

Terms and Conditions
Effective Date: 11.05.2026
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1. GENERAL INFORMATION

1.1. The website www.katsubet.com ("Casino", "Website", "Company", "We", "Us", "Our") is owned and operated by Saphirix Solutions SRL, a company registered under the laws of Costa Rica. Registration number: 3-102-933997. Registered address: Province 01 San José, Canton 15 Montes de Oca, Distrito uno de San Pedro, Los Yoses, Avenidas 8 y 10, Calle 39, 2da oficina a mano derecha, Ly Center. The Company operates under license no. 0000091 issued by the Tobique Gaming Commission.

1.2. By creating an account and using our Website, you acknowledge that you have read, understood, and agreed to these Terms and Conditions.

1.3. If you do not agree to these Terms and Conditions, you must not use our services.

1.4. We may update these Terms and Conditions at our sole discretion. While we aim to notify users of major changes via email, we advise checking this page regularly.

1.5. The official language of the Website is English. In the case of discrepancies due to translation, the English version will prevail.

1.6. By accepting these Terms and Conditions, Players also agree to be bound by all policies, rules, and guidelines published on the Website, including but not limited to the Privacy Policy, Bonus Policy, and Responsible Gaming Policy.

2. ELIGIBILITY AND RESTRICTIONS

2.1. Access to the Casino is permitted only to individuals residing in jurisdictions where online gambling is legal. You are solely responsible for determining the legality of using our services in your region.

2.2. You must be at least 18 years old or the minimum legal age for gambling in your jurisdiction (whichever is higher).

2.3. We may request proof of age and reserve the right to suspend or terminate your account if age verification fails.

2.4. Restricted Countries: Users from the following countries or regions are prohibited from using the Casino for real-money play:
Afghanistan, American Samoa, Bahrain, Belarus, Belgium, Brazil, British Indian Ocean Territory, Bulgaria, Canada - Province of New Brunswick, Canada - Province of Ontario, Central African Republic, China, Cuba, Cyprus, Democratic Republic of the Congo, Estonia, Georgia, Gibraltar, Greece, Guam, Guernsey, Haiti, Hawaii, Iran,

Iraq, Israel, Japan, Jersey, Latvia, Libya, Lithuania, Malta, Myanmar, Netherlands, North Korea, Northern Mariana Islands, Poland, Puerto Rico, Romania, Russia, Salvador, Somalia, South Sudan, Syria, Ukraine, United Kingdom, United States, Venezuela, Virgin Islands, Yemen.

Players violating this policy are not entitled to refunds or withdrawals.

2.5. Players from Sweden are not eligible for any bonuses, promotions, VIP programs, or loyalty point exchanges.

2.6. The Casino reserves the right to refuse or reverse withdrawals and/or close accounts if these limitations are breached.

3. GAME AVAILABILITY AND RESTRICTIONS

3.1. Some games may be unavailable in certain countries due to provider restrictions, which may change over time.

3.2. Use of VPNs to bypass geographic restrictions is strictly prohibited and may lead to confiscation of winnings.

3.3. NetEnt Games

- Absolute Restrictions: NetEnt games are not permitted in: Belgium, Bulgaria, Colombia, Croatia, Czech Republic, Denmark, Estonia, France, Italy, Latvia, Lithuania, Mexico, Portugal, Romania, Spain, Sweden, Switzerland, UK, USA.
- Blacklisted Territories: NetEnt games are not available in a longer list of countries including Australia, Hong Kong, Iran, Israel, Philippines, etc.
- Branded Game Restrictions: Additional country restrictions apply for specific titles like Planet of the Apes, Vikings, Narcos, Street Fighter, Fashion TV, and Universal Monsters.

3.4. Other Providers

- NYX: Not available in Canada.
- Play'n GO and Pragmatic: Not available in Sweden.
- Microgaming: Blocked in USA, UK, France, Australia, etc.
- Amatic: Restricted in Australia, Austria, Estonia, Greece, USA.

4. PAYMENTS AND CURRENCIES

4.1. Accepted fiat and cryptocurrencies include:

EUR, USD, CAD, AUD, NZD, BTC, ETH, BCH, LTC, DOG, XRP, TRX, ADA, BNB, USDT, USDC, SOL.

4.2. Crypto transactions are based on real-time exchange rates via Coinbase Converter at the moment of the transaction. Currency exchanges between crypto and fiat are not supported.

5. TAXES AND FEES

5.1. You are solely responsible for reporting and paying any taxes due in your jurisdiction on your winnings or Casino-related activity.

6. GAME RULES

6.1. You acknowledge and confirm that you understand the rules of every game offered on the Website. It is your responsibility to familiarize yourself with each game's mechanics, including payout percentages and odds, before placing any wagers.

7. DISCLAIMER OF LIABILITIES

7.1. You accept that gambling involves a risk of losing money. The Company shall not be liable for any financial losses or damages incurred through your use of the Website or participation in any games.

7.2. We take all reasonable and industry-standard measures to safeguard your personal data. Your information is disclosed to third parties (such as game providers and payment processors) only to the extent necessary to provide our services. While these third parties process your data according to their own privacy policies, we ensure that such partners maintain an adequate level of data protection. The Company shall not be held liable for any unauthorized actions, data breaches, or misuse of information by such third parties, provided that the Company has taken all reasonable steps to ensure the security of the data transfer.

7.3. The Company is not responsible for any losses, errors, or interruptions resulting from hardware or software failures on your end, poor Internet connectivity, or other technical issues beyond our control.

7.4. In the rare event that a wager is accepted or a payment is processed in error (due to technical malfunction, human error, or otherwise), we reserve the right to:

- a) Cancel all affected wagers and restore funds to their correct state; or
- b) Re-settle wagers under the terms that should have applied if the error had not occurred.

7.5. If we inadvertently credit your Player Account with a bonus or winnings to which you are not entitled (because of a technical glitch, payable error, or other mistake), such amount (including any winnings generated therefrom) remains the Casino's property. We will deduct the mistaken credit from your Account balance. If you have already withdrawn those funds before we discover the error, you incur a debt to the Casino for that amount. You must notify us immediately via email if you believe such an incorrect credit has occurred.

7.6. Neither the Casino, nor its directors, employees, partners, or service providers:

- a) Guarantee that the software or Website is fit for any particular purpose;
- b) Guarantee that the Website, its software, or any games will be error-free or uninterrupted;
- c) Shall be liable for any loss, cost, expense, or damage (direct, indirect,

special, consequential, incidental, or otherwise) arising out of your use of the Website or your participation in any game.

7.7. You agree to indemnify and hold harmless the Casino, its directors, employees, partners, and service providers from and against any liabilities, losses, damages, expenses, claims, or costs (including reasonable legal fees) arising from or related to:

- a) Your use of the Website;
- b) Your participation in any game;
- c) Any breach by you of these Terms and Conditions.

7.8. You acknowledge that the Casino retains sole and final authority to determine whether you have violated any rules, terms, or conditions, and to impose disciplinary action, up to and including suspension or permanent ban without prior notice or explanation.

8. USE OF PLAYER ACCOUNT

8.1. Each individual may register and maintain only one (1) personal Player Account. Accounts sharing the same residential address, household, IP address, or device will be considered duplicates. We reserve the right to close and forfeit all duplicate accounts, cancel any pending withdrawals, and confiscate any winnings. You must not share your account credentials or allow another person (including minors) to access your account.

8.2. If we discover that you have operated a duplicate account, any returns, winnings, or bonuses accrued during the period in which multiple accounts were active will be forfeited. The Casino may require you to return any funds already withdrawn from the duplicate account.

8.3. You agree to use your Player Account solely for personal entertainment. Any commercial use such as offering the account to others for profit or renting/selling account access is strictly prohibited.

8.4. As part of our Know-Your-Customer (KYC) process, we may request additional documentation or conduct a phone call to verify your identity. Withdrawal requests will remain pending until all required verification steps are completed. If we are unable to reach you by phone or email within two (2) weeks of your withdrawal request, your account will be locked and your withdrawal will be canceled.

9. ANTI-FRAUD POLICY

9.1. The Casino enforces a strict anti-fraud policy. Suspected fraudulent activities include (but are not limited to):

- a) Collusion with other players to manipulate game outcomes;

- b) Use of automated bots, scripts, or unauthorized software to gain an unfair advantage;
- c) Chargebacks or disputes on legitimate deposits;
- d) Filing false claims against the Casino;
- e) Exploiting software bugs, glitches, or loopholes;
- f) Any other deceptive, dishonest, or illicit practices.

9.2. If you are suspected of any fraudulent behavior, we reserve the right, at our sole discretion, to:

- a) Terminate or suspend your Player Account;
- b) Void any associated winnings and confiscate your balance;
- c) Charge you an amount up to your available balance to cover damages or costs incurred by the Casino;
- d) Pursue civil or criminal action, including notifying regulatory or law enforcement authorities;
- e) Retain or freeze any funds pending an investigation.

9.3. The Casino will void any bonus, free spins, or winnings if we determine that you have abused a promotion. "Abusing a promotion" includes, but is not limited to:

- a) Placing maximum allowable bets on high-variance games solely to inflate wagering requirements;
- b) Reducing stakes after a large win and switching to low-variance games to meet wagering terms;
- c) Depositing only to claim bonuses without making any real-money deposits;
- d) Maintaining a deposits-to-bonus ratio exceeding 50%;
- e) Delaying play until wagering requirements expire or manipulating game rounds (e.g., leaving high bets on the table and returning after requirements are met);
- f) Using multiple accounts (including shared IP or device) to claim duplicate welcome offers or free spins;
- g) Exploiting any software bug or glitch to extract monetary value.

9.4. To confirm your identity, we may request the following documents in Latin or Cyrillic script:

Government-issued photo ID (passport, driver's license)

Proof of address (utility bill, bank statement)

Proof of payment method (credit card front/back, e-wallet screenshot)

If you cannot provide documents in the requested scripts, we may require a video verification (showing you holding your ID and stating your name and date). Failure to comply will result in account closure and forfeiture of funds.

9.5. If you discover a software bug, error, or any system incompleteness, you agree to refrain from exploiting it and must report it to us immediately via email. If you fail to notify us and benefit from the issue, you will be liable for full compensation of all related costs and losses incurred by the Casino.

9.6. Any deposit must be wagered three (3) times the deposited amount before you may withdraw those funds. If you make multiple deposits without any gameplay, you must wager the combined total of all deposits before initiating a withdrawal. The Casino reserves the right to charge a processing fee or refuse withdrawal if wagering requirements are unmet.

9.7. The Casino is not a financial institution. Your Player Account will not accrue interest, and we do not offer currency conversion or exchange services (including fiat-crypto exchanges).

10. DEPOSITING

10.1. Company supports a variety of deposit options, including Visa and MasterCard (credit/debit), as well as alternative methods (e-wallets, bank transfers, etc.). All Paysafe transactions are processed by Vixatrix Limited.

10.2. To learn which payment methods are most convenient in your jurisdiction, please contact our Support Team at support@katsubet.com.

10.3. You must deposit funds from a payment account (bank account, card, e-wallet, etc.) registered in your own name. Depositing from anyone else's account is strictly forbidden. If our security checks reveal a third-party deposit, we will:

- Confiscate any winnings generated from that deposit;
- Return the original deposit to its rightful owner;
- Decline liability for any funds lost as a result.

10.4. Minimum and Maximum Deposit Amounts

- The minimum deposit is €10 (or equivalent).
- The maximum deposit varies by payment method; the precise limit will be displayed when you select your chosen option.

10.5. Due to the decentralized nature of cryptocurrencies, we cannot impose upper deposit limits on CoinsPaid (crypto) transactions. If you wish to enforce self-imposed limits, please choose a non-crypto payment method.

10.6. All deposits must be successfully processed and confirmed by the relevant payment institution before funds appear in your www.katsubet.com account.

10.7. If a deposit is denied, rejected, or charged back for any reason (insufficient funds, transaction limits, etc.), any winnings derived from that deposit will be voided immediately. Casino will not compensate you for any losses caused by unsupported or declined deposit attempts.

11. WITHDRAWAL POLICY

11.1. Minimum and Maximum Withdrawal Amounts

Fiat Currencies: The minimum withdrawal is 20 EUR or an equivalent.

Maximum Amount: Varies by payment method; the exact limit will appear during withdrawal. If your requested amount exceeds a method's limit, payouts may be split into multiple installments.

11.2. We reserve the right to verify your identity before processing any withdrawals. If you submit false or incomplete KYC documents, we may refuse your payout and terminate your account notification will be sent via email. Additionally, we may report suspicious activity to the relevant regulatory authorities.

Required Identification Documents (at minimum):

- A copy of a valid government-issued photo ID (e.g., passport, driver's license).
- Proof of address (utility bill, bank statement).
- Any additional documentation we request to confirm your identity or payment method.

11.3. Credit Card Payouts

We support withdrawals via:

- Original Credit Transfer (OCT) for Visa;
- Payment Transfer for Mastercard.

Requirements:

- The card must be a personal (not corporate) card.
- The card must be issued in a supported country.

11.4. Even if a country is technically supported, your issuing bank may block or reject credit card or bank transfers at its own discretion. Casino cannot guarantee successful processing in every case.

11.5. If necessary, we may pay your withdrawal via a different method than the one you specified (e.g., e-wallet instead of card), at our sole discretion.

11.6. We aim to process all withdrawal requests within 72 hours of approval. Actual payout timing depends on the chosen method and your verification status.

11.7. Winnings from no-deposit bonuses are capped as follows (or currency equivalent at the time of request via Coinbase Converter): 20 EUR

11.8. Withdrawal Frequency Limits

Weekly (rolling 7-day): 10000 EUR. Resets each 7 days from your first cashout in a calendar month and on the 1st of each month.

Monthly: 40000 EUR. Resets on the 1st of each month.

Progressive jackpot wins are paid in full and do not count toward these limits.

Cryptocurrency limits are determined by the exchange rate at time of request (Coinbase Converter).

11.9. If you have deposited via credit/debit card and your requested withdrawal does not exceed your total net deposit, we may return those funds directly to your card. Any excess above your net deposit will be paid via an alternative method (e-wallet, bank transfer, etc.).

11.10. Our internal operating currency is EUR. If you transact in another currency, the amount debited or credited may differ slightly due to your bank's and our processing system's conversion rates. Bank Transfer payouts in USD are not available. All bank transfers are processed within 3 business days.

11.11. The Casino is not a financial institution. Your account will not earn interest, and we do not provide any currency conversion or exchange services (e.g., fiat-crypto conversion).

11.12. You are responsible for any fees applied by your bank or payment provider during the withdrawal process.

11.13. To inquire about a refund possibility, contact our Support Team at support@katsubet.com.

12. DORMANT ACCOUNTS

12.1. An Account is deemed "inactive" if there has been no login or gameplay for 12 consecutive months. Once your Account becomes inactive, we reserve the right to charge a monthly dormancy fee of €20 (or currency equivalent), deducted from your

remaining balance. If your balance is less than €20, we will deduct the entire balance instead.

12.2. We will begin deducting the dormancy fee at the start of the month following the date on which your Account was classified as inactive, and at the start of each subsequent month until the balance reaches zero or you reactivate your Account by logging in and placing a wager.

13. EXPIRY PERIOD

You agree that any claim or cause of action arising from these Terms and Conditions or from any service provided by the Casino must be filed within one (1) year from the date the claim or cause of action arose. Claims filed after this period will be deemed waived and forever barred.

14. REFUND POLICY

14.1. Requests for refund of a legitimate transaction must be submitted within 24 hours of the transaction. If you allege that someone else accessed your Account, you have 30 calendar days from the date you first became aware of the unauthorized access.

14.2. If you funded your Account using a credit card, we reserve the right to process your withdrawal request (up to the total net amount deposited) as a refund back to that same credit card. Any excess beyond the deposited amount will be paid via an alternative method.

14.3. Before calculating the refundable amount, all bonuses and winnings will be deducted from your balance. These deductions occur prior to issuing any refund.

14.4. If any credit card deposits or withdrawals are deemed high-risk (for security or legal reasons) by our payment processors or by www.katsubet.com, we will refund all associated transactions back to the originating credit card and report the incident to relevant authorities and parties.

14.5. You are responsible for all fees incurred during the refund process.

14.6. Contact our support team at support@katsubet.com to inquire about the possibility of the refund. List of required documents to proceed with the refund (please note that additional documents could be requested)

- A photograph (or scan) of your valid photo ID.
- A photo or screenshot of your payment method (credit card front/back, e-wallet screenshot).
- A photo or screenshot verifying your current address.

We may also request a phone call (to the number on file) as part of our KYC procedure. Withdrawals and refunds will remain on hold until your Account is fully verified. If we cannot contact you by email or phone within 2 weeks of your request, your Account will be locked for failure to complete KYC.

All refund payouts are typically processed within 5–7 banking days from approval.

15. COMPLAINTS

15.1. Handling and Escalation

Your complaints are initially handled by our Support Team. If they cannot resolve your issue immediately, it will be escalated within the Casino's organizational structure. We will keep you reasonably informed of the status of your complaint.

15.2. Account Holder Only

We only accept complaints initiated by the Account Holder. You may not assign, transfer, or delegate your right to file a complaint to any third party. Complaints presented by anyone other than the original Account Holder will be dismissed.

15.3. Server Log Authority

In any dispute regarding game results, the Casino's server logs and records are final and binding. If there is a discrepancy between what appears on your screen and our server, the server's record prevails. You agree that these records are the ultimate authority for resolving any dispute about your game play or results.

15.4. Communication

We will contact you regarding your dispute using the contact details provided in your Account.

15.5. Alternative Dispute Resolution (ADR)

If you are dissatisfied with the outcome of our internal complaints process, you may escalate the matter to an independent ADR body. We cooperate with EGIS (<https://egis.io/>), which operates under the regulations of the Tobique Gaming Commission. To submit a dispute to EGIS, email disputes@egis-adr.com.

16. NON-TRANSFERABILITY

You may not assign, pledge, or transfer any rights or claims arising from these Terms and Conditions or from participation in Games without the express written consent of Casino. This nontransferability clause prohibits any transfer, encumbrance, pledge, or gifting of:

Player Accounts;

Balances, deposits, or winnings;

Wagering rights or game outcomes;

Any ancillary rights, whether legal, commercial, or otherwise.

Any attempt to transfer or collateralize these rights in violation of this clause is void.

17. ARBITRATION

All disputes between you and the Casino whether arising under these Terms and Conditions, additional agreements, or any related activities shall be resolved exclusively by arbitration in Costa Rica. By agreeing to these Terms and Conditions, you waive any right to bring a lawsuit in any court outside of this arbitration process.

18. KYC and ACCOUNT VERIFICATION

18.1. By agreeing to these Terms, you authorize the Company to regularly conduct various checks at the Company's sole discretion or if required by third parties (including regulatory agencies), in order to verify your identity and contact information ("Verification").

18.2. An individual cannot participate in a game for money unless that individual is an Account Holder. To be registered as a player, an individual must register personally and submit an application for registration. The following information must be provided:

Date of birth together with valid identification showing that he/ she is over eighteen (18) years of age or the applicable legal age of majority as stipulated in the jurisdiction of your residence. Identification documents which must be submitted include:

- copy of a valid Passport, copy of other identification paper and a proof of address;
- Player's first and last name;
- Player's full residential address;
- Player's valid email address;

The Company reserves the right to request additional documentation and perform additional checks in order to verify the information provided. An account may be suspended until satisfactory information is provided.

18.3. The Company reserves the right to suspend your account, if we are unable to ascertain that you have reached the Eligible Age. If, while using the Website services associated with gambling, you were below the Eligible Age:

- Your account will be closed;
- All transactions made during this period of time will be annulled, and the money deposited to your account will be returned;
- All your bets made during this period of time will be cancelled and refunded;
- All your winnings accumulated during the period of time when your age was under the Eligible Age will be lost, and you will have to refund the Company with all the amounts withdrawn from your account at the Company's request;

A deposit made to your account will not be refunded due to Company policy violation.

18.4. In the event that the information provided by you proves to be false, incomplete, inaccurate or misleading, and also if the information specified during

registration does not correspond to your passport data, these Terms and Conditions shall be considered violated, and the Company may immediately close your account and cancel all funds in your balance, in addition to other actions at the Company's sole discretion, including refusal to provide use of the website services.

18.5. Consideration timelines for KYC documents could be up to 30 working days from the moment when the client provided all requested documents.

18.6. By registering and using the Website, you authorize KatsuBet to conduct identity and contact information checks at our discretion, or as required by regulatory authorities, to verify your eligibility and compliance ("Verification").

18.7. Only Account Holders (natural persons) may play for real money. To register, you must provide:

- a) Date of birth + valid ID proving you are ≥ 18 years old (or the legal age in your jurisdiction).
- b) Identification documents:
 - Copy of government-issued photo ID (passport, driver's license, national ID).
 - Copy of another ID (if requested).
 - Proof of current address (utility bill, bank statement).
- c) Your full legal name.
- d) Your complete residential address.
- e) A valid email address.

We may request additional information or documentation (e.g., proof of payment method) to verify your identity. Your Account may remain suspended until all requested information is received and verified.

18.8 If we determine you were underage while using our gambling services, or if you provided false/inaccurate/misleading information during registration, we will:

- Immediately close your Account;
- Void all transactions and bets placed during the period you were underage;
- Refund any genuine deposits (subject to our policies);
- Confiscate any winnings earned while underage;
- Require you to reimburse the Casino for any withdrawn funds;
- Take any additional actions at our sole discretion, including legal measures, if deemed necessary.

18.9. If you fail to provide the requested documentation or if the documentation is invalid (e.g., expired ID, mismatched name/address), we may suspend or close your Account, and any funds in your balance will be forfeited.