

Terms and conditions of use

These General Terms and Conditions of Use specify the conditions of access, participation and use of the site by the User with a view to participation in the games of chance and paid bets offered on the websites www.goldenpalace.be; www.goldenpalacedice.be, www.goldenpalacesports.be, www.goldenpalacecasino.be (hereinafter "the Site").

The games of chance and bets offered on the Site comply with Belgian law.

By accessing the Site and participating in the games and bets offered on the Site, you acknowledge that you have read these Terms and Conditions, which you accept and undertake to comply with without reservation

Please read them carefully before using the Site. If you do not agree with these Terms and Conditions, please do not use the Site. You can print these Terms and Conditions and also download this document.

The legal notice is an integral part of these General Terms and Conditions of Use

The Site is published by CITEXAR S.A., registered with the ECB under number 0449.633.404, whose registered office is located at 1120 Brussels, Avenue des Croix de Guerre 120, Belgium.

- www.goldenpalacedice.be is operated by the S.A. GOLDEN PALACE WATEROO registered at the ECB under the number 0462.168.970, whose registered office is located at 1410 WATERLOO, Chaussée de Bruxelles 200 F, Belgium" which has a licence granted by the Gaming Commission of class B for the operation of offline games of chance in a class II gaming establishment, as well as an additional licence under Belgian law B+ for the operation of games of chance through the internet
- www.goldenpalacesports.be is operated by S.A. STARGAMES, registered with the ECB under number 0454.910.402, with registered office at Avenue des Croix de Guerre 120, 1120 Brussels, Belgium, which has a licence granted by the Gaming Commission of class F1+ for the operation of betting through the internet.

STARGAMES S.A. and GOLDEN PALACE WATERLOO S.A. are hereinafter referred to as "the Operator" or "Golden Palace".

The Site is hosted by the company VERIXI S.A. registered with the ECB under number 0818.953.776, whose registered office is located at 1453 Mont-Saint Guibert, Rue Edouard Bellin 5.

Terms and Conditions of Use - October 2022 version

Article 1 - Definitions

Terms whose first letter is capitalized shall have the meaning set out below in the text of these General Conditions.

- **Player's account:** refers to the personal account that has been opened by a user in order to access the services offered on the Site.
- **Agreement:** means these Terms and Conditions, the Legal Notice and the Data Protection Policy available on the Site.
- **Games of chance:** refers to all paid games of chance offered to Users on the Site.

- The Parties: refers to the Operator and the User.
- **Operator:** means, depending on the website, the company S.A. GOLDEN PALACE WATERLOO or S.A. STARGAMES
- - **Bet:** refers to all sports bets offered to Users on the Site
- **Services:** refers to all features provided by the Site, in particular games of chance and betting
- **Distinctive Signs:** refers, in a non-exhaustive manner, to brands, company names, signs, commercial names, domain names or URLs, logos, photographs, databases, sounds, videos, animations, images, texts, etc. used on the Site.
- **Site:** refers to the Internet sites published by CITEXAR S.A. available via www.goldenpalace.be , www.goldenpalacedice.be and/or www.goldenpalacesports.be , www.goldenpalacecasino.be
- **User:** means any elderly person
 - o of at least 21 years of age registered on the site www.goldenpalacedice.be via the opening of a Player Account.
 - o of at least 18 years of age registered on the site www.goldenpalacesports.be via the opening of a Player Account.
- **Visitor:** any person who visits the Site, without having opened a Player account.

Article 2- Purpose of the website

The purpose of the Site is to offer Users paid gambling services and bets placed online by the Operator under the control of the Belgian Gaming Commission.

Article 3- Registration

3.1 Creating a Player Account

3.1.2. The process of creating a Player Account

The opening of a Player Account is necessary in order to use the gaming and betting services offered on the Site. The Player Account is personal and nominative.

In addition, the Operator specifies that:

- (1) The games of chance and betting offered by the Operator are reserved for capable natural persons who are at least 21 years old for games of chance and 18 years old for betting.
- (2) The User must have the capacity to validly subscribe to the General Terms and Conditions and, if applicable, to the specific conditions applicable to certain draws/tournaments offered by the Operator.
- (3) Each User undertakes to :
 - o Open only one account in your name on the Site (one person = one player account).
 - o not to allow a third party to use his Player Account, even free of charge.
- (4) Each User is required, before registering on the Site, to check that the legislation in force in his or her country of residence authorises participation in games of chance and betting sites operating under licence issued by the Belgian Gaming Commission and undertakes to act accordingly.

To create a Player Account, the User completes the online forms under the "Join Us" tab:

Step 1:

- his email address;
- his first name ;
- his surname ;
- date of birth ;

Step 2:

- its address;
- postal code ;
- City ;
- Country.

Step 3:

- His national registration number on his identity card or his passport number if the User does not have a Belgian identity card.
- Her mobile phone number ;
- His profession.

Step 4: The User must choose :

- A pseudonym, provided that it is not already used by another User;
- A password ;
- Confirm your password.

(hereinafter referred to as the "Connection Details").

Then, the User must check the following boxes:

o *"I have read and accept the general terms and conditions of use"*; thus, he/she expressly declares that he/she has read the general terms and conditions of the Website, the rules of the Games and the Tournaments and undertakes to respect them in their entirety and without reservation. Without this commitment, you will not be able to continue the registration procedure.

Acceptance of the General Conditions constitutes a contract between the User and the Operator.

o *"I am over 21 years old (gambling) - 18 years old (betting)"*

If these commitments are not made, the Player Account will not be created.

The User can choose to tick or not the following box: *"I want to receive communications from GOLDEN PALACE by the appropriate electronic means (email, sms, etc.)"*.

The User undertakes, in the event of a change, to update the information provided at the time of opening his Player Account as soon as possible.

Step 5: A confirmation email is sent to the User to check if he/she has used a valid email address when registering. The User must confirm his/her email address by clicking on the link in the email received

When the registration is completed, the Gambling Commission will check whether the User's first and last name match the national number provided. The User will not be able to log in to his/her Player Account until these match. The User may be banned from gambling by the Gambling Commission and/or under the law of his/her country of residence. The Operator shall not be held responsible in any way if no access to the Site is possible due to the above situations.

3.1.2. Connection details

a) General rules

The Connection Details must not contain any special characters. They must be composed solely of letters and numbers. Once the Operator has validated the User's chosen pseudonym, the User may not change it.

The Operator has the right to refuse the use of pseudonyms, words or expressions which may offend other Users or which may be perceived as offensive by other Users.

The Operator recommends that the User choose a pseudonym that is different from his first and last name.

The User's username and password must be entered by the User each time he/she logs into his/her Player Account, so that the Operator can identify him/her.

b) Changing the password

By clicking on the "My Account" tab on the Site's homepage, the User can change his/her password at any time. To do so, the User must enter his/her current password and enter the new password twice.

c) Forgotten password or username

If the User forgets his/her password, he/she must click on the "Forgot your password?" link on the "Login" tab of the home page, then enter his/her username and email address.

The Operator will send the User a new password by email, which the User can change by following the procedure described above.

If the User forgets his/her pseudonym, he/she should send an email to support@goldenpalace.be

d) Confidentiality of Login Information

Only the User's pseudonym will be visible to other Users, the password remains strictly confidential. The User undertakes to ensure the strict confidentiality of his Connection Details. The User is warned of the inherent insecurity of using the function of automatic storage of his Connection Details that his computer system may offer and undertakes to assume full responsibility for the use and possible consequences of this function.

The Operator reserves the right to require the User to change his Login Details if it considers that they no longer provide adequate security.

The User undertakes to notify the Operator without delay at the following address:

support@goldenpalace.be of any unlawful use of his Connection Details or if any of his Connection Details are no longer confidential.

3.2. Validation of the Player Account

Until the User has uploaded a photocopy of his/her ID card or passport, the Player Account is a provisional account. On the basis of the User's identity card, the Operator shall carry out a verification of the User's identity.

The User undertakes to update the information available on his/her identity card.

As soon as the verification has been carried out and is positive, the User receives an email confirming that his Player Account has been definitively validated.

3.3. Participation in games and betting

Participation in the Games and bets is individual and personal. The User undertakes to play in his personal name and on his own behalf and may not make use, directly or indirectly, of any automated request for access to the Site.

Participation in the Games and bets is exclusively by electronic means, on the Site accessible via any equipment, computer, mobile phone or any other device enabling a connection to the Internet (smartphones, tablets, game consoles etc.).

It is strictly forbidden for any User, by any means whatsoever, to modify or attempt to modify the operation of the Games and bets offered, particularly with the aim of modifying the results or any element determining the outcome of a game and the winners of a game.

All Users are strictly forbidden to cancel, attempt to cancel or bypass in any way whatsoever the security measures put in place by the Operator. The User undertakes to use the Website and all elements linked to it and/or integrated into it, such as hyperlinks, programs, databases, editorial content, graphic symbols, etc., in accordance with these General Terms and Conditions and for the purposes of the Games offered by the Operator.

If the Player's Account does not have sufficient funds for the selected wager, the Player will not be able to participate in the desired game.

The User declares that he/she understands that he/she may win or lose money when participating in the Games and bets on the Website and undertakes to bear the consequences of any financial losses alone and undertakes not to bring any proceedings against the Operator in this respect.

3.4. Payment

The User undertakes to use the amount available in his Player Account only for the Services offered on the Site. Participation in a game or a bet is done by placing a certain amount of money, equal to one of the proposed bets. The stakes and possible winnings are available in the game rules. The Player has a free choice of bets for each game.

The User agrees that each deposit must be wagered at least 10 times on the Games. The Operator reserves the right to refuse any withdrawal if a User has made a deposit with no intention of playing. In addition, the Operator reserves the right to levy a 50% administration fee on consecutive withdrawals and deposits without wagering.

The User acknowledges that the Player Account is not a bank account and cannot be used as such. Therefore, any money linked to the Player Account does not earn any interest.

3.4.1. Payment to the Operator

Based on the information provided by the User when creating his Player Account, the Operator reserves the right to conduct a credit check, using third party financial institutions and payment services.

3.4.2. Deposit and withdrawal of money

Deposits and withdrawals cannot be made until the User's account has been validated by the Operator in accordance with Article 5 of these Terms and Conditions. The User must provide a photocopy of his/her valid identity card and a photocopy of his/her IBAN.

The Operator reserves the right to request any information or documents deemed necessary to validate deposits and withdrawals. The Operator does not take any commission on deposits or withdrawals of money, regardless of the payment method used. However, depending on the payment method used, fees may be charged by the User's bank or payment service company. The Operator recommends that the User informs himself/herself about the possible transaction costs beforehand with his/her bank or payment service company.

a) Deposits

As part of the Operator's efforts to promote responsible gambling and protect the Player, the Player is advised that he/she may set personal deposit limits for all games of chance played on the Site at any time.

To do so, the Player goes to the Player account settings where he/she has the ability to set deposit limits for up to 7 days. In the event that the Player changes his/her personal deposit limit, the Player is hereby informed and accepts without reservation that he/she will only be able to play with an increased limit after 72 hours have elapsed following such change. The decrease in deposit limit is immediate.

Deposits made by bankcard, or any other payment method are made instantly.

The User undertakes to :

- o comply with the conditions of third party electronic payment methods and/or financial institutions.
- o not to use a payment method belonging to someone else.

If the Operator suspects that a User is not of legal age to participate in the games (21 years old for games of chance - 18 years old for betting), it will return all winnings to the User without delay. In addition, all winnings won by the User are confiscated until the User provides formal proof that he/she is indeed of the minimum legal age to participate in the games.

The minimum deposit is EUR 10.00 and the maximum deposit is subject to legal conditions, thus pursuant to the Royal Decree of 25 October 2018 on the modalities of operation of games of chance and betting operated by means of information society instruments, the Player is informed of the imposition of a legal deposit limit under the said Royal Decree, preventing him from depositing more than EUR 500.00 per week on his player account.

b) Withdrawals

The minimum cash-out is

- 15 EUR if the request is made to a Belgian account
- 50 EUR if the request is made to a foreign account

A collection request will be processed within 5 working days. For further information, please contact support@goldenpalace.be

The User declares that he/she is aware that all financial transactions are subject to the usual banking delays.

In the event of any suspicion of fraud or identity theft, the Operator reserves the right to block or close a player account and/or not to make a payment, as well as to take all legal measures deemed necessary and to communicate the case to the authorities.

Article 4 - Duration and Termination

4.1. Duration

These Terms and Conditions are valid for an indefinite period of time, until the User's Player Account is terminated in accordance with these Terms and Conditions.

The Operator reserves the right to terminate a User's Player Account at its sole discretion without notice or compensation if there is no activity on the Player Account for a period of 15 months.

However, after 12 months of inactivity, the player may receive an e-mail, to the e-mail address indicated in his profile, which will notify him that his player account will be closed due to inactivity. Once a further 3 months have elapsed and the account has thus remained inactive for a total of 15 months, it shall be automatically closed and the credits shall revert to the Operator.

4.2 Termination

4.2.1. Closure of the Player Account by the Operator

In addition, the Operator reserves the right to close the Player Account in particular in the following cases

- The Operator believes that the User has violated one or more of the provisions of these Terms and Conditions;
- In case of mere suspicion or observation by the Operator of fraud or unlawful activity by the User or attempted unlawful use of the Site, software or Services, including the use of another User's Player Account (even with the User's consent) or the use of stolen debit cards;
- In the event of any act of piracy or attempted illicit use of the Site;

- The User has attempted to use the prohibited assistance of artificial intelligence software when participating in online games;
- The User has not provided all the necessary documents to validate his Player Account;
- The information, documents or materials communicated to the Operator are incomplete or inaccurate;
- The conditions for registration are not/no longer fulfilled;
- The User is subject to a ban on gambling;
- In case of misuse of the account opening procedure ;
- In the event of non-compliance with the rules of the game and/or the Tournament which are permanently accessible on the Site;
- Any acts or attempts of collusion between Users.

4.2.2.1 Closure of the Player Account by the User

The User has the possibility at any time to close his Player Account on the Site. The User will receive an email confirmation of the closure of his Player Account.

4.2.2.2 Self-exclusion

The closure provided for in Article 4.2.2.1 is independent of the application for self-exclusion which may be submitted to the Gaming Commission and which will have an impact both on the gaming rooms/paris and casino and on the online sites. The User is recommended to fill in the self-exclusion form available on the Gaming Commission's website. Like the Gambling Commission, the Operator supports and promotes Responsible Gaming. It is for this reason that we believe that a self-exclusion should be requested centrally from the Gambling Commission and not just from one operator. Exclusion forms can be found on the Gambling Commission's website www.gamingcommission.be at the top left of the menu displayed by clicking on the tab "Player Protection", followed by "Banning" and clicking on "Banning Form".

In addition, each Player has the possibility to request a break, to self-exclude for a period of 6 months or even to request a permanent self-exclusion from the Site by making an explicit request via support@goldenpalace.be

4.2.3. Consequences of termination of the Player Account

In the event that a Player Account is closed in accordance with Article 4.2.1 of the General Terms and Conditions, the Operator shall have a right of retention over the sums in the Player Account in order to collect any administrative costs and damages owed by the User.

Following termination, for whatever reason, the User agrees to:

- o stop using the Services;
- o destroy all documents in its possession, custody, power or control

The Parties shall have no further obligations to each other, except as otherwise provided in these Terms and Conditions, and subject to their rights and obligations expressly accepted prior to termination.

If the User's Player Account has less than €50.00 the User must request payment from customer support at the same time as the request to close the account. If the User's Player Account contains more than €50.00, the User can request payment himself/herself. In case the User has applied to the Gaming Commission for self-exclusion, the User must contact customer support who will handle the payment request.

Article 5 - Origin of funds

The User represents and warrants to the Operator that the funds used to play or bet on the Site do not come from illegal sources.

The User agrees not to use the Services for the purpose of transferring funds or conducting any fraudulent or unlawful activity, or any prohibited transaction (including money laundering), in accordance with the laws of the jurisdictions to which it is subject.

Article 6-Liability

6.1. Availability of the Site and Services

The Operator makes every effort to ensure the availability of the Site and its services 24 hours a day, 7 days a week. However, it may happen that access to the Site and its Services is interrupted during maintenance work, updating of equipment or programs, urgent repairs to the Site or following circumstances beyond the control of the Operator (for example, failure of telecommunications links and equipment). In this case, the Operator cannot be held responsible.

Similarly, the Operator reserves the right to interrupt or suspend any or all of the Games, Bets or Services offered on the Website at any time and without notice, without having to provide any justification. In this case, the Operator shall not be held liable in any way, and Users shall not be entitled to claim any compensation of any kind.

The Operator shall not be liable if, for reasons beyond its control, one or more of the Games, Bets or Services are modified, delayed or cancelled.

The Operator does not warrant that defects, if any, in the Site will be corrected

6.2. *The Operator shall not be held responsible in any way (non-exhaustive list):*

- o consequential or incidental damages including, but not limited to, lost profits, loss of opportunity, cost of obtaining a replacement Service or technology;
- o the transmission and/or reception of any data and/or information on the internet;
- o any malfunction of the Internet network disrupting the progress and/or operation of one or more Games or bets offered on the Site;
- o failure of receiving equipment or communication lines;
- o the consequences of computer viruses or bugs, malfunctions or technical failures;
- o any technical, hardware or software failure of any kind that prevents or limits participation in any of the games or bets offered on the Site or that damages the User's computer equipment;
- o difficulties or impossibilities for the User to connect to the Internet;
- o in case of bankruptcy of banks or other third parties with which the Operator works for the operation of the Site;
- o if additional bank charges are levied on the User depending on the payment method chosen in case of a deposit;
- o in the event of a payment being made into a User's bank account which has been hacked;
- o fraudulent use of stolen bank cards, whether or not the theft has been reported by the cardholder;
- o the consequences of not personalizing the User's password;
- o the prejudicial consequences for the User resulting from the illicit, fraudulent or abusive use of his/her Connection Details and access to the Site by a third party not expressly authorised by the User

6.3. *Force majeure*

The Operator shall not be held liable in the event of force majeure or any other event beyond its control preventing the provision of its Services under conditions that comply with the provisions of these General Conditions.

It is the responsibility of each User to take all necessary measures to protect their data and/or programs stored on their computer equipment from any attack (viruses, spam, Trojan horses, bugs etc.).

6.4. Hyperlinks to third party sites

All links to the home page or any of the internet pages of the Site may not be established without the prior written consent of Golden Palace and provided that the words "Golden Palace - Goldenpalacedice - Goldenpalacesports - Goldenpalacecasino" or any other equivalent or more precise wording is clearly indicated on the link or close to it. This authorisation shall not apply to websites disseminating information of an illicit, violent, controversial, pornographic or xenophobic nature or which may offend the sensibilities of the majority of people.

Authorisation for the establishment of the links referred to in this article must be requested from the following address: support@goldenpalace.be . The request must mention the address of the page (URL) where the link will appear on the third party site.

Inclusions and use of frames: Any use or reproduction, even partial, of one of the elements of the Website within a third party website by means of so-called inclusion processes, frames, d'inlining or any other process of a similar nature is strictly prohibited.

Links on the Site: The Site contains links to third party websites or web pages. Such sites are provided solely for your convenience and information. The Operator is not responsible for the contents of any linked site, any site accessed through a link, or any changes or updates to such sites, and the inclusion of any link does not imply endorsement by the Operator of the linked site or its contents.

Access to such websites is at your own risk and you acknowledge that such websites may be subject to terms of use and privacy provisions other than those applicable to this Site.

6.5. Responsibility of the User

The User is solely responsible for, among other things

- o the storage, use and transmission of its Login Details;
- o the impossibility for him to access his account if he forgets his Login Information;
- o the content of the messages he/she posts in the Discussion Spaces;

6.6. Guarantee

In the event that the Operator is held liable for a breach by the User of the obligations incumbent upon him pursuant to these General Terms and Conditions, legal provisions and regulations in force, the Operator may call upon the User to provide a guarantee.

Article 7- Intellectual Property

" Golden Palace - Goldenpalacedice - Goldenpalacesports - Goldenpalacecasino" are trademarks registered respectively with the European Patent and Trademark Office, so that any use by third parties of the same trademark or any other similar identifying sign that may lead to confusion as to its origin or ownership is expressly prohibited without the prior written consent of the Operator.

The websites www.goldenpalace.be; www.goldenpalacedice.be, www.goldenpalacecasino and www.goldenpalacesports.be are domain names registered by Golden Palace. Third parties are prohibited from using these domains and the trademarks "Golden Palace - Goldenpalacedice - Goldenpalacesports Goldenpalace casino" without the prior written

consent of the owner, in connection with other Products or Services that are not those of the Operator, so as not to create confusion among our Users or discredit the Operator.

Golden Palace owns all rights in the content, design and source code of the Website including, but not limited to, photographs, images, text, logos, designs, trademarks, trade names and data on the Website.

The content of the Site is also considered to be computer software and, consequently, the Belgian and European Community legislation in force on copyright applies to it.

The reproduction of all or part of the Site, including by means of hypertext links, as well as all or part of its content without the prior, express and written authorisation of the Operator is expressly prohibited.

It is also strictly forbidden to copy, reproduce, adapt, modify, distribute, market, communicate to the public and/or undertake any other action that would result in a violation of the applicable national, community and/or international legislation on intellectual and/or industrial property, as well as to use the content of the Website without the prior express written authorization of the Operator.

The Operator informs you that it does not grant any license, right or authorization, explicit or implicit, on the intellectual and/or industrial property rights or any other right or property related, directly or indirectly, to the content of the Site, other than the right to view them on the screen when browsing the Site, which remain its exclusive property or the property of the third party that has granted the right to use them.

The User undertakes not to infringe, in any way whatsoever, the Operator's intellectual property rights and in particular not to reproduce, communicate, make use, even partially, of the Distinctive Signs or make use of all or part of the content of the software, games or the Site without the Operator's prior written consent.

Article 8-Modification and completeness of the General Conditions

8.1 General

In order to adapt to changes in the Site and/or its operation, the Operator reserves the right to unilaterally modify these Terms and Conditions and the rules relating to the games offered on the Site without prior notice.

In this case, the User may immediately indicate his refusal to be bound by these new provisions, after the publication of the notice of modification, which can be consulted freely on the Site.

The Operator shall make every effort to inform Users of any major changes to these Terms and Conditions. However, it is the User's responsibility to read these Terms and Conditions and to keep informed of any changes to the Terms and Conditions.

8.2 Changes to the General Conditions

The Operator reserves the right to modify these Terms and Conditions, as well as all Services offered on the Site, at any time. The Operator undertakes to inform the User in advance of such changes by any procedure of its choice.

Any connection to the site by the User, after he has been informed of the modifications made to the services of the Site or to the General Conditions, constitutes acceptance of the modifications made.

The version of the General Terms and Conditions accepted by the User represents the entirety of the obligations between the Operator and the User with respect to the Services offered by the Operator. It supersedes any declaration, undertaking, oral or written communication, acceptance, contract and prior agreement relating to the provision of the Services by the Operator. By using the function provided by his browser, the User can access and print the General Conditions at any time.

Article 9 - Hardware and software configurations allowing access to the Site

To be able to connect to the Site, the User must check that he/she has the necessary hardware and software as well as an Internet connection compatible with the conditions of provision of the Services.

The Operator recommends the following configuration:

Hardware and operating system :

PC: Windows XP and later

Macintosh: Mac OS X and later

Browser :

Firefox or Chrome

JavaScript must be enabled in your browser. To check if JavaScript is enabled, follow the procedure at <https://www.google.com/adsense/support/bin/answer.py?hl=en&answer=12654>
Your browser must be set to allow cookies. For more information on enabling/disabling cookies,

please visit <http://www.google.com/support/accounts/bin/answer.py?&answer=61416>

Adobe Flash must be installed in your browser. To install Adobe Flash player, please visit <http://get.adobe.com/flashplayer/>

Connection type: ADSL 512 minimum.

If the User does not have this minimum configuration, he/she may not be able to access the online Services offered by the Operator

Article 10- Evidence

The digitized records, kept under reasonable and reliable security conditions on the Operator's computer systems, shall be considered proof of the communications and results of the Games between the Operator and the User.

Consequently, it is agreed that, except in the case of obvious error, the Operator may rely on and be declared admissible in the event of legal proceedings, on the production of any act, fact or omission, programs, data, files, recordings and other elements (for example, monitoring reports or other declarations) in computer or electronic format or medium established, received and stored directly or indirectly by the Operator, in particular in the computer systems

Article 11- Ethical and responsible gaming

The Operator invites the User to play in a moderate and responsible manner.

The Operator reminds the User that the increase in the duration and frequency of gambling/betting may lead to addiction or psychological fragility in some people. Addiction consists of an inappropriate, permanent and repeated practice of gambling. Pleasure is

transformed into an irrepressible need to gamble, which can have disastrous consequences for the User and those close to him.

The User may consult the "[Responsible Gaming](#)" section accessible on all pages of the Operator's Site at any time. This section, consisting of four chapters, lists all the moderators available on the sites and provides advice in the context of the service set up to combat pathological and excessive gambling and the prevention of addiction. It also indicates the procedure to follow if the User wishes to register on the list of people banned from gambling and provides a list of associations specialising in the fight against gambling addiction.

Article 12- Miscellaneous

12.1. Invalidity of a clause

If any provision or provisions of these Terms and Conditions are held to be invalid or unenforceable for any reason, the Operator shall amend such provision or provisions only to the extent necessary to make it enforceable. If one or more provisions of these General Terms and Conditions are declared null and void, the other articles shall retain their full force and scope.

12.2 Transferability of the Contract

The User's rights and obligations may not be transferred to a third party without the Operator's prior written consent. The Operator is entitled to sell the Site or all or part of the Game Services without the User's prior consent.

12.3. Non-Waiver

The fact that the Operator does not invoke a provision of these General Terms and Conditions shall not be construed as a waiver of the subsequent use of the same provision.

12.4 Complaints Procedure For any complaint, the User can either go directly to the Site under the "[Support](#)" page or send a separate email to support@goldenpalace.be

The User who wishes to send a request for information or lodge a complaint in relation to an online gambling site may contact the Gambling Commission, mentioning at least his surname, first name and date of birth, by email to info@gamingcommission.be or by post to Gambling Commission, Information Office Cantersteen 47, 1000 Brussels.

Each User may also request to transfer any complaint to the Gaming Commission. The Gaming Commission may itself request to receive the complaint. The complaints procedure under this Article 12.4 is permanently available to the User.

12.5. Applicable law and jurisdiction

Except in the case of mandatory provisions of the legislation of the country in which the User has his habitual residence, the execution and interpretation of these terms and conditions and the relationship between the parties are subject to Belgian legislation. In the event of a dispute between the Operator and the User and in the event of failure to resolve the dispute amicably within 14 days of its notification by one of the Parties, the Belgian courts and tribunals of the judicial district of Brussels shall have sole jurisdiction to hear any dispute concerning the application or interpretation of these General Conditions

12.6. Archiving and evidence

The files, data and documents, kept by the Operator, in accordance with its data protection policy on computer media in the Operator's computer systems under reasonable security conditions, shall be considered as evidence of the communications and results of the games or bets made between the Player and the Operator. The Operator shall retain the written record of any agreement between the Operator and a Player to use the Operator's services electronically without making such documents available to third parties. In case of discrepancies between the result of a game presented on the Website and the result recorded, directly or indirectly by the Operator, in particular on its computer server through the Software, the result recorded by the Operator shall always prevail

Article 13 - Notice of Fraudulent Practices

The Games and Services are available exclusively on the Website.

The Operator informs its Users of the possibility that third parties may attempt to fraudulently impersonate the Operator in order to obtain Users' personal data and to carry out unlawful activities.

For the benefit of the User, a list of fraudulent practices that are sometimes carried out by such subjects is provided below:

- Attempting to register domains similar to the Operator's by copying the logo and appearance of the Operator's Website in order to confuse and mislead the User.
- Send an e-mail to the User, pretending to be the Operator and asking the User to click on a link in the e-mail.
- Posting promotions on Social Networks posing as the Operator and asking you to enter a set of personal data or click on a link to enter a prize draw for example.

This type of practice is known as phishing and aims to illegally obtain User data (e.g. passwords or credit card numbers).

To avoid becoming a victim of these practices, it is important that the User :

- Accesses only the Operator's official website.
- Accesses only the Operator's official website.
- Ignores emails or links in Social Networks where you are asked to click on a link and enter personal information.

Furthermore, the Operator warns the User that during the Games, pop-up messages may appear in which, through the fraudulent use of the Operator's trade name and brand, the User is invited to fill in a questionnaire in exchange for a gift or gift voucher of a certain value. These are not promotions by the Operator and the gifts indicated do not exist.

In the circumstances described above, the User must take the utmost care and report such behaviour to the Operator immediately. The telephone number and e-mail address for contacting the Operator for this purpose are available on the Operator's Website.

The Operator provides the above information to inform and educate, but this information does not imply professional advice.

The Operator shall not be liable for any fraudulent use of the Operator's trademark by third parties.

Likewise, the Operator warns its Users that it is not in a position to control the programs or files that may be placed on the User's computer while browsing the Internet, and recommends that the User take the necessary preventive and security measures (such as installing antivirus software and taking constant care of security updates), so that the User is protected against possible attacks by third parties. If the User is aware of any fraudulent actions, he/she may contact the Operator and attempt to take the necessary measures indicated in this regard.

Article 14- Free competitions offered by the Operator

The Operator reserves the right to organise one or more competitions reserved for Users and undertakes to comply with the compulsory provisions applicable on Belgian territory.

Each competition will be subject to specific rules (hereinafter: "the Rules"), which are available free of charge online on the Site.

The conditions of participation in the competition, including in particular the opening and closing dates, the nature and value of the prizes to be won, and the rules for awarding the prizes to the User, shall be specified in detail in the Rules and laid down on a case-by-case basis by the Operator.

Article 15 - Tournaments and satellite

In order to participate in a tournament and/or satellite in a casino, the User must be at least 18 or 21 years of age, depending on whether it is betting or gaming, and must be authorized to participate in the tournament games. For this purpose, the User must provide a valid document proving that he/she is at least 18/21 years old (official identity card).

It is the User's responsibility to ensure that he/she is of legal age to participate in each satellite and/or tournament. By participating in a satellite and/or tournament, the User grants the Operator the right to use his/her nickname for promotional activities without additional compensation.

Prior to the satellite and/or tournament, the Operator will send the User one or more items (T-shirts, caps, etc.) with the goldenpalace.be logo free of charge, which the User must wear during the satellite and/or tournament.

The User may be required, where appropriate, to sign an agreement before participating in an event. This agreement may include agreeing to be filmed while participating in the event and allowing the film to be broadcast. If the User does not sign such an agreement, he/she will not be allowed to participate in the event and his/her participation will be cancelled, without any right to a refund of the participation fee.

During a satellite and/or tournament, the behaviour of players is governed by strict rules. Failure to comply with these rules may result in severe penalties, such as disqualification for foul language, insults to dealers, players or any other person at the event, or any other conduct that the event organizer, in its sole discretion, deems detrimental to the smooth running of the event.

If the User is sanctioned or disqualified as a result of non-compliance with any of these rules, the Operator shall not be liable for the User's participation and the User's participation in the Event may be cancelled.

Article 16 - Additional conditions for sports betting

Our bookmaker's Terms and Conditions are applicable to all sports betting activities offered on the Site. The specific conditions for sports betting mentioned in this document can be found by clicking here: [conditions for sports betting \(English\)](#).

The bookmaker GOLDEN PALACE reserves the right to limit the amount Users can bet at its sole discretion and without prior notice.

Article 17 - Data and Cookie Policy :

The [Data Protection Policy](#) and the [Cookies Policy](#) are published on the Site and are applicable to any use that the User and/or Visitor makes of the Site. We recommend that the User and/or Visitor read these policies carefully in order to know their rights and obligations