BlingCity* reserves the right to refuse to register an Account or to close Your Account at the Company's sole discretion. However, all money within Your Account will be returned and all contractual

obligations already made honoured. Should we detect you have used your account for any purpose other than entertainment, we reserve the right to confiscate any funds at our discretion.

2.1.8. You are not allowed to transfer funds from your Account to other players or to receive money from other players into your Account, or to transfer, sell and/or acquire, user accounts.

2.2. Deposits to User Account

2.2.1. You may participate in any Game only if you have sufficient funds available to wager for such participation. *BlingCity* shall not give you any credit whatsoever for participation in any Game.

2.2.2. You shall only use such credit cards and other financial instruments that are valid and lawfully belong to you in relation to deposits of funds into your Account.

2.2.3. You may not use funds that originate from any illegal activity or source that is tainted or associated with any illegality or ill-gotten means.

2.2.4. *BlingCity* will, for all markets, accept payments in EURO. Accepted currencies for payments may vary between markets, and the Company may accept multiple currencies for payments in some markets. The player must choose his or her currency upon registration, each player account will be ascribed with one currency only. The exchange rate used by *BlingCity* will be updated on a daily basis and determined by the time of withdrawal from depositing account. Please note that any exchange premiums are payable by you.

2.2.5. To deposit funds into Your Member Account, You can use any of the deposit methods specified in the relevant pages of the sites as may be amended from time to time. Details regarding processing time and fee structure for the methods utilized are available on relevant pages on the site, and may be amended from time to time.

2.2.6. *BlingCity* may charge assigned fees for processing deposits. Fees may change over time and current fee structure is specified in the relevant pages of the site.

2.2.7. *BlingCity* reserves the right to assign minimum and maximum deposit levels as specified on the relevant pages of the site, and may change over time.

2.2.8. *BlingCity* reserves the right to use additional procedures and means to verify your identity when effecting deposits into Your User Account.

2.2.9. *BlingCity* is not a financial institution and thus should not be treated as such. Your account will not get any interests on deposited amounts.

2.3. Withdrawals from User Account

2.3.1 Please note that products at *BlingCity* are consumed instantly when playing. The Company may hence not provide refunds, cancellation of services or returns of goods with regards to in-game play. When playing a real money game, money will instantly be drawn from your User Account.

2.3.2. *BlingCity* does not accept requests for withdrawals made by telephone or e-mail. Notices for Withdrawals can only be made via any of the sites.

2.3.4. You must first cancel any wager that remains outstanding in order to free your User Account balance or/ and withdrawal funds.

- 2.3.5.** You shall only use such credit cards and other financial instruments that are valid and lawfully belong to you in relation to withdrawal of funds from your Account.
- 2.3.6.** To withdraw funds from Your User Account, You can use any of the methods specified in the relevant pages of the site. Withdrawal methods may be amended from time to time and differ depending on market.
- 2.3.7.** Details regarding processing time and fee structures for withdrawals in respect to the method utilized are available on the site, and may be amended from time to time at relevant pages on the site(s).
- 2.3.8.** *BlingCity* reserves the right to perform enhanced due diligence in respect to withdrawals of funds not used for wagering and to review your behavior on the site and use of games for irregular gaming patterns. The Company reserves the right to withhold or/ and confiscate withdrawals in case the Player fail to pass due diligence or/ and the Company deem that irregular gaming pattern have occurred.
- 2.3.9.** If by mistake *BlingCity* credits Your User Account with winnings that do not belong to You, whether due to human or technical error or otherwise, the amount will remain property of *BlingCity*. The amount will be deducted from Your User Account as soon as The Company becomes aware of the mistake. If you withdraw funds that do not belong to You, without prejudice to other remedies and actions that may be available by law or otherwise, the amount paid by mistake will constitute a debt owed by You to *BlingCity*. You are obliged to immediately report any incident of incorrect crediting to *BlingCity*, such reporting should be via e-mail.

2.4 Payouts

- 2.4.1.** *BlingCity* will carry out additional verification procedures for any payout exceeding the equivalent of, or cumulative withdrawals exceeding EURO 2,300 and further reserves the right to carry out such verification procedures in case of lower payouts. Such identity verification may for example include copies of a member's passport.
- 2.4.2.** In case you win EURO 100,000 or more *BlingCity* reserves the right to, without interest, divide the payout into ten portions, paid with 10 per cent monthly during a period of ten (10) calendar months until the full amount is paid out.
- 2.4.3.** Where applicable The Company reserves the right to credit you back using the same method as you have previously used to deposit.
- 2.4.4.** Wins are credited to your personal User account.

2.5 Inactive and Dormant User Accounts

- 2.5.1.** An inactive account is an account that has not been accessed for 12 months, that has a real money balance.
- 2.5.2.** A dormant account is an account that has not been accessed for 30 Months, that has a real money balance.
- 2.5.3.** Accounts with no login or game player are managed by *BlingCity* in a specific process.
- 2.5.4.** After twelve (12) months since last login, the Company reserves the right to charge a EURO 5.00, or equivalent, per month in administrative fee on your account, as long as the balance is positive and

your account stays inactive. Fees Charged might be refundable in accordance with LGA Directive 1 of 2011.

- 2.5.5.** Once your account becomes dormant, if the Company has been unable to contact You or/and if you cannot be satisfactorily located, *BlingCity*, in accordance with the applicable law, shall close your account and transfer your remaining account balance to you or to the Lotteries and Gaming Authority (LGA) of Malta.
- 2.5.6.** Account Holders who wish to recover funds held in a closed, locked or excluded account, are advised to contact Customer Support.

2.6. Closing of User Account

- 2.6.1** If you wish to close Your account, you may do so at any time by contacting customer support via e-mail: support@blingcity.com. The Company will return to You any and all funds from Your User Account subject to the deduction of relevant withdrawal charges. If closure of your account is related to concerns about possible gambling addiction, this shall be indicated.
- 2.6.2.** *BlingCity* reserves the right to terminate Your User Account and to refund to You the balance available to wager, subject to the deduction of relevant withdrawal charges, at the Company's absolute discretion and without any obligation to state a reason or give prior notice.

3. Your obligations as a User

3.1. You hereby declare and warrant that:

- 3.1.2.** You are over 18 years of age or such higher minimum legal age of majority as stipulated in the jurisdiction of Your residence;
- 3.1.3.** You are under the laws applicable to you, legally allowed to participate in the Games offered on any of The Company's Software;
- 3.1.4.** It is entirely and solely Your responsibility to enquire and ensure that You do not breach laws applicable to you by participating in the Games;
- 3.1.5.** You are not permitted to take part in any site that provides Real Money Gambling (RMG) if you are a resident in U.S.A. *BlingCity* reserves the right to restrict our services to certain countries, If you would like to know if you are eligible to open an account at *BlingCity* please contact our Customer Support.
- 3.1.6.** You are solely responsible for reporting and accounting for any taxes applicable to you under relevant laws for any winnings that you receive from *BlingCity*;
- 3.1.7.** You participate in the Games for entertainment and/ or recreational purposes only and strictly in your own personal non-professional capacity;
- 3.1.8.** You participate in the Games on your own behalf and not on behalf of any other person;
- 3.1.9.** All information that You provide to *BlingCity* during the term of validity of this agreement is true, complete, and correct, and that You shall immediately notify The company of any change of such information;
- 3.1.1.** All money that You deposit into Your User Account are not tainted with any illegality and, in particular, do not originate from any illegal activity or source;

- 3.1.11.** You understand that you take the risk of losing money deposited into your User Account by participation in any of the Games;
- 3.1.12.** You shall not be involved in any fraudulent, collusive, fixing or other unlawful activity in relation to Your or third parties' participation in any of the Games and shall not use any software-assisted methods or techniques or hardware devices for Your participation in any of the Games, the Company does not allow any kind of robots or/ and programmed devices in game play. *BlingCity* hereby reserves the right to invalidate any wager in the event of such behavior;
- 3.1.13.** Games played on our site should be played in the same manner as games played in any other setting. This means that players should be courteous to each other and avoid rude or obscene comments;
- 3.1.14.** *BlingCity* reserves the right to terminate and/or, change any games or events being offered on the Website, and to limit and/or refuse wagers.

3.2. Obligations and rules for use of Chat Room and Social media

- 3.2.1.** *BlingCity* is present in social media such as Facebook. *BlingCity* may also provide you with a chat facility, which is moderated by the Company and subject to controls. The Company reserves the right to review the chats and to keep a record of all statements made on such facilities. Your use of any of the chat facilities should be for support, recreational and socializing purposes, and is subject to the following rules:
- 3.2.2.** You shall not make any statements that are sexually explicit or grossly offensive, including expressions of bigotry, racism, hatred or profanity;
- 3.2.3.** You shall not make statements that are abusive, defamatory or harassing or insulting to the operators of the Website;
- 3.2.4.** You shall not make statements that advertise, promote or otherwise relate to any other online entities;
- 3.2.5.** You shall not make statements about *BlingCity*, the software or any other Internet site(s) connected to the Company that are untrue, malicious and/or may damage the Company in any way;
- 3.2.6.** You shall not collude through the chat rooms or separate chat. Any suspicious chats will be reported to the Authority.
- 3.2.7.** In the event that You breach any of the above provisions relating to the chat facility, *BlingCity* shall have the right to remove the chat room and/or immediately block or terminate Your Player Account.
- 3.2.8.** *BlingCity* does not tolerate abusive, aggressive or obscene language/behavior towards representatives of *BlingCity* across any of our support platforms (chat, email, telephone). Should you decide to communicate with us in this manner you will be given a warning of account closure. Continued unacceptable correspondence will result in the indefinite closure of your account. Any reactivations are subject to the sole discretion of senior management.

4. Loyalty Rewards Program

4.1 Our unique Loyalty Rewards Program

- 4.1.1.** When signing up your user account, you will automatically become a member of our loyalty rewards program. As you play real money games on our sites, you will earn points "Blings".

- 4.1.2. Playing Real money games, you will increase your level in the program, and it will automatically become more rewarding for you.
- 4.1.3. All necessary information about bonuses, rewards, level and *Blings* are available to you when you are logged into your account.
- 4.1.4. Your Loyalty level is personal and may not be transferred over to another player.
- 4.1.5. *BlingCity* reserves the right to amend the rules and Terms and Conditions for the *BlingCity* Royalty at any time and the relevant pages on the sites will always be updated with the current *BlingCity* rules and Terms and Conditions. The player is solely responsible to ensure awareness of the terms and conditions of the wagering requirements.
- 4.1.6. *BlingCity* reserves the right to show your user name and Loyalty level to other players on the site.

4.2 Prizes

- 4.2.1. *BlingCity* may from time to time hold competitions on/ or and in relation to the sites where different kinds of prizes are rewarded the player(s). These competitions are separate from the games and will be separated from other wins in the player(s) user account. Competition prizes have monetary value and cannot be exchanged for money. The Company will contact the player(s) that has won and will need confirmation of address before delivering competition prize(s). Any tax on the prizes are payable by the player.

4.3. Bonuses

- 4.3.1. *BlingCity* reserves the right to decide on different terms of use and wagering requirements for different promotions and or games and to amend these from time to time, such requirements will be available for each promotion and/or on relevant pages on the site.
- 4.3.2. If you are eligible for a bonus, wagering requirements will apply before you are eligible to make any cash-outs of the bonus or winnings by wagers using bonus money. However, such requirements will not exceed forty (40) times the sum of the received bonus amount.
- 4.3.3. If you would like to request a withdrawal before a wagering requirement is fulfilled, the Company will deduct the whole bonus amount as well as any winnings before approving any withdrawal. Free bets on any game do not qualify for any of the company's wagering requirements.
- 4.3.4. In case you wish to cancel a deposit and withdraw money before meeting the wagering requirements, it is important that you do not gamble the bonus received. You are required to contact Customer Support in order to remove the bonus and approve the withdrawal.
- 4.3.5. Before any withdrawals are processed, your play will be reviewed for any irregular playing patterns. In the interests of fair gaming, equal, zero or low margin bets or hedge betting, shall all be considered irregular gaming. Other examples of irregular game play for bonus play-through requirement purposes include but are not limited to-placing single bets equal to or in excess of 30% or more of the value of your total balance (including any given bonus) until such time as the wagering requirements for that bonus have been met. Should the Casino deem that irregular game play has occurred, the Casino reserves the right to withhold any withdrawals and/or confiscate all winnings and bonuses.

- 4.3.6.** The Company, at our own discretion, reserves the right to impose geographical limitations to individual bonus schemes.
- 4.3.7.** Any bonus or free spin may only be used once per User Account, registered user, Computer, IP address and/or house hold.
- 4.3.8.** If you receive a new bonus before reaching the wagering requirement of a bonus that you received before, the wagering requirements for both bonuses will be added together.
- 4.3.9.** *BlingCity* reserves the right to withhold and remove any bonuses awarded to you if such bonuses have not been used within 30 days from the date when they were awarded.

5. Exceptional Circumstances & Aborted Games

- 5.1.** *BlingCity* reserves the right to cancel, and/or declare a wager void partially or in full if the Company, at its own discretion, would deem it obvious that any of the following circumstances have occurred:
- you, or people associated with you directly or indirectly influence the outcome of an event;
 - you and or people associated with you are directly or indirectly avoiding the rules of the Company;
 - the result of an event has been directly or indirectly affected by criminal activity;
 - wagers have been placed that would not have been accepted otherwise, but that were accepted during periods when the Software(s) have been affected by technical problems; due to an error, such as a mistake, misprint, technical error, casino system malfunction, force majeure or otherwise, wagers have been offered, placed and or accepted due to this error.
- 5.2.** *BlingCity* is not liable for any damages or losses deemed or alleged to have arisen out of or in connection with any of the software or its content; including without limitation, loss or corruption of data, delays or interruptions in operation or transmission, communication or lines failure, any person's misuse of the site or its content or any errors or omissions in content.
- 5.3.** *BlingCity* is not liable for any server disruptions, downtime, lagging or any technical or political disturbance to the game play. Refunds may be granted to players in such cases.
- 5.4.** In case of a misconfigured bonus campaign or pay-table and/or error in gaming software in any way, the Company reserves the right to alter player balances and account details to correct such mistakes.
- 5.5.** Should the player become aware of possible errors or incompleteness in the software, in bonus or on the site, he or she agrees to refrain from taking advantage of them. Moreover, the player agrees to report any error or incompleteness immediately to *BlingCity*.
- 5.6.** In the event a game is started but miscarries because of a failure of the system, *BlingCity* will refund the amount wagered in the game to the User by crediting it to the User's Account or, if the account no longer exists, by paying it to the User in an approved manner; and if the User has an accrued credit at the time the game miscarried, credit to the User's Account the monetary value of the credit or, if the account no longer exists, pay it to the User in an approved manner.

- 5.7.** *BlingCity* reserves the right to remove any game from the website at any time. Any event or game that indicate incorrect behavior affecting pay out, game data or other balances, that may be due to misconfiguration or a bug, will be cancelled and removed from the site. The Player(s) balances and account details may be altered in such cases in order to correct any mistake.
- 5.8.** *BlingCity* reserves the right to retain payments, if suspicion or evidence exists of manipulation of the casino system. Criminal charges will be brought against any user or any other person(s), who has/have manipulated the casino system or attempted to do so.
- 5.9.** Refunds may be given in case of exceptional circumstances. In such cases, they are given solely at management discretion.

6. Responsible Gaming

- 6.1.** *BlingCity* supports responsible gaming. You can learn more about Responsible Gaming, prevention of gambling addiction and be guided to professional help on the site under "Play Safe" and relevant pages of the site.
- 6.2.** Our Software is designed for amusement purposes. If you feel that you have, or may have a problem with habitual or compulsive gaming we advise you to avoid gambling on all the company's sites, any other gaming ventures, and to seek professional help. If you have been diagnosed with any form of compulsive gambling disorder, *BlingCity* strongly advise you not to engage in any gambling activities and to avoid the software regulated by this terms and conditions.
- 6.3.** You may choose to impose limits to your gambling in *BlingCity*:
- limit bets in a period of time;
 - limit losses in a period of time;
 - limit on your session time.

Should you exceed the limits in place, you will be prevented from placing further bets or make deposits into your account. Should you reach your session time, your session will be discontinued.

- 6.4.** You may at any time change or remove your limits. Decrease in limits will take immediate effect. If you wish to increase or remove the limits, this will come into effect seven (7) days after your request.
- 6.5.** If you have requested a Break from *BlingCity* you will not have access to your account. Your account balance will stay in your account. If your balance exceeds twenty Euro (€ 20) or the equivalent you are able to request withdrawals.
- 6.6.** You may at Your discretion choose to exclude yourself indefinitely from playing any games on *BlingCity*. Please note that such request will not be reversible. In order to exclude yourself you need to send an email to customer support at support@blingcity.com, or as indicated on www.blingcity.com. Your email should indicate the following particulars "*I want to be excluded from blingcity.com*". You will find further information under "Play Safe" on the site.

7. Anti-money Laundering Reporting

- 7.1.** Player awareness of any suspicious activity relating to any of the Games provided on the sites, must be reported to *BlingCity* immediately.

- 7.2.** In order to perform any transaction *BlingCity* may undertake any such verification checks as may be required by the Company or by third parties (including, but not limited to, regulatory bodies) to confirm the legal ownership and the origin of the money implicated, the identity of the applicant and to comply with the existing Anti Money Laundering Provisions.
- 7.3.** *BlingCity* will report any suspicious transaction to the relevant competent authorities in Malta.
- 7.4.** *BlingCity* reserves the right to block, close or suspend a User Account and withhold funds if requested to do so in accordance with the Prevention of Money Laundering Act.

8. Intellectual Property

- 8.1.** *BlingCity Ltd* and related companies own the rights to all software, user interfaces and graphic features available to you. These are protected by Copyright laws and you may only use the sites for your personal use in accordance with Terms and conditions stipulated by the Company and laws applicable.
- 8.2.** You will need prior approval by *BlingCity* to in any manner except for private use, display or use trademarks, service marks, trade names or/and accompanying logos, alone standing or in conjunction with any text, of the site, or of a subsidiary or affiliated company to, or of a company belonging to the same group of companies as, or of the ultimate majority shareholders in, any of the software regulated by this Terms and Conditions.
- 8.3.** Other products (for example Net Entertainment) and service names displayed or referred to at any of the sites may be trademarks and service marks of their respective companies and exclusive property of such respective owners. Without the written consent of the owners or/and holders of the trademark and service marks may not be used publicly.
- 8.4.** Animations, avatars, images, background images, other graphics, photographs, video and audio clips, button icons, streaming data, downloadable materials, data compilations and software, accessible from the sites licensed or controlled by *BlingCity* is the proprietary information and valuable intellectual property of the company or any party responsible for providing the materials. The company owns all rights and interests in above mentioned materials.
- 8.5.** The materials may not be copied, distributed, republished, modified, uploaded, posted, or transmitted in any way except for private or personal use without the prior written consent of the Company.

9. Privacy Policy

- 9.1.** You hereby acknowledge and accept that it is necessary for *BlingCity* to collect and otherwise use Your personal data in order to allow You access and use of the Website and participation in the Games.
- 9.2.** *BlingCity* hereby acknowledges that in collecting Your personal details as stated in the previous provision, We are bound by the Data Protection Act, Chapter 440 of the Laws of Malta. The Company will protect your personal information and respect your privacy in accordance with best business practices and applicable laws.
- 9.3.** *BlingCity* will only use Your personal data to allow you to participate in the Games and to carry out operations relevant to Your participation in the Games. We may also inform you of changes, new services and promotions We think that You may find interesting. If you do not wish to receive direct marketing data you may opt out of such service by contacting our customer support or adjust your settings.

- 9.4. Your personal data will not be disclosed to third parties, unless such disclosure is necessary for processing of your requests in relation to Your participation in the Games or it is required by law. In cases where *BlingCity's* suppliers or business partners are responsible for parts of the overall function of the software, your personal data may be disclosed to them.
- 9.5. BlingCity employees and partners responsible for your service and assistance have access to Your personal data for the purpose of performing their duties. You hereby consent to such disclosures. BlingCity is obliged to provide information to regulatory authorities upon request for such information from these authorities.
- 9.6. You have the right to access personal data held by *BlingCity* about You. We will not destroy any personal data held unless required by law, or the information is no longer required to be kept for the purpose of the relationship.
- 9.7. In order to provide You with an efficient service, *BlingCity* shares your data with service providers who may be situated in various parts of the world, but only for the purposes specified.
- 9.8. In the processing of Your account and associated transactions, *BlingCity* may have recourse to credit rating agencies, fraud detection agencies, anti-money laundering agencies. You hereby consent to such disclosures.
- 9.9. In order to make Your visit to the site more user-friendly, to keep track of visits to the site and to improve the service, *BlingCity* collects a small piece of information sent from Your browser, called a cookie. You can, if you wish, turn off the collection of cookies (please refer to your browser instructions as to how to do this). You must note, however, that turning off cookies may restrict Your use of the sites.
- 9.10. Notwithstanding the above, *BlingCity* may publish details about specific winnings of individual players on the sites and, from time to time on other websites. Such publications will include the username of the relevant player and the amount won, and You hereby agree and approve of such publications on the sites.

10. Complaints

- 10.1. If You have a complaint you may contact our customer support, on support@blingcity.com, or by telephone 020 787 623 (calls from outside of Sweden +356 20 787 623).
- 10.2. *BlingCity* will use best efforts to resolve a reported matter promptly. If for some reason you are not satisfied with the resolution of your complaint by BlingCity, you may report a complaint to the Malta Lotteries and Gaming Authority:
Address: Suite 1 Level 3 TG Complex, Brewery Street Mriehel, Birkirkara BKR3000 Malta
Telephone Number: +356 25469000
Email: complaints@lga.org.mt
- 10.3. Kindly note that by contacting the Lotteries and Gaming Authority you are confirming that you have not breached any of the *BlingCity* Terms and Conditions as agreed to by you upon registering with *BlingCity*.

11. Limitation of liability

- 11.1.** You enter the Website and participate in the Games at your own risk. The sites and the Games are provided without any warranty whatsoever, whether express or implied.
- 11.2.** Without prejudice to the generality of the preceding provision, *BlingCity*, our directors, employees, partners, service providers:
- 11.3.** Do not warrant that the software or the Website is/are fit for their purpose;
- 11.4.** Do not warrant that the software and Website are free from errors;
- 11.5.** Do not warrant that the sites and/or Games will be accessible without interruptions;
- 11.6.** Shall not be liable for any loss, costs, expenses or damages, whether direct, indirect, special, consequential, incidental or otherwise, arising in relation to Your use of the software or Your participation in the Games.
- 11.7.** You hereby agree to fully indemnify and hold harmless *BlingCity*, our directors, employees, partners, and service providers for any cost, expense, loss, damages, claims and liabilities howsoever caused that may arise in relation to your use of the software or participation in the Games.
- 11.8.** To the extent permitted by law, our maximum liability arising out of or in connection with your use of the Software, regardless of the cause of actions (whether in contract, tort, breach of warranty or otherwise), will not exceed EURO 100.

12. Breaches, Penalties and Termination

- 12.1.** If You breach any provision of these Terms and Conditions or *BlingCity* has a reasonable ground to suspect that You have breached them, the Company reserves the right not to open, suspend or close Your User Account, withhold any money in your User Account (deposits included) and apply such funds on account of any damages due by You in this respect.
- 12.2.** *BlingCity* reserves the right to freeze or terminate your User Account or cancel any wagers at our absolute discretion in case the Company suspect that you are in breach of this agreement, have problems with creditors, are engaged in illegal or fraudulent activities when using any of the sites, using the rewards program or in other ways detrimental to our business.
- 12.3.** You acknowledge that the Company shall be the final decision-maker of whether you have violated the Company's rules, terms or conditions in a manner that results in your suspension or permanent barring from participation in our site.

13. Severability

- 13.1.** If any provision of these Terms and Conditions is held to be illegal or unenforceable, such provision shall be severed from these Terms and Conditions and all other provisions shall remain in force unaffected by such severance.

14. Assignment

14.1. *BlingCity* reserves the right to assign or otherwise lawfully transfer this Agreement. You shall not assign or otherwise transfer this Agreement.

15. Applicable law and jurisdiction

15.1. These Terms and Conditions are governed by the Laws of Malta and the parties submit to the jurisdiction of the Maltese courts.