# **Regulations:**

- 1. The use and extent of any service offered at <u>Gateway2Fortune.com</u>, be it via an Online Platform or any other Alternative The platform has to be done in accordance with the site's Terms of Service.
- 2. All of the services offered on this site are subject to additional rules, some of which may change from time to time. The company's Terms of Service, along with the Privacy Policies and the Additional Rules, are legally binding between the site and the players.
- 3. As a player, it is your obligation to check out the site's terms and conditions and stay informed and updated about any possible changes. As a company, we reserve the right to make changes to our policies and implement rules without having to give prior notice.
- 4. If you do not agree with any of the stipulations in our User Agreement, feel free to stop using <u>Gateway2Fortune.com</u> at your immediate convenience.
- 5. The ownership of <u>Gateway2Fortune.com</u> reserves the right to modify, change, amend or update its terms and conditions from time to time. We will, however, ensure that players are notified of any modifications and changes to the site's terms by publicly publishing an updated version of the User Agreement changes on the relevant page.
- 6. The legal responsibilities and relationships that may exist between <u>Gateway2Fortune.com</u> and the players are overseen by the Laws of the legal jurisdiction of the lottery.
- 7. Registering for an account with <u>Gateway2Fortune.com</u> means that you have explicitly agreed to our site's terms and conditions. In other words, by registering for an account, it means you have read our Terms and Conditions, and you fully comprehend and accept them. Also, by using the site or any other services that are offered at <u>Gateway2Fortune.com</u>, it means that you understand and agree with the Terms and Conditions and that you commit to adhering to these T&C at all times.
- 8. It is your responsibility (as a player) to carefully read the Term and Conditions before joining the site. If you don't agree to any of them, then kindly stop using <a href="mailto:Gateway2Fortune.com">Gateway2Fortune.com</a> and discontinue any of our Website's services.

# **Obligations:**

- 1. MervCF Limited is not obligated to review and assess whether the players are using the site's services in accordance with the Use Agreement or any updates made on the User Agreement from time to time.
- 2. MervCF Limited is not obligated under any circumstance to investigate, intermediate, or pursue any grievances made by one user against another user, or to take any action in connection with the made complaints.
- 3. MervCF Limited reserves its discretion and right to take action against any player, user, or account holder if the site administrators suspect or notice any wrong action or behavior that is contrary to the terms of the User Agreement.
- 4. MervCF Limited is not responsible for keeping, maintaining, or securing account numbers and/or passwords. If a player forgets, misplaces, or loses his/her account number of passwords for any reason, the site's administrators shall not be held liable (unless the issue with the account number or password is caused by negligence from MervCF Limited).

- 5. All information provided by account holders and players will be handled strictly in accordance with the Privacy Policy at MervCF Limited.
- 6. Players must be aged 21 and above or be of the age of legal consent for using our services, in order to register a play for free or real money account.
- 7. Players need to recognize and accept that MervCF Limited will not intermediate or provide any legal counsel or guarantees in regard to the use of the site's services. Additionally, MervCF Limited cannot participate in any legal disputes or make any legal representations in respect to the legal nature of the Services in your control.
- 8. MervCF Limited reserves the right to block users from using its gaming platform and/or close any accounts if account holders fail to provide proof of age or if we find any motives or reasons that may violate or fail to comply with our terms in regards to age. MervCF Limited can additionally withhold your funds, including but not limited to winnings and deposits until you verify your age correctly.
- 9. It is mandatory for all users and players to verify the information they provide when registering to MervCF Limited, including details such as name, age, address and payment methods preferred. MervCF Limited reserves the right to request users to verify their information at any given time.
- 10. MervCF Limited holds the right to terminate any account and withhold any funds present in the account if the verification process is not completed. The company also reserves the right to reject any verification documents and take necessary action if the information provided fails to measure our internal scrutiny measures (for example, if the security department suspects forgery or thinks that a player has provided wrong/misleading information). Under no circumstance is MervCF Limited obliged to provide details on the precise nature of the internal scrutiny findings in regard to the verification documents.
- 11. Players need to ensure that they understand and follow the rules that are applicable to their countries regarding gaming and gambling, considering that some countries have certain laws that prohibit their citizens or residents from engaging in gambling, gaming and other online betting activities.
- 12. Each player is exclusively responsible for making tax reports relevant to his/her winnings recorded at MervCF Limited.
- 13. Each player and site member is explicitly advised to avoid unlawful or fraudulent activities on the site, and must not use advantage-betting techniques, systematic-betting, bots, or software-assisted tools and unlawful hardware devices when playing at MervCF Limited. We reserve the right to suspend, terminate and even withhold all funds from any account if we suspect any of such behaviors.
- 14. Each player must be aware (and agree) that MervCF Limited may publish your winning amounts plus your username on our site and/or on our social media pages.
- 15. Each player is exclusively responsible for any telecommunication network rights, internet account policies and other related permissions and consents required to access the games and services at MervCF Limited.
- 16. MervCF Limited requires all deposits to be played through at least once prior to the making of any withdrawals from the site.

#### **Prohibited Uses of the Sites and Services:**

1. All players must warrant that all funds deposited on the site are legal.

- 2. Through relevant methods and technology, <u>Gateway2Fortune.com</u> counts and assesses account activities to identify any suspicious activities and fraudulent patterns. These methods and technologies are also used to tag accounts and users that may be using our services unlawfully or making the use of unlawful software.
- 3. All players should not attempt to break any of the company's rules or try to mislead the company using wrong information. If, for any reason, we find evidence that a player is violating this rule; the Company holds the right to block and/or terminate the account in question, and go ahead to inform the relevant third parties about the breach of this rule.
- 4. It is strictly forbidden to use any programs, robots, software, technology, tools or any hardware that is considered (in our technical opinion) to be related to the use of artificial intelligence (Software Aid) for biased advantage on the site. The security agents at <a href="Gateway2Fortune.com">Gateway2Fortune.com</a> work round the clock to assess users' activities with the aim of detecting any Software, and in the instance, we suspect that any Software Aid is being used by a player, we reserve the right to take relevant actions, which may include blocking or denial of access to the site's services or even the termination of the account in question and withholding of the funds (If they are present therein).
- 5. All materials at <u>Gateway2Fortune.com</u> are Copyrighted with all the rights reserved to the website. All the intellectual property in this website, including texts, graphics, databases and HTML codes, are protected by International Copyright Laws, and should therefore not be copied, published, reprinted, re-engineered, hosted, translated, or be distributed by any means without explicit permission from the site. All the trademarks on this website are trademarks of MervCF Limited or of other affiliate owners whose permission has been duly sourced.
- 6. The abuse or use of software glitches, bugs, deposit or bonus errors or any related software or human mistakes is considered illegal. If you detect a bug or error in the site, kindly contact one of our agents and report the issue with immediacy.
- 7. If there is a discrepancy between the content displayed on the site and the software configurations, the amount of the winnings will be adjusted accordingly as per the software configurations, irrespective of the displayed content.

### **Your Account:**

- 1. All accounts at <u>Gateway2Fortune.com</u> are solely meant for personal use, and should therefore not be used for any business, commercial or professional purposes. Furthermore, <u>Gateway2Fortune.com</u> is not responsible for any third-party access to players' accounts, so we will not be accountable or liable for any losses incurred in the accounts as a result of third-party access under any circumstance.
- 2. <u>Gateway2Fortune.com</u> will immediately cancel all your transactions (related to fraud attempts) if we find any reason to believe that you opened multiple accounts with the aim or intention of defrauding or misguiding the company.
- 3. Funds held in players' accounts shall not attract any interest whatsoever from <a href="Gateway2Fortune.com">Gateway2Fortune.com</a>. As part of the registration process, all new players and account registrants are required to select a username and password that will be used as their login credentials. It is the responsibility of each player to keep his/her login credentials safely and ensure that this information is not shared by anyone else.
- 4. As part of the site's maintenance protocols and procedures, dormant or inactive accounts may be removed after a given duration (usually 365 days of inactivity). In the instance that a

- dominant account still has funds, any cash-able balance in the account will be withheld if the player cannot be located.
- 5. Players are not allowed to receive or transfer funds from other accounts within the site.
- 6. If we find any human, software, or accountable error, misprint, mistake, or technical bug that may have affected the outcome of a gaming action; <u>Gateway2Fortune.com</u> reserves the right to void the betting rounds, plays and wagers (either partially or in full).
- 7. <u>Gateway2Fortune.com</u> may request a player to verify his/her identity before requesting withdrawals and/or making any deposits. In certain instances, we may also request a player to provide authorization to use particular card before making a deposit.
- 8. For ease in verification and authorization, the name on your account should match your legal name (the name on your ID and Credit Card or any other payment methods and accounts registered in the <a href="Gateway2Fortune.com">Gateway2Fortune.com</a> reserves the right to request users and members the proof of identity and address. Documents required for this procedure include copies of an identity card/passport and/or any payment cards used, along with recent bank statements or utility bills.
- 9. If you fail to provide the required documentation, <u>Gateway2Fortune.com</u> reserves the right to penalize you, including blocking or even termination of the account.
- 10. If you lose you lose or forget your account name or password, you should follow our instructions on how to retrieve the user name or change the password. You can also contact our customer support for more information and assistance.

### **Deposits and Withdrawals:**

- 1. Site members and players can freely choose one of the specified methods to deposit funds into their online <a href="Gateway2Fortune.com">Gateway2Fortune.com</a> Lottery accounts. Duly note that the terms and conditions vary of depositing funds may vary from one method to another, as well as from one country to another.
- 2. Site members and players must fund their accounts in order to buy tickets for the lotteries.

In addition, the members need to select a method to receive money from <u>Gateway2Fortune.com</u>. In accordance with our deposit and withdrawal rules, we may use third-party financial institutions and/or electronic payment processors ('Payment Service Providers') to process these transactions.

- 1. Funds in the account are immediately converted to a stable crypto currency coin.
- 2. In certain circumstances, you may need to authorize <u>Gateway2Fortune.com</u> to instruct a Payment Service Providers (PSP) to handle withdrawals and deposits from your Account. In necessary situations, we may also provide the PSP with instructions on your behalf based on the request(s) submitted by the player(s).
- 3. A sum of \$2 (US Dollar) is the minimum amount that may be deposited in order to play games at Gateway2Fortune.com Lottery.
- 4. Site users and players must agree with the terms and conditions of each PSP if they are to use the applicable services of that Payment Service Provider. In the instance that there is some discordance between the terms and conditions of the PSP and the T&C of our site, then the <a href="mailto:Gateway2Fortune.com">Gateway2Fortune.com</a> terms and conditions will always prevail.
- 5. Each user is responsible (and must pay) for any funds owed to <u>Gateway2Fortune.com</u>. By registering to our site and its services, players agree that will pay all the required funds and not make or attempt to deny any payments and/or reverse any credit card charges. Users that inadvertently reverse payments or make charge-backs should refund <u>Gateway2Fortune.com</u>

- and cover any losses incurred as the result of their actions. We may decide to stop providing services or withhold payments from users and players that have registered and processed certain questionable credit cards.
- 6. Players must be aware (and accept) that we may use third-party financial institutions and/or electronic payment processors to process payments made to and by players in regards to the use of <u>Gateway2Fortune.com</u> services. As long as the stipulations are not in conflict with the terms of the User Agreement, you agree to be bound by the terms and conditions of these third-party financial institutions and/or electronic payment processors.
- 7. All members must deposit funds on their accounts if they are to play actively on the site. <u>Gateway2Fortune.com</u> reserves the right to impose a wagering amount on the deposited money prior to taking requests for the withdrawal of funds.
- 8. All cash deposits need to be played through at least once before the withdrawal. This requirement must be performed, though <u>Gateway2Fortune.com</u> can exclude certain low-risk games and bets at the site's own discretion.
- 9. As is detailed in our "pay-out" section, <u>Gateway2Fortune.com</u> may charge additional fees for processing deposits and cash-outs to and from a player's account.
- 10. <u>Gateway2Fortune.com</u> does not give any form of credit for the use of its services and games.
- 11. <u>Gateway2Fortune.com</u> may use alternative means and procedures to verify a player's identity during a deposit process.
- 12. Cash-outs are reviewed on a daily basis, usually within 24 hours from the moment a request is placed. Once payment has been approved, the withdrawal request will be finalized based on the selected option for payment.
- 13. Before requesting a payment, players need to have their transactions confirmed and cleared.
- 14. The minimum amount for a cash-out at <u>Gateway2Fortune.com</u> is \$100.
- 15. Players will be notified immediately when the withdrawals have been authorized and processed. <u>Gateway2Fortune.com</u> reserves the right to make large payouts or process high winnings over a period of several weeks due to bank limitations.
- 16. <u>Gateway2Fortune.com</u> reserves the right to withhold payments from any player or account that is suspected of engaging in fraudulent activities. Fraud, in this clause, included players that have been tagged in any scams, schemes or even those who've provided incorrect or false information in their accounts.
- 17. A player's funds may be forfeited if he/she is found cheating or is caught using any type of gaming aids or bots, whether it is an additional computer or software or system that bypasses the natural randomness of our system and/or collects data from our servers for analysis during play. Any form of syndication or collusion is also not allowed at Gateway2Fortune.com Lottery.
- 18. The maximum withdrawal amount for free No Deposit bonuses at <a href="Gateway2Fortune.com">Gateway2Fortune.com</a> is \$100. If you request a cash-out from a Free Bonus given, the remaining amount from your winnings relating to the Free Bonus in question will be voided.
- 19. Starting from 1st April 2023, <u>Gateway2Fortune.com</u> will no longer be held responsible for charges related to Dynamic Currency Conversion (DCC). The DCC charges will now be the sole responsibility of the players and not <u>Gateway2Fortune.com</u>. Prior to initiating any withdrawal request, users are requested to ensure that they have provided the following documentation:

- A valid government-issued photo identity (ID).
- A front and back copy of the Card(s) used when registering at <u>Gateway2Fortune.com</u>. You must ensure that the first six and last four digits of the card are visible. The CVV number can be hidden.
- Relevant Credit/Debit Card statements of all cards used showing transaction(s) made to <a href="mailto:Gateway2Fortune.com">Gateway2Fortune.com</a>.
- A recent utility bill (No older than 3 months) for proof of your address
- All the required paperwork from you must be properly submitted via e-mail to <u>support@Gateway2Fortune.com</u>

#### NO WARRANTY

THE SERVICES AND SOFTWARE AT Gateway2Fortune.com ARE PROVIDED "AS IS". THIS MEANS THAT WE MAKE NO WARRANTY OR REPRESENTATION, BE IT EXPRESS OR IMPLIED (WHETHER BY STATUTE, LAW OR OTHERWISE), INCLUDING-BUT NOT LIMITED TO-IMPLIED CONDITIONS AND WARRANTIES OF MERCHABILITY, FITNESS FOR A PARTICULAR PURPOSE, QUALITY SATISFACTION, INCLUSIVENESS OR ACCURACY OF THE SOFTWARE OR SERVICES OR BREACH OF APPLICABLE LAWS AND REGULATIONS. THE TOTAL RISK AS TO THE USE, PERFORMANCE AND QUALITY OF THE SOFTWARE ON THE SITE LIES WITH YOU. Gateway2Fortune.com DOES NOT WARRANT THAT THE SERVICES OR SOFTWARE ON THE SITE WILL MEET YOUR REQUIREMENTS, STAY UNINTERRUPTED, SECURE OR ERROR-FREE, TIMELY, OR THAT DEFECTS WILL BE CORRECTED OR THAT THE SERVER OR SOFTWARE THAT MAKES IT AVAILABLE IS FREE OF BUGS OR VIRUSES, OR REPRESENTS THE FULL ACCURACY, FUNCTIONALITY, RELIABILITY OF THE MATERIALS, OR AS TO RESULTS OR THE ACCURATENESS OF ANY INFORMATION OBTAINED BY USERS VIA OUR SERVICES. WHEN THERE IS A MALFUNCTION, ALL PAY IS VOIDED. IN THE INSTANCE THAT THERE ARE COMMUNICATIONS OR SYSTEMS ERRORS OR MALFUNCTIONS, BUGS OR VIRUSES RELATING TO PAYMENT SETTLEMENTS OR OTHER ELEMENTS OF THE SERVICES OR RESULTING IN LOSS OF WINNINGS, BONUSES OR DATA OR ANYTHING ANALOGOUS THERETO BY YOU OR ANY OTHER MALFUNCTION TO YOUR COMPUTER HARDWARE OR SOFTWARE; Gateway2Fortune.com SHALL IN NO WAY BE LIABLE TO YOU AND THE COMPANY SHALL VOID ALL THE GAMES IN QUESTION AND RELATED PAYMENTS (WHENEVER SUCH COMMUNICATIONS OR SYSTEMS ERRORS OR COMPUTER MALFUNCTIONS, BUGS OR VIRUSES ARE DISCOVERED) IN RELATION THERETO AND MAY TAKE ANY OTHER RELEVANT ACTION TO RECTIFY SUCH ERRORS EXCEPT THAT THE COMPANY DOES NOT HAVE A PREREQUISITE TO PROVIDE ANY BACK UP NETWORK AND/OR SYSTEMS OR SIMILAR SERVICES. UNDER NO CIRCUMSTANCE SHALL Gateway2Fortune.com BE LIABLE FOR ANY ACTIONS OR OMISSIONS MADE BY YOUR INTERNET SERVICE PROVIDER OR ANY OTHER THIRD PARTY COMPANY WITH WHOM YOU HAVE CONTRACTED TO GAIN INTERNET ACCESS TO THE SERVER THAT HOSTS OUR WEBSITE. Without any bias to the generality of the aforementioned warranty provisions; Gateway2Fortune.com, its owners, directors, staff, partners and service providers:

- Do not warrant that the Website, Software, or the Games is/are fit for their purpose;
- Do not warrant that the Website, Software, or the Games are free from errors;

- Do not warrant that the Website, Software, or the Games will be accessible without interruptions;
- Shall not be liable for any losses, expenses, costs or damages—whether direct, indirect, consequential, special, incidental or otherwise—resulting from your use of the Website or your participation in the Lottery Games.
- Players and users agree to fully assure and hold harmless <u>Gateway2Fortune.com</u>, its owners, directors, staff, partners, and service providers for any losses, expenses, costs, damages, claims and liabilities caused in any way as a result of using the Website or participation in the Lottery Games.

# **Limitations of Liability**

- When you enter <u>Gateway2Fortune.com</u> and play games in it, you do so at your own risk. No warranty, express or implied is provided for the website and the games in it.
- <u>Gateway2Fortune.com</u> is not liable for any loss or damage whatsoever to you or any third party in contract, negligence, tort, or otherwise, that arises from the use of the site's services
- This clause on liability for loss includes damages for loss of profits (including loss of or failure to get anticipated winnings), loss of business, loss of information, service interruption, or any other monetary or consequential loss (including instances where you have notified us of the possibility of such damage or loss).
- <u>Gateway2Fortune.com</u> shall not be liable in any way for any damage or loss that arises from the use of the site or any link contained on our website. Additionally, we are not responsible for any content contained in the site or is linked to <u>Gateway2Fortune.com</u> via our myriad of services.
- You understand and agree that <u>Gateway2Fortune.com</u> will not be liable to you or any third party for any alterations to, discontinuance of or suspension of the services or software provided in the site.
- No clause in the User Agreement can or will be used to exclude any liability of the company for personal injury or even death that is caused by <u>Gateway2Fortune.com</u>'s negligence.
- In the event that the Services or Software in the Company fail to operate properly as a result of—but not limited to—any interruption or delay in operation or transmission, or any corruption of data or loss or communication or lines failure, or any error or omission in content, or any person's misuse of the Sites or its contents; you understand and agree that all that, plus any other related factors, are beyond our control and we will therefore not be held liable for any loss, including loss of winnings, that may result from all that.
- If any of the above-mentioned errors lead to an increase in winnings paid or owed to you; you shall not be allowed to keep the increased winnings that fall within this category. It is your responsibility to inform the company of any of such errors and be ready to repay any winning winnings credited to your account as a result of the errors. Alternatively, <a href="Mailto:Gateway2Fortune.com">Gateway2Fortune.com</a> may, at its own discretion, deduct an amount that is equal to those increased winning from your account or set of the amount against any money that is owed to you by the company.

**Breach of these terms and conditions** If a player breaches any of the provisions in our Terms and Conditions, or we have a reason to believe that you have breached the terms and conditions; the winnings of that player may be forfeited at the discretion of the Company. In addition to any other remedies available to the Company, we may also retain any positive balance existing in your

account on basis of any damages incurred to the site or other amounts owed by you to the Company, pending necessary investigation and/or the conclusion of any legal proceedings in regards to your case. If you fail to comply with the User Agreement, the company may also lead to disqualification, account suspension, account termination and/or any relevant legal action being taken against you.

#### **Termination**

- Upon your completion of the registration process, the User Agreement will automatically come into action, and its rules shall stay in force unless and/or until your account is terminated in accordance with the company's terms.
- <u>Gateway2Fortune.com</u> may terminate your account (including your username and password) and the User Agreement without prior notice if:
- We decide to cease providing our Services in general or specifically to you;
- We have reasons to believe that you have breached any of the terms in our User Agreement;
- We believe that you have misused our services in any way or have breached the terms and spirit of the User Agreement;
- Your account is tagged in any way with any existing account that had been terminated for breach of the terms of the User Agreement;
- Your account is related to, or associated with, existing blocked accounts
- There are any other reasonable grounds we see fit for termination
- Users are allowed to terminate their accounts (including their usernames and passwords) and the User Agreement whenever they see fit.

When terminating the User Agreement, you shall:

- Discontinue the use of the site's Services and Software;
- Pay all amounts due and any other money you owe to the Company;

Remove and permanently delete the Company Software from your computer, and destroy any related documentation in your custody, possession, control or power.

### General

- If a part of the User Agreement is considered to be void, unlawful, or unenforceable for any reason whatsoever; then a legal provision will be implemented to exclude it from our User Agreement so as not to affect the validity and enforce ability of any of the remaining rules, points and responsibilities. In such cases, the section, part or rule considered invalid or unenforceable will be rectified in a way that is consistent with the relevant law to reflect the original intent of the provision.
- Under no circumstances can any waiver breach any of the stipulations of the User Agreement.
- No section, law or part of the User Agreement shall create or confer any benefits or rights of the site to third parties unless stated otherwise. In addition, no agreements, rules or statements shall be interpreted as creating any partnerships, agencies, trust arrangements, fiduciary relationships or any other forms of joint enterprises between players and us.
- The User Agreement is an all-encompassing agreement regarding the use of our Services and Software, and the, therefore, supplants any and all prior agreements between the player and us in relation to the use of the Services and Software. By agreeing to accept the User Agreement, you therefore agree and confirm that you have not relied on any representation

- except insofar as the same has explicitly been made a representation by Gateway2Fortune.com in the User Agreement.
- <u>Gateway2Fortune.com</u> reserves the right to assign, transfer, pledge or sublicense the User Agreement, partly or in whole, without having to consent the players. Players are, however, not allowed howsoever to assign, transfer, pledge or sublicense any of the obligations or rights stated under the User Agreement.
- <u>Gateway2Fortune.com</u> reserves the right to outsource any or all of the Services and/or Software it provides under the User Agreement to third parties as it deems fit.
- In the User Agreement, the words "You" or "Your" or "Player" or "User" refer to any person who Software or Services under the User Agreement. In close relation, the words "We" or "Us" or "Our" collectively refer to <a href="Materials State-left">Gateway2Fortune.com</a>, its subsidiaries and related parties, unless stated otherwise.
- No section, law or part of the User Agreement shall be construed to mean a grant of access to any security interest over the Company's assets to any player, including for the evasion of doubt on any amounts standing to the credit of your <a href="mailto:Gateway2Fortune.com">Gateway2Fortune.com</a> Lottery account.

# **Gaming Regulations**

All operations of <u>Gateway2Fortune.com</u> are regulated by the gaming and gambling laws of the country of legal status. Kindly note that, in certain instances, <u>Gateway2Fortune.com</u> may be bound to disclose some information about you and your account to the authorities representing the gaming and gambling laws and regulations in the country.

# **Customer Service Department and Special Promotions**

- Always ensure that the contact details you have provided on your account are correct, given that <u>Gateway2Fortune.com</u> usually uses these contact details to reach you directly regarding the use of the Company Services or any other products offered.
- <u>Gateway2Fortune.com</u> will not under any circumstance tolerate any rude or abusive behavior from users to the company representatives and staff. In the event that we deem your behavior as abusive or impolite via live chat, telephone, email or any other communication forum; <u>Gateway2Fortune.com</u> may block, suspend or terminate your contract and account and seize any funds left in it.
- Occasionally, <u>Gateway2Fortune.com</u> can contact players to offer them special promotions from the Company. The notifications about these special promotions will mostly come to you via (i) telephone, (ii) email, (iii) SMS, (iv) site pop-ups and (v) direct mail. Unless stated otherwise, duly note that the promotional times usually start at 00:01 and end at 23:59 EST on the specified special promotions dates.
- For the purpose of all promotions, dates and times are calculated according to US Eastern Standard Time (GMT-4)

All site members at <u>Gateway2Fortune.com</u> have an opt-out option for these special communications that can exclude you from being contacted about the special promotions and other related communications.

# **Responsible Gaming**

• Using your own discretion, you can choose to exclude yourself from playing at <a href="mailto:Gateway2Fortune.com">Gateway2Fortune.com</a> (for a definite or an infinite period). To block your

- <u>Gateway2Fortune.com</u> account, simply contact us about the same via <u>support@Gateway2Fortune.com</u>
- If by any means we determine that a player's gambling patterns, activities or behavior etc. may result in personal difficulties or self-inflicted financial for themselves; then <a href="Matter:Gateway2Fortune.com">Gateway2Fortune.com</a> reserves the right to limit, block or terminate these accounts for the player's protection.
- By contacting <u>Gateway2Fortune.com</u>'s customer care center at support@Gateway2Fortune.com, players can request a weekly deposit limit.

### **Intellectual Property**

- Any use of the <u>Gateway2Fortune.com</u> trademark without authorization may lead to prosecution.
- The domain <u>Gateway2Fortune.com</u> is the sole resource locator of the site <u>Gateway2Fortune.com</u> and no unauthorized use may be made of this unique URL on another website or internet platform without the company's approval.
- All the software, technology, and business systems used within this site are legally appropriated and rightfully licensed by <u>Gateway2Fortune.com</u>.
- All the contents, archives, images and information displayed on this site are subject to copyright © and database right. Our copyright includes—but is not limited to—all texts, graphics, HTML codes, links and files, which all belong to <a href="Gateway2Fortune.com">Gateway2Fortune.com</a>. The site may therefore not be transmitted, reproduced or stored in whole or in part without written consent from Gateway2Fortune.com.
- All links to <u>Gateway2Fortune.com</u> (or to ANY of the pages in our website) may not be included in any other site without written consent from <u>Gateway2Fortune.com</u>.
- All users must understand and agree to the fact that we do not to allow players to use any automated or manual devices, tools, services and programs to monitor any of our site pages or any content therein. Doing so, or participating in any unauthorized use or reproduction of our web content, may result in prosecution.

### **Disputes**

- Players must recognize and accept that the Random Number Generators in the site are responsible for determining the outcome of various events in relation to the Lottery Services we provide. This, in essence, means that any results shown and recorded in our serves will be used to determine the outcome of events. More notably, Company records will always take precedence as the final authority in determining Service results and outcomes, so no player has the right to dispute decisions made in regards to such matters.
- In the event of a claim or a dispute, players have up to seven (7) business days to file their grievances. These 7 days begin counting after the date of the original transaction in question.
- All of such claims and disputes should be directed to the customer service department at <a href="mailto:support@Gateway2Fortune.com">support@Gateway2Fortune.com</a> and players must ensure that they provide all the relevant info or evidence required to review these disputes or claims in a timely manner
- Upon receiving these disputes, our support team will review these claims and seek to provide a decision within fourteen (14) business days after the claim is received.

• In case you do not agree with the decision made by the support team and you want to launch an appeal, you should contact our Support Manager and duly provide all the relevant info and details to support your appeal.

The support manager, upon receiving your appeal, will re-review your dispute and provide you with the Company's ultimate and binding decision within 14 business days after the appeal claim is received.

# **Governing Law**

The User Agreement and the relationship between the parties involved in it are governed by and interpreted in line with the laws of the legal country of the lottery. Players irreversibly agree, for the benefit of <u>Gateway2Fortune.com</u> and smoothness in its operations, to the exclusive jurisdiction of the legal system and process of the legal country of the lottery to settle any disputes that may arise in regards to the terms of the User Agreement.

# **Language Differences**

For the sake of ease in interpretation, our User Agreement is drafted in English. If there is any difference between any translated versions of this User Agreement, the meaning and interpretation of the English version will prevail over the rest. MervCF Limited SMS, Email and Phone Contact Policies By agreeing to open an account with Gateway2Fortune.com, you acknowledge and agree upon potentially receiving daily, weekly and monthly Emails, SMS's and Phone calls from our company with promotions, bonuses, newsletter information, updates about new game releases, tournament invitations, contest updates, surveys, Gifting, Text to Screen, Coupons, Informational Alerts, Trivia, Loyalty Program w/ Points/Prizes, Query Service. In order to opt-out from any SMS Campaign simply reply back to the text received with the Keyword STOP, once this is done NO MORE SMS' contacts will be sent to the registered phone number, Message and Data rates may apply. In order to receive help from one of our representatives from any SMS Campaign simply reply back to the text received with the Keyword HELP, once this is done one of our representatives will reach out to you as soon as possible to the number registered in your account, Message and Data rates may apply. Supported carrier list = AT&T, T-Mobile®, Verizon, Sprint, U.S. Cellular, Boost Mobile, Cricket, Virgin Mobile, Iowa Wireless, Metro PCS, ACS Wireless, West Central Cellular, Bluegrass, Plateau Wireless, AWCC, Cincinnati Bell, Cellular South, Carolina West Wireless, Immix Wire-less/Keystone Wireless, Golden State Cellular, Cellcom, ECIT, GCI/Alaska Digitel, Inland Cel-Iular, Illinois Valley, Nex-Tech, Chat Mobility, NW Missouri Cellular, NE Cellular One of PA, Element Wireless, MTPCS, Thumb Cellular and Viaero Wireless. Carriers are not liable for delayed or undelivered messages. MervCF Limited provides visitors with an interactive and personalized online betting experience. The site may use Personally Identifiable Information (Name, e-mail, address, phone number) subject to the terms of this privacy policy. We don't sell, barter, or rent the information collected to third parties. How we collect and store information depends on the section of the site you're visiting, the activities you take part and the services you select. For example, you may need to provide some personal info in order to access certain features or services, such as news bulletins, mailers or when you open a sports betting account. You may also need to provide information when you take part in contests or to access interactive areas of our site. Similar to many other sites, MervCF Limited also accrues info through the use of tools such as cookies and tokens that recognize and hold information from every visit. The cookie may also store the visitor's username and password, sparing members from having to

re-enter their credentials each time they visit the site. It also keeps track of the number of visitors and their actions while visiting the web page. In some cases, visitors and site members can choose not to provide us with information, for example by changing the browser settings to reject the use of cookies, but if you do, then you may be unable to access some services or may be asked to re-enter your account information. What we do with the collected info Similar to other online lottery services, MervCF Limited collects information to enhance your visit and deliver a more individualized experience. The aggregated information (information that does not personally identify users) may be used in several ways. For example, information regarding usage patterns can be combined with other info obtained from multiple users to help enhance our site and services. This helps MervCF Limited to learn which pages are visited most or what features are most attractive and to communicate with customers about their registration and customization preferences. Certain third parties who provide technical support for the operation of our site (our Web hosting service for example) may access such information. Although, we will only use this information as permitted by law in these cases.

### Affiliated sites, linked sites and advertisements

MervCF Limited expects its partners, advertisers and affiliates to respect the privacy of our users, however, third parties may have their own privacy and data collection policies and practices. Although, since such activities are beyond the control of MervCF Limited and this policy, MervCF Limited has no responsibility for the actions or policies of such third parties. You should also note that any information voluntarily disclosed on message boards or in chat areas, can be viewed, be collected and used by third parties without our knowledge and may result in unsolicited messages from other web services.

# Children's Privacy Policy

We do not knowingly collect personal information from users under the age of 18. If we learn that we have personal information on an