

**TSG Interactive plc**

**Game Plan for Online Live Games**

## 1. Initial provisions

TSG Interactive plc is a company with the registered company address at Villa Semina, 8, Sir Temi Zammit Avenue, Ta' Xbiex, XBX 1011, Malta (the "Operator"), operating games within the meaning of Act No. 186/2016, on Gambling (the "Gambling Act" or "GA") on its website, [www.pokerstars.cz](http://www.pokerstars.cz).

## 2. Definition and interpretation of terms

This document represents the game plan of live games played online within the meaning of the Gambling Act, effective as of January 1, 2017. The game plan was approved by the Ministry of Finance of the Czech Republic in an administrative proceeding on the basic license.

### Definitions of terms

**AML Act** – Act No. 253/2008 Coll., on certain measures against legalization of proceeds of crime and the financing of terrorist activities;

**Ante** – forced bet in poker, usually lower than small and big blind, which must be put into the pot by all the gambling participants before the game starts. The gambling participant must bet an ante before each individual game starts;

**Button** – a mark designating the nominal dealer of a specific game from which the order in which the individual gambling participants play is derived;

**Buy-in** – the amount that must be bet by the participant beforehand to be able to participate in a tournament; it consists of two parts: (i) an amount which becomes a part of the prize pool in the tournament after the buy-in is paid, and (ii) a commission retained by the Operator;

**Net loss** – the amount representing the difference between the sum of all bets and the sum of all winnings of the gambling participant in a particular game type over the relevant period;

**Dealer** – a fictitious player (not an actual person, a gambling participant) represented by the user interface software, through which the Operator is represented in the game and/or against whom the gambling participants play;

**Temporary user account** – a temporary player account opened for a gambling participant for the maximum period of 30 days until registration is completed and a user account established;

**Hand** – a combination of individual cards, the number of which is predetermined by the rules of the individual games, and the ranking of which, when showdown occurs (i.e., when the individual gambling participants put their cards face up on the table), determines which gambling participant wins; depending on the rules of the individual games, the hand can be either composed solely from the individual gambling participant's or dealer's own cards (i.e., cards dealt to him during the game and not shared with anyone), or from his own cards and cards dealt during the game and shared by all gambling participants (and the dealer, if applicable);

**Identification and contact information** – identification and contact information in the extent specified in Section 130 of the Gambling Act;

**Online game** – a game in which the gambling participant plays against the Operator's gaming system, or against other gambling participant through that system; a number of persons unlimited in advance can play;

**Other payment means** – a means of payment provided by an electronic money institution within the meaning of Act No. 284/2009 Coll., on Payment Systems;

**XE exchange rate** – exchange rate published on [www.xe.com](http://www.xe.com);

**Lobby** – the basic screen displayed when the gambling participant logs in into his user account; the gambling participant can access for instance the menu, his profile, or elect the individual games he wants to take part in from this screen;

**Politically exposed person** – in particular a natural person who holds or held an important public office of national or regional importance, or such person's associate; for a full definition, see Section 4 (5) of the AML Act;

**Pot** – the sum of all chips representing all the antes, bring-ins, blinds, bets, calls and raises made by the individual participants seated at a specific table in a specific Poker game;

**Prize pool** – the total amount of winnings available for distribution to a certain number of best placed gambling participants in a specific tournament;

**Commission** – a portion of the bets made by gambling participants playing Poker, retained by the Operator regardless of the outcome of the game; where the game is a cash game, this is constituted by the rake, i.e., a share in each pot, by which the Operator reduces the number of chips due to the winner(s) of the individual game upon its conclusion (the rake ranges between 0 and 10% of the pot value, but equals the maximum of 10 USD in any case); in case of a tournament, it is constituted by a share in the buy-in which is retained by the Operator and which thus does not constitute a part of the prize pool (such share ranges between 0 and 17%; however, in most cases, it ranges between 5 and 10%);

**Rebuy** – an additional bet made by the purchase of chips during a rebuy tournament;

**Rebuy tournament** – a tournament during which it is permitted to rebuy, unlike in the case of other, standard tournaments;

**Registration** – a process initiated at the player's request, its intended outcome being the establishment of a (permanent) user account;

**Registered payment card** – a payment card or other payment means held by the gambling participant, from which the gambling participant can fund his user account and to which funds can be transferred from his user account;

**Registered payment method** – a registered payment card or registered payment account;

**Registered payment account** – a payment account held by the gambling participant, from which the gambling participant can fund his user account and to which funds can be transferred from his user account;

**Self-limiting measures** – measures for responsible gambling, which the gambling participant must set or decline on an individual basis before registration is completed, and which the gambling participant may change subsequently;

**Gambling participant** – a natural person who registered for participation in games, or for whom a temporary user account was established;

**User account** – player's account established by the Operator, through which participation in a game is conducted, and in which funds are kept, in particular deposits, bets and winnings, separately from the funds of other gambling participants and the Operator;

**User interface** – visualisation of the gambling table of an individual game which is displayed after the game is entered from the lobby; i.e., this is what is displayed during participation in a game proper;

**Deposit** – any performance authorizing participation in a game; this includes in particular any bet in poker in a cash game, blackjack, Heads-Up Hold'em or roulette, and further, a buy-in and rebuy/add-on in poker tournaments;

**Odds** – a figure which influences the winnings on a bet placed in a particular game; the amount of winnings is determined as the product of the odds and the bet placed by the gambling participant;

**Winnings** – funds to which the gambling participant is entitled if he wins a particular game; winnings include the funds (bet) invested by the gambling participant in the game;

**Live game** – a game in which the bettors play against the dealer or against each other at tables, without a predetermined number of bettors and bet limit per game; this applies in particular to card games and roulette;

### **3. Participation in a live game**

As a rule, the Operator operates the games in a manner guaranteeing equal conditions and equal chance to win to all gambling participants within the meaning of Section 7 (2)(c) of the Gambling Act.

Games covered by this game plan:

- Poker
- Multiplayer Blackjack
- Heads-Up Hold'em
- Multiplayer Roulette

#### **a. Poker**

Poker has many variants. The Operator offers the following variants to gambling participants:

- Texas Hold'em
- Omaha
- Omaha Hi/Lo
- 5 Card Omaha
- 5 Card Omaha Hi/Lo
- Courchevel
- Courchevel Hi/Lo
- 7 Card Stud
- 7 Card Stud Hi/Lo
- Razz
- 5 Card Draw
- 2-7 Triple Draw
- 2-7 Single Draw
- HORSE
- HOSE
- 8-Game

- Badugi

For more information about these poker variants and the complete set of rules, please refer to the Appendix.

### **b. Multiplayer Blackjack**

The Operator offers Multiplayer Blackjack, where several gambling participants are seated at the same table and play with the same set of cards.

The following variants of Multiplayer Blackjack are offered:

- Classic Blackjack
- Premium Blackjack
- Blackjack

Please refer to the Appendix for detailed game rules and payout tables.

### **c. Heads-Up Hold'em**

Heads-Up Hold'em (which differs from the Texas Hold'em variant of poker) is a card game in which the gambling participants play directly against a dealer, with other gambling participants taking part. Please refer to the Appendix for detailed game rules and payout tables.

### **d. Multiplayer Roulette**

The Operator offers the following variants of Multiplayer Roulette:

- European Roulette

Please refer to the Appendix for detailed game rules and payout tables.

## **4. Conclusion of an agreement and registration**

Registration shall be required for participation in any of the Operator's games (with the exception of participation on the basis of a temporary user account).

Only residents from the Czech Republic who are over 18 years old can play on the offer under the basic license, and the registration form will be amended as needed to comply with Czech regulation, in particular the Gambling Act. The Operator's system will particularly not allow participation in gambling of any person who has provided during the registration process a date of birth indicating that they are below 18 years old.

For purposes of registration, a person applying for registration shall:

- provide the Operator with his identification and contact data;
- set, on an individual basis, self-limiting measures pursuant to Section 15(2) of the Gambling Act or refuse, on an individual basis, to set such measures;
- provide the Operator with the necessary data on his registered payment account or payment card pursuant to Section 78 of the Gambling Act.

Before a person applying for the registration may participate in the game, but in any case before registration is completed, such person must further accept the contractual terms and conditions of the Operator, which can subsequently be accessed through the lobby (while these terms and conditions will not be in contradiction with this game plan).

The registration shall only be completed upon activation of a permanent user account after the data has been verified and confirmed. In the process of registration, the Operator verifies the identity of persons applying for registration in accordance with the requirements of the Gambling Act and the AML Act.

No person can have more than one user account registered with the Operator. Violation of this rule (or an attempt thereof) gives the Operator the right to temporarily suspend the user account for the purposes of investigating the matter and, if the duplicity is established, to close such user accounts of such participant.

**a. Identification and contact information**

Persons applying for registration must provide their identification and contact information in the process of registration, without which such persons will not be allowed to participate in gambling, not even via their temporary user account.

Before any gambling participant can play the Operator's games, it is ascertained whether (i) participation in a game is not ruled out due to a self-limiting measure, (ii) he does not feature on a sanction list or a list of politically exposed persons, or (iii) he is not entered in the Register of Excluded Persons.

**b. Self-limiting measures**

When persons applying for registration register, they must select - or decline - self-limiting measures in accordance with Section 15 (2) of the Gambling Act.

Self-limiting measures are set for all games within a given type of gambling game, i.e. jointly for all live games.

To ensure compliance with the set self-restricting measures expressed as an amount of funds (i.e. the maximum amount of bets per 1 day, the maximum amount of bets per 1 calendar month, the maximum amount of net loss per 1 day and the maximum amount of net loss per 1 calendar month), the following procedure shall be followed: whenever a player wants to place a bet in a currency other than that in which the self-restricting measure was set, the value of the intended bet shall be converted using the currently valid XE exchange rate. The bet value, expressed in the currency in which the value of the measure was set, is then subtracted from the available amount of funds for the current period (day or calendar month) based on the set value of the measure. However, if the value of the bet exceeds the amount of remaining funds available for the current period based on the set value of the measure, the bet will be rejected (and thus its value will not be subtracted from the remaining available amount of funds based on the set value of the measure). At the beginning of each period, the amount of available funds will always be restored to the original amount based on the set self-restricting measure.

Gambling participants can further select these measures at any time after their user accounts are established, and can select from a range of timeframes during which they cannot play. These range from hours, weeks or months, and can even involve a permanent user account closure. All of the measures take effect immediately upon being selected. A gambling participant can also subsequently modify these measures (i.e. increase the limits, decrease them or cancel the measure altogether). A change in the measure representing a loosening/cancelling of a measure takes effect 7 days after such a change was requested by a gambling participant. A change representing a tightening of a measure takes effect immediately, in any case no later than 24 hours after it was requested.

### **c. Registered payment method**

Gambling participants will need to set up a registered payment account and payment card. For purposes of registration, a person applying for registration shall state:

- the number or another unique identifier of the payment account of which he is the holder and from which exclusively, with the exception referred to in Sections 79 and 80 of the Gambling Act, he will transfer funds to the user account and to which, exclusively, he will receive funds from the user account; and/or
- the number or another unique identifier of the payment card or other payment instrument of which he is the holder and from which exclusively, with the exception referred to in Sections 79 and 80 of the Gambling Act, he will transfer funds to the user account and to which, exclusively, he will receive funds from the user account;

in such a manner that on the basis of that number or identifier, it is possible to identify that person as the holder of the registered payment account or the holder of the registered payment card.

Only a payment account held by a person authorised to provide payment services in a Member State of the European Union or in a state party to the Agreement on the European Economic Area may be a registered payment account.

Only a payment card issued by a person authorised to provide payment services in a Member State of the European Union or in a state party to the Agreement on the European Economic Area may be a registered payment card.

For payment method registration purposes, the gambling participant must prove to the Operator that he is the owner/holder of the same, as follows:

- in case of a payment account and payment card: by providing a payment account/payment card statement which clearly shows the number of payment account/payment card and the name and surname of the owner/holder which must be identical with the name and surname of the gambling participant applying for registration of that payment method;
- in case of other payment instruments: by providing a screenshot made in the interface of the payment means, which clearly shows the payment method number and the name and surname of the owner/holder which must be identical with the name and surname of the gambling participant applying for registration of that payment method.

The gambling participant may have several payment methods registered but only one method at the time can be active.

Funds can be transferred to and from the user account only using the registered payment method, i.e., either through a registered payment account or registered payment card. Funds in the user account may be denominated in four different currencies, specifically, in U.S. dollars, euro, Canadian dollars and British pounds. If the user account is funded through a registered payment method denominated in a different currency (including Czech crowns) other than those listed above, a choice of one of the above currencies into which such funds will be converted is offered. "Wallets" are established for the individual currencies within the user account. When deposits are made to or withdrawals made from the user account, the XE exchange rate is used. The Operator charges a fee for the conversion of currencies when the user account is funded or withdrawals made from the user account; the fee for individual currencies differs. Before a deposit is made, the amount to be charged to the registered payment method and the amount by which the balance in the user account will be increased (and vice versa in case of a withdrawal) is always displayed, i.e., the amount following the set off of all fees for currency conversions charged by the Operator. The Operator does not charge any other fees for deposits into or withdrawals from the user account. The

transfer of funds from the user account into the registered payment method of the gambling participant is carried out within five business days from the gambling participant's transfer order.

In addition to restrictions stipulated by the Gambling Act, the Operator applies the following limits to deposits into and withdrawals from the user account (if the transaction is not settled in the currency of the limit, equivalents in other currencies using the XE exchange rate are used; if there is no limit for deposit or withdrawal indicated next to a payment method, then no limits apply to the method):

Limits applicable to deposits												
Method	Min per transaction				Max per transaction				Max per day			
	EUR	USD	CAD	GBP	EUR	USD	CAD	GBP	EUR	USD	CAD	GBP
Mastercard	10	10	10	10	910	1000	1250	800	910	1000	1250	800
Visa	10	10	10	10	910	1000	1250	800	910	1000	1250	800
my paysafecard	8	8	8	8	910	1000	1250	800	1850	2000	2500	1600
NETELLER	10	10	10	10	910	1000	1250	800	910	1000	1250	800
Skrill	10	10	10	10	910	1000	1250	800	910	1000	1250	800

Limits applicable to deposits (continued)									
Method	Max per week				Max per month				Velocity limit
	EUR	USD	CAD	GBP	EUR	USD	CAD	GBP	
Mastercard	1850	2000	2500	1600	3650	4000	5000	3200	5 attempts per 24 hours
Visa	1850	2000	2500	1600	3650	4000	5000	3200	5 attempts per 24 hours
my paysafecard	4550	5000	6250	4000	4550	5000	6250	4000	10 attempts per 24 hours / 3 deposits per 24 hours
NETELLER	1850	2000	2500	1600	3650	4000	5000	3200	n/a
Skrill	2750	3000	3750	2400	5450	6000	7500	4800	n/a

Limits applicable to withdrawals					
Method	Rollback*		Overcredit**		Velocity limit
	Minimum	Maximum	Minimum	Maximum	
Mastercard	USD 50	n/a	USD 100	USD 6 500	3 withdrawals per 24 hours
Visa	USD 10	n/a	USD 100	USD 6 500	3 withdrawals per 24 hours
NETELLER	USD 50	n/a	USD 1	USD 50 000	3 withdrawals per 24 hours
Skrill	USD 50	n/a	USD 0.01	USD 5 000	3 withdrawals per 24 hours
Wire Transfer	n/a	n/a	USD 50 000	USD 1 000 000	1 withdrawal per 24 hours
Bank transfer	n/a	n/a	USD 10	USD 49 999	1 withdrawal per 24 hours

\* Rollback is deemed to mean a situation where the gambling participant is paid out, from his user account using his registered payment method, funds in an amount not exceeding funds deposited by the gambling participant into his user account using his registered payment method in the past and not yet paid out.

\*\* Overcredit is deemed to mean a situation where the gambling participant is paid out, from his user account using his registered payment method, funds in an amount exceeding funds deposited by the gambling participant into his user account using his registered payment method in the past and not yet paid out.

The above daily, weekly and monthly limits for deposits and withdrawal limits represent the basic limits; the maximum limit may be increased by the Operator under certain circumstances, in particular depending on criteria such as the number of deposits made into the user account by a



particular gambling participant, number of games played by the gambling participant, the time period elapsed since the activation of his user account, and the scope of additional screenings of the gambling participant carried out by the Operator. Before the Operator approves any increase of limits for the relevant gambling participant, a number of additional “know your client” checks of the gambling participant must be performed, the extent of which depends on the limits requested, and which are always comprehensive and go above and beyond the checks and measures required under the AML Act and the Gambling Act. Where the Operator grants gambling participants maximum limits, the maximum limit for deposits is derived from daily, weekly and monthly limits for deposits which may be up to USD 200,000 for a daily limit, USD 300,000 for a weekly limit, and USD 500,000 for a monthly limit. No limit for withdrawals applies to such gambling participants in this case.

Bets are placed in U.S. dollars, euro or British pounds (information on the currency in which bets are placed is always displayed before entry into the game); if the gambling participant has not established a wallet in the currency he wishes to place bets in, that does not prevent participation in the gambling game, and funds are converted. For instance, if the buy-in is USD 10, and the gambling participant only has euro in his user account, a currency conversion will take place and the appropriate amount according to the XE exchange rate will be debited to the user account. The gambling participant is not charged any fee for such currency conversion. All such transactions are duly recorded and the gambling participant can check them.

The operator shall make a record of each financial transaction into and from a user account. That record shall include without limitation data identifying the gambling participant, the transaction amount and the transaction execution date. The operator shall retain the records for at least 10 years.

## **5. Temporary account and account**

Each gambling participant must set up a user account; during this process, the gambling participant's identification and contact data is obtained. After receiving the gambling participant's identification and contact data, the Operator will set up a temporary user account for the gambling participant for the period up to the completion of registration.

Prior to creating a temporary user account, the Operator verifies whether a person applying for registration is entered in the Register of Excluded Persons. If that person is entered in the Register of Excluded Persons, the Operator shall not create a user account for that person.

With respect to each gambling participant for whom a temporary or a permanent user account has been created, the Operator verifies during each login attempt whether that participant is entered in the Register of Excluded Persons. If the participant is entered in the Register of Excluded Persons, the Operator will not permit the participant to use the user account. During the time when the participant is not be able to use his user account because he is entered in the Register of Excluded Persons, he will be able to submit any requests related to his user account (including requests for withdrawal of funds from the user account) using the Contact Support Form or via the e-mail address provided in a message displayed after an unsuccessful login attempt.

Temporary user accounts may be kept active for a maximum of 30 days. When the temporary user account is active, the total stake (including the aggregate of separate stakes) shall not exceed CZK 3,000. Deposited stakes or winnings cannot be withdrawn from a temporary user account.

If a gambling participant has been registered, the Operator shall transfer any recorded funds or gaming resources from the participant's temporary user account to his user account. If a gambling participant is not registered, the Operator shall return any undrawn deposit to him no later than 7 days from the date of closure of his temporary user account pursuant to the below-mentioned rules.

Registration cannot be carried out once 30 days have elapsed since the date on which a person has applied for registration.

Once the gambling participant has made a deposit using his registered payment method and funded his user account, he can start playing games and making bets. Deposits into the temporary user account may be made even through an unregistered payment method, subject to the aggregate statutory limit of CZK 3,000.

Under the Gambling Act, deposits can only be accepted and withdrawals made using the gambling participant's registered payment method (save for the above-mentioned exception applicable to temporary user accounts). Each deposit and withdrawal is monitored to prevent fraud. Transfers of funds between gambling participants are not permitted under the Gambling Act.

The gambling participant shall not permit any third persons to use his user account for participation in gambling games. Violation of this rule gives the Operator the right to close the user account of such participant.

The user account shall not be used for the purposes of a currency arbitrage or speculation.

#### **Refund of user account balance**

In the event of termination of a temporary user account, the Operator shall transfer the undrawn deposits to the gambling participant within 7 days after such termination. In case the Operator does not possess data to a payment method of the gambling participant allowing the receipt of funds or if the transfer is unsuccessful, such gambling participant shall be prompted to provide data to such payment method. In case the gambling participant fails to provide such data, the undrawn deposits shall be transferred to the gambling participant by means of a virtual payment card (while the Operator charges EUR 3 for issuance of such virtual payment card) at the latest on the 7th day after the termination of the temporary user account.

In the event of termination of a permanent user account pursuant to a request of the gambling participant, the Operator shall transfer the user account balance to the gambling participant's registered payment method allowing the receipt of funds within 7 days after such termination (e.g. after the expiry of the 30-day statutory period for completing registration, or after the closing of the account by the Operator due to a breach of the game plan or relevant legislation). In case the gambling participant does not have a registered payment method allowing the receipt of funds or if the transfer is unsuccessful, such gambling participant shall be prompted to provide data to such payment method and verify that he is the owner/holder of such payment method. In case the gambling participant fails to provide data to such payment method and verify it by the 7th day after the termination of the user account, the user account balance shall be transferred to the gambling participant by means of a virtual payment card (while the Operator charges EUR 3 for issuance of such virtual payment card).

In the event of termination of a permanent user account by the Operator due to a gross breach or a consistent breach of the game plan or the law by the gambling participant, the Operator shall in its sole discretion either (i) block the gambling participant's access to gambling games and allow him to only withdraw the user account balance using a verified payment method allowing the receipt of funds, or (ii) transfer the user account balance to the gambling participant's registered payment method allowing the receipt of funds within 7 days after such termination, while in any case the gambling participant shall be informed of this by email. In case the gambling participant does not withdraw the user account balance in a reasonable period of time, or does not have a registered payment method allowing the receipt of funds, respectively, or further if the transfer is unsuccessful, the user account balance shall be transferred to the gambling participant by means of a virtual payment card (while the Operator charges EUR 3 for issuance of such virtual payment card).

However, in case of reasonable suspicions of a fraud by the gambling participant by which the Operator and/or other gambling participants may have come to a monetary harm, the Operator shall have the right to withhold the user account balance until the case has been investigated, and, provided that the fraud is documented, unilaterally decrease the user account balance available for refund to the gambling participant by the amount of documented monetary harm for the purposes of its compensation.

## **6. Placing a wager in a live game**

Gambling participants can play the games using two basic methods: through a free desktop or mobile application, or directly on the Operator's webpage (the second option only applies to Blackjack and Roulette; as regards Poker, participation in the game is only possible through the above-mentioned software application).

Gambling participants must (through the software application or the Operator's webpage) log in and select a game from the lobby. The lobby also includes identification and contact data of the Operator, data of the government authority that has granted the basic license, and a link to the Operator's webpage containing a warning that participation in gambling may be harmful including contact data of an institution engaged in the prevention and treatment of problems related to pathological gambling. The user interface contains an indicator of the elapsed time of participation in the gambling, and a warning that participation in gambling may be harmful.

Gambling participants can only wager the funds they have in their account, or less if they choose to restrict their gameplay as outlined above. The specific description of when and how a gambling participant can place a wager is described in the rules of individual games in the Appendix.

For instance, if the gambling participant decides to take part in a poker tournament, he must first select a particular tournament; before entry into the tournament, information on the prize pool, cost of buy-in and other relevant details concerning the tournament will be displayed. In the process of registration for the tournament, the gambling participant must confirm that the buy-in will be debited to his user account (or his wallet, if applicable; if the gambling participant has multiple wallets, for instance, one in USD and one in EUR, the relevant wallet must be selected). After the gambling participant confirms payment, he will obtain the requisite chips and will be able to take part in the game.

Gambling participants shall not participate in gambling games if they are currently located in a jurisdiction prohibiting such participation.

## **7. Game play as specified in the rules**

During their participation in a game, gambling participants are not allowed to use any programs, tools or services on the list of prohibited tools on the Operator's website that aim to help the participant to achieve better results in the game, while the Operator reserves the right to modify or extend the list at any time. Such tools include notably those that gather, or make available to the participant, data on other participants (except for those gathered personally by the gambling participant during his participation in a game), and further those that provide recommendations or other assistance with the game to the participant going beyond and above the basics of the game. It is further prohibited to use artificial intelligence (bots) in connections with participation in a game. Violation of these rules gives the Operator the right to disqualify the participant from the game, or close the user account of such participant altogether.

In the chat allowing participants to communicate with one another, it is prohibited to communicate with other participants regarding the development of the current hand, notably as concerns the hole cards of any participant (whether those still in play or those who have folded), and the possible

combinations of hole and/or community cards. The previous sentence does not apply to the last two participants in a given hand. Participants are further prohibited from coordinating their actions with one another in any way. Any use of vulgar, defamatory, racist, threatening, or otherwise inappropriate or offensive language is strictly prohibited in the chat or when communicating with the representatives of the Operator. Gambling participants shall not bother other participants or share with them any spam, including of a commercial or marketing nature. With the exception of tournaments labelled as national, English shall be used in the chat. Gross or repeated violations of the rules above shall give the Operator the right to disqualify the participant from a tournament, restrict his access to games, or in extreme cases close his user account altogether.

Please also refer to the Appendix containing individual game rules which describe in detail the process of placing a wager and actions required to play the games.

## **8. Entitlement to receive winnings and payout of winnings**

In all the games covered by the basic license for live games, gambling participants compete against or are seated at a table with other gambling participants. The method of ascertaining circumstances determining the winnings is described in the Appendix separately for each live game in their game rules.

Gambling participants are entitled to receive winnings pursuant to the rules of the individual games set out in the Appendix. Winnings can have the form of:

- the pot won (or its part if the pot is split - see Poker rules) after the Operator has deducted its commission in a cash game;
- winning as a reward for the result in the tournament in case of a poker tournament; or
- winning equalling a multiple of an individual bet and odds in accordance with the relevant rules in case of blackjack and roulette.

### **a. The random number generator**

The random number generator ("RNG") sets the order of each and every deck of cards dealt, as well as the number on which the ball will fall in roulette for every spin of the wheel. In order to ensure a truly random ordering, the Operator relies on a non-algorithmic approach, basing order selection on a variable result generated from firing photons off of a semi-transparent mirror. This process cannot be predicted, duplicated, or affected. The Operator's RNG system has been audited and certified and can be independently audited as required by the Czech authorities.

### **b. The method of determination of winnings**

In all games, the gambling participant decides on his actions at one or several decision points throughout each game. Unlike in pure games of chance, the gambling participant's decisions determine whether he ultimately wins the pot.

The odds for the individual live games (Blackjack, Heads-Up Hold'em and Roulette) are listed in the game rules section in the Appendix for each game.

### **c. The method and time limits for the pay-out of winnings**

Each win is credited to the gambling participant's user account immediately upon the conclusion of the game.

In the event that a user account is credited with winnings as a result of an error, the Operator is entitled to deduct such incorrectly credited winnings from the user account of the respective

gambling participant even without his consent. The Operator shall inform the gambling participant when proceeding in such manner.

To withdraw funds, gambling participants may click “Cashier” in the system and select “Cash Out”. They will then be prompted to enter a cash-out amount. Once they confirm the amount, the funds will be transferred into their registered payment method.

In order to combat money laundering, the Operator applies the following measures:

- The identities of gambling participants are properly verified and sufficient information gathered and recorded to permit the Operator to perform “know your customer” checks;
- New gambling participants who do not appear to be legitimate or where there is suspicion of criminal conduct or association are referred to the Money Laundering Reporting Officer and/or other appropriate officers before any active relationship is entered into;
- Established relationships are regularly monitored, to ensure that play is congruent with gambling participant profiles;
- Analytical tools are continuously applied to measure current and historical patterns of play of the gambling participants in order to identify potentially suspicious activity, especially in connection with large or abnormal transactions;
- Suspicious activity is acted on and reported promptly in accordance with internal procedures and will trigger further reporting to applicable law enforcement and administrative authorities in accordance with applicable requirements;
- Records are retained to provide an audit trail and to serve as potential evidence.

The Operator cooperates and coordinates with any ensuing investigations or prosecutions by applicable law enforcement and regulatory agencies.

#### **d. VIP Scheme**

The Operator provides a VIP Scheme to gambling participants on the same terms for all gambling participants; under the VIP Scheme, gambling participants earn reward points as a result of their game play on the Operator's website.

A gambling participant earns a certain amount of reward points in proportion to (i) the amount paid by the participant as the commission charged for playing poker, as well (ii) the value of bets placed for other live games governed by this game plan. The reward points earned are subsequently converted into 'StarsCoins', which may ultimately be converted into merchandise and similar goods or funds credited to the gambling participant's user account (while such portion of the funds corresponding to reward points earned by playing poker constitutes a rebate on the commission paid by the gambling participant to the Operator). The terms and conditions for obtaining 'StarsCoins' will be published in the lobby.

The Operator may further provide gambling participants with deposit bonuses. Such bonus (and its amount) is displayed in the wallet accessed from the lobby, separate from other funds of the gambling participant, and is awarded to the gambling participant for making a deposit into his user account. However, the gambling participant cannot dispose with such funds in any way (unlike with funds deposited in his user account) until he receives a certain number of reward points. Any credited but currently blocked amount of the bonus will be released (and converted into funds as a result) step by step, gradually, whenever the gambling participant reaches a certain predetermined number of reward points announced by the Operator. Once any part of the bonus is released, i.e., converted into funds, such funds will have the same nature as deposits in the user account made by the gambling participant; it means that they may be used to bet or withdrawn by transfer to the

registered payment method of the given gambling participant. Gambling participants have certain previously determined time intervals for the release of the entire bonus amount (i.e., to obtain the required number of reward points); if the bonus amount is not fully released within this time interval, it will be impossible to release the remaining part of the bonus, and the gambling participant's right to the bonus will be extinguished (precluded).

#### **e. Miscellaneous**

In case of a gross breach or a consistent breach of the game plan or the law, the Operator shall be entitled to cancel the gambling participant's user account through which the game plan or the law was breached, and terminate the contractual relationship with such gambling participant.

The Operator reserves the right, at its sole discretion, to collect and process any information in connection with the gambling participant's betting patterns, personal data, depositing of funds and any other related information and inquiries that will help the Operator to investigate any suspected breach of this game plan.

### **9. Claims and complaints**

If a gambling participant is not satisfied with the services rendered, he can contact the Operator through a special form (Contact Support Form) available on the Operator's website in the "Help" section, in which he will describe in detail what problems he had encountered and what kind of solution he is looking for. The Operator will subsequently send the gambling participant an automatic confirmation of receipt of the complaint, and contact the gambling participant to resolve the situation with him. Such complaints are assessed within 90 minutes. Most complaints are resolved within seven days; if the complaint is not resolved within said time, the complaint is escalated to the management, and resolved within thirty days in such case. The Operator will extend this term (and will not dismiss the complaint after it elapses) by the time spent waiting for information and documentation to be delivered by the complaining gambling participant. A complaint can be filed within six months from the occurrence of the fact to which the complaint pertains. The preceding sentence does not preclude the gambling participant's right to claim the winnings within 1 year from the date of the conclusion of the respective gambling game if the winnings were not credited to his user account.

In the event of a dispute about the acceptance (or rejection) of any bet via the gambling participant's user account, the relevant records in the bet database log of betting Operator shall be decisive.

Gambling participants who are not satisfied with the way their complaint was resolved can ask the Operator to refer their case for a further assessment to the Senior Agent, the Escalation Point or to the Manager on Duty.

Gambling participants may also submit their disputes to the relevant body for out-of-court resolution of consumer disputes; the Czech Trade Inspection Authority serves as such for the gambling sector (see [www.coi.cz](http://www.coi.cz)).

### **10. Transitory and final provisions**

In situations not covered by this game plan, or in the event of different interpretations thereof by the gambling participant and the Operator, the Operator's decision shall be binding. The relationship between the gambling participant and the Operator shall be governed by Czech law. If any potential dispute between the gambling participant and the Operator is not resolved amicably, courts of the Czech Republic shall have jurisdiction over such disputes.

The Operator reserves the right to restrict a participant's access to games and/or close his user account altogether (above and beyond the cases stated elsewhere in this game plan) in case of: (i) a gross or repeated violation of this game plan or the law on the part of the gambling participant in connection with participation in games operated by the Operator or with the user account of such participant, (ii) a fraud or attempt thereof, or (iii) misuse of a third person's payment instrument. In case the operator decides to restrict a participant's access to games for an unlimited period of time, the user account of such participant shall be closed altogether, and the funds deposited in the account settled in accordance with this game plan. The Operator shall inform the participant of the chosen course of action and the reasons for it.

In case of a termination of the basic license based on which the Operator operates live games within the meaning of Sec. 3(2)f) of the Gambling Act, all bets placed but not evaluated as of 11:59:59 PM of the day on which the basic license was finally terminated shall be considered as cancelled. The affected gambling participants shall be refunded the deposit they made into the relevant game(s) together with the user account balance remaining in the user account at the moment of final termination of the basic license (see below for more details).

In case the basic license is (so far not with final effect) cancelled by decision of the Ministry, the Operator shall have the right to cancel all registrations into such tournaments which can reasonably be expected to commence prior to the final termination of the basic license but might be completed only after the final termination of the basic license. The affected gambling participants' user accounts shall be credited with the amount of the deposit made by them into the relevant tournament(s).

The user account balance shall be refunded to the participant within 7 days after the basic license is terminated with final effect. The rules for refunding the user account balance contained in Section 5 of this game plan shall apply similarly.

The participant shall be liable for any damages caused to the Operator or to third parties as a result of his actions.

This game plan, including its Appendix, shall enter into force on the day of entering into force of the decision on the granting of the basic license, ref. no.: MF-41205/2016/34-98. The legal relationship between gambling participants and the Operator, as well as the rights and obligations arising therefrom from the date of entry into force, shall be governed by this game plan. Rights and obligations arising before the date of entry into force shall be governed by the game plan in force at the time when the relevant rights and obligations arose.

# Appendix - Detailed Game Rules

## 1. Poker

Poker is the name given to a number of card games where gambling participants wager based on the strength of the cards they hold. Poker is a game that involves a communal “pot” consisting of the gambling participants' bets, which is awarded to the gambling participant who either holds the highest ranking hand when all the cards are shown, or makes a wager that their opponents are unwilling to match, and folds.

The Operator offers a wide variety of poker games with different rules – Community Card games such as Texas Hold'em and Omaha, where everybody shares part of their poker hand; 7 Card Stud games where each gambling participant is dealt cards, some of which are hidden and some of which are face up; Draw games where each gambling participant is dealt five cards but can exchange some or all of them for new ones; even High/Low Split games where the pot is divided between the best 'high' and 'low' hands.

All poker games begin with some forced wager over which poker gambling participants compete. In 7 Card Stud, there are two forced wagers, an ante and a bring-in. In other games, the forced wagers are a small blind and a big blind (and sometimes also an ante). In any basic poker game, gambling participants strategically wager using a number of actions available to them. The actions are as follows:

- **CHECK** - If there is no wager on the current betting round, a gambling participant may check. The act of checking passes the action to the next gambling participant, immediately clockwise from the gambling participant. A check does not forfeit interest in the pot, only the current right to make a bet. If all active gambling participants check during a round of betting, the round is considered complete.
- **BET** - If there is not yet a wager on the current betting round, a gambling participant may bet. If a gambling participant bets the gambling participant immediately clockwise from him (and any subsequent gambling participants) may fold, raise, or call.
- **FOLD** - The act of folding forfeits all interest in the pot. A gambling participant who folds is not required or allowed to wager any further money during the current poker hand, but cannot win that hand either.
- **CALL** - If there has been a bet on the current round of poker play, a gambling participant may call. The act of calling requires the gambling participant to match the current bet made by his opponent(s).
- **RAISE** - If there has been a bet on the current betting round, a gambling participant may raise. The act of raising requires the poker gambling participant to match the current bet, and then make a greater one. All subsequent gambling participants are required to call the raise or raise again (“re-raise”) to maintain interest in the pot.

If the participant takes no action listed above in the allotted time, his hand will be folded automatically, unless the participant does not face a bet, in which case the participant’s hand will be checked.

Participants seated at a table can opt for the sit-out, meaning that (i) in cash games, such participant will remain seated at a table but will not participate in individual hands, and (ii) in tournaments, such participant will still be dealt hole cards and required to place any mandatory bets, but his hand will be folded automatically any time he faces a bet.

Poker games are offered in No Limit, Pot Limit and Limit variants, or as a mixed game with these varieties alternating, while such alternations occur either after a set number of hands played or after a set period of time, which time periods can differ in various stages of a tournaments. The betting



structure and rules for maximum bets the gambling participants can make at a specific time depend precisely on whether the game is played as Limit, No Limit or Pot Limit e (this is always indicated before the game starts), as described below.

- **Limit**

The gambling participant may bet or raise only by a pre-defined amount equivalent (i) in the first two betting rounds (pre-flop and after flop), to the big blind, and (ii) in the other two betting rounds (i.e., after turn and river), double the big blind. The number of bets during a game is limited to four: a bet and three subsequent raises. In games played in this mode, a maximum of three raises is allowed in a hand.

- **Pot Limit**

The maximum amount of the bet is limited only by the number of chips currently in the pot (or, if another gambling participant has already made a bet, increased by such bet, for which the gambling participant must first make a call); the gambling participant may thus make a bet up to the current value of the pot. In games played in this mode, no maximum amount of raises is set in a hand.

- **No Limit**

The maximum amount of the bet is not limited by the current value of the pot or pre-defined; it is thus limited only by the value of chips available to the gambling participant at that particular moment. The minimum raise thus equals the current bet in the round made by another gambling participant. The number of raises is not limited. In games played in this mode, no maximum amount of raises is set in a hand.

- **Mixed games**

In mixed games, the Limit, Pot Limit or No Limit variants are alternating in a pre-defined manner (in tournaments, the interval in which the variants alternate is usually set as a time interval, in cash games usually by a certain number of hands played). Otherwise the regular rules of each game apply. In mixed games, blinds are increased when the game changes from Pot Limit to Limit or No Limit.

On each betting round, betting continues until every gambling participant has either matched the bets made or folded (if no bets are made, the round is complete when all gambling participants have checked). When the betting round is completed, the next dealing/betting round begins, or the hand is complete.

If the last bet or raise on the final betting round is called, a “showdown” occurs. This is when it is determined who wins the pot, as gambling participants show their hands one-by-one. It may be the case that there is no showdown. This occurs when a gambling participant bets or raises, and no active gambling participants choose to call the gambling participant's bet (in other words, all gambling participants fold). In this case, the gambling participant who has made the bet or raise wins the full amount of the pot.

All gambling participants dealt into a hand have the right to see mucked hands that reach the showdown, on request. The gambling participants can view the cards in the Hand History and Hand Replayer for each hand. The Hand History and Hand Replayer represent tools that can be easily accessed by the gambling participants by clicking on the relevant field in the user interface, or, after the hand is completed, via Tools in the Lobby. Mucked cards will only be shown to gambling participants dealt into the hand.

Chip-dumping (intentional folding of a hand with the aim to transfer chips, whether in a tournament or in a cash game, to another participant) is prohibited in the system. Violation of this rule shall give the Operator the right to disqualify from the game any and all participants involved in the

chip-dumping, prevent them from future participation at the same table or in the same tournament, or to close their user accounts.

**Basic Poker Play: Table Stakes (the gambling participant can bet only the chips in play) and All-In (everything is bet)**

All games of the Operator are played as “table stakes”, meaning only the chips in play at the beginning of each hand can be used to bet and raise during the hand. The table stakes rule has an application called the “All-In” rule, which states that a gambling participant cannot be forced to forfeit a poker hand because the gambling participant does not have enough chips to call a bet. A gambling participant who does not have enough chips to call a bet is declared All-In. The gambling participant is eligible for the portion of the pot up to the point of his final wager. All further action involving other gambling participants takes place in a “side pot”, which the All-In gambling participant is not eligible to win. If more than one gambling participant goes All-In during a hand, there could be more than one side pot.

**Poker has many variants and the Operator offers the following to gambling participants:**

- Texas Hold'em
- Omaha
- Omaha Hi/Lo
- 5 Card Omaha
- 5 Card Omaha Hi/Lo
- Courchevel
- Courchevel Hi/Lo
- 7 Card Stud
- 7 Card Stud Hi/Lo
- Razz
- 5 Card Draw
- 2-7 Triple Draw
- 2-7 Single Draw
- HORSE
- HOSE
- 8-Game
- Badugi

These poker variants may alternate during gameplay, notably after a set period of time or after a set number of hands played.

**Hand rankings in poker:**

Different poker variants use different combinations and rankings, specifically:

- Texas Hold'em, Omaha, 5 Card Omaha, Courchevel, 7 Card Stud and 5 Card Draw types of games all use the traditional “high” hands (high cards).
- Omaha Hi/Lo, 5 Card Omaha Hi/Lo, Courchevel Hi/Lo, Razz and 7 Card Stud Hi/Lo are characterized by low card combinations, “Ace to Five”.

- Ranking according to “Deuce to Seven” low combination can be found in 2-7 Single Draw and 2-7 Triple Draw.
- Badugi uses a special ranking which makes it unique.

These different combinations and their rankings are described in detail below, always under the first poker variant where they are used; subsequently, reference is always made to such first variant.

### **Poker game variants offered:**

#### **a. Texas Hold'em**

In Texas Hold'em, each gambling participant is dealt two private cards (known as “hole cards”) that belong to them alone. Five community cards are dealt face-up, to form the 'board'. All gambling participants in the game use these shared community cards in conjunction with their own hole cards to each make their best possible five-card poker hand. In Texas Hold'em, a gambling participant may use any combination of the seven cards available to make the best possible five-card poker hand, using zero, one or two of their private hole cards.

In Texas Hold'em, a marker called 'the button' or 'the dealer button' indicates which gambling participant is the nominal dealer for the current game. Before the game begins, the gambling participant immediately clockwise from the button posts a forced bet, known as the 'small blind', and the gambling participant immediately clockwise from the small blind posts another forced bet, known as the 'big blind' (which is usually twice the size of the small blind). Depending on the exact structure of the game, each gambling participant may also be required to post an 'ante', which will be always displayed before entry into the game.

Then, each gambling participant receives his two hole cards.

- **Gambling participant Betting Options**

In Texas Hold'em, as with other forms of poker, the available actions are '**fold**', '**check**', '**bet**', '**call**' or '**raise**'. Exactly which options are available depends on the situation and the action taken by the previous gambling participants. Each gambling participant always has the option to fold and give up any interest in the pot. If nobody has yet made a bet, then a gambling participant may either check (wait), or bet. If a gambling participant has bet, then subsequent gambling participants can fold, call or raise. To call is to match the amount the previous gambling participant has bet. To raise is to not only match the previous bet, but to also increase it, at least by the big blind amount. Betting continues on each betting round until all active gambling participants (who have not folded) have placed equal bets in the pot.

- **Pre-Flop**

After seeing his hole cards, each gambling participant now has the option to play his or her hand by calling or raising the big blind. The gambling participant immediately clockwise from the big blind plays first. That gambling participant has the options to fold, call or raise. A call must equal the big blind, while a raise must be at least double the big blind. For example, if the big blind was \$1, it would cost \$1 to call, or at least \$2 to raise. Action then proceeds clockwise around the table.

- **The Flop**

Now, three cards are dealt face-up on the board. This is known as 'the flop'. In Texas Hold'em, the three cards on the flop are community cards, available to all gambling participants still in the hand. Betting on the flop begins with the active gambling participant immediately clockwise from the button. The betting options are similar to pre-flop, however if nobody has previously bet, gambling participants may opt to check, passing the action to the next active gambling participant clockwise.

- **The Turn**

When the betting action is completed for the flop round, the 'turn' card is dealt face-up on the board. The turn is the fourth community card in Texas Hold'em. Another round of betting ensues, beginning with the active gambling participant immediately clockwise from the button.

- **The River**

When betting action is completed for the turn round, another card - the 'river' is dealt face-up on the board. The river is the fifth and final community card in a Texas Hold'em game. Betting again begins with the active gambling participant immediately clockwise from the button, and the same betting rules apply as they do for the flop and turn, as explained above.

- **The Showdown**

At the end of the final betting round, if there is more than one remaining poker gambling participant, the last person to bet or raise shows his or her cards first. If there was no bet on the final round, the gambling participant immediately clockwise from the button shows his cards first. The gambling participant with the best five-card poker hand wins the pot. In the event of identical hands, the pot will be equally divided between the gambling participants with the best hands. In Texas Hold'em all suits are equal.

After the pot is awarded, a new game of Texas Hold'em is ready to be played. The button now moves clockwise to the next gambling participant, blinds and antes are once again posted, and new hands are dealt to each gambling participant. However, as an exception to this rule, in Zoom cash games and in Zoom tournaments (this feature is always indicated before entering the game), gambling participants are moved to a new table and matched with new opponents after every hand immediately when the game is finished (or already after the gambling participant has folded, which they can do even before it is their turn to act; however gambling participants can also choose to observe the remainder of the hand by using the respective button, even if they have already folded).

Traditional 'high' poker hand rankings are used in Texas Hold'em, as described below:

**Traditional 'high' poker hand rankings (high cards)**

**Straight Flush:** Five cards in sequence, of the same suit.



In the event of a tie: Highest rank at the top of the sequence wins.

The best possible straight flush is known as a **royal flush**, which consists of the ace, king, queen, jack and ten of a suit. A royal flush is an unbeatable hand.

**Four of a Kind:** Four cards of the same rank, and one side card or 'kicker'.



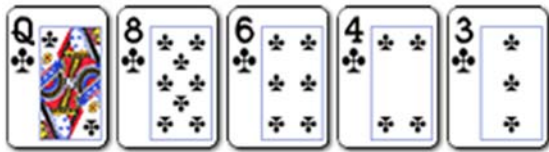
In the event of a tie: Highest four of a kind wins. In community card games where gambling participants have the same four of a kind, the highest fifth side card ('kicker') wins.

**Full House:** Three cards of the same rank, and two cards of a different, matching rank.



In the event of a tie: The gambling participant with the highest three matching cards wins the pot. In community card games where gambling participants have the same three matching cards, the gambling participant with highest value of the two matching cards wins.

**Flush:** Five cards of the same suit.



In the event of a tie: The gambling participant holding the highest ranked card wins. If necessary, the second-highest, third-highest, fourth-highest, and fifth-highest cards can be used to break the tie. If all five cards are the same ranks, the pot is split. The suit itself is irrelevant in a flush.

**Straight:** Five cards in sequence.



In the event of a tie: Highest ranking card at the top of the sequence wins.

Note: The Ace may be used at the top or bottom of the sequence, and is the only card which can act in this manner. A,K,Q,J,T is the highest (Ace high) straight; 5,4,3,2,A is the lowest (Five high) straight.

**Three of a kind:** Three cards of the same rank, and two unrelated side cards of different ranks.



In the event of a tie: Highest ranking three of a kind wins. In community card games where gambling participants have the same three of a kind, the highest side card, and if necessary, the second-highest side card wins.

**Two pairs:** Two cards of a matching rank, another two cards of a different matching rank, and one side card.



In the event of a tie: Highest pair wins. If gambling participants have the same highest pair, highest second pair wins. If both gambling participants have two identical pairs, highest side card wins.

**One pair:** Two cards of a matching rank, and three unrelated side cards of different ranks.



In the event of a tie: Highest pair wins. If gambling participants have the same pair, the highest side card wins, and if necessary, the second-highest and third-highest side card can be used to break the tie.

**High card:** Any hand that does not qualify under a category listed above.



In the event of a tie: Highest card wins, and if necessary, the second-highest, third-highest, fourth-highest and smallest card can be used to break the tie.

## **b. Omaha**

The mechanics of the dealing of Omaha poker games are the same as in Texas Hold'em, with small and big blinds, a 'board' of five community cards, and four betting rounds. However, in Omaha, each gambling participant is dealt four hole cards which belong only to that poker gambling participant. All gambling participants use exactly three of the five community cards together with exactly two of their hole cards to make the best five-card poker hand.

The gambling participant with the best five-card hand wins the pot. In Omaha poker games, gambling participants must use only two of their four hole cards in combination with three community cards. In the event of identical hands, the pot will be equally divided between the gambling participants with the best hands.

In Omaha, traditional poker rankings (high cards) are used; their description is provided in the description of Texas Hold'em rules above.

## **c. Omaha Hi/Lo**

The mechanics of the dealing of Omaha Hi/Lo poker games are the same as in Texas Hold'em, with small and big blinds, a 'board' of five community cards, and four betting rounds.. However, each gambling participant in an Omaha Hi/Lo game is dealt four hole cards. All gambling participants use exactly two cards from their four hole cards in conjunction with exactly three community cards to make the best five-card poker hand possible. The pot is divided between the best hand for high and the best hand for low. Gambling participants can use different combinations of cards to make their best possible high and low hands, as long as in each case they use two hole cards and three community cards.

There is an "Eight or Better" qualifier for the low hand, which means that a low hand must be, at worst, an eight low to be eligible to win the low portion of the pot.

The gambling participant with the best five-card hand for high wins half the pot, and the gambling participant with the best hand for low wins the other half. In the event of identical hands, the high and low shares of the pot will be equally divided between the gambling participants with the best hands. If multiple gambling participants have hands of the same rank, a tie occurs and the gambling participants split the pot equally. For instance, if one gambling participant with a high hand, and two gambling participants with identical low hands are eligible to win the pot, the winning gambling

participant with the high hand wins half the pot, and the gambling participants with the low hands win a quarter of the pot each. In the event that no hand qualifies for low, the best hand(s) for high wins the entire pot.

In Omaha Hi/Lo, traditional poker rankings are used for the high hands; their description is provided in the description of Texas Hold'em rules above. For the low hand, Ace to Five ranking is used, as described below:

### **Ace to Five Lowball Hand Ranks**

Suits are irrelevant for Ace to Five low. Combinations other than those shown below (flush, straight, one pair, three of a kind) does not 'break' an Ace to Five low poker hand. Aces are always a 'low' card when considering an Ace to Five low hand. The value of a five-card low hand starts with the top card, and goes down from there.

Note: the following cards are considered low: Ace, Deuce, Three, Four, Five, Six, Seven and Eight; the following cards are considered high: Eight, Nine, Ten, J, Q, K and Ace. An Eight and an Ace can thus work both as low and high cards.

**Five Low, or Wheel:** The Five, Four, Three, Deuce and Ace.



In the event of a tie: All Five-high hands split the pot.

**Six Low:** Any five unpaired cards with the highest card being a Six.



In the event of a tie: The lower second-highest ranking card wins the pot. Thus 6, 4, 3, 2, A defeats 6, 5, 4, 2, A. If necessary, the third-highest, fourth-highest and fifth-highest cards in the hand can be used to break the tie.

**Seven Low:** Any five unpaired cards with the highest card being a Seven.



In the event of a tie: The lower second-highest ranking card wins the pot. If necessary, the third-highest, fourth-highest and fifth-highest cards in the hand can be used to break the tie.

**Eight Low:** Any five unpaired cards with the highest card being an Eight.



In the event of a tie: The lower second-highest ranking card wins the pot. If necessary, the third-highest, fourth-highest and fifth-highest cards in the hand can be used to break the tie.

Note: An Eight Low is the weakest hand that qualifies for low in Omaha Hi/Lo and 7 Card Stud Hi/Lo. However in Razz, there is no such 'qualifier' and the lowest hand will always win the pot, even if it is a nine low, queen low, or even a pair (see the description of Razz below).

#### **d. 5 Card Omaha**

5 Card Omaha poker is a game derived from Omaha. The difference between this Poker variant and Omaha is that each participant is dealt five hole cards rather than just four. Just like in Omaha, five community cards are dealt face-up on the 'board', and all participants use exactly three of the community cards together with exactly two of their hole cards to make the best five-card poker hand.

#### **e. 5 Card Omaha Hi/Lo**

5 Card Omaha Hi/Lo is a game derived from Omaha Hi/Lo. The difference between this Poker variant and Omaha Hi/Lo is that each participant in a 5 Card Omaha Hi/Lo game is dealt five hole cards rather than just four. Just like in Omaha Hi/Lo, five community cards are dealt face-up on the 'board', and all participants use exactly two cards from their five hole cards in conjunction with exactly three community cards to make the best five-card poker hand possible. The pot is divided between the best hand for high and the best hand for low - hence the name, 5 Card Omaha Hi/Lo. Participants may use different combinations of two cards from their hand to make their high hand and their low hand, but in each hand they must use precisely two hole cards and three community cards - no more, no less.

#### **f. Courchevel**

Courchevel is a game derived from 5 Card Omaha. In Courchevel, each gambling participant is dealt five hole cards. Five community cards are then dealt face up on the table to make a 'board'. All the gambling participants use *exactly* two out of their five hole cards in combination with *exactly* three community cards to put together the best poker hand consisting of five cards. Courchevel is different from 5 Card Omaha in that the first card of the flop is dealt on the table at the beginning of the game, before the first round of betting (before the flop).

In Courchevel, traditional poker rankings (high cards) are used; their description is provided in the description of Texas Hold'em rules above.

#### **g. Courchevel Hi/Lo**

Courchevel Hi/Lo is a game derived from 5 Omaha Hi/Lo. Each participant in a Courchevel Hi/Lo game is dealt five hole cards . Five community cards are dealt face-up on the 'board'. All participants use exactly two cards from their five hole cards in conjunction with exactly three community cards to make the best five-card poker hand possible. The pot is divided between the best hand for high and the best hand for low. Participants may use different combinations of two cards from their hand to make their high hand and their low hand, but in each hand, they must use precisely two hole cards and three community cards - no more, no less. Courchevel Hi/Lo is different from 5 Card Omaha Hi/Lo in that the first card of the flop is dealt on the table at the beginning of the game, before the first round of betting (before the flop).

#### **h. 7 Card Stud**

In 7 Card Stud, gambling participants are dealt seven cards throughout the course of the hand, but only the best five-card poker hand possible for each gambling participant is used to determine the winner.



Before a game of 7 Card Stud poker begins, all gambling participants ante a nominal amount (usually 1/10 of the big bet; the exact amount depends on the game, and is displayed in the table's title bar). Each gambling participant is dealt two hidden hole cards and one exposed card. The gambling participant with the lowest exposed card (Ace being the highest card for this purpose) is the "bring-in" (usually 1/5 of the big bet). After the bring-in, the action continues with the gambling participant seated immediately clockwise from the gambling participant who paid the bring-in. The gambling participant can either fold (and thus end his participation in the 7 Card Stud), call (i.e., bet an amount equivalent to the bring-in), or raise (i.e., bet an amount equivalent to the small bet; the small bet usually equals half the big bet). If any of the gambling participants who played earlier on has already made a small bet, a call will subsequently also match the small bet, and a raise will be double the small bet. Betting is carried out around the table clockwise, until each gambling participant either bets the same amount as the others or folds.

Note: For the purposes of determining the gambling participant supposed to make the bring-in in 7 Card Stud, ties in card rank are broken by suit, with the order from highest to lowest being spades, hearts, diamonds and clubs. The lowest suit brings in, so if the deuce of hearts and deuce of clubs are visible at the beginning of the hand, then the deuce of clubs would have the bring-in.

Each remaining gambling participant now receives an exposed card, called "Fourth Street". The first gambling participant to play is the one whose two exposed stud cards have the highest value (i.e., the opposite to the determination of the gambling participant supposed to make the bring-in). This gambling participant may either check or bet. If no gambling participant shows a pair amongst his or her exposed cards, the bet will be a small bet. If any gambling participant shows a pair, the gambling participants can opt to make a small bet or a big bet at their discretion. If any of them makes a big bet, the calls and raises in this betting round is based on the amount of the big bet. Betting then continues in the same way as in the first betting round.

After the second betting round is completed, each remaining gambling participant now receives another exposed card, called "Fifth Street", and the third betting round ensues. Again the first gambling participant to act is the individual whose exposed cards (three this time) have the highest value.

Note: Starting on Fifth Street and for the rest of the hand, all bets and raises are in big bet increments.

After the third betting round is completed, each remaining gambling participant now receives another exposed card, called "Sixth Street", and the fourth betting round ensues. Again, the first gambling participant to act is the individual whose exposed cards (four this time) have the highest poker value.

After the fourth betting round is completed, each remaining gambling participant receives a seventh and final card, which is dealt face-down and known only to the gambling participant to whom the card is dealt. The first gambling participant to act is the individual whose exposed cards (still four cards, as the last card was dealt face down) have the highest poker value.

If there is more than one remaining stud gambling participant when the final betting round is complete, the last bettor or raiser shows his cards. If there was no bet on the final round, the gambling participant in the earliest seat shows his or her cards first (Seat 1, then Seat 2, and so on).

The gambling participant with the best five-card poker hand wins the pot. In the event of identical poker hands, the pot will be equally divided between the gambling participants with the best five-card hands.

After the pot is awarded, a new game of 7 Card Stud poker is ready to be played.

In 7 Card Stud, traditional poker rankings (high cards) are used; their description is provided in the description of Texas Hold'em rules above.

### **i. 7 Card Stud Hi/Lo**

In 7 Card Stud Hi/Lo poker, gambling participants are dealt seven cards throughout the course of the hand, but only the best five-card hand possible for each gambling participant is used to determine the winner. Note that 7 Card Stud Hi/Lo is played with an “8 or better” qualifier, which means that a low hand must be, at worst, an eight low to be eligible to win the low portion of the pot. A qualifying low hand has five cards of different ranks, all Eight or lower. Gambling participants can use different cards to make their best possible high and low hands, from among their seven cards.

The mechanics of the dealing of 7 Card Stud Hi/Lo poker games are the same as in 7 Card Stud, with the low card bring-in, and five betting rounds.

The gambling participant with the best five-card hand for the high (“Hi”) wins half the pot, and the gambling participant with the best hand for low (“Lo”) wins the other half of the pot. In the event that no five-card hand qualifies as “8 or better” (low hand), the best hand for high wins the entire pot.

In 7 Card Stud Hi/Lo, traditional poker rankings are used for the high hands; their description is provided in the description of Texas Hold'em rules above. For the low hand, Ace to Five ranking is used, as described in the description of Omaha Hi/Lo rules above.

### **j. Razz**

Razz is a 7 Card Stud poker game, played for low only, where the best Ace to Five low poker hand wins the pot at showdown. In Razz poker, gambling participants are dealt seven cards throughout the course of the hand, but only the best five-card low hand possible for each gambling participant is used to determine the winner.

The mechanics of the dealing of RAZZ is the same as in 7 Card Stud, except that the bring-in must be made by the gambling participant with the best hand (i.e., the best low hand, as in 7 Card Stud; this is due to the different ranking of cards/hands typical of Razz).

The gambling participant with the best five-card Ace to Five low hand wins the pot.

In Razz, Ace to Five ranking (low hand) is used, as described in the description of Omaha Hi/Lo rules above. However, unlike in Omaha Hi/Lo and 7 Card Stud Hi/Lo, where Eight Low is the lowest ranking hand (in other words, weaker hands have no value), there is no such qualifier in Razz, and the lowest (i.e., best in this game) hand wins the entire pot, even if it is nine low, queen low or even one pair.

If, after the last betting round is completed, the hands of two or more gambling participants have the same value, the pot is equally split among them. There is no precedence of suit for the purposes of awarding the pot.

### **k. 5 Card Draw**

Draw games are played with blinds, just like Texas Hold'em or Omaha. Each gambling participant is dealt five hidden hole cards. The first gambling participant after the big blind has the option to fold, call, or raise. Action continues clockwise around the poker table until betting is complete for the round.

Once the first round of betting is complete, there is a draw. That is, each gambling participant selects which (if any) cards he wishes to discard. Discarding continues around the table clockwise. Gambling participants then receive replacements for their discarded cards. A gambling participant does not have to draw any cards but may “stand pat” and draw no cards.

After everyone has replaced their discarded cards with new ones, there is another round of betting, beginning with the first active gambling participant to the left of the button.

In draw games, it is possible for more cards to be needed than are remaining in the deck. In this case, the cards are reshuffled, and play continues using the new deck.

The gambling participant with the best five-card hand wins the pot. After the pot is awarded to the best hand, a new game of 5 Card Draw is ready to be played.

If two or more hands have the same value, the pot is equally split among them. There is no precedence of suit for the purposes of awarding the pot.

In 5 Card Draw, traditional poker rankings are used for the high hands; their description is provided in the description of Texas Hold'em rules above.

## I. 2-7 Triple Draw

2-7 Triple Draw is a poker game in which the *low* poker hand wins the pot at showdown (it is a form of "lowball"). It is a "draw" game, meaning that gambling participants are dealt five cards, and may discard from zero to five of them on the draw, and receive that number of replacement cards. The basic mechanics of the dealing and betting are the same as in 5 Card Draw, except that in Triple Draw, each gambling participant has the opportunity to draw three times, though he may "stand pat" (not discard any cards) on any or all of the draws.

In 2-7 Triple Draw, Deuce to Seven poker rankings are used for the low hands; a description is provided below.

### Deuce to Seven Lowball Hand Ranks

The Deuce to Seven lowball hand rankings are the exact opposite of the traditional 'high' hand rankings. Therefore, the worst possible hand in traditional high poker – seven-five high, with different suits, becomes the best possible hand in deuce to seven lowball (a 'perfect seven' low or 'wheel').

An ace always plays as a high card in Deuce to Seven (so A,5,4,3,2 is an ace low, not a straight). Straights and flushes count against one's hand in Deuce to Seven.

**Seven Low:** Any five unpaired, unconnected cards of different suits, not forming a straight, with the highest card being a seven. The best possible hand is 7, 5, 4, 3, 2, also known as a 'wheel' or 'number one'.



In the event of a tie: The lower second card wins the pot. Thus 7, 5, 4, 3, 2 beats 7, 6, 5, 3, 2 (a 'Seven-Five low' is better than a 'Seven-Six low'). If necessary, the third-highest, fourth-highest and fifth-highest cards in the hand can be used to break the tie.

**Eight Low:** Any five unpaired, unconnected cards of different suits, not forming a straight, with the highest card being an eight.



In the event of a tie: The lower second card wins the pot. If necessary, the third-highest, fourth-highest and fifth-highest cards in the hand can be used to break the tie.

**Nine Low:** Any five unpaired, unconnected cards of different suits, not forming a straight, with the highest card being a nine.



In the event of a tie: The lower second card wins the pot. If necessary, the third-highest, fourth-highest and fifth-highest cards in the hand can be used to break the tie.

**Ten Low:** Any five unpaired, unconnected cards of different suits, not forming a straight, with the highest card being a ten.



In the event of a tie: The lower second card wins the pot. If necessary, the third-highest, fourth-highest and fifth-highest cards in the hand can be used to break the tie.

Further, by the same logic, there are combinations such as Jack Low, Queen Low, King Low, Ace Low. If the gambling participant is unable to create a hand from unpaired cards, and has a pair, two pairs, three of a kind, or even a full house or poker (see rankings for traditional high combinations), even a single pair is a better alternative than two pairs, two pairs are in turn better than three of a kind, etc. Where two gambling participants have the same hand, e.g., a pair, the pair with lower value wins. The ranking is thus in principle the opposite to the traditional poker rankings (high cards).

There is no 'qualifier' for low in Deuce to Seven lowball games (similarly to Razz). The above are just examples of hands that may come up in play – the lowest hand will always win the pot in Deuce to Seven (even if it is a pair or worse).

### **m. 2-7 Single Draw**

2-7 Single Draw is a poker game in which the *low* poker hand wins the pot at showdown (it is a form of “lowball”. It is a “draw” game, meaning that gambling participants are dealt five cards, and may discard from zero to five of them on the draw, and receive that number of replacement cards. The basic mechanics of the dealing and betting are the same as in 2-7 Triple Draw, except that in 2-7 Single Draw, each gambling participant can (but does not have to) draw only one time.

In 2-7 Single Draw, Deuce to Seven poker rankings are used for the low hands; their description is provided in the description of 2-7 Triple Draw rules above.

### **n. HORSE**

HORSE is actually an acronym describing a combination of poker games:

- (Texas) **H**old'em
- **O**maha Hi/Lo
- **R**azz (7 Card Stud Low)
- **S**tud (7 Card Stud High)
- **E**ight-or-better (7 Card Stud Hi/Lo)

HORSE is played as one “round” of each of its component games. It begins with Limit Texas Hold'em, then Limit Omaha Hi/Lo, Razz, 7 Card Stud, and finally 7 Card Stud High-Low. When the 7 Card Stud High-Low round is complete, the game goes back to Limit Texas Hold'em, and so on. The gambling participants can tell which game is being dealt by looking at the top of the user interface.

When switching from Omaha Hi/Lo to Razz, the dealer button is frozen. That way, when the game switches back to Texas Hold'em (after 7 Card Stud High-Low), no gambling participants skip blinds or pay extra blinds. All the component games in HORSE are played as Limit games. The normal rules of each game, as outlined above, apply.

#### **o. HOSE**

HOSE is actually an acronym describing a combination of poker games:

- (Texas) **H**old'em
- **O**maha Hi/Lo
- **S**tud (7 Card Stud High)
- **E**ight-or-better (7 Card Stud Hi/Lo)

HORSE is played as one “round” of each of its component games. It begins with Limit Texas Hold'em, then Limit Omaha Hi/Lo, 7 Card Stud, and finally 7 Card Stud High-Low. When the 7 Card Stud High-Low round is complete, the game goes back to Limit Texas Hold'em, and so on. The gambling participants can tell which game is being dealt by looking at the top of the user interface.

When switching from Omaha Hi/Lo to Stud (7 Card Stud High), the dealer button is frozen. That way, when the game switches back to Texas Hold'em (after 7 Card Stud High-Low), no gambling participants skip blinds or pay extra blinds. All the component games in HOSE are played as Limit games. The normal rules of each game, as outlined above, apply.

#### **p. 8-Game**

The 8-Game is a combination of the following eight different poker games:

- T - Limit 2-7 Triple Draw;
- H - Limit Texas Hold'em;
- O - Limit Omaha Eight or Better (Hi/Lo);
- R - Razz;
- S - Limit 7 Card Stud;
- E - Limit Stud Eight or Better (Hi/Lo);
- H - No Limit Texas Hold'em;
- A - Pot Limit Omaha.

The 8-Game can be played either as a tournament or as a cash game. When played as a tournament, 8-Game is played usually with six gambling participants (for cash games, the number of participants at the table may vary, i.e., there is no fixed number), with the various 8 games rotating after a set number of hands played (usually six) or, in a tournament, usually every time the blinds are raised, with raises occurring at pre-defined time intervals. The first game played is Limit 2-7 Triple Draw, with Limit Texas Hold'em next, and so on, in the order listed above. When the last hand of Pot Limit Omaha is complete, the rotation goes back to Limit 2-7 Triple Draw and begins again. The game currently being played is displayed at the top of the user interface, along with how many hands have been played so far (or, in case of a tournament, how much time remains until the next game change).

The 8-Game differs from other mixed games like H.O.R.S.E, because it includes rounds of No Limit Texas Hold'em and Pot Limit Omaha, whereas most mixed games are played as limit only. When the game switches to the No Limit Texas Hold'em and Pot Limit Omaha, the blinds and antes decrease accordingly to ensure the stakes remain consistent. The specific limits and ante and blind amounts are always displayed in advance for each individual game.

The normal rules of each individual game included in the 8-Game, as outlined above, apply.

#### **q. Badugi**

Badugi is played with blinds, just like Texas Hold'em or Omaha. Each gambling participant is dealt four cards face down.

The first round of betting then takes place, where it is possible to call, raise or fold. Gambling participants still left in the hand after this first betting round now have the option to draw. The idea of the draw is that the gambling participant can choose to discard any cards he does not want, and have them replaced with new ones in the hope of improving his hand. The gambling participant can opt to discard all four cards if he wants.

A second round of betting then takes place, with gambling participants having the option to bet or fold, unless there are no bets, in which case they can check. Once this round of betting is complete, another draw and betting round takes place. This is followed by a final draw and betting round, after which a showdown occurs if more than one gambling participant remains. The gambling participant with the best hand takes the pot.

In Badugi, the best hand is composed of 4 cards of different suits and ranks, and the lower the rank of the highest card in the hand, the higher the ranking of the hand. Aces are deemed to be low cards, and the best hand in Badugi is thus A-2-3-4, with each card of a different suit. As aces are deemed to be low, a combination of four Ks would make the worst hand.

If the gambling participant has more than one card of the same rank, only one of them counts in the hand. Similarly, if the gambling participant has more than one card of the same suit, only one of them counts in the hand. The two rules are applied simultaneously.

Therefore, if the gambling participant does not have four cards of four different suits, his hand will consist of (i) all cards whose suit is only represented once in the hand, and (ii) as regards cards whose suit is represented more than once, only the card of the lowest rank.

At the same time, if the gambling participant does not have four cards of different ranks, his hand will once again consist of (i) all cards whose rank is only represented once in the hand, and (ii) as regards cards whose rank is represented more than once, only one of them.

Any combination composed of four cards has a higher value than any combination composed of three cards, etc. If more than one gambling participant has a combination composed of the same number of cards, then the one whose highest card in his hand has the lowest rank has a better hand. If the highest card of both gambling participants is of the same rank, the one whose second (or, if they are identical, the third or fourth) highest card is lower wins.

A more detailed description of hand ranks used in Badugi and their examples follow:

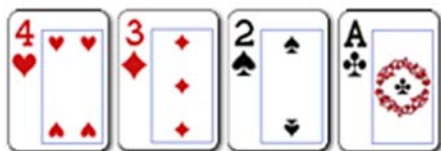
#### **Badugi Hand Ranks**

Badugi does not use traditional poker hand rankings. Badugi hand rankings are somewhat related to the Ace to Five rankings; like in Ace to Five, an ace always plays as a low card. However, unlike Ace to Five, each card in the hand must be a different suit and a different rank than the other cards in the hand, in order to count.

Badugi hands consist of four cards, instead of the usual five. Because of this it is impossible to make a five-card straight.

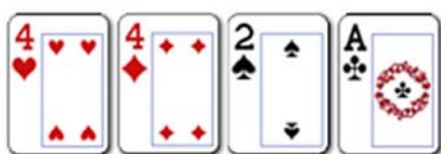
If the gambling participant has cards of the same suit, only one of them counts, and if he has pairs, only one of the cards from that pair counts.

**Badugi:** A badugi is any hand which consists of four unpaired cards, each a different suit.

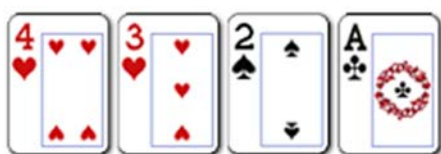


In the event of a tie: The lower second highest card in the hand wins the pot. If necessary, the third-highest and fourth-highest cards can be used to break the tie, once again, the lower the better.

**Three-Card Hand:** Any hand consisting of three unpaired cards of different suits, but a fourth paired or suited card. The lowest three unpaired cards of different suits play.



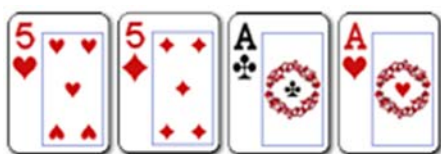
Because there is a pair, one of the fours does not count, so it is simply ignored, making a 4,2,A three-card hand.



Because there are two hearts in this hand, the higher one is ignored, making a 3, 2, A three-card hand.

In the event of a tie: The lower second highest card in the hand wins the pot. If necessary, the third-highest card in the hand is used to break the tie, once again, the lower the better. The fourth (paired or suited) card does not count toward the hand and is not relevant for the outcome of the game or splitting of the pot.

**Two-Card Hand:** Any hand consisting of two unpaired cards of different suits, but two paired or suited cards. The lowest two unpaired cards of different suits play.



Because there are two pairs, one of each pair is discarded, making a 5, A two-card hand.



Because there are three hearts, the two highest ones are discarded, making a 2, A two-card hand.

In the event of a tie: The lower second highest card wins the pot. The third and fourth (paired and/or suited) cards do not count toward the hand and are not relevant for pot splitting.

**One-Card Hand:** A hand consisting of only one playable card. The lowest card plays.



Since there are four Aces, three of them are discarded, making a one-card hand of just an Ace (A).



Since there are four cards of the same suit, the three highest ones are discarded, making a one-card hand - in this particular case, of just a Three (3).

In the event of a tie: The pot is split between two equal hands consisting of one playable card.

**The Operator offers the following poker game options to gambling participants**

#### **a. Cash Games (Ring Games)**

In a cash game, the gambling participants are seated at a virtual table of their choice and compete against other gambling participants. A cash game represents a game for chips directly representing money for which the game is played. Therefore, if a gambling participant enters a cash game, the chips he plays with represent money he can lose or win. After his participation in the game ends and the gambling participant leaves the table, an amount equivalent to the chips held by the gambling participant on exit is credited to his user account. The gambling participant can start playing if there is a free seat at the table, and can leave the game at any time. Moreover, the gambling participant can rebuy chips at any time during the game, up to the maximum limit pre-defined and displayed for each table. The gambling participant may also rebuy chips if he loses all his chips. The blinds, antes and bring-ins for each table are also pre-defined and do not change during the game. The amount of funds (represented by chips) that a participant can bring to a cash game table can have a set minimum and/or maximum.

#### **b. Tournaments**

A tournament has a defined beginning and end: once all the gambling participants are seated, or at a defined start time (see the rules of individual tournaments below), the tournament begins and continues until there is a winner. Unlike in a cash game, in a tournament, the gambling participant is seated at a table and plays until he loses all his chips (and is eliminated from the tournament), or until he wins (i.e., until the other gambling participants are eliminated).

During the tournament, gambling participants may be moved around the individual tables played in the tournament, depending on the tournament type, as described below. The poker variants played may alternate during a tournament, notably after a set period of time (which may differ in various stages of the tournament) or after a set number of hands played. The maximum number of gambling participants sitting at a table can vary between 2 and 10.

Similarly to a cash game, gambling participants may be permitted to rebuy chips; where this is possible, the rebuy rules applicable to each such tournament will be provided beforehand. The gambling participants only pay the buy-in, as well as rebuy, where applicable.



In some tournaments, participants can register and join the game also after the tournament has commenced within the late registration period. The late registration period ends in any case no later than when the amount of participants remaining in the tournament equals the amount of places guaranteeing winnings for placement in such tournament. Some tournaments also allow participants to deregister from the tournament before the tournament has commenced.

The gambling participant's right to win (and the amount of winnings) depends on the gambling participant's placement in the tournament. Placement is determined on the basis of sequence of elimination of the gambling participants (or, if applicable, the fact that the gambling participant remained the last tournament participant). If two or more participants are eliminated in the same hand, their placement in the tournament is determined based on the amount of chips with which they started that hand (the more chips, the better the placement). In case the amounts are equal, the participants tie for the position. To facilitate this, in most tournaments, blinds rise over the duration of the tournament; the times between increases of blind levels and the amount of increases vary for individual tournaments and will be mentioned in the description of the individual tournament. Unlike in a cash game, a gambling participant's chips in a tournament cannot be cashed out into his user account or otherwise, and serve only to determine the gambling participant's placing.

In certain phases of the tournament (e.g. if eliminating the next few participants leads to a substantial increase of winnings for the relevant placement in the tournament) when there are still more than one table, the tournament can be played in a "hand-for-hand" mode. This means, that if a hand is finished at one table sooner than at others, the next hand at this table will not commence before the other tables have also finished their hand.

The Operator may, at its discretion, allow participants at the final table in certain tournaments to reach an agreement on dividing the yet undistributed part of the prize pool according to a formula or method of their choice. Such agreement must be approved by all remaining participants in the tournament. While the Operator does not participate in negotiation such agreement, it may require that a certain part of the prize pool be left as a reward for winning the tournament for which the participants shall compete in order to ensure a fair completion of the event.

Certain parameters of a tournament may be modified prior to its commencement. Participants already registered for such tournament shall be notified of any such change.

In case of cancellation of an ongoing tournament, the winnings shall be distributed as follows:

- If a tournament is cancelled in a situation where more participants are remaining than there are positions guaranteeing winnings, each remaining participant shall be refunded the commission charged by the Operator (and in case of knockout tournaments also the bounty for eliminating the participant from the tournament) and the prize pool shall be distributed as follows:
  - (i) 50% of the prize pool shall be divided equally among all remaining participants; and
  - (ii) 50% of the prize pool shall be divided among all remaining participants according to the amount of chips they had at the moment of cancellation of the tournament.
- If a tournament is cancelled in a situation where each remaining participant is guaranteed a certain amount of winnings for their placement, each remaining participant shall be refunded the commission charged by the Operator (and in case of knockout tournaments also the bounty for eliminating the participant from the tournament) and the prize pool shall be distributed as follows:
  - (i) each participant shall receive winnings corresponding to the placement in the tournament at such position as is the amount of remaining participants at the moment of cancellation of the tournament; and

- (ii) the remaining part of the prize pool shall be divided among all remaining participants according to the amount of chips they had at the moment of cancellation of the tournament.

In case of Guaranteed tournaments, the amount of prize pool to be distributed is based on the actual amount of deposits into the tournament made by participants, i.e. not according to the guaranteed amount of winnings.

#### **i. Multi-Table Tournaments**

In a **Multi-Table tournament** (MTT), gambling participants start with an equal, fixed number of chips. Gambling participants at numerous tables compete for one another's chips as the blinds and/or antes increase incrementally. When the gambling participant runs out of chips, he is eliminated from the tournament. As gambling participants are eliminated, tables are 'broken', meaning gambling participants are moved to keep tables full, or evenly 'balanced'. Eventually, the last few surviving gambling participants with chips are brought together at the final table, where the winner is the gambling participant who wins all the chips from his opponents. A predefined number of best placed (i.e., eliminated last) gambling participants is eligible to win; the number of gambling participants eligible to win depends on the total number of tournament participants; the winnings are predefined and depend on the number of participants and the buy-in (reduced by the Operator's commission) payable for participation in the tournament.

#### **ii. Shootout**

A **shootout** is a special kind of Multi-Table tournament. Normally, when gambling participants play in a Multi-Table tournament, they are moved from table to table to balance the number of gambling participants at each table. Eventually, the last uneliminated gambling participants end up at the 'final table'. In a shootout, no such table balancing is done. The gambling participant remains at his original table until only one gambling participant is left standing. If the gambling participant wins that table, he advances to another table, and the process is repeated with gambling participants who each won their first table.

In a **DOUBLE SHOOTOUT**, the gambling participant needs to win two tables to win the event, although often all gambling participants who reach the final table win something - this information is always displayed before entry into the tournament). Each starting table is played to its conclusion (i.e., until only one gambling participant is left standing); the final table is formed of the winners of the first round matches. For example, a full Stud Double Shootout might start with 8 full tables, a total of 64 gambling participants, in Round 1. Each of those 8 tables would play down to one winner, and the 8 winners would then be brought to a second table for Round 2, where they would play until there is one winner.

In a **TRIPLE SHOOTOUT**, the gambling participant must win three tables to win the entire event. For example, in a standard (9 gambling participants per table) triple shootout - in Round 1 the 729 gambling participants will be placed, 9 per table, at 81 tables within the tournament. Each table will play until there is one gambling participant remaining with all of the chips from that table. The 81 remaining gambling participants will then be moved to 9 tables for Round 2. As in Round 1, each table will play until one gambling participant has all of the chips from their table. Finally, the 9 remaining gambling participants will advance to the final table for Round 3, where the Champion of the tournament shall be determined.

This whole process can be extended to quadruple shootouts and on up. Also, the tables don't necessarily have to start at nine gambling participants each. If a shootout is not filled to capacity when it begins, some of the tables in Round 1 could have more gambling participants than others. Late registration is not available in shootout tournaments.

### iii. **Re-Entry Tournaments**

**Re-Entry** tournament is a type of tournament that allows gambling participants eliminated from it to enter the same tournament again during the re-entry period by paying an additional buy-in.

### iv. **Phased Tournaments**

**Phased** is a type of tournament divided into a number of phases, while some of them are played in rounds non-concurrently, i.e. one phase is divided into several rounds played at different times, while each gambling participant only takes part in one round of each phase.

Each round of a given phase will play the same amount of time, and all remaining participants (i.e. those who have at least one chip at the end of the phase) from each phase will progress to the next phase. Continuing this way, all remaining participants will later combine in a final, single-round tournament phase played until a winner is known.

For example, a tournament might have Phase 1 rounds on Friday at 12:00, 14:00, 16:00, 18:00 and 20:00, while the surviving gambling participants would be assigned into (or could choose) one of the Phase 2 rounds played on Saturday at 12:00, 16:00 and 20:00, and then all gambling participants still in play after Phase 2 would conclude the tournament in the final Phase 3 on Sunday at 12:00.

Gambling participants' chip counts at the end of each phase will be carried over into the next phase.

However, Phased tournaments also allow for multiple entries into the first phase of the tournament. For example, if a gambling participant joins one of the first rounds of Phase 1 and is eliminated from it, he may pay a new buy-in and enter another, subsequent round of Phase 1. Gambling participants cannot qualify for Phases 2 and above more than once, so if they survive Phase 1 with even one chip, they will then be unable to enter another round of Phase 1 of the same tournament.

### v. **Satellites**

A **satellite** is a tournament at the end of which (after the payout of winnings) a certain number of the best-placed participants is offered an option to use the winnings from such tournament to pay the buy-in into a subsequent tournament (i.e. the winnings or a part of the winnings of the gambling participant from the satellite tournament are used as buy-in for such subsequent tournament). The number of participants who will be offered such option may be limited.

### vi. **Knockout Tournaments**

**Knockout tournaments** are special MTT and Sit & Go tournaments where the buy-in (after deducting the commission) is split in two, with a part going to the overall prize pool of the tournament (and is distributed among the best-placed gambling participants in a standard manner), and the other part distributed among participants for each opponent they knock out ("bounty"), while the bounty for eliminating a participant is calculated evenly based on the number of players participating in the tournament. In split pot poker variants (e.g. Omaha Hi/Lo or 7 Card Stud Hi/Lo), the bounty will always be awarded to the best high hand. The winner of the tournament receives also winnings corresponding to his own bounty.

A Knockout tournament puts between 10 and 100 % of the buy-in into the bounty, with the remaining part as regular prize pool. This means that in some tournaments, all winnings are earned solely in the form of bounty (by eliminating other participants). However, in most

tournaments, the ratio between the sum of all participants' bounty value and the amount of regular prize pool is 1:1.

Unlike traditional MTTs and Sit & Go's, gambling participants don't need to finish in the money to earn a cash prize. Participants can boost their bankroll every time they knock out an opponent during each Knockout Poker tournament.

#### vii. **Progressive Knockout Tournaments**

**Progressive Knockout tournaments** are a variant of Knockout tournaments. Like a standard Knockout tournament, gambling participants win cash as a bounty every time they knock out an opponent, but there's a twist: they win part of the eliminated participant's bounty immediately, but some of it is added to their own bounty. As each participant eliminates more participants, his own bounty becomes bigger and bigger, making them a preferred target for other bounty hunters. Also in Progressive Knockout tournaments, the winner receives winnings corresponding to his own bounty.

A Progressive Knockout tournament puts between 30 and 100 % of the buy-in into the bounty, with the remaining part as regular prize pool. This means that in some tournaments, all winnings are earned solely in the form of bounty (by eliminating other participants). However, in most tournaments, the ratio between the sum of all participants' bounty value and the amount of regular prize pool is 1:1.

Similarly, in a Progressive Knockout tournament, when a participant knocks another participant out, they pocket only between 25 and 75 % of the eliminated participant's bounty value, with the rest added to their own bounty value. However, in most tournaments, this share is 50%.

#### viii. **Rebuy & Addon Tournaments**

A **Rebuy & Addon tournament** is one in which more chips can be bought during the event. In a standard tournament, when the gambling participant runs out of chips, he is out of the tournament. In a Rebuy & Addon tournament, gambling participants can buy more chips on pre-defined terms.

Here are some facts about Rebuy & Addon tournaments:

- There is a 'rebuy period' at the beginning of the tournament. A typical rebuy period might be the first hour of the event (until the first break starts). Once that period is over, no more rebuys are permitted.
- During the rebuy period, there may be a fixed number of rebuys available, or an unlimited number.
- If the gambling participant completely runs out of chips, he will automatically be offered a rebuy (if one is available). A gambling participant can rebuy at any time if he's eligible. A gambling participant is not eligible for a rebuy because he has reached the maximum number of rebuys, or because he exceeds the maximum number of chips where rebuys are allowed. The rebuy may cost any amount, but generally costs the same as the original buy-in, and gets the same number of chips than the original buy-in. Rebuys are not permitted during a hand; if the gambling participant rebuys during a hand, the chips will not be "in play" (i.e., the gambling participant will not be able to bet them) until the start of the next hand.
- There may also be an 'add-on' available at the end of the rebuy period. Typically this will be during the first break. An add-on represents an extra rebuy. Add-ons are voluntary and when they are offered, the gambling participant can decide whether or not to take advantage of this option. The add-on may cost any amount, but generally costs the same

as the original buy-in, and gets the same, or higher number of chips than the original buy-in.

- The rebuy period, the number of chips that may be purchased by the gambling participant through rebuy, the number of rebuys available in a particular tournament, and the number and price of chips available as add-ons, may differ for each tournament; nevertheless, such information is always announced to the gambling participants before they enter the tournament and pay the buy-in.

**ix. Multi-Stack Tournaments**

In Multi-Stack tournaments each participant's starting chips are divided into equal-sized smaller stacks. Each participant then decides how many of the available stacks they want to start with, and how many to keep in reserve for later (N= Number of Stacks). A participant can reload (add available remaining stacks) later. The total number of available stacks for each participant is posted in the tournament description and is the same for all participants in that event. There is no additional cost for adding an available stack.

For example, a participant in a Multi-Stack tournament may have five stacks of 1,000 chips available, for a total of 5,000 chips. At the start of the tournament, that participant may choose to play with the minimum of one stack (1,000 chips), or can choose to add any or all of their four remaining stacks at that time. During the tournament, a participant can choose to add remaining stacks at any time by clicking the 'Add Stacks' button on the table, or 'Add Chips' in the dealer tray or 'Options' menu. These buttons will only be visible if stacks are still available. Note: Stacks will be added at the end of the current hand; they will not be in play during the current hand.

If a gambling participant loses all their chips in play, they will be offered the option to add any remaining stacks, and will be required to add at least one stack. If only one stack remains, it will be automatically added. Once a participant loses all the chips available in all their available stacks, they are eliminated from the tournament.

A limited amount of time will be available for participants to add available stacks, as specified in the tournament lobby. Any stacks which have not been added by the end of that time will automatically be added to each participant's chip total.

Participants can see how many stacks other participants have available by scrolling over their name in the lobby participant list, or by scrolling over the 'stack' symbol by their seat at the table. If no symbol appears by a participant's seat, they have used all of their available stacks.

**x. Time Tourney**

A **Time Tourney** is a special kind of tournament which has a pre-set duration. The duration of the tournament is indicated in the tournament description. At the end of the set amount of playing time, the tournament will end and all remaining participants will receive a distribution of the prize pool based on their ending chip count. Time Tourneys are indicated by a 'clock' symbol in the tournament lobby.

**xi. Guaranteed Tournaments**

In these tournaments, the Operator guarantees a certain minimum amount of prize pool, which is stated in for each individual tournament Where the sum of deposits made by the participants of the tournament is less than such minimum amount of prize pool, the Operator will cover the difference between those amounts. The winnings of the gambling participants from such tournament then consist of both funds put in by the tournament

participants and the amount of the add-on paid by the Operator. If the sum of deposits after deducting the commission charged by the Operator exceeds the guaranteed minimum amount of prize pool, the amount of prize pool shall be determined using the common method, i.e. precisely as the sum of deposits after deducting the commission charged by the Operator.

**xii. Sit & Go**

A '**Sit & Go**' is a tournament which does not have a pre-assigned start time; it simply begins when all the seats are filled. The number of tournament participants, on the other hand, is pre-defined, ranging in size from 2 to 360 gambling participants.

**xiii. Double or Nothing**

'**Double or Nothing**' is a type of Sit & Go tournament. In a Double or Nothing Sit & Go tournament, half of the gambling participants who enter win double the buy-in. The tournament ends when half the participants are eliminated: the other half is then eligible to win.

**xiv. Fifty50**

'Fifty50' is a type of one-table Sit & Go tournament which ends when half of the entrants have been eliminated, while the other half will receive winnings. Half of the prize pool will be distributed equally among the non-eliminated participants, and the other half of the prize pool will be distributed among those same participants based on the chip count percentages at the end of the event. So in a 10-player USD 10+1 Fifty50 tournament, the prize pool is USD 100. Each of the final 5 finishers would receive USD 10, plus a percentage of the remaining USD 50 in the prize pool, according to the amount of chips they finished with.

**xv. Win the Button**

**Win the Button** is a tournament format that awards the winner of each hand with the dealer button. If there is a tie, the button moves clockwise to the next gambling participant. Some Win the Button tournaments switch to normal button movement in the later stages of the tournament.

**xvi. Zoom**

In **Zoom** tournaments, gambling participants are moved to a new table and matched with new opponents after every hand immediately when the game is finished (or already after the gambling participant has folded, which they can do even before it is their turn to act; however gambling participants can also choose to observe the remainder of the hand by using the respective button, even if they have already folded). In later stages of the Zoom tournaments, this feature may cease to apply, and participants are no longer reassigned to new opponents after each hand.

## 2. Multiplayer Blackjack

The Operator offers the following variants of Multiplayer Blackjack; their rules are provided below:

- Classic Blackjack
- Premium Blackjack
- Blackjack

Unlike traditional single player Blackjack, multiplayer Blackjack variants feature a timer for each gambling participant, whereby the game moves along at an enjoyable pace. To make sure that the gambling participants do not miss their turn to act, they will be prompted when it is their turn to act.

In each round of Blackjack, gambling participants seated at the table begin by placing a bet into their respective betting positions, also known as 'boxes'. Each table clearly states the minimum and maximum stakes that gambling participants can bet, and bet sizes can be chosen by clicking on the chip icon which denotes the correct value of a desired wager. After all wagers are placed, gambling participants will be dealt two cards face-up in front of their boxes, and the dealer will receive one card face-up.

The goal in any game of Blackjack is to beat the dealer. To do this, the gambling participant must have a hand that scores higher than the dealer's hand, but does not exceed 21 in total value. Alternatively, the gambling participant can win by having a score lower than 22 when the value of the dealer's hand exceeds 21. When the total value of the gambling participant's hand is 22 or more (this is more commonly known as 'busting'), the gambling participant will automatically lose and will not be eligible to win.

When prompted, the gambling participant can draw cards to his hand in order to increase its total value. When the gambling participant has finished drawing cards, the dealer will complete their hand. There are strict rules as to how they do so, which differ depending on the Blackjack variant being played (see the rules below).

The best hand in Blackjack is 'Blackjack'. This best hand in the game pays more than any other combination - 3:2 on the wager (but not in case that the gambling participant achieved the Blackjack by splitting - for more details, see the rules below; the payout rate in that case is the same as with other winning hands, i.e., 1:1). Blackjack is made up of an ace and any card valued at ten - including any jack (J), queen, king or ten. Blackjack must be dealt on the gambling participant's first two cards to count, and is unbeatable. It can, however, be tied if the dealer's hand is also Blackjack, and the gambling participant then only wins his wager.

In Blackjack, tens, jacks, queens and kings each have a value of ten. Aces can have two different values, of either one or eleven (the gambling participant can choose which). For example, when the gambling participant combines an ace and four, his hand can be worth either 5 or 15. Whenever an ace is valued at 11, the higher total is often referred to as a 'soft' total, so in the given example, 15 would be a 'soft 15'. Gambling participants can request an extra card, or 'hit', or double on a soft hand without the risk of busting. However, a soft hand is not guaranteed to improve after they have hit.

Unless indicated otherwise in the rules for the individual variants, winning hands in Blackjack will generally pay one-to-one. Therefore, if the gambling participant wagers USD 4 and wins, unless indicated otherwise below, the gambling participant will receive USD 4 in profit on top of his original wager. If the gambling participant gets dealt Blackjack while playing a game variant which pays at the rate of 3:2, the gambling participant would receive USD 6 in profit on top of his original wager, if the dealer does not get dealt Blackjack as well.

Whenever the gambling participant has a hand which ties with the dealer's, this is known as a 'push'. Should this happen, the gambling participant will be returned his wager, but will not be awarded

additional money. If the gambling participant loses a hand, he will not win anything and his wager will be forfeited to the Operator. There are exceptions to these general rules, which are outlined below.

The gambling participant will be awarded his payout after the dealer has completed their hand.

### **How to Split and Double Down**

The gambling participant's actions in Blackjack are not just limited to drawing cards or sticking with what the gambling participant is initially dealt. In certain circumstances, the gambling participant will be presented with several additional options. These options are dependent on the initial two cards the gambling participant is dealt. These options include:

- **Splitting**, which in essence turns one hand into two, giving the gambling participant more chances to win. Whenever the gambling participant splits a hand, he must place an additional wager on the newly formed second hand, of equal value to his initial wager. Splitting can occur if the gambling participant is dealt two starting cards of equal rank (king-ten, six-six and so on). Both hands are then played independently and will win, lose or push on their own merit.

If the gambling participant is dealt aces, splitting is subject to certain further restrictions. The variants of Blackjack on offer permit the splitting of two aces, whereby the gambling participant only draws a single card for each new hand. This therefore limits the gambling participant's chance of improving his hand by further cards, splitting or doubling up.

- **Doubling Down**, which allows the gambling participant to double his initial wager, but only in certain circumstances:
  - (i) After the first two cards are dealt, the gambling participant can add an additional wager (equal to the starting bet) and then receive one extra card with the aim of improving his hand.
  - (ii) All Blackjack games allow the gambling participant to double down on any two first cards.

### **Game Play Options**

The gambling participant will be presented with a number of decisions to make during each round of Blackjack. The decisions open to the gambling participant will depend upon the cards he is dealt and the game variant he is playing. Here are the options traditionally open to the gambling participant in Blackjack:

#### **a. Hit**

The gambling participant can request additional cards to improve his hand. Cards will be drawn one at a time until the total hand value is 21 or higher.

#### **b. Stand**

When the total value of the hand is 21 or lower, the gambling participant can choose to stand and not to risk the chance of his hand exceeding 21 in total value.

#### **c. Split**

In certain variants, when the gambling participant's first two cards have equal value (eight-eight, K-ten etc), the gambling participant can make additional wagers (equal to the starting bet) and create a second hand with which to play against the dealer.

#### **d. Double Down**

The gambling participant may place an additional wager, equal to the starting bet, in exchange for just one more card for his hand, after which the gambling participant will automatically stand.



**e. Insurance**

When the dealer's first card is an ace, the gambling participant can wager half of his original bet amount and receive winnings in a 2:1 ratio if the dealer has Blackjack. If the dealer does not have Blackjack, the gambling participant loses.

**f. Even Money**

If a gambling participant has been dealt Blackjack, and the dealer is showing an ace, even money is a special type of insurance bet that can be made. If the gambling participant decides to take even money, the winnings will be in a 1:1 ratio, regardless of whether the dealer has Blackjack or not. If the gambling participant does not take even money, the hand will play out as normal.

**Dealer's play rules**

When the gambling participant completes his hand (i.e., either attains 21 or more or decides to stand), it is the dealer's turn to play. The dealer is dealt a second card (in addition to the initial face-up card), but his options are limited to drawing an additional card or standing (the dealer cannot "split", "double up", choose "insurance" or "even money"), and there are rules as to when the dealer must draw another card and when the dealer does not take another card: if the dealer's cards make up 16 or less, the dealer must draw another card; if the sum is 17 or more, the dealer does not draw another card. The Classic Blackjack variant is an exception: the dealer must draw a card if he has a "soft 17", i.e., a hand containing an ace and making up 17, if the ace ranks at 11. For ease of orientation, below is a table showing the individual card combinations and indicating when the dealer does or does not draw another card:

Dealer's cards	A	2	3	4	5	6	7	8	9	10, J, Q, K
A	2	3/13	4/14	5/15	6/16	7/17	8/18	9/19	10/20	Blackjack
2	3/13	4	5	6	7	8	9	10	11	12
3	4/14	5	6	7	8	9	10	11	12	13
4	5/15	6	7	8	9	10	11	12	13	14
5	6/16	7	8	9	10	11	12	13	14	15
6	7/17	8	9	10	11	12	13	14	15	16
7	8/18	9	10	11	12	13	14	15	16	17
8	9/19	10	11	12	13	14	15	16	17	18
9	10/20	11	12	13	14	15	16	17	18	19
10, J, Q, K	Blackjack	12	13	14	15	16	17	18	19	20

Note: The table shows only hands composed of two cards; however, the rules determining whether the dealer does or does not draw another card apply to hands composed of any number of cards; in other words, only the sum of ranks of the individual cards is relevant. The dealer draws another card for the red sums, and does not draw a card for the green ones; the yellow combination, "soft 17", differs depending on the variant: in Classic Blackjack, the dealer draws another card if he has this combination; in Premium Blackjack and Blackjack, he does not.

**User Interface Protection**

When playing Blackjack, it is critical for the gambling participant not to be restricted from making his preferred choices during a hand. A number of factors can sometimes impact on play - from internet connection issues to misclicks. While it is not possible to foresee every problem that may impact the gambling participant, there are a number of protections built into the Operator's software to help those gambling participants who may make decisions which are inadvertent or accidental, and which are considered outside the boundaries of normal play.

If the gambling participant attempts to make one of the following decisions, the Operator's software will issue a warning, prompting the gambling participant to double check if the action indicated was his preferred choice:

- Hit on hard 17 or higher
- Stand on 11 or less
- Double down on hard 12 or higher

These measures are in place to ensure that the gambling participants do not lose wagers due to misclicks or errors. However, while it is not recommended, these warnings can be turned off. They can be turned off when the Operator's software issues a warning.

### **Temporary Tables**

For the Operator to ensure fairness, and to give gambling participants a level of protection in case things go wrong, the Operator guarantees that the gambling participants will not lose any wagers made when timed out, or when internet connection drops. In these circumstances, the Operator will store all game information, and the hand will be completed on a temporary table when the gambling participant logs in next.

### **Classic Blackjack**

Classic Blackjack is one of two Blackjack variants offered by the Operator.

#### **Game rules**

In Classic Blackjack, eight 52-card decks are used. The decks are shuffled together before every hand is dealt, and the dealer receives one card face up. Once the gambling participant has chosen one of the options provided by the game rules (see the "Game Play Options" chapter and the bets described below), the dealer will finish his hand in line with the rules stipulated above, while the dealer must hit on a soft 17 (a hand containing an ace that totals either seven or 17). Should the gambling participant hit Blackjack, he will be paid at 3:2 odds (provided that the gambling participant hits Blackjack on the first two cards dealt to the gambling participant in the hand; if the gambling participant hits Blackjack by splitting two cards of the same rank, the payout odds will be 1.1, as with other winning wagers).

If the gambling participant's hand loses to Blackjack, then only the mandatory initial bet with which the gambling participant opened the game is forfeited and all other optional bets (i.e., splits and doubles - see items c) and d) in "Game Play Options" above) that have not bust (i.e., the hand to which the optional bet relates has not exceeded 21) will be pushed and returned (awarded) to the gambling participant.

#### **Gambling participant's betting options**

The minimum bet in Classic Blackjack is USD 0.1, but more betting options become available as hands progress. The gambling participants can double down on any two-card hand, meaning the gambling participant can double his initial bet, so long as he is committed to 'standing' after being dealt one additional card. The maximum bet is USD 100 in such case. As the maximum payout odds in Classic Blackjack are 3:2 (see above), the maximum payout on an individual bet in this variant is USD 250.

The gambling participant can also split two cards if they are paired or of equal value. So if the gambling participant is dealt for instance nine-nine, seven-seven or jack-ten, the gambling participant can create two hands for an additional wager of the same amount. Here are some additional rules on splitting:

- Gambling participants can split three times for a total of four hands, except when dealt a pair of aces.
- Two aces may be split only once, after which the gambling participants will receive only one card for each split hand.
- The gambling participants can double down on any hand, including after a non-ace split.

### **Insurance**

If the gambling participant thinks the dealer will hit Blackjack, the gambling participant can buy "insurance". This means that should the dealer hit Blackjack, the gambling participant will receive winnings in a 2:1 ratio to his "insurance" bet.

The long-term theoretical return to gambling participant (RTP) for Classic Blackjack, provided optimum game strategy is employed, is 99.41% (such long-term average return thus depends on the specific gambling participant's game play).

### **Premium Blackjack**

#### **Game Rules**

Different to some other Blackjack games, only four 52-card decks are shuffled together and dealt at the start of each hand in Premium Blackjack. The maximum bet in Premium Blackjack is USD 2,500. As the highest odds in Premium Blackjack is also 3:2 (see below), the maximum payout on an individual bet in this variant is USD 6,250.

The dealer receives one card face up. Once the gambling participant has chosen one of the options provided by the game rules (see the "Game Play Options" chapter and the bets described below), the dealer will finish his hand in line with the rules stipulated above, while the dealer will stand on a soft 17 (a hand featuring an ace that totals either seven or 17). If the gambling participant hits Blackjack, he will receive a payout of 3:2 on his wager (but only if the Blackjack is hit with the first two cards dealt to the gambling participant in that hand; in case that the gambling participant achieved the Blackjack by splitting, the payout rate will be the same as with other winning bets, i.e., 1:1).

More betting options become available as the hand progresses. For instance, gambling participants can double down on any two-card hand. This means the gambling participant can double his initial bet, so long as he is committed to 'standing' after receiving one additional card from the dealer.

The gambling participants can also split two cards if they are paired or of equal value. So if the gambling participant is dealt eight-eight, two-two, king-jack, queen-ten, or other similar combinations, the gambling participant can create two hands for an additional wager of the same amount. The additional rules on splitting are:

- The gambling participant may split twice for three hands in total;
- Aces may be re-split once and only one card received on each split hand;
- The gambling participants may double down on any two-card hand, including after a non-ace pair split.

### **Insurance**

If the gambling participant thinks the dealer will hit Blackjack, the gambling participant can buy "insurance". This means that should the dealer hit Blackjack, the gambling participant will receive winnings in a 2:1 ratio to his "insurance" bet.

The long-term theoretical return to gambling participant (RTP) for Premium Blackjack, provided optimum game strategy is employed, is 99.67% (such long-term average return thus depends on the specific gambling participant's game play).

## **Blackjack**

### **Game rules**

In Blackjack, six 52-card decks are used. The main difference between this variant and the previous two variants is the option of making side bets, Perfect Pairs and 21 + 3. The decks are shuffled together before every hand is dealt, and the dealer receives one card face up. Once the gambling participant has chosen one of the options provided by the game rules (see the "Game Play Options" chapter and the bets described below), the dealer will finish his hand in line with the rules stipulated above, while the dealer must hit on a soft 17 (a hand containing an ace that totals either seven or 17), and should the gambling participant hit Blackjack, he will be paid at 3:2 odds (but only if the Blackjack is hit with the first two cards dealt to the gambling participant in that hand; in case that the gambling participant achieved the Blackjack by splitting, the payout rate will be the same as with other winning bets, i.e., 1:1).

If the gambling participant's hand loses to a dealer holding Blackjack, then only the mandatory initial bet is forfeited. All the other optional bets that have not bust (i.e., splits and doubles - see indent c) and d) in "Game options" above), will be pushed and returned.

### **Gambling participant Betting Options**

The minimum bet in Blackjack is USD 0.1, but more betting options become available as hands progress. Gambling participants can double down on any two-card hand except for the two hands received after splitting two aces. This means that the gambling participant can double his initial bet, but has to remain committed to 'standing' after being dealt one additional card.

The maximum bet in Blackjack is USD 2,500. The maximum Perfect Pairs and 21 + 3 side bets are USD 100 in each case. As the highest winning odds in Blackjack is 100:1 for the 21+3 side bet (see the table below), the maximum win on an individual bet in this poker variant is USD 10,100.

Gambling participants are also allowed to split a maximum of one time, leaving them with a total of two hands.

The long-term theoretical return to gambling participant (RTP) for the base Blackjack game is 99.40% (this long-term return percentage depends on the specific gambling participant's game).

### **Insurance**

If the gambling participant thinks the dealer will hit Blackjack, the gambling participant can buy "insurance". This means that should the dealer hit Blackjack, the gambling participant will receive winnings in a 2:1 ratio to his "insurance" bet.

### **Perfect Pairs Side Bet**

Perfect Pairs is an optional bet, offering gambling participants the choice to make a separate wager on whether their first two cards in a particular hand will be paired. Payout odds in Perfect Pairs depend on whether a) both the rank and suit (hearts, diamonds, clubs, spades), b) suit colour (red or black), or c) only rank is matched with both cards. These award payouts at the following odds:

Wager	Odds
Perfect Pair (matched suits, e.g. 9s-9s, Ah-Ah)	25:1
Coloured Pair (matched colours, e.g. 7s-7c, Qh-Qd)	15:1
Mixed Pair (matched ranks only, e.g. 6s-6d, Kc-Kh)	5:1

The long-term average return to gambling participant (RTP) from the Perfect Pairs side bet is 95.82%.

### **21+3**

21+3 bet is an optional bet giving the opportunity to bet on the gambling participant's own two cards, plus the dealer's up-card. These award payouts as follows:

Wager	Odds
Suited Trips (e.g. Qs-Qs-Qs)	100:1
Straight Flush (e.g. 7d-8d-9d)	40:1
Three of a Kind (e.g. 3d-3h-3s)	30:1
Straight (e.g. 9c-10d-Jh)	10:1
Flush (e.g. 2h-6h-10h)	5:1

The long-term average return to gambling participant (RTP) from the 21+3 side bet is 95.38%.

## **3. Heads-Up Hold'em**

The Operator offers card game Heads-Up Hold'em (which differs from the Texas Hold'em poker variant), in which the gambling participant competes directly against the dealer, with other gambling participants taking part.

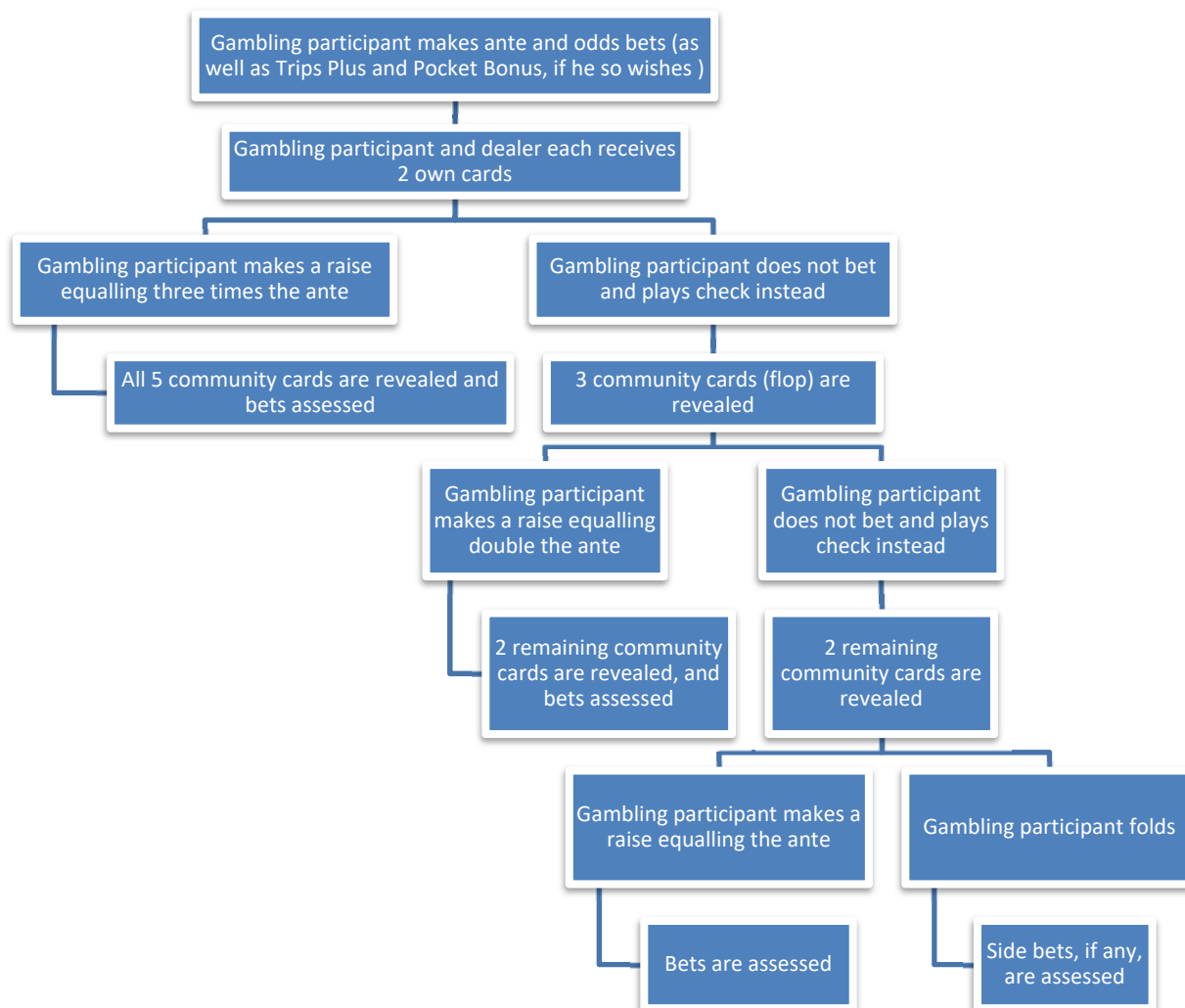
### **How to play**

Heads-Up Hold'em uses a standard, single, 52-card deck of cards. Gambling participants start by placing an equal amount on both the ante bet and the odds bet. In addition, the gambling participant can also wager on one or both of two optional side bets, called Trips Plus and Pocket Bonus.

The gambling participant is dealt two cards, and the dealer is also dealt two cards, face down (this means that throughout the game, the gambling participant does not know the dealer's own cards but does know his own cards). Gambling participants have the option to make an additional bet, known as the raise. The amount of the raise depends on the betting round: in the first round, (pre-flop, i.e., before the first three community cards are revealed), 3 times the ante bet can be bet; in the second round (after the flop, i.e., before the fourth and fifth community cards are revealed), double the ante bet, and in the third round (after the fourth and fifth community cards are revealed), a bet equal to the ante bet can be made. If the gambling participant decides to raise in any betting round, the gambling participant cannot bet in any other round, all the remaining

(undealt) community cards are dealt at the same time, and wagers assessed. If the gambling participant does not wish to raise in any round, they can check, and bet in the following betting round. In the third round (provided the gambling participant has not placed a bet in either of the previous two rounds), the gambling participant must either make a raise bet equal to the ante bet, or fold (thus surrendering the chance of winning on any ante, odds and Trips Plus bets; the Pocket Bonus will be assessed even in case that the gambling participant does not raise, and folds).

The process is illustrated below:



**Bet assessment**

If the gambling participant makes a raise bet (does not fold) in any betting round, the dealer reveals their hand. The gambling participant wins the game if his two own cards and the five community cards make a better five-card hand than the hand which can be combined using the dealer's two own cards and the five community cards. In Heads-Up Hold'em, traditional poker cards (high cards) are used; a description thereof is provided above under the Texas Hold'em poker variant. If the dealer makes at least a pair or a better combination, the dealer "qualifies", which is relevant for the assessment of ante and odds bets (see below).

If the gambling participant wins the game, he will be entitled to winnings on his ante, raise and odds bets; the amounts of winnings are based on the payout odds, depending on whether the dealer qualified in the game (see above):

- For winning ante and raise bets (where it reads “Win” in the table below), the gambling participant is entitled to winnings at the rate of 1:1, i.e., the gambling participant will receive winnings of USD 2 for a USD 1 bet;
- With an odds bet, the gambling participant shall be entitled to win not only if he can put together a better combination than the dealer, but also in case that a better combination is made up by the dealer who qualified in the game (see the third line in the table below); the payout ratios for odds bets are provided in a separate table below;
- Where it reads “Tie” in the table below, the gambling participant is entitled to winning equalling the amount of such bet; if the gambling participant lost, he will not receive anything.

Better combination made by:		Dealer has qualified:	Bet assessment		
			Ante	Raise	Odds
1.	Participant	Yes	Win	Win	Win (see the table below)
2.	Participant	No	Tie	Win	Win (see the table below)
3.	Dealer	Yes	Loss	Loss	Win (see the table below)
4.	Dealer	No	Tie	Loss	Loss
5.	(equal combinations)	(irrelevant)	Tie	Tie	Tie

Payout rates for odds bets differ depending on whether a better card combination is put together by the gambling participant (the situation described on the first two lines in the table above) or the dealer (the odds bet only gives rise to the entitlement to winnings if the dealer has qualified, i.e., the situation described on the third line in the table above). The payout rates are provided in the table below.

Payout ratios for odds bets			
Combination put together by gambling participant	Better combination put together by gambling participant	Better combination put together by dealer	
		Regular table	Micro table*
Royal Flush	500:1	(cannot occur)	(cannot occur)
Straight Flush	50:1	500:1	500:1
Four of a kind	10:1	50:1	50:1
Full house	3:1	10:1	10:1
Flush	1,5:1	8:1	6:1
Straight	1:1	5:1	5:1
All other	Tie	-	-

\* A regular table is a table with minimum ante and odds bets exceeding USD 1. A table with minimum ante and odds bets not exceeding USD 1 is referred to as Micro table.

Maximum ante/odds bet is USD 250, maximum raise is USD 750.

### **Side bets - Trips Plus and Pocket Bonus**

Trips Plus is a side bet on the best five-card combination that can be composed in the game using the gambling participant's two own cards, and the five community cards; a Trips Plus bet can only be made until the two own cards are dealt to the gambling participant. The payout odds for Trips Plus bets are provided in the table below:

<b>Trips Plus payout ratios</b>		
Combination put together by gambling participant	Regular table	Micro table
Royal Flush	100:1	100:1
Straight Flush	40:1	40:1
Four of a kind	30:1	30:1
Full house	8:1	8:1
Flush	6:1	7:1
Straight	5:1	4:1
Three of a kind	3:1	3:1
All other	-	-

The maximum Trips Plus bet is USD 100.

**Pocket Bonus** is a side bet on the own cards dealt to the gambling participant in the game, which means that the Pocket Bonus bet can also only be made before cards are dealt. The payout rates for Pocket Bonus bets are provided in the table below:

<b>Pocket Bonus payout ratios</b>	
Own cards dealt to gambling participant	Payout rate
Two aces (A + A)	30:1
A + K, Q or J of the same suit	20:1
A + K, Q or J of different suits	10:1
A pair other than aces (A)	5:1
All other	-

The maximum Pocket Bonus bet is USD 100.

**Game examples:**

1. gambling participant plays on a micro table with a minimum bet of USD 0.5, and makes ante and odds bets of USD 2 each, and Trips Plus bet (USD 1) and Pocket Bonus (USD 5);
2. gambling participant subsequently receives two own cards: A♣ and Q♣; the dealer also receives two own cards which the gambling participant cannot see;
3. gambling participant decides to check in the first round, i.e. not to make a raise;
4. the first three community cards are revealed: 4♣, 10♥ and J♣;
5. gambling participant decides to raise; as he does so in the second betting round, the raise will be double the ante, i.e., USD 4 (the gambling participant has exhausted his option to raise as a result);
6. the remaining two community cards are revealed: 7♣ and 10♠, and the dealer's own cards: 8♠ and 9♦; the following cards are on the table:
  - gambling participant's own cards: A♣ Q♣
  - dealer's own cards: 8♠ 9♦
  - community cards: 4♣ 10♥ J♣ 7♣ 10♠;
7. the best 5-card combinations that can be put together from the revealed cards are then determined:



- gambling participant can make a flush (A♣ Q♣ J♣ 7♣ 4♣) combined from two of his own cards and three community cards;
  - dealer can make a straight (J♣ 10♥ 9♦ 8♠ 7♣) combined from two of his own cards and three community cards; the dealer thus qualified because the dealer put together a combination higher than or equal to a pair; however, the dealer's combination is worse than the gambling participant's combination: the gambling participant wins;
8. the individual bets of the gambling participants are then assessed:
- ante of USD 2: winnings at the rate of 1:1, i.e., USD 4 (because the gambling participant put together a better combination and the dealer qualified);
  - raise of USD 4: winnings at the rate of 1:1, i.e., USD 8 (because the gambling participant put together a better combination);
  - odds bet of USD 2: winnings at the rate of 1.5:1, i.e., USD 5 (because the gambling participant put together a better combination - a flush);
  - Trips Plus bet of USD 1: winnings at the rate of 7:1, i.e., USD 8 (because the gambling participant put together a flush on a micro table); and
  - Pocket bonus bet of USD 5: winnings at the rate of 20:1, i.e., USD 105 (because the gambling participant received an ace + plus one of K, Q, J of the same suit - clubs);
  - total winnings in the game will be  $4 + 8 + 5 + 8 + 105 = \text{USD } 130$  USD with total bet amounts being  $2 + 4 + 2 + 1 + 5 = \text{USD } 14$ .

The theoretical return to gambling participant (RTP) for the base Heads-Up Hold'em bets is 99.34% for regular tables and 99.17% for micro tables (this long-term return percentage depends on the specific gambling participant's game).

The long-term average return to gambling participant (RTP) for the side Heads-Up Hold'em bets is:

- 98.26% for regular tables and 96.66 % for micro tables for Trips Plus bets; and
- 95.46 % for Pocket Bonus bets.

As the highest winning odds in Heads-Up Hold'em is 500:1 for the odds bet (see the table above), the maximum win on an individual bet is USD 125,250.

## 4. Multiplayer Roulette

### European Roulette

The wheel in European Roulette contains 37 pockets, numbered zero to 36. This means gambling participants are offered better odds than at other roulette tables, such as American, that have more pockets.

The two main sections of the table on which wagers are placed are the 'inside section' and 'outside section'. Each contains many different ways to bet, and a different bet limit, as indicated below.

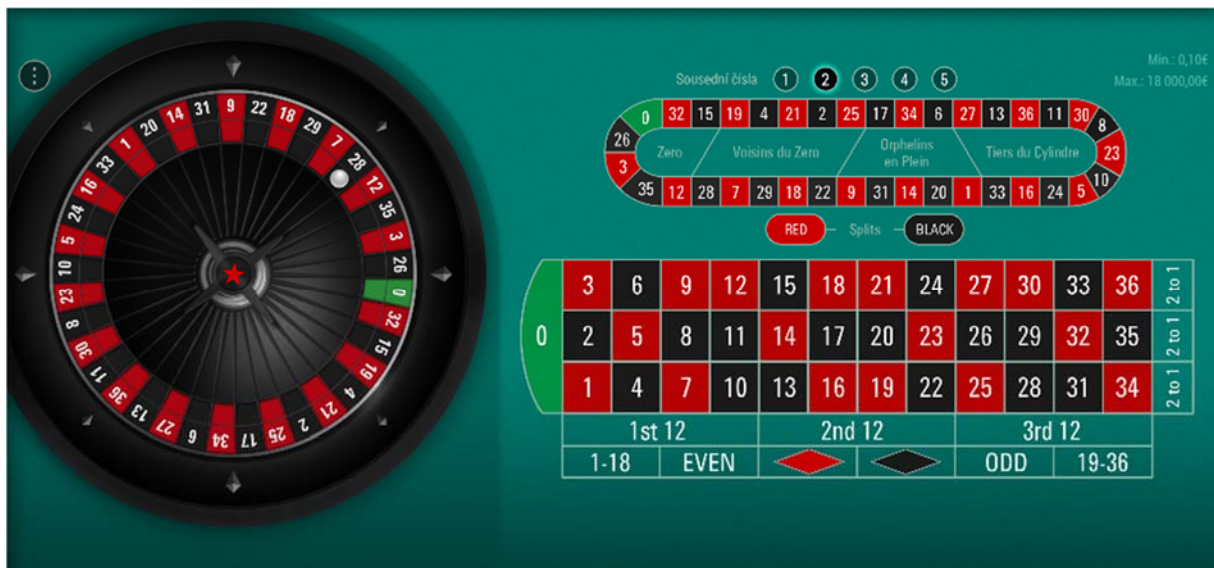
The inside section offers bets on individual numbers that are close to one another on the table layout, or groups of up to six numbers.

The outside section contains pairs of bets for red or black, high or low and odd or even (each covering 18 numbers). The gambling participant can also make six different 12-number bets (three each of wagers known as 'Column' and 'Dozen' bets).

In addition, there are groups of bets that comprise 7 to 17 numbers, located on different segments of the wheel. These wagers can be placed by the gambling participant with one easy click on the 'racetrack', the part of the roulette table layout that resembles the wheel and the order in which the numbers are displayed, rather than the numerical order of the main betting layout.

Also, using the "Neighbours" feature, between three and eleven individual single bets can be placed simultaneously on a selected number and between one and five numbers on each side of the selected number on the roulette wheel (see table below).

A practical example of the racetrack (upper part of the picture) and the inside and outside sections (bottom part of the picture):



Upon joining the table, each gambling participant is required to select a chip colour to use for the duration of their gambling session. The gambling participant can then easily select the value of chips to be used when placing his bets, and vary the number placed at one time on a given bet area.

Using inside or outside bets, the gambling participant can wager on any number, or combination of numbers. Each outside bet must be at least the amount of the table minimum; the same rule applies to the total wagered on inside bets. Inside and outside bets are mutually independent when it comes to the table minimum.

For winning bets, the original wager is returned to the gambling participant's account, together with the payout based on the amount staked and the odds for various bets as listed below. The winnings thus comprise the returned wager and a payout on the wager. Losing bets of the gambling participants will be lost in full.

The Operator automatically keeps track of amounts wagered, and will not allow bets under the table minimum to be placed. If the gambling participant selects a denomination which is lower than the minimum allowed, his first click on that betting area will place the table minimum bet.

The individual inside bets placed for the individual spins of the wheel are cumulative; it is therefore sufficient if all the inside bets placed by the gambling participant at a time reach the minimum limit in aggregate. If even the total of the inside bets placed by the gambling participant does not reach the minimum, such bets will be removed when the wheel is spun (after the betting timer expires) and returned to the gambling participant.

All bets will be processed and assessed to ascertain whether they are eligible to win or lose once the betting timer expires and the wheel spin is completed.

<b>Inside Bet Payout Odds – European Roulette</b>		
<b>Bet Name</b>	<b>Numbers Covered</b>	<b>Payout Odds</b>
Straight Up	1	35:1
Split	2	17:1
Street	3	11:1
Corner	4	8:1
Line	6	5:1

<b>Outside Bet Payout Odds – European Roulette</b>		
<b>Bet Name</b>	<b>Numbers Covered</b>	<b>Payout Odds</b>
Red	18	1:1
Black	18	1:1
Odd	18	1:1
Even	18	1:1
Low (1-18)	18	1:1
High (19-36)	18	1:1
1st, 2nd or 3rd dozen	12	2:1
1st, 2nd or 3rd column	12	2:1

### Split and Racetrack Bets

In addition to the Inside and Outside sections, gambling participants can also place bets on the racetrack area of the table. This section of the roulette table layout represents the actual order in which the numbers appear on the wheel itself. By clicking on one of the numbers, the gambling participant places chips there, plus on the two adjacent numbers (known as 'neighbours') to either side of that number.

Gambling participants can use the racetrack to place four other special bets, each of which automatically places multiple chips on the layout, as shown in the following table.

Bet Name	Chip Cost	Numbers Covered	Distribution
Voisins du Zero	Nine chips	17	0/2/3 (two chips), 4/7, 12/15, 18/21, 19/22, 25/26/28/29 (two chips), 32/35
Tiers du Cylindre	Six chips	12	5/8, 10/11, 13/16, 23/24, 27/30, 33/36
Orphelins en Plein	Eight chips	8	1, 6, 9, 14, 17, 20, 31, 34
Zero	Four chips	7	0/3, 12/15, 26, 32/35

Adjacent two-number bets (splits) of the same colour on the main layout (i.e. red or black) can be wagered upon by the gambling participant in one action using the controls for split bets found near the racetrack area of the table.

Red Splits (four wagers)	Black Splits (seven wagers)
9/12	8/11
16/19	10/11
18/21	10/13
27/30	17/20
	26/29
	28/29
	28/31

## Bet Limits

Maximum bet limits at roulette tables vary, depending on whether they cover inside or outside bets.

The outside maximum bet displayed in the user interface at each table shows the largest amount that can be placed by the gambling participant on each of the individual outside bet positions. This amount varies for different roulette tables but never exceeds USD 2,500. The Operator does not impose any cumulative maximum limit for outside bets.

The inside maximum bet of a table, as displayed in the user interface, refers to the amount permitted to be placed on each individual number (or straight-up) bet. Similarly to outside bets, this amount varies for individual roulette tables but never exceeds USD 100.

All the other types of inside bets (for example split, line, street, etc.) have their own maximum bet amounts, derived from the table's straight-up maximum. The table below displays the general relationship or ratio between positional bet maximums, followed by an example using real numbers.

Name	Numbers Covered	Maximum Bet
Straight Up	1	USD 1
Split	2	USD 2
Street	3	USD 3
Corner	4	USD 4
Line	6	USD 6

For example, at a table with a USD25 maximum straight-up bet limit and USD 25 chip value, it is possible to place as many as 40 chips on or around a single given number located in the middle column of the layout (such as 17), in the following ways:

- one straight up placed on 17 (1 chip);
- four splits placed on 17, and then on 14, 16, 18, or 20 (8 chips);
- one street placed on 16, 17 and 18 (3 chips);
- four corners placed on (i) 13, 14, 16 and 17, (ii) 14, 15, 17 and 18, (iii) 16, 17, 19 and 20; and (iv) 17, 18, 20, 21 (16 chips in total); and
- two six-line bets placed on (i) 13, 14, 15, 16, 17, 18, and (ii) 16, 17, 18, 19, 20, 21 (12 chips in total),

i.e., chips for a total of \$ 1,000.

In the case of numbers that placed are at the edge of the main area of the roulette table (i.e., the area where inside bets are placed), in other words, in one of the outer columns and/or in one of the outer rows, the maximum number of chips that can be placed on such number is lower, which is given precisely by that number being on the edge of the main area.

In the above example, hitting 17 would pay out a total of 392 chips, plus the original 40 chip wager.

With a view to the above maximum bets and payout odds, the maximum payout on an individual bet in this variant is USD 7,500 (outside bet of USD 2,500 with payout odds of 2:1).

The theoretical return to gambling participant (RTP) for European Roulette is 97.30%.

Unlike traditional Single Player Roulette (which the Operator does not offer to gambling participants), the Multiplayer variant features a timer for each gambling participant, whereby the game moves along at an enjoyable pace. To make sure that the gambling participants do not miss their turn to act, they will be prompted when it is their turn to act.

### **Temporary Tables**

For the Operator to ensure fairness, and to give gambling participants a level of protection in case things go wrong, the Operator guarantees that the gambling participants will not lose any wagers made when timed out, or when internet connection drops. In these circumstances, the Operator will store all game information, and the game of roulette will be completed on a temporary table when the gambling participant logs in next. The wheel will be spun anew on all temporary tables to guard against collusion.

European Roulette is sometimes referred to in the system of the Operator only as "Roulette".

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**Disclaimer: This version of the game plan is an unofficial translation of the binding Czech language version of the game plan approved by the Ministry of Finance of Czech Republic.**