

## General Terms & Conditions

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### 01. Introduction

1. Karlcasino.com offers online casino games and is owned and operated by L&L Europe Ltd. L&L Europe Ltd is a company established within the legal jurisdiction of Malta (company number C53706), with registered office at 26 Ghar Id-Dud Street, Sliema, SLM1573, Malta. L&L Europe Ltd performs its activities under the mark Karlcasino.com. Every reference to Karlcasino.com or L&L Europe Ltd can therefore be marked as a reference to L&L Europe Ltd.

2. L&L Europe Ltd has been awarded 3 class 1 on 4 licenses, issued on the 12th of April 2012, the 3rd of December 2014 and the 5<sup>th</sup> of September 2016. The number of these licenses are MGA/CL1/787/2011, MGA/CL1/1024/2014 and MGA/CL1/1180/2016. The issuing party is the Lotteries and Gaming Authority of Malta. For more information, please check [www.mga.org.mt](http://www.mga.org.mt). L&L Europe Ltd has been awarded a casino license by the UK Gambling Commission under license number: (000 038758 R-319451 001) for customers who reside in the United Kingdom.

3. The live casino games of L&L Europe Ltd run on the Grinder Ltd platform, which has been awarded a class 4 license on 30/05/2008, with registration number: MGA/CL4/446/2008. Issuing party is the Lotteries and Gaming Authority of Malta. Flash Casino and NetEnt Live Casino games run on the Net Entertainment Malta Ltd gaming platform, which holds a class 4 license issued by the Lotteries and Gaming Authority of Malta.

4. Amatic Industry Games are provided and operated by Eto Limited who is licenced and regulated by the Malta Gaming Authority of Malta. Licence no: MGA/CL1/682/2010 issued on 13/05/2011.

5. This agreement lays down all terms and conditions between Karlcasino.com and a person that registers for a player's casino Account (the "Account") at Karlcasino.com. Acceptance of these General Terms and Conditions is obligatory before creating an Account at Karlcasino.com. A player is restrained by all General Terms and Conditions during his activities in the casino and also for the period in which he or she holds the Account.

6. Karlcasino.com reserves the right to change these terms and conditions including any of the game specific rules at any time and without prior notice. Should there be modifications to these Terms & Conditions, the revised Terms & Conditions shall be notified to the Player. It is the Player's responsibility to ensure he has read and/or re-read, as the case may be, the Terms & Conditions and is familiar with them. Should the Player, due to any possible changes, not wish to continue using the services of Karlcasino.com anymore, he can withdraw all available funds and close the account.

7. The contractual relation between the registered player and Karlcasino.com is arranged by these General Terms and Conditions and by the legislation of Malta, official Member of the European Union (EU).

### 02. Account Rules

1. Every player who registers for an Account with Karlcasino.com needs to have at least the age of 18.

2. Players who reside in the USA, Estonia, Italy, Spain, Romania, Russia, Turkey, Afghanistan, Albania, Algeria, Angola, Cambodia, Ecuador, Guyana, Hong Kong, Indonesia, Iran, Iraq, Israel, Kuwait, Lao,

Latvia, Myanmar, Namibia, Nicaragua, North Korea, Pakistan, Panama, Papua New Guinea, Philippines, Singapore, South Korea, Sudan, Syria, Taiwan, Uganda, Yemen, Zimbabwe or France cannot register for an Account at Karlcasino.com.

3. Players that open a casino Account at Karlcasino.com and who start playing in the casino, agree with these General Terms and Conditions and thereby confirm that they:

- do not act in the interest of a third party or play under your own affiliate account;
- will not use bots, robots, spyware or any other software program to play or predict any casino game offered;
- will not use masking techniques or use VPN and proxy servers during the registration of the casino account;
- do not play with money or resources derived from criminal activities or criminality as such;
- do not use credit cards, bank Accounts, debit cards or any other payment method of which they do not hold the right of using or have not been attributed user rights thereto;
- will not try to hack the website, games, or any other element of Karlcasino.com and also will not misuse any of the program code in any other way;
- do not take part in, or organize possible penal activities that harm Karlcasino.com, L&L Europe Ltd or any of its subsidiary companies and/or players.

4. If a player acts in deviation of the rules under 3.1, 3.2, 3.3, 3.4, 3.5 and 3.6 L&L Europe Ltd shall close down the Account and confiscate all remaining balances on the said Account.

5. The player remains solely responsible to act within all legal restrictions in the jurisdiction where he or she resides. This holds for the legal age, as well as for any other legal restriction.

6. Before opening a casino Account at Karlcasino.com, a potential player needs to truthfully fill out the online application and read and accept the General Terms and Conditions as they have been laid down by and are presented on [www.Karlcasino.com](http://www.Karlcasino.com).

7. The player needs to fill out correct information at the moment of registration. At the same time, a player needs to keep his personal details 'up to date' and correct them when changes occur in their personal details (such as: new bank Accounts, credit cards, e-mail addresses or personal telephone number). The player undertakes to ensure that all the information provided is correct and recognizes that he may be liable for fraudulent actions should he provide fraudulent information. The player can only register in person and under his/her own name only.

8. A player can open only one Account. Furthermore, the Account opened by the player is the only Account he or she can use to play the casino games. It is prohibited to sell, transfer and/or acquire accounts from other players.

9. Karlcasino.com can decide to reject an application for an online casino Account, or close down an existing Account, at its own will and without any further justification.

10. All casino Accounts opened at Karlcasino.com process and support only transactions in Euro (€).

11. No interest is paid over the balance of the casino Account, no matter the value of this balance and notwithstanding any legal duty to pay any such interest as required by any law in any jurisdiction. Karlcasino.com is not, and does not purport to be a financial institution.

12. It remains at all times the responsibility of the player to register his profits and to file these to the official institution that registers income tax or revenue tax as may be applicable in any jurisdiction where any player may be liable to pay tax.

13. During registration for an Account, a player picks a personal user name and a password. The password can be changed at all times after the registration process is completed.

14. User names and passwords are personal matters and each player acknowledges that he shall not disclose his user name and password to anybody or carry out such acts which may result in third parties getting to know such information. The player acknowledges that he shall not write down such information in any way or record such information in any way which may ever be accessible to any third party. At the same time, Karlcasino.com advises Account holders not to leave the computer while logged on to the network of Karlcasino.com, in order to prevent misuse by other people. Karlcasino.com also advises new players to choose a user name and a password consisting of a minimum of eight characters, including a variation with numbers.

15. As soon as a bet is placed under the user name and password of the player, the bet cannot be recalled and is seen as sprung from the player which holds to that particular user name. The bet and the result of the bet become irreversible. Each bet made is therefore considered to be an acceptance of an offer which would have been made by Karlcasino.com and each bet placed is therefore a contract which is valid, enforceable and which gives rise to all legal effects under the laws of Malta.

16. Karlcasino.com is hereby granted the right to investigate the identity of all players when considered necessary. In this case, Karlcasino.com will request a player to provide documents which prove that his or her identity corresponds with the identity used for the Account of the player. Examples of such documents are: stamped (color) copies of passports or drivers licenses, bank statements, write offs of bank Accounts, debit cards, bank references, utility bills, or any other references that might be applicable at that particular moment.

17. When an Account of a player is inactive for a period over 30 months or longer, Karlcasino.com is forced to comply with the regulations of the Lotteries and Gaming Authority, under the Remote Gaming Regulations (the "Regulations"). These Regulations state that Karlcasino.com can be requested to handover all outstanding balances on the player's Account to the Authority. Karlcasino.com will in any case first try to trace the player before a handover to the Authority takes place.

18. Following uninterrupted inactivity (i.e.: when no login is performed at the platform) for a duration of at least 12 months, a monthly account maintenance fee of five Euro (€5) will be charged by Karlcasino.com after the 12th month of continuous inactivity.

19. An Account will be obligatory verified when:

- A player withdraws over two thousand three hundred euros (€2,300.00) in total.
- A player uses a credit card for a deposit.

20. A player remains entitled to a permanent or temporarily closing down of the Account, in case he

or she wants to be protected against excessive or problematic gaming. Closing down the account can be done directly from the player's account or through our customer service. In case a player wish to recover funds held in a temporarily closed account, they are advised to contact customer service on: [service@Karlcasino.com](mailto:service@Karlcasino.com). The balance on a player's Account need to be withdrawn before the Account is closed permanently.

### **03. Payments, Bank transfers and Withdrawals**

1. Before making a deposit to your (real money) casino Account at Karlcasino.com, you first need to register for an Account and verify the Account. Once your Account has been approved and verified, you are able to deposit to your casino Account at Karlcasino.com.
2. A player is able to deposit at Karlcasino.com via credit card, online wallets, vouchers, bank transfer or any other payment method offered by Karlcasino.com. The name on the credit card or the name of the (bank) account holder should be identical to the name the player entered when registering for an Account.
3. The minimum amount for a deposit is ten Euro (€10.00) and thirty Euro (€30.00) via bank transfer. All deposits are credited to the player's account without delay upon receiving the confirmation from the payment provider.
4. The maximum amount to deposit is depending on the chosen deposit option and will be shown on the deposit page. Deposit limits can be specifically set on individual player level after confirmation by the player.
5. Making a deposit to your casino Account at Karlcasino.com is only allowed for placing bets/playing in Karlcasino.com. Suspicious activities will be reported to the competent authorities. This could lead to the freezing of balances in the Account and to the eventual closing down of the said Account with confiscation of the Account balance.
6. Promotions in the form of (monetary) bonuses will from time to time be placed in the casino Account of the player. These bonuses cannot be withdrawn from the casino Account, but need to be wagered in the casino games. A bonus granted to a player needs to be wagered within thirty (30) days, unless written and modified terms have been communicated to the player.
7. It is not possible to transfer funds from the casino Account of one player to the casino Account of another player.
8. A player can log onto his casino Account 7 days a week and 24 hours a day. In his or her Account, the player is able to see an overview of all transactions, such as bonuses, deposits, profits, placed bets, and withdrawals. If a player is of the opinion that the overview contains a mistake, then he needs to immediately formally notify Karlcasino.com, so that the mistake can be reviewed and if necessary repaired. A player always needs to notify Karlcasino.com within 90 days from the moment of the first appearance of the mistake.
9. A player can choose to withdraw the balance of his casino Account (Subjected to daily withdraw limits) at any time. Karlcasino.com reserves the right to charge a fee for any such transaction, subject to prior notification to the player. The fees of withdrawal will depend on the number of times a player withdraws, the amount he withdraws, and the frequency of withdrawals.

10. The minimum amount to withdraw at Karlcasino.com is: twenty Euro (€20). Before a request for a withdrawal can be granted, the customer service of Karlcasino.com might request a player to prove his identity via copies of (legal) documents.

11. Karlcasino.com strives to handle all withdrawals within 24 hours. This implies that Karlcasino.com does not hold back the money and that a transfer to the bank is made within 24 hours. The player accepts that transfers through the bank can result in several days before the money is credited to the (bank) account or the credit card of a player. The parties accept that this is a banking process over which Karlcasino.com has no control, and that therefore any payment processes are the sole responsibility of banks which the player hereby acknowledges and accepts.

12. If a player decides to deposit money through the use of a credit card he needs to identify himself at any time so requested. In order to identify himself, he needs to send a copy of the front and the back of the credit card to Karlcasino.com. Since January 1, 2010, the Lotteries and Gaming Authority obliges players to do so, in order to prevent credit cardholders from misuse of their cards. We will block the Account and withhold all payments until the documents have been received and approved by Karlcasino.com. This is a one-time process per credit card registered.

13. Withdrawing money can be done to a maximum of five thousand Euro (€5,000.00) per working day. Pooled jackpot wins are excluded from the daily withdrawal limit. Local jackpots are included in the daily withdrawal limit. We cannot pay out any withdrawal requests to a MasterCard.

14. A player can only request withdrawals in the exact same manner as the way he made a deposit. In the long run, verified and regular players can change these particular settings. In rare situations we withhold the right to decide that winning will be transferred through a withdraw option chosen by Karlcasino.com.

15. A player needs, in case of a request for a withdrawal, to be able to identify him or herself once Karlcasino.com requests so. This is necessary when the player needs to identify him or herself as the actual player which registered for the casino Account.

16. A player requesting a withdrawal of two thousand three hundred Euro (€2,300.00) or more needs to identify him or herself at the first withdrawal. Once the Account has been verified, the player can withdraw unlimited money without identifying himself before the withdrawal.

17. A player, who wouldn't have placed any bets, cannot withdraw any money from the casino Account. A player always needs to have placed at least his deposit amount in bets before he or she is able to withdraw the money.

18. A player can rest assured that when a deposit is made from his or her bank Account, the money will be credited to the casino Account. In case of a delay we continue to provide a 100% guarantee that the money won't 'get lost' in our system.

19. Karlcasino.com reserves itself the right to withhold or delay a withdrawal request when or in case of:

– A player did not identify him or herself or the credit card used for a deposit.

– A player did not enter correct/full information about the player's personal details.

20. If a player temporarily closes his Account whilst withdrawals would be pending (i.e. without having been approved), these withdrawals will only be approved once the Account would be reopened by the player.

21. If a player closes down the casino Account forever, all withdrawal requests will be cancelled and the balance in the Account will be forfeited.

22. A player who won a jackpot of more than € 50,000 in the pooled progressive slots, may have to wait up to 30 working days on payment from the time of the jackpot win. The player can then choose to take out the full jackpot, regardless of its size.

23. All transactions made by players on [www.Karlcasino.com](http://www.Karlcasino.com) are checked to prevent money laundering and other illegal activity. Any suspicious transactions will be reported to the relevant authorities.

#### **04. Betting Rules**

1. A bet can only be placed by a player with an approved and activated casino Account at [Karlcasino.com](http://Karlcasino.com).

2. A player can only place a bet while making use of an internet connection and through the software provided by [Karlcasino.com](http://Karlcasino.com).

3. A bet can only be placed by a player with sufficient balance (credit) on his casino Account at [Karlcasino.com](http://Karlcasino.com) to place the bet concerned.

4. The bet shall, once placed, be subject to the General Terms and Conditions of [Karlcasino.com](http://Karlcasino.com), which are in force when the bet is placed.

5. A bet is accepted if a player receives a confirmation of the said bet by [Karlcasino.com](http://Karlcasino.com) on his computer or on any other device which provides access to [Karlcasino.com](http://Karlcasino.com).

6. The player confirms that he or she will not have any knowledge about the outcome of any game on which bets will be placed, and that the player will not take any measures to influence the outcome of the said game. Any breach of this term will result in the bet being placed being fraudulent and will subject the player to both civil and criminal action as may be necessary. In the case of [Karlcasino.com](http://Karlcasino.com) suspecting a player breaking these rules, [Karlcasino.com](http://Karlcasino.com) reserves the right to freeze all funds in the player's Account and furthermore withhold any payments or withdrawals. At the same time, [Karlcasino.com](http://Karlcasino.com) holds the right to take further (legal) actions as may be necessary in order to safeguard its rights and interests.

7. The right to reject or limit bets and wagers without further notice to the player remains reserved to [Karlcasino.com](http://Karlcasino.com).

8. All game rules of games provided by [Karlcasino.com](http://Karlcasino.com), as well as explanations of the games, pay-outs at tables, minimum bets and maximum bets, are always published and visible on the website of [Karlcasino.com](http://Karlcasino.com) ([www.Karlcasino.com](http://www.Karlcasino.com)). The player undertakes to read all the relevant rules of the game and the relevant explanations before betting and playing in the casino.

9. If for any reason whatsoever bets in a certain game are not processed, the complete value of the bet will be returned to the player's casino Account.

10. If Karlcasino.com decides to close a player's Account, all placed bets will continue to be valid and possible benefits or profits from these bets will continue to be paid out.

11. A bet which is already placed and accepted, cannot be changed, cancelled or withdrawn by the player.

12. A mistake or error in relation to the placed bet or bets won't have any influence on the validity of the bet. Once the bet is accepted, the player cannot change or alter the bet he or she has made. It is therefore the responsibility of the player to ensure that all bets entered into from his or her Account are correct and represent the player's wishes at the moment in time.

13. When a player places a bet, he acknowledges that he has read thoroughly through the General Terms and Conditions and that he read the game rules and what is meant by the different rules which Karlcasino.com put on their website.

14. Karlcasino.com manages the casino Account and calculates the value of the balance and available credit, credit in use during game play, and the profits made during game play and bets. Unless proven otherwise these figures are considered to be precise and accurate.

15. The player is fully accountable and responsible for the bets he places online or on the internet. Karlcasino.com will never ask a player about the relevance or correctness of a bet placed. Karlcasino.com hence can never be held responsible for mistakes made during the placement of bets, including mistakes related to the value of the bet, or type of bet (e.g. color, cards, number, etc.), of the selection made by the player.

16. Profits made during game play will be paid out by Karlcasino.com to the casino Account of the player once the final result is confirmed and approved. Karlcasino.com reserves itself the right to freeze profits in case of a necessary investigation of the results of the game, as a consequence of suspected criminal activities that might have influenced the game. In case of a confirmation of the illegal actions (unlawfulness), Karlcasino.com reserves itself the right to declare all bets and wagers void. Next, the necessary actions, supported by the legal framework in which Karlcasino.com operates, will be taken. In such a case no gains will be distributed, and the value of the moneys which would have been wagered will be credited back to the casino Account of each player.

17. In the case of Karlcasino.com suspecting a player to use multiple casino Accounts to place his or her bets, and when the casino Accounts have been opened unlawfully, all bets will be declared void. Karlcasino.com reserves itself the right to proceed with further steps, if deemed necessary. The player hereby acknowledges that operating multiple casino Accounts, or colluding with other players in order to place concerted bets is unlawful and represents fraudulent action. Karlcasino.com will therefore carry out all civil and criminal actions which it may deem necessary in order to safeguard its interests.

18. If a bet, which is higher than the maximum bet that is allowed for a game or on the table, is accepted unjustly, then the amount above the maximum of the bet will be ignored and returned to the player. The bet will be placed according to the rules for the maximum bet on the table.

19. Karlcasino.com offers a live casino and live casino games which are supported by live streaming. Due to the quality of the games, a certain minimum bandwidth is required for the perfect performance of the games as well as for the active participation in the games by the player. We strongly recommend for players to only take part in the live casino if the necessary bandwidth is available for an optimal performance of the casino games. Karlcasino.com will take no responsibility for any errors which may occur due to insufficient bandwidth being used by players.

20. It is not allowed to play jackpot games with multiple screens or tabs.

21. We do our best to block players residing in Denmark, Belgium, Canada, India, Japan, Malaysia, Qatar, Thailand, Tunisia, Ukraine and United Arab Emirates to play pooled jackpots. In case this restriction does not work, players who reside in Denmark or Turkey are not allowed to play pooled jackpot games and do not get paid the jackpot amount in case they win this jackpot. (Examples of Pooled Jackpot games: Mega Fortune, Hall of Gods, Arabian Nights).

#### **05. Aborted Games**

1. In case of failures in the hardware of a player or in case of disruptions in the internet connection after a bet is placed and accepted by Karlcasino.com, a bet will remain valid and will be processed by the system. The player will be able to check the result after establishing a new connection to the casino and once he logs in to his casino Account.

2. If there is a failure in the hardware or internet connection of a player during Live Blackjack, and the game is paused or interrupted when a player has less than 16 points, the dealer will automatically draw cards until the total of points is above 16 to 21 points. Possible profits from these games will be credited immediately to casino Account of the player. Once the connection is aborted and a player does not communicate for 2 or more minutes with the system or dealer, no bets will be placed any more, and the system will remove you from your seat in the live casino.

3. If an error occurs in one of the systems of Karlcasino.com before a result is calculated after a bet, all bets will be declared void and paid back (credited) to the casino Accounts of the players who would have placed a bet.

#### **06. Responsible Gaming and Gambling**

1. A player at the Karlcasino.com can determine his or her own deposit, loss and bet limits for a certain period of time or timespan. Additionally a player can also limit the playing session time.

2. Before possible limits of a player are raised, limitations are uplifted or the blockade of the casino Account is made undone, a cooling down period of seven days is necessary before the request can be processed by the casino. Requests for lower limits or requests for a renewal of the period of exclusion will enter into force immediately.

3. A player can request a limitation of the money he is willing to maximally lose or bet during a certain period or timespan.

4. A player is able to lock his casino Account for a defined or undefined period when he no longer wishes to gamble/play in the casino.

5. When regulation 4 is in order, a player will not be able to open a new Account before his cooling down period has ended. New Accounts will be closed and the balance will be frozen, with the unjustly received welcome bonus being subtracted from the said sum. Once the locked Account is opened again, after the cooling down period, the games will once again be available for the player.

6. If a player closed his or her Account permanently, then the Account cannot be reopened instantly. The player needs to specify why he wants to reopen the Account and provide his consent via a signed and written application. Nevertheless Karlcasino.com reserves the right not to open the said Account should it feel that such Account should not be opened for any reason whatsoever.

## **07. Copyrights**

1. All images, text and illustrations as shown on Karlcasino.com are intellectual property of L&L Europe Ltd. Misuse of the logo or use of the company house style without consent of L&L Europe Ltd, will lead to full legal proceedings against the person infringing these rules or against any person helping, aiding or abetting such person in making illicit use of such intellectual property.
2. All contents of the website www.Karlcasino.com and all URLs that belong to this domain are property of L&L Europe Ltd. Every unauthorized reproduction or use/misuse of these URLs and/or contents of the website will lead to full legal proceedings against the person infringing these rules or against any person helping, aiding or abetting such person in making illicit use of such intellectual property.

## **08. Liability**

1. Karlcasino.com can only be held liable in case of fraud carried out by the management or its employees.
2. Karlcasino.com is not responsible for the services, pages, content of websites that from time to time link to Karlcasino.com.
3. Karlcasino.com is not responsible for the consequences of major events, such as strikes, terrorist activities, political crises, war, and the meltdown of communication networks due to overload or disasters, which cause the network of Karlcasino.com to be less accessible by internet of any other device.
4. Karlcasino.com cannot be held liable for the consequences of malfunctioning hardware or software, under our management or contracted out, with regard to the complete or full accessibility of services of the casino with the use of an internet connection or a telephone.
5. In case of a mistake made by Karlcasino.com or in case of fraud carried out by Karlcasino.com in relation to these General Terms and Conditions, the compensation for the player will never be higher than the available balance of the casino Account of the player or the value of the placed bets that have been influenced by the mistake or negligence.
6. If one or more paragraphs of these General Terms and Conditions are declared invalid by a competent Court of law, then the remaining General Terms and Conditions will keep their validity.
7. These General Terms and Conditions form the complete agreement/contract between Karlcasino.com and the player and replace all previous written or verbal agreements communicated by (an employee of) Karlcasino.com.
8. Karlcasino.com accepts no liability at all for damages to a player or a third party that directly or indirectly evolves from an error, printing error, malfunctioning of the software of the Karlcasino.com website or one of their partners and/or affiliates.
9. In case of any discrepancy between any translated version of this agreement, the English version shall prevail.

## **09. Privacy Policy**

1. Karlcasino.com has formally informed the Maltese Data Protection Commissioner of the processing of personal data, and ensures that all processing of personal details for company purposes is in accordance to the Data Protection Act of 2001 and is designed as obligatory under the law of Malta.
2. L&L Europe Ltd by the name of Karlcasino.com holds and uses your personal details and personal details of other players, only for the purposes for which they have been provided for: to offer you, as a casino player, an optimal and secure environment to play your favorite casino games.
3. L&L Europe Ltd does not share your personal details with any third or external parties, with exceptions made for L&L Europe Ltd. or only if Maltese law or judicial procedures oblige us to. Nevertheless, L&L Europe Ltd can forward your personal details if we consider this necessary for the public interest or in case of misuse or our service.
4. Karlcasino.com pledges, that it shall not store or process personal information longer than is necessary. Should a player wish to deactivate or otherwise cancel his account, Karlcasino.com declares that any data stored will be destroyed after 5 years from cancellation of the account. Should Karlcasino.com decide to deactivate or otherwise cancel a Player account, any personal data will be kept for as long as necessary or as may be required.
5. Player is obligated to involve and cooperate in promotional activities for Karlcasino.com if a price is won higher than ten thousand Euro (€10.000). Without player's permission Karlcasino.com can use player's first name, gender, age and country of residence for any promotional activities.
6. Personal data will be made available strictly to the following members of staff of L&L Europe LTD: the Director, the Compliance Officer, Customer Support Department, Fraud Department and legal advisors.
7. For more information on our Privacy Policy, please check out our website's footer for the privacy policy page.

## **10. Complaints**

1. Karlcasino.com will at all times try it utmost to offer a pleasant and hospitable stay in the casino. Our hospitality is the main focus and service is a shamrock on our work. If, however, you as a player feel uncomfortable or unhappy about the quality of our product or the service we offer via our customer service, then we would like to hear from you. Please send an e-mail to [complaints@Karlcasino.com](mailto:complaints@Karlcasino.com) to indicate which part of the service was not according to your wishes or expectations. Note: In the case of a complaint, the management will be notified immediately and they will take the complaint seriously and try to settle the problems. If you feel unhappy about the way your complaint was assessed and settled or the process of helping you with your complaint, you are able to get in touch with the Lotteries and Gaming Authority of Malta, via an e-mail to [complaints@mga.org.mt](mailto:complaints@mga.org.mt).
2. The last measure can only be taken in case of full scale conflicts that have severe impact on your personal life or on the conduct of business by Karlcasino.com. It is only in case of a fully escalated conflict that the Lotteries and Gaming Authority accepts complaints of consumers. Of course, we guarantee that Karlcasino.com will never let this happen, but for the trustworthiness of the casino we make this option available.

## **11. Bonus and Promotions**

1. All promotions, bonuses or special offers are subject to promotion-specific terms and conditions and any complimentary bonus credited to your Account must be used in adherence with such terms and conditions. Karlcasino.com and L&L Europe Ltd. reserve the right to withdraw any promotion, bonus or special offer at any time. If you participate in a promotion, you must not cash-in before fulfilling the requirements and rules of that particular promotion, as set out on our website. If a customer abusively maintains several Accounts, any credited bonus amounts shall be cancelled and subtracted from the original customer Account.

## **12. Proper Law and Jurisdiction**

1. The player submits exclusively to the law of the main place of operation of L&L Europe Ltd.
2. The player hereby agrees that any disputes which may arise between the player and L&L Europe Ltd shall be submitted to the exclusive jurisdiction of the Courts of Malta.