Chipstars is concerned with protecting the privacy and integrity of any data that you have agreed to provide us. Please visit the main Privacy Policy & Terms of Service/section 5 for further information on the principles and processes we follow.

Games & More BV is able to pay out all the withdrawals 247, only subject to payment team staffing at any given time. Games & More BV has a multilevel authorization regarding deposit and withdrawal payments, thus all of the withdrawals made by Customer have to go through a process of authorization lasting from 0 (automated) to 96 hours. Withdrawal made by the Customer must be executed in a timely manner and in accordance with the rules prescribed by the Withdrawal policy and Payment details policy. If a deposit was made via SEPA, any withdrawal after that will not be executed until the payment has effectively settled on our bank account. Your personal and payment details for KYC will be stored for a maximum of five years; as stated above, if you wish to remove your saved card details at any point, this can be facilitated via the Chipstars Customer Service, as per November 2022, credit card details are not saved in the cashier after transactions at all.

Card Details Management Policy Information on the data storage of credit cards

In respect to any credit card or other payment processing details you have provided Chipstars, when these details are retained by Chipstars's payment processing platform in order to facilitate future use, Chipstars commits that this confidential information will be stored in the most secure manner possible.

We are legally obligated to secure your consent to allow Chipstars to store these details for future use. As per Chipstars policy, we cannot process your payment before you agree to this.

If at any time you wish to remove saved card details from your Chipstars account, you can select this option in the Chipstars Cashier.

How long with my card details be stored?

Your card details will be stored for a maximum of eight years; as stated above, if you wish to remove your saved card details at any point, this can be facilitated via the Chipstars Cashier.

Can these terms change?

Changes in the permitted use of your card details will require your agreement; as such, if Chipstars need to modify how we use stored card details, we will get in touch to inform you of the change and to request your agreement.

Real Money Transaction Processing And Currency Conversion

The User agrees and acknowledges that:

We will make reasonable efforts to ensure that transfers in and out of your account are processed in a timely manner. We give no warranties regarding the amount of time needed to complete processing. We cannot be held responsible for delays in the banking networks, failures on part of the processor or actions of other parties involved in the processing of funds that may result in processing delays, reprocessing or reversal of transactions or the seizure or freezing of funds, nor will we be liable for any actual or consequential damages arising from any claim of delay or seizure.

We will not be liable for any actual or consequential damages arising from any claim of delay or loss as a result of invalid, incomplete or erroneous financial or personal data provided by the User with their transfer request.

As part of our licensing agreement and in compliance with anti-money laundering legislation, Users need to be aware they may be required to produce personal documentation (such as Government issued ID, bank statements and utility bills, phone verification and SOW documents) upon request in order for their transfer to be processed. This allows us to help protect the Users and prevents our platform from being used as a vehicle for money laundering or fraud.

Any cancelled or rejected transfers out of your account will be refunded to your account in the currency and amount debited from your Chipstars Account balance with your original request before currency conversion took place.

Any returned transfers in will be debited from your account in the currency and amount credited to your Chipstars Account balance with your original request after currency conversion took place.

We are not a bureau de change (currency exchange). We are not responsible for any loss due to changes in exchange rate.

Our exchange rates are updated throughout each day and it is the User's responsibility to check the applicable rates in our cashier before proceeding with transactions involving an exchange of currency.

If the transfer method is not an instant method, the exchange rate as described above in section 7 will be applied when we are provided a confirmation of the transfer by our payment processor.

## MULTI-CURRENCY AND GAME

Before adding a second currency to your account, please read the Terms of Service, section 5 where we explain the "Currency Exchange Facility" as an term and service.

We offer games in Euro, to suit our players from around the world. We also offer the ability to keep money in more than one currency at the same time, so that players can manage their money as they see fit, and don't have to lose out when exchange rates fluctuate.

Every player has the ability to deposit, withdraw, and play with funds in Euro (EUR), subject to minor restrictions which may be imposed by some payment methods. Players can also optionally keep money in US Dollar (USD), Swiss franc CHF, Bitcoin (BTC).

## **Preferred Currencies**

Your Preferred Currency is the default currency for your Chipstars Account:

The Preferred Currency is shown first in the cashier.

Your Total, as converted to your Preferred Currency, is displayed in the Summary tab of the Cashier.

The Preferred Currency is your default currency for transfers

You can make currency conversion only manually, any money you leave a ring game or tournament with will be credited in Euro.

## Currency speculation

Our multi-currency features are intended to be used for playing the games and not for any other purpose. The use of our multi-currency features for currency speculation is prohibited by our Terms of Service.

If we have reasonable grounds to suspect that currency conversion transactions are being made for purposes other than play, we reserve the right to retroactively apply any fee which was waived as part of a currency conversion transaction, and take any other appropriate measure, which may include confiscation of funds and/or closing the player's Chipstars Account.

Please notify us immediately should your credit/debit card(s) be lost, stolen, or canceled, or should your E-wallet status change, so we may investigate their status and confirm that payments may/may not be received.