

Website Terms and Conditions

By using one or more of the services provided on the website "scratch-online.com" (hereinafter: the Website), the Users declare that they have read and understood all the following terms and conditions, that they explicitly agree to these terms, and that they commit to act in accordance the to the site guidelines , terms and conditions .

It is clarified that the use of the masculine form is for convenience only; every statement stated in the terms and conditions document s and on the Website applies equally to both women and men.

The Users declare that they have read the terms listed in this document, that they accept them, and that they agree and commit to act in accordance them.

Definitions and Terminology

The definitions and terminology in this document shall be clarified in accordance with the wording and definitions defined in the document body. The headings of the sections are for convenience only; they have no legal status and validity and are not binding .

- **The “Company”** – Dalov LTD Registration # 27148 BC 24 incorporated under the laws of St. Vincent and the Grenadines with its registered address at : Suite 305, Griffith Corporate Centre, Beachmont, Kingstown, St. Vincent and the Grenadines. _____
- **The “Client” or “Subscriber” or “User”** is a person who has registered to the site while providing the company with his personal details, including but not limited to : full name, full address , date of birth, and any other personal information and whose personal details were recorded and approved by the Company. And the User approved that he is over 18 years old, will become a User of the website.
- **“Scratch Card”**– scratchers issued by the local official lottery operator of the scratch card country of origin . The Website sells only cards that are authorized to be sold by the regulator of the card origin country.

- **“Instruction”** or **“Action”** – an instruction given by the User of the Website for the purchase and scratching operation of a scratch Card/s by the Company.
- **”Remote scratching service”** – scratching Scratch Cards remotely by means of automatic machines .
- **“Website”** – The company operates a website under the URL : www.scratch-online.com for the benefit of its customers.
- **“Identification Document”** or **“ID”** – A valid ID; a valid driver's license; a valid passport – all of which must include as a minimum the User's photograph and date of birth.
- **“Essential Condition for Engagement”** or **“Identification Process”** – If requested by the Company, the customer will provide an ID containing his photograph and date of birth, , as well as any other current personal details requested by the Company as an essential condition for using the website. The personal details and information provided will form the basis of a legally binding agreement to the terms of this document.
- **‘Submission of Identification Document’** – Submission of an identification document will be done according to the Company’s request and not more than 24 hours from the company request.
- **“Service and handling Fee”** – The company charges a fee for its services, including for any instruction or transaction carried out by the customer. This document includes a table detailing the fee amounts for each service, as the fee varies depending on the product purchased and its price. The company reserves the right to change its fees from time to time without the need to provide prior notice to the customer.

General Terms

1. This website is owned by Dalov LTD Registration # 27148 BC 24 (hereinafter: the Company) and is operated and maintained by the Company, which acts as an independent entity.
2. This website offer remote scratching of official Lottery scratch Cards provided by the local Lottey operator in each country.
3. **Anyone under the age of 18 and/or any User who is not legally competent is forbidden to use this Website. By law, participation in lotteries, including the use of Scratch Cards offered in the site , is permitted only**

for those aged 18 and above and who are legally competent. By using the Website, the User declares he is over 18 years old, that he is legally competent regarding the use of this website, and that he has no legal or other impediments to use the website and/or its services.

4. It is clarified that the User understands that winnings are based purely on luck and is not related to knowledge, experience, skill, or frequency of usage. And that the website has no control over the results of the games offered in the site.
5. **The User is aware and has been warned that gambling can be addictive.**
You can contact the ICRG Hotline for information and assistance at www.icrg.org or [www. https://www.rgf.org.mt/](https://www.rgf.org.mt/) 24 hours a day.
6. **An essential condition for engagement and receiving services on the Website is age and identity verification of the User. If requested, the User must send an ID card so that the company can verify the User age and identity. The User will not be able to receive services and/or continued services on the Website without completing the identification process by the Company and verifying that he is over 18 years old. It is agreed that the responsibility for providing accurate details, including a complete and accurate personal details , lies with the customer, and the customer is aware that providing incorrect details, may prevent the realization of the prize with the local lottery operator. In such case, the company will be exempt from any responsibility, and the customer will have no claim against the company for his inability to realize the prize with the local operator.**
7. Without derogating from the above, the User authorizes the company to conduct any checks regarding his identity , age, source of funds and political connections, both in public and non-public sources , and the User will be prevented from making any claim in this regard.
8. If it is discovered that the person requesting to register as a User on the Website is a minor under 18 years old or if there is another legal impediment preventing him from using the services provided on the Website, his request to register as a User on the Website will be denied.

9. If it is discovered that the person has completed the registration process on the Website, the Company will block the User from any future use of the Website and will cancel his participation and/or winning in the lotteries, and the User waives any claim and/or demand and/or lawsuit against the Company and/or its representatives.
10. It is strictly forbidden to register another person to the Website, and no details may be provided during registration that are not those of the registrant, including ID number, email address, address, , or any other detail that does not belong to the registrant.
11. It is clarified that the User's details as registered on the website will be used by the Company to verify the User's identity as required from time to time, particularly when realizing the User's winnings. If there is a discrepancy between the User's identifying details as recorded on the Website and the details provided by another source, the Company reserves the right to withhold payment of the winnings and/or delay them and/or take any other action that retains the funds in the Company's possession until the matter is resolved.
12. The User of the website undertakes not to use the website for any illegal purposes and for any purpose prohibited by the terms, conditions, and notices contained in this document.
13. By using the Website, the User declares that he has provided current and correct personal details, he has a valid email address, he holds a government issued valid identification document.
14. Any legal proceedings filed against the Company and/or its representatives in connection with any matter related to the website and/or arising from it and/or related to these terms and conditions and/or related to the use of the Website shall be adjudicated only in accordance with the laws and courts of Ukraine, all legal notices will be handed to the company registered office in St. Vincent and the Grenadines.
15. The User has the right at any time to request the removal of his registration on the website by sending a request through any of the Company's contact details published on the Website, thereby ending his engagement with the Company in accordance with these terms and conditions.
16. The User will have no right to assign his obligations and/or rights under these terms and conditions arising from the use of the website, while the Company

retains all rights to assign its rights and obligations regarding any engagement with the User from the time of his registration on the website.

17. The Company does not waive any rights granted to it by the engagement with the User, and any statement, representation, or conduct by the Company or its representatives will not constitute a waiver of the company's rights in any way.
18. The Company retains full copyright protection regarding its services provided through the Website. It is hereby clarified that any use of the Company's exclusive rights by any person and/or entity not acting with written permission from the Company is prohibited, and the Company reserves the right to take any legal action to assert its claims and rights in this matter. In this clause, the Company's copyrights include all commercial content appearing on the Website, the Company's software installed on the Website, text templates, and graphic and design files appearing on the Website, its unique mechanism, and any other right.
19. It is known and clarified to all Users of the Website that the copyrights of the Website and the unique technology used on the Website belong solely to the Company and/or its business partners and in no case belong to the User. Any use provided to the User within the visit or use of the Website is in accordance with these terms of use and this document, without any intellectual property right and/or any other right of the Website and/or the information contained in it and/or the technology it uses. It is also clarified that the software installed on the Website, the computer codes, the Website design, and any graphic file and/or text contained therein are the exclusive property of the Company and/or its business partners, and therefore the User is not entitled to use any technology, file, software, trademark, or any other material included on the Website without prior written consent from the company and the intellectual property owner.
20. The conditions of these terms and conditions will remain in force when using the Website. Without derogating from any other provision of these terms and conditions, the Website reserves the right to prevent any User or visitor from using the website (including blocking certain IP addresses) for any reason or justification (without needing to provide a reason or justification), at its sole discretion, without prior notice or warning and without being liable for any damage resulting from its decision.

21. It is agreed that the responsibility for providing accurate details, lies with the customer, and the customer is aware that providing incorrect details during the registration process, including r, may prevent the realization of the winnings. In such a case, the Company will be exempt from any responsibility, and the customer will have no claim against the Company for his inability to realize the winnings due to him providing incorrect details.

The Process of Ordering Scratch Cards

22. The User understands that when he instructs a card to be scratched, his instruction cannot be revoked since once the automatic machines are instructed to scratch a card, they will do so within several minutes and the Company is incapable of revoking the instruction.
23. Therefore, the User understands that the moment he instructs that a card to be scratched, the cost of purchasing the card will not be refunded, as stated, his instruction of scratching the card by the automatic machine cannot be revoked, whether due to his desire to revoke the instruction or if it is discovered in retrospect that he did not complete the identification process.
24. The Company is entitled to limit the total purchase on the Website for a customer by sum and/or period at its sole discretion and without it being liable in this matter.
25. The User understands that varied fees are charged for the Company's services as specified hereinafter.
26. The Company reserves the right to update and/or change the fees that it charges, from time to time without prior notice.

Company's Liability

27. The Company reserves the right to make any changes to these terms and conditions, in whole or in part, at any time it chooses, at its sole discretion. If the Company exercises its right to amend the terms and conditions, it will update the terms as published on the website or by any other means it chooses. From the date any change is made by the Company, the provisions of the change will apply from the time of the Company publishes the update. Any use of the Website by a User after the publication of the change will constitute the User's implied consent to the new terms and any changes that have come

into effect. It is clarified that the company is not obligated to provide any notice regarding changes to the terms as mentioned above.

28. Limiting the Company's liability for Processing Services:

- A. The Company provides payment processing services for the Users of the Website and shall not bear any liability whatsoever except for the provision of processing services.
- B. The Company shall not bear any liability whatsoever for a technical problem or any other issue preventing the User from using the services of the Website and the User shall have no claim against the Company regarding this issue.

29. By using the Website, the User declares that in order to realize his winning, he might be required by local law in the origon country of the games he played to pay taxes to the authorities of the country to which the card belongs and the aforementioned tax will be deducted from his winnings. The Company shall not bear any liability and/or responsibility whatsoever and the User shall have no claim against the Company regarding this issue. In addition, the company might require the user to fill local tax forms in order to claim his winnings.

30. It is clarified that the company will not be liable for any damage and/or loss and/or liability, whether direct or indirect, that may be caused to the User due to visiting the Website and/or using the Website's services and/or the inability to use the Website, in whole or in part, including as a result of Website maintenance, technical problems, service interruptions and/or delays, for any reason, technical malfunctions including damage, deletion, or malfunction in storing information entered by the User and/or in other communication data stored and/or transmitted by the User, leakage of the User's passwords and/or account details, and the like. Therefore, the Website User understands that the use of the Website and registration to the website is under the User's sole responsibility, and the User will have no claim and/or complaint in this regard against the company.

31. The use of the Website is subject to the relevant provisions of the local lottery operator's terms and conditions, as they may change from time to time, even if these provisions are not included in this document. There may be errors and/or inaccuracies in the information and/or data presented on the Website. The Company makes every effort to ensure the reliability and accuracy of the

information and content contained on the Website; using the Website constitutes the User's agreement to all provisions of the local lottery operator's terms and conditions. Additionally, it is clarified that any future changes to the local operators' terms and conditions will directly apply to the Website user and/or its services, even if no amendments are made to the Website's terms and conditions. In the event of a conflict between the provisions of these terms and the local operator's terms and conditions, the local operator's terms and conditions will prevail. However, the company will not be responsible for any damage and/or expense and/or loss and/or liability that may be caused to the User due to these discrepancies.

32. The terms of the lottery games, including the different lottery options, their dates, the statute of limitations, eligibility for receiving the winnings, and the like, are the terms of the lotteries as determined by the institutions authorized to conduct lotteries in the country of origin. By using the Website, the User acknowledges that he is aware that the lotteries are conducted as stated in this section, and the User is barred from making any claim in this regard.
33. The service provided to the User, including all details about it and everything displayed to the User on the company's website, including the details and information presented on the site, are provided to the User "AS IS," and the Company will not be responsible for these representations and will not bear any liability in this regard, including any representations for which the local operator is responsible.

The Website's Privacy Policy

34. The company's privacy policy may be changed by the Company as published from time to time, at the Company's sole discretion and in accordance with any applicable law.
35. The User will retain the right to refuse to provide his details at any time in accordance with the provisions of these terms.
36. By registering on the Website, the User agrees to the Company use of his personal details as provided by him. The Company may use these details for the purpose of processing statistical data and for sending messages of promotional and/or marketing content and/or user verification of age and other

parameters. The User has the right to request removal from the company's mailing lists.

37. By registering and using the Website, the User agrees that the Company may send him messages from time to time, including notifications about updates to the Company's activities and Website, changes to these terms, and promotional and marketing content. This may be done via text messages, , email, mail, , and any other means. The User declares that, upon agreeing to receive PUSH notifications, the responsibility to stop receiving these notifications, and any related actions, lies solely with him.
38. The User is personally responsible for safeguarding his registration details on the Website, including his Username and passwords. Accordingly, it is the User's responsibility to notify the Company of any improper use of his account, and the User will have no claims against the company regarding this matter.
39. The User has the right to review the information collected about him. To exercise this right, the User must submit a written request according to the contact methods listed on the company's website.
40. The Company's Liability for Website Security
 - A. The Company does everything it can to secure the Website ,protect the Users' details and manage the databases it has.
 - B. The User understands that despite the Company's security measures to prevent hacking by hostile parties, it is impossible to completely prevent the possibility of a hack attack on the Website.
 - C. Nevertheless, by using the Website, the User confirms that the Company's responsibility for any damage that might be caused as a result of a hack attack on the Website databases and/or damage that might be caused by data leakage will be limited to the total sum of the purchases the user made on the Website.

Registering Users to the Website

41. If the User is requested to provide an identification document that includes his photo and date of birth, confirming he is over 18 years of age, the User is obligated to submit this document.

42. The User is required to provide truthful information as it appears in various governmental databases.
43. The company reserves the right at any stage to refuse the registration of a User and may even cancel the registration of a User who has already been approved, at its sole discretion.
44. To complete the registration, the User must complete the identification process. Without completing this process, the User will not be able to receive any winnings, including the cost of the purchased scratch cards.
45. It is explicitly forbidden to register someone other than the person completing the registration, whether with the consent of the other person or not. If such a registration is made, the Company has the right to cancel the registration without providing any compensation and/or payment for the services provided or not.
- 46. The company has the right at any time to request a photocopy of a current and valid ID from any User, including during and/or after the registration process. Failure to comply with this requirement gives the Company the right to cancel the registration without providing any compensation and/or payment for services provided or not.**
47. Any remaining balance in the User's account on the Website may be used for additional services provided by the company.
48. The User can withdraw the balance accumulated in his account on the Website if the amount exceeds \$15, after deducting a handling fee of \$15. For example, if the User requests to withdraw \$100 from the accumulated balance, \$85 will be transferred to the User's bank account.
49. Upon completing the User's registration, an email will be sent to confirm the registration, and only after this confirmation is received the User's registration on the website, his activity, and engagement with the Company as per these terms will take effect. This clause does not negate the requirement to complete the identification process as defined in these terms, and in the absence of proper identification, the User agrees in advance to all the cancellation conditions specified in these terms.

The Website's Service for purchasing Scratch Cards

50. The Company will provide the User with a service to participate in and purchase Scratch Cards issued by the local lottery operator.
51. The User is informed that each Scratch Card is physically located at the Company's partner offices in the target countries, Each card physically located at the Company's partners offices has a unique barcode and serial number that will be scratched, scanned, and uploaded to the Company's website for the User's viewing.
52. For the service described in this section, the User will pay the cost of the scratch card he is interested in, plus handling fees for the physical service (scratching the card). The User is aware that these fees are not fixed and may vary from card to card and over time, subject to the sole discretion of the Company.
53. It is clarified that the company will make every effort to provide the service as described in this section, but the User is aware that this service is limited by certain means, and the Company has no control over these limitations.
54. The User is informed that after purchasing the card, he cannot cancel his participation in the service described in this section.
55. The User is informed that only after payment authorization for the service is received, the Company will allow the Card to be scratched on the Website and simultaneously at the Company's partners offices.
56. The company is obliged to keep a photocopy of the Scratched Card for not less than 60 days after it was scratched, whether the participation results in a win or not.
57. Non-winning Scratch Cards will be kept at the Company's offices and/or its commercial partners for up to 7 days after being scratched, after which the company reserves the right to destroy them. If the User wishes for the card to be kept for a longer period, he must contact the Company within these 7 days to request the card's safe keeping and inform the Company of his intent to collect the card. It is the User's responsibility to contact the Company. In any case, the maximum safe keeping period by the Company will not exceed 60 days from the User's notification until the Card is collected by the User. If the User wishes to collect the Card, a handling fee of \$15+shipping cost will be

- charged for the shipment from the target country to the User. All that in cases where the local laws allow scratch cards to be taken out of their origin country.
58. The User is aware that the Company does not guarantee the ability to select Scratch Cards by their serial numbers, and no requests or demands by the User in this regard will be made possible. The User will be precluded from making any claims in this matter.
59. In the event of a machine malfunction, the User's order will be transferred to other machines. In this situation, the User will receive Cards with different serial numbers. For example, if a User purchased ten (10) Black Jack cards but a malfunction occurred in the machine processing the order, the order will be transferred to other machines – for example, to five different machines where two cards will be scratched in each. The result will be that the User receives ten cards from different series. In this case, the User will be precluded from making any claims in this regard.
60. If any physical damage occurs to a Scratch Card, the User waives any rights, claims, or lawsuits in this matter, and the Company will be exempt from any liability.

Scratch Card win claim procedure

61. A User's Scratch Card win will be recognized as valid only if the physical card was scratched by the Company's machines at the company's partners offices and bears the serial number presented to the User before the card was scratched by the machine according to the user request.
62. The User has the right at any time to request the transfer of the credit balance in his Website account to a bank account whose details were provided by the User when requesting the withdrawal. This is all in accordance with the provisions of the law and to the degree possible given the circumstances.
63. It is clarified that the User can only receive his winnings into a bank account in his name. Winnings cannot be transferred, either directly or indirectly, to any other person, including family members, relatives or friends..
64. The User will not have any claims regarding the non-transfer of his credit balance if the Company is unable to transfer the winnings due to reasons beyond its control.

65. For each event of transferring the winnings or the User's credit balance, a handling fee of \$15 (fifteen) will be charged by the Company, all subject to the Company's terms and conditions.
66. For winnings that cannot be collected through the Company, including cases of winnings exceeding the limits set by the local operator and/or the tax authorities in the country of origin, the User will be required to provide all necessary information to assist the company with the win claim.
67. It is clarified that any damage to the winning card before it was redeemed in the lottery terminal, which was caused by force majeure circumstances, is not in the responsibility of the Company. The Company or its representatives will not be held liable for any such damage, and the User waives any claims or lawsuits against the Company in this regard.

The Website's Services for Registering Regular Subscribers

69. The Company will make every effort to provide the option to purchase cards and/or packages (hereinafter: Subscription).
70. A User who wishes to purchase a subscription must confirm this in the personal area of the Website, and only after receiving a credit card processing approval the Subscription will become effective. It is also possible to purchase a Subscription through the Company's telephone service center.
71. The User acknowledges that the Company is not responsible if scratch tickets are unavailable, and if the User does not receive the service requested according to his Subscription, he will be entitled to receive the missed service in future lotteries and/or additional scratch cards.
72. A User who wishes to terminate, pause, or change his Subscription must contact the customer service center. Following his request, the Subscription will be terminated within up to three business days from the receipt of the request
73. .

Subscription for Scratch Cards

73. The User acknowledges that it is his responsibility to log into the Website from time to time to check his details, including his winnings. In any case, the

Subscription cannot be canceled for Scratch Cards that have already been remotely scratched, even if the User has not logged into the Website for any reason.

74. If the User has requested to cancel the subscription according to these terms and conditions but continues to receive Scratch Cards, he should contact the Company as soon as possible through one of the available contact methods (WhatsApp, email, phone, SMS, etc.) to stop the the subscription.

Purchasing a Scratch Card for Another Person

75. Purchasing a Scratch Card on behalf of another person is allowed, provided that the person for whom the card was purchased is over the age of 18.
76. It is the responsibility of the card purchaser to ensure that the person for whom the Scratch Card was purchased is over the age of 18 and that this person complies with the terms of these terms and condition, **including registering on the website and providing an identification document** as a condition for receiving the service, as well as adhering to all the terms and conditions.
77. Receiving winnings for a card purchased on behalf of another person will only be possible after the person the scratch cards was purchased for has sent an identification document that includes at least his full name, photo, and date of birth, and that the bank account details provided are in on his name.

Authorization to Receive Mailings, Publications, and Advertisements

78. **The User acknowledges that, , the User provides his details to the Company during the purchase of a product and/or service. The User is aware that the details provided will be used to send advertisements on behalf of the Company regarding a product or service similar to the one the User purchased. This will be done via fax, automatic dialing system, electronic message, or short message service (SMS). The User can notify the Company that he refuses to receive such advertisements, either in general or of a specific type, by sending an email to scratchonlineofficial@gmail.com, by clicking the unsubscribe link in the message itself, or by sending a message through the website at scratch-online.com.**

79. Authorization to receive mailings, publications, advertisements, and marketing content is granted by the User's registration on the Website, including providing his details such as first name, last name, active email address, and mobile phone number.
80. **By registering on the Website, the User agrees to receive mailings from the Company containing promotional and/or marketing content. A User who registers on the Website consents to the use of his details for the purpose of receiving marketing information, updates, and advertisements that the Website may provide from time to time.**
81. It is prohibited to leave someone else's details on the Website without his consent and/or without his presence in front of the screen at the time the details are provided, and only after all the terms and conditions of this document have been explained to him.
82. Providing incomplete or incorrect details may prevent the ability to use the service and hinder contact if necessary. In case of any changes to the details, the Company should be updated accordingly.
83. The Company will use the details provided by the User only in accordance with the Website's privacy policy, which is an integral part of these terms and conditions.
84. It is clarified that the User has the option to unsubscribe from the mailing list at any time by clicking on "Unsubscribe from the mailing list" at the bottom of each mailing sent, or by emailing the website at scratchonlineofficial@gmail.com
85. . As long as the User has not unsubscribed from the mailing list as mentioned, the Company is entitled, subject to the Communications Law, to send the him direct mailings as stated.
86. The information in the mailing should not be considered a guarantee of any particular outcome and/or liability for the service offered therein.
87. The mailing in its entirety, including all the information contained within, is offered AS IS and will be as accurate and correct as possible. However, the information may be incomplete, or there may be technical or other errors in the information, and the Company reserves the right to claim if any errors have been made

