SKILLS & SLOTS

Terms and Conditions

Last updated: October 2026

PLEASE READ THESE TERMS CAREFULLY. THEY ARE A BINDING AGREEMENT BETWEEN YOU AND Skills & Slots. THEY INCLUDE A LIMITATION OF LIABILITY, A BINDING ARBITRATION AGREEMENT AND A CLASS ACTION WAIVER. IF YOU DO NOT AGREE, DO NOT USE THE SITE.

1. Who we are and what we do

Skills & Slots ("we", "us", "our") operates the website www.skillsandslots.com (the "Site"). Skills & Slots is operated by a company incorporated in Anjouan, Union of the Comoros.

Skills & Slots acts solely as a **marketing agent** for independent third-party game providers (the "Game Providers"). Our role is limited to promoting the Game Providers' games, referring players to them and giving players access to the Game Providers' platforms through the Site, using tools and systems that the Game Providers supply and control.

Skills & Slots does not develop, own, host or operate any game. No game is played on Skills & Slots's own systems. Skills & Slots does not hold a gaming licence and does not offer gambling services in its own name.

2. The Game Providers' role

The Game Providers are solely responsible for, and have sole control over:

- the games, their rules, mechanics, return-to-player and random number generation;
- the platforms, game accounts and the tools made available through the Site;
- player balances, credits and the records of every game round;
- the validation of all wins, the approval or refusal of every redemption, and the calculation of any amount payable;
- identity, age and source-of-funds checks required to approve a player or a redemption; and
- the decision to limit, suspend, close or confiscate any game account or balance.

When Skills & Slots performs any of these tasks on the Site (for example, collecting a document, showing a balance or forwarding a redemption request), it does so only as an agent, on the Game Provider's instructions and using the Game Provider's tools. Any decision remains the Game Provider's decision.

Your agreement to play any game is with the relevant Game Provider. The Game Provider's own terms and rules apply to your play in addition to these Terms. If they conflict with these Terms on any matter concerning the games, balances or redemptions, the Game Provider's terms prevail.

3. Eligibility and restricted jurisdictions

By using the Site you confirm that:

- you are at least **21 years old** and of legal age in the place where you live and where you access the Site;
- you are an individual acting for your own personal entertainment, not on behalf of anyone else;
- you are not located in, resident in or a citizen of a Restricted Jurisdiction (Section 4);
- you are not using a VPN, proxy or any other means to hide your location or identity; and
- the information you give us and the Game Providers is true, complete and your own.

4. Restricted jurisdictions

The Site and the games may not be accessed from, or used by residents of, the following (the "Restricted Jurisdictions"):

- **United States:** Alabama, Arizona, California, Connecticut, Delaware, Florida, Hawaii, Idaho, Illinois, Indiana, Iowa, Kentucky, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Montana, Nevada, New Jersey, New York, Oklahoma, Pennsylvania, Tennessee, Utah, Washington and West Virginia.
- **Regulated markets:** Australia, Belgium, Denmark, France, Germany, Italy, the Netherlands, Portugal, Spain, Sweden,

Switzerland, the United Kingdom and the Province of Ontario (Canada), and any other country or territory where online gaming, sweepstakes or prize-based gaming is prohibited or requires a local licence.
- **Sanctioned territories:** Belarus, Cuba, Iran, Myanmar, North Korea, Russia, Syria, and the Crimea, Donetsk and Luhansk regions, and any country or person subject to UN, US, EU or UK sanctions.
- Any other jurisdiction that a Game Provider or Skills & Slots notifies as restricted from time to time. This list may be updated at any time without notice as laws change.

It is your sole responsibility to know and comply with the laws that apply to you. Neither Skills & Slots nor the Game Providers make any representation that the games are lawful where you are. **If you access the Site from a Restricted Jurisdiction you do so in breach of these Terms and entirely at your own risk**, and you accept full responsibility for any consequence. In that case the Game Provider may, and Skills & Slots may on its behalf, block your access, close your account and void any play, balance or redemption, without liability to you.

5. Your account

- Only one account is allowed per person, household, device, payment method and IP address. Accounts may not be shared, transferred or owned by a business.
- You must keep your login details private. You are responsible for all activity on your account.
- You must keep your contact and payment information accurate. Neither Skills & Slots nor the Game Providers are responsible for any transaction that fails because your information is wrong.
- The Game Provider may, and Skills & Slots may on its behalf, refuse, suspend or close any account at its discretion, including where multiple accounts, fraud, collusion, bonus abuse, chargebacks, a Restricted Jurisdiction, or a breach of these Terms is suspected.
- You may ask to close your account at any time by contacting support.

6. Payments and redemptions

- Purchases and redemptions are processed by independent third-party payment processors, mainly in cryptocurrency, through merchant accounts held by the Game Providers and their designated entities, not by Skills & Slots. Any amount you pay through the Site is paid **to the Game Providers**, and Skills & Slots never receives or holds player funds.
- Redemption requests submitted through the Site are forwarded to the relevant Game Provider. The Game Provider alone validates the result, approves or refuses the request and determines the amount payable. Skills & Slots does not approve, refuse or guarantee any redemption.
- The Game Provider may require identity and source-of-funds verification before approving a redemption. No redemption will be paid until those checks are completed to the Game Provider's satisfaction.
- Redemptions may take 10 or more business days and may be delayed by verification, security, AML or blockchain/network reasons outside Skills & Slots's control. Fees may apply.
- Payments are made only to the wallet or account details registered on your account. Cryptocurrency transfers are irreversible; you are solely responsible for providing a correct address. Cryptocurrency values change and neither Skills & Slots nor the Game Providers are responsible for any change in value.
- If you request more than your available balance, only the available balance as recorded by the Game Provider will be processed.

7. Games, errors and malfunctions

- Game results are determined exclusively by the Game Provider's systems, and the Game Provider's records are final and binding.
- A malfunction voids all affected plays and pays. Any credit or win given in error may be removed or reversed by the Game Provider.
- Skills & Slots has no control over, and is not responsible for, game outcomes, availability, interruptions, data loss or any error in a Game Provider's systems.

8. Complaints and disputes about games

All complaints about game results, balances, verifications or redemptions are decided by the relevant Game Provider. You may submit them to Skills & Slots's support, and Skills & Slots will forward them to the Game Provider and relay its answer. Skills & Slots has no authority to change a Game Provider's decision.

9. Responsible gaming and verification

The responsible gaming tools and the verification requirements are set by the Game Providers. They are described in the Responsible Gaming Policy and the AML/KYC Policy, which form part of these Terms.

10. Prohibited conduct

You must not: use the Site for any unlawful purpose; use funds or credits obtained illegally; use bots, scripts or any software to play or interfere with the Site or the games; exploit any error; collude with other players; make chargebacks or payment reversals; or provide false information. The Game Provider may, and Skills & Slots may on its behalf, void any balance or redemption connected with prohibited conduct.

11. Intellectual property

The Site's content, design and brand belong to Skills & Slots or its licensors. The games and related content belong to the Game Providers. You may use them only to access the Site for your own personal entertainment.

12. No warranty

THE SITE AND ALL GAMES ARE PROVIDED "AS IS" AND "AS AVAILABLE", WITHOUT ANY WARRANTY OF ANY KIND. Skills & Slots DOES NOT WARRANT THAT THE SITE OR ANY GAME WILL BE UNINTERRUPTED, ERROR-FREE OR LAWFUL IN YOUR JURISDICTION, AND MAKES NO WARRANTY ABOUT ANY GAME PROVIDER OR ITS SERVICES.

13. Limitation of liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW:

- Skills & Slots IS NOT LIABLE FOR ANY ACT, OMISSION, DECISION, ERROR, INSOLVENCY OR FAILURE OF ANY GAME PROVIDER, PAYMENT PROCESSOR OR OTHER THIRD PARTY, INCLUDING ANY UNPAID, DELAYED OR REFUSED REDEMPTION;
- Skills & Slots IS NOT LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR PUNITIVE DAMAGES, OR LOSS OF PROFITS, DATA OR CHANCE; AND
- Skills & Slots'S TOTAL LIABILITY TO YOU FOR ANY CLAIM IS LIMITED TO ONE HUNDRED US DOLLARS (US$100).

14. Indemnity

You agree to indemnify and hold harmless Skills & Slots, the Game Providers and their officers, employees and agents from any claim, loss, penalty or expense (including legal fees) arising from your use of the Site, your breach of these Terms, your access from a Restricted Jurisdiction or your breach of any law.

15. Time limit for claims

Any claim against Skills & Slots must be brought within one (1) year after it arises, or it is permanently barred.

16. Governing law

These Terms are governed by the laws of Anjouan, Union of the Comoros. Subject to Section 17, the courts of Anjouan, Union of the Comoros have exclusive jurisdiction.

17. Arbitration and class action waiver

Any dispute arising out of or relating to these Terms or the Site will be resolved only by final and binding arbitration under the Rules of Arbitration of the International Chamber of Commerce. **You may bring claims only individually, not as a plaintiff or class member in any class, collective or representative action.** The arbitrator may not consolidate claims of more than one person.

18. Changes, communications and general terms

- We may change these Terms at any time by posting a new version on the Site. Continued use means you accept the changes.
- You agree to receive communications and to sign electronically.
- We are not responsible for delays or failures caused by events beyond our reasonable control.
- We may assign these Terms; you may not. If any part is held invalid, the rest remains in force. Except for the Game Providers, who may rely on these Terms, there are no third-party beneficiaries.

- These Terms, together with the Privacy Policy, the AML/KYC Policy and the Responsible Gaming Policy, are the entire agreement between you and Skills & Slots about the Site.

19. Contact

Questions about this document can be sent to support@skillsandslots.com.