Terms of use and operator rules

Editorial terms, operator rules, obligations and dispute provisions

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The editorial resource's project regulations dated 20 November 2026 cover reading reviews, links, citation and inquiries. The audience age is 18+. The reference resource uses informational age labeling. Short quotations are permitted with attribution to the author and a link to the material. Republication of substantial fragments and images requires permission from the respective rights holder. The commercial transparency policy provides for labeling affiliate transitions and paid material before interaction with it. The operator's affiliate program terms relate to verification of the operator profile; the editorial commission is accounted for under its own commercial terms. In the basic editorial configuration, informational links to sources are used. Commercial placement terms and actual remuneration are accounted for separately from the rating. The scoring scale is applied uniformly.

FLAGMAN Casino General Terms

Source - the operator's published text, export dated 20 November 2026. Original language - English.

Introduction

By using and/or visiting any section of the FLAGMAN Casino website (hereinafter referred to as the Website/Casino/Company), opening an account, and using the Website, you accept the Terms and Conditions, Privacy Policy, all game Rules, Terms of Advertising, Bonuses, and Special Offers posted on the Website. The above Terms and Conditions shall be hereinafter referred to as the “Terms”. Please read the Terms and Conditions before accepting them. These Terms constitute an agreement between the online Casino and the player. Registration and betting in the Casino imply a player’s agreement with these Terms. In the event that you disagree with these Terms, do not use the Website, do not create an account, and/or discontinue using the Website, since the use of the Website services implies your acceptance of the Terms. The Terms shall come into effect on 28 December 2024 and will be valid onwards. The latest version of the Terms was updated on 12 November 2026.

Parties

The information on the Website is provided by the Website operator GALAKTIKA N.V., registered at Scharlooweg 39, Willemstad, Curaçao (Reg. No. 140803). The activities of GALAKTIKA N.V. are fully licensed and regulated by the Curaçao Gaming Authority (Licence No. OGL/2024/169/0146, issued on 28 October 2024), and are subject to Curaçao laws and regulations. Payment processing is managed by Unionstar Limited (registered under No. HE 356131 at Agias Fylaxeos & Zinonos Rossidi 2, 1st Floor, 3082 Limassol, Cyprus), a subsidiary of GALAKTIKA N.V. Any phrases in the Terms containing “us”, “our”, “we”, and “Company” refer to the relevant company with which you enter into an agreement in accordance with the clause above. Should you have any questions, please contact support at help-flagman@support.win.

Contract Alterations

- The Company shall have the right, without prior notice, to make changes related to software, the provision of services to players, player requirements, and any other changes required by law. All changes shall come into effect after the new Terms are posted on the Website. Each player must read the current Terms. The Company reserves the right to amend, edit, update, and modify the Terms at any time and without prior notice for various reasons, including for commercial and legal (as per new laws or regulations) purposes, as well as for reasons related to customer service.
- In the event that you disagree with the changes, you should stop using the Website and/or delete your account following the provisions of Clause 13 of the Terms. Use of any part of the Website after the revised Terms come into effect will be treated as agreement with, and acceptance of, the revised Terms, including (to avoid doubt) all additions, deletions, substitutions, or other changes to the identifying information of the Company as specified in Clause 2 of these Terms.

Accounts

- To use the Website, you must create an account (“Your Account”) by providing an email address and password for login. You may also be required to submit personal information, including your name, date of birth, passport details, and phone number.
- The name that you specify when signing up must correspond to your current real name and must not contain errors. In order to verify this information, the Company may, at any time, ask you to provide an identity document (including a copy of your passport or ID card) or a payment card. Should you fail to provide this information, the Company has the right to suspend your account until the requested documents are submitted, or to close your account.
- By signing up on the Website, you agree to provide accurate, complete, and reliable information about yourself. If any of your information changes, you must update it promptly on your own initiative. Failure to comply with this requirement may lead to restrictions, non-fulfilment of transactions, including bonuses and winnings, and/or the closure of your account.
- If you have questions or problems during the registration process, please contact support via email: help-flagman@support.win.
- You can only open one account on the Website. One account is allowed per player, household, email address, or IP address of a computer or other device. All other accounts opened by you on the Website will be treated as duplicate accounts. The Company reserves the right to immediately close such accounts, and:
- All transactions made from a duplicate account will be considered null and void.
- All bets or deposits made from a duplicate account may be returned to you at the Company’s discretion.
- All refunds, winnings, or bonuses that you have received or collected using a duplicate account will be lost and may be reclaimed by the Company. In such cases, you will be required to return any funds withdrawn from a duplicate account to the Company.
- By signing up on the Website, you agree to receive advertising and informational notifications via email and text messages. You can unsubscribe at any time through your personal account.

Site Gaming and Betting Regulations

- You bear responsibility for the validity of the information related to the transactions you make before confirming bets when gaming.
- The transaction history is available on your profile page.
- The Company may at any time, partially or completely (at its own discretion), refuse to finalise transactions requested by you via the Website if you violate these Terms. No deal shall be considered finalised until you receive the Company’s confirmation. If you do not receive confirmation of acceptance of your transaction, you should contact support.
- FLAGMAN Casino uses the Euro as the main currency when forming prize pools for events. The prize pool is converted into the currency of your account according to the exchange rate set on the Website: 1 € → 4,5 zł.

Collusion, Cheating, Misleading Actions, Fraud, and Criminal Activity

- The following activities are prohibited and shall be considered a material breach of these Terms:
- Providing information to third parties.
- Using any system (including machines, computers, software, other automated systems such as bots, etc.) designed specifically to forecast game results, place bets, or perform any other activities that may affect

game results.

- Committing fraudulent acts for personal benefit, including the use of stolen, duplicated, or otherwise illegally obtained credit or debit card information for depositing to your account.
- Participating in criminal activity, including money laundering and any other activities implying criminal liability.
- Attempting to, making, or directly or indirectly intending to collude with other players when gaming on the Website.
- Developing strategies to gain dishonest winnings; committing fraud against other online casinos or payment providers; initiating credit card chargebacks or refusing prior payments; and providing false personal information, particularly by players declared bankrupt at their place of residence.
- We are entitled to block your account and suspend or cancel payments or winnings in the following cases:
- If you violate the terms described in Clause 11.1.
- If a bet is placed by a customer who may be privy to information regarding the potential outcome of an event.
- If a large number of bets are placed in a short period of time on one specific outcome.
- The Company will do its best to identify and prevent collusion and exclude the colluding parties from the gaming process. The Company will take appropriate actions against these persons. We are not responsible for any losses or damages incurred by you or other players as a result of collusions, fraud, or other illegal operations. All measures shall be taken by the Company in these cases at its sole discretion.
- We use advanced technologies to combat all types of financial fraud on the Website. All attempts at fraud will result in the immediate blocking of your account. In such cases, the Company shall have no obligation to refund or compensate you for the funds held in your account. We also have the right to notify the relevant authorities, while you shall be obliged to cooperate with the Company in the investigation of the said cases.
- The Company expressly prohibits the use of its services and/or software for any illegal or fraudulent activity, including transactions such as money laundering, in accordance with the laws of your country. The Company has the right to, at any time, suspend or block your and all of your other accounts in the system, as well as to withhold funds. In this case, you shall waive all claims against the Company.
- The Casino reserves the right to close your account and refund the “Account Balance”, subject to a withdrawal fee, at its own discretion and without prior notice.
- Legal action may be taken against any player or individual who attempts to manipulate or act fraudulently against the Casino system, in accordance with the laws of your jurisdiction.

Other Actions Prohibited on the Website

- It is strictly forbidden to communicate with other players in an offensive or aggressive manner (including through images), to use profanities, issue threats, humiliate others, or behave violently towards other players or Website staff.
- Mass mailing of information (“spamming”) is strictly prohibited. You are not permitted to distort, delete, or otherwise alter the information contained on the Website. Uploading content that may disrupt the operation of the Website is also forbidden. Additionally, you are not allowed to perform any actions that could adversely affect the Website’s functionality, such as using or distributing viruses or other malicious software.
- You agree to use the Website for entertainment purposes only. The Company prohibits copying the Website, in whole or in part, in any form without the prior written consent of the Company.

- You confirm that you will not hack, attempt to hack and/or gain access to, or otherwise bypass our security system. If we suspect an attempt to hack, gain access to, or otherwise bypass our security system or software, we reserve the right to immediately terminate your access to the Website services and block your account. The Company is also entitled to report these cases to the relevant authorities.
- The Company shall not be held liable for any losses incurred by you or any third party as a result of malfunctions in information technology systems caused by attacks, viruses, or other harmful materials when using the Website, downloading materials from it, or clicking on links contained on it.
- It is strictly forbidden to sell or transfer accounts between players.
- If players become aware of possible software errors or defects, they shall agree to refrain from profiting from this situation. Moreover, a user agrees to promptly notify the Casino of all such software errors or defects. In the event that a user does not fulfil the obligation specified in this Clause, the Casino shall have the right to be compensated for all costs associated with this error or defect, including all expenses incurred as a result of this error/defect, as well as for the user's failure to notify the Casino thereof.

Duration and Cancellation of the Contract

- You are entitled to close your account (including the deletion of your username and password) at any time by contacting us via email at: help-flagman@support.win.
- Prior to receiving account closure confirmation, you remain responsible for all of your account activity until the account has been fully closed by the Company.
- The Company reserves the right to debit your account with commissions or other amounts you owe the Company prior to closing the account.
- In accordance with these Terms, if your account is terminated, neither party shall have any further obligations to the other.
- The Company reserves the right to immediately delete your account (including your username and password) without prior notice in the following cases:
- Your account is linked to a previously deleted account.
- Your account is linked to an existing blocked account. This entitles us to close your account irrespective of how it was linked to blocked accounts, as well as to block the credentials associated with those accounts. Except as specified in these Terms and Conditions, your account balance will be refunded to you within the specified period of time at your request, after the amounts owed to the Company have been cleared.
- You attempt to hack the system or participate in collusion.
- You have interfered with or otherwise manipulated the Website software.
- You use your account for purposes deemed unlawful under applicable legislation, e.g., attempting to access the Website from a country where gambling is prohibited.
- You post abusive or offensive content on the Website.
- We may close your account and terminate the Terms by sending you an email notification to the address listed in the contact information. If the termination occurred at the Company's initiative, except for cases of account closures and terminations due to the violation of Clause 11 ("Collusion, Cheating, Misleading Actions, Fraud, and Criminal Activity") or Clause 18 ("Violation of Terms"), the Company will refund the remaining balance in your account.

Changes on the Website

The Company reserves the right, at its discretion and at any time, to alter or supplement the services offered on the Website as part of updates, and to suspend or modify any games or gaming events offered via the Website.

System Errors

In the event of a system failure or an error in a game (e.g., a deviation from standard game logic), the Company shall take all reasonable measures to rectify the situation as soon as possible. However, the Casino shall not be held responsible for any hardware or software malfunctions, interruptions, loss of internet connection, or other technical issues that may affect access to the Website or uninterrupted gameplay.

Errors or Defects

- When using the Website services, you may experience situations when bets are not accepted or are accepted in error by the Company, or where payments are processed incorrectly by the Company (e.g., game betting conditions are set incorrectly due to an error, omission of information, system error, or miscalculation of winnings or refunds caused by incorrect manual or automated data entry).
- The Company reserves the right to limit or cancel bets at its sole discretion.
- If you have spent funds credited to your account or otherwise provided to you by mistake on betting or gaming, we shall be entitled to cancel related bets and/or winnings that you might receive using this money. If you have already been paid the money for these bets or games, the credited amounts shall be deemed to have been received in trust, and you shall immediately return them upon request.
- Neither the Company’s employees or agents, nor those of its partners or suppliers shall bear responsibility for any losses, including the loss of winnings, resulting from errors made by you or the Company.
- The Casino, its directors, employees, partners, and service providers:
- Do not guarantee that the Website and its software will always work error-free.
- Do not guarantee uninterrupted access to the Website or games.
- Shall not be liable for any losses, costs, expenses, or damages, whether direct or indirect, incidental or otherwise, arising in connection with your use of the Website or your gaming activity.
- The Company and its licencees, distributors, wholesalers, subsidiaries, affiliates, employees, and directors shall not be held responsible for any losses or damages that may occur as a result of interception or misuse of information transmitted via the Internet.

Limitation of Liability

- The Website operation shall be subject to the Terms posted thereon. We do not provide warranties regarding the Website or its services and waive our liability (to the extent allowed by law) with respect to all implied warranties.
- The Company grants you the right to use the Website services upon your agreement to the following terms:
- You will use the Website services willingly, freely, conscientiously and at your own risk.
- You are the fully authorised owner of the funds in your account. The information that you provide to the Company at the time of registration and/or subsequently, including in relation to any transaction that requires the depositing of funds, is true, up-to-date, accurate, and corresponds to the name on the credit/debit card(s) or other payment methods used to deposit to or withdraw funds from your account.
- You understand and acknowledge that you may lose money while using the Website services and that you bear liability for this. You cannot make claims against the Company that are related to losses,

disadvantages, or expenses that you incur.

- You understand the general methods, rules, and procedures for the provision of services and the playing of games on the Website and the Internet. You understand that you are responsible for ensuring that bets placed in games are accurate. You undertake not to engage in behaviour that could damage the reputation of the Company.
- You agree to fully exempt the Casino, its directors, employees, and service providers from all losses, costs, expenses, claims, and liabilities, which may arise from your use of the Website or gaming activity. The Company shall not be held responsible for any losses, financial or reputational, resulting from unlawful conduct, negligence, or damages, including but not limited to loss of data, income, or reputation, or for any indirect, incidental, special, or consequential damages. The Company shall not be held responsible for the contents of Internet resources that can be accessed via the Website.
- Gambling in the online Casino is intended for entertainment purposes only. Before playing, you must accept that gaming should not be considered a source of income or a means of settling financial debts. While playing, you should monitor the time and money you spend daily in the online Casino. You can do so in your player's personal account.
- If needed, you can set money spending limits in your account (in addition to other restrictions, e.g., "Deposit", "Loss", "Bet", "Self-Limitation", and "Self-Exclusion"). In order to do so, you need to contact our support at help-flagman@support.win and communicate to us your decision to refrain from gambling on the Website during a certain period of time. We shall take all measures to block your access to the Website, and you will stop receiving promotional materials from us. You can contact the following organisations for advice and support: Gamblers Anonymous, GamCare, or Gambling Therapy.

Violation of Terms

- If you violate these Terms, you shall be obliged to compensate the Company for all claims, debts, costs (including attorney's fees), and other expenses that may occur as a result of this violation.
- You undertake to indemnify, defend the interests of the Company, and protect its partners and their companies, as well as their officers, directors, and employees, against all claims, demands, liabilities, damages, costs, and expenses, including legal costs and other expenses, incurred as a result of:
- Your failure to comply with these Terms.
- Your violation of law or the rights of third parties.
- The use of your account by third parties irrespective of whether this use was authorised by you or not.
- Receiving winnings in a similar way.
- If you violate these Terms, we are entitled (but not obliged) to:
- Send you a notification (using your contact details) of your violation and urge you to stop violating these Terms.
- Suspend your account, thus disabling you from placing bets or playing on the Website.
- Suspend your account with or without prior notice.
- Debit your account for any payouts, bonuses, or winnings credited to you as a result of a serious violation.
- We may delete your username and password if you disregard any of the provisions of these Terms.

Intellectual Property Rights

- The Website contents are subject to copyright and other proprietary rights that are owned by the Company or used under licence by third-party copyright holders. The materials on the Website may only be downloaded onto one personal computer and printed out for personal and non-commercial use.

- You understand that the use of the Website does not grant you any rights to the intellectual property (e.g., copyrights, know-how, or trademarks) owned by the Company or by any third party.
- The trade names, trademarks, logos, and other materials on the Website cannot be used or reproduced.
- You are responsible for all damages, costs, or expenses incurred as a result of carrying out prohibited activities. If you become aware of the fact that such activity has been carried out by other persons, you must immediately inform the Company and cooperate in the investigation based on the information you have provided.

Personal Data Protection

- The personal data of users of this Website is controlled and processed by GALAKTIKA N.V. (hereinafter referred to as the “Company” or “We”). The Company and the user are hereinafter jointly referred to as the “Parties” and individually as the “Party”.
- We comply with the principles established by applicable legal requirements, ensuring that personal data:
- is processed lawfully, fairly, and transparently;
- is collected for specified, explicit and legitimate purposes and is not processed further in a manner that is incompatible with those purposes (“Purpose Limitation”);
- is adequate, relevant, and limited to what is necessary in relation to the purposes for which it is processed (“Data Minimisation”);
- is accurate and, where necessary, kept up to date; every reasonable step must be taken to ensure that personal data which is inaccurate, taking into account the purposes for which it is processed, is erased or corrected without delay (“Accuracy”);
- is stored in a form that permits identification of data subjects for no longer than is necessary for the purposes for which the personal data is processed (“Storage Limitation”);
- is processed in a manner that ensures appropriate security of personal data, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures (“Integrity and Confidentiality”).
- Personal data collected and processed by the Company in respect of users includes:

First name, last name, patronymic (if applicable), residential address and contact information, valid email address, place of residence, relevant payment information, and login (username). For the purpose of identity verification, the Company has the right to request a scanned copy of the user’s passport or other identification documents. All data provided by you must be accurate, complete, and valid. You are solely responsible for the accuracy, completeness, and correctness of the information you provide.

- We use your personal data to verify your identity when registering on our Website and to ensure the accuracy of payments made by you to the Company and from the Company to you. We use your payment details (e.g., cardholder name, credit card number, and card expiration date) for the purpose of providing you with services on our Website.

We also use your personal data for the following main purposes:

• To provide you with our services.

• To maintain your account and records.

• To communicate with you regarding the provision of our services.

• To respond to your questions and comments.

• To monitor the usage patterns and performance levels of our Website and the quality of our services.

• To analyse interest in our services.

• To improve the quality of our services and our Website.

• To notify you of special offers and services that may be of interest to you.

• To personalise your experience on our Website.

• To process and transfer winnings (if applicable and subject to the applicable conditions).

• To collect information from you, including through surveys.

• To resolve disputes.

• To charge fees (where applicable).

• To identify and correct errors or problems on our Website.

• To prevent potentially prohibited or illegal activities.

• To ensure compliance with our Terms and Conditions published on this Website.

• Your personal data may be disclosed (transferred) by the Company to any of our affiliated companies or any business partners (regardless of their territorial location) for the purposes described above in this policy. We guarantee that such companies are aware of and comply with applicable data processing requirements. We and the above-mentioned companies may from time to time engage third parties for the processing of your personal data for the purposes indicated above, provided that such processing will be governed by contractual arrangements in accordance with applicable legal requirements. Your personal data may also be disclosed to the appropriate governmental, regulatory or executive body in such cases as prescribed or permitted by law.

• Rights and Obligations of the Parties

• The User’s Rights:

• To set a data processing restriction if one of the following conditions is met:

1. The accuracy of personal data is being contested by you during a period that allows the Company to verify the accuracy of your personal data.
2. Processing is illegal, and you oppose the erasure of personal data and instead require the restriction of its use.
3. The Company no longer needs your personal data for processing purposes, but it is required by you for the establishment, exercise, or defence of legal claims.
4. You objected to the processing of your personal data, pending verification of whether the Company’s legitimate grounds override yours.

• To request and receive your personal data (that was provided by you to the Company) in a structured, commonly used, and machine-readable format (by making the corresponding request) and to transfer this data to another controller without any interference from the Company.

• To be informed whether the Company stores information about you.

• To request from the Company the specific purpose(s) of processing your personal data and information about the categories of personal data being processed by the Company.

• To request access to your personal data which the Company stores.

• To request information on the estimated period for which your personal data will be stored by the Company, or, if not possible, the criteria used to determine that period.

• To submit a complaint to the competent data protection supervisory authority if you believe that the Company has violated applicable data protection legislation.

• The User's Obligations:

• To provide accurate and complete personal data in accordance with the Terms and Conditions published on this Website.

• To promptly provide the Company with your updated personal data if any of your personal data was changed.

• To notify the Company promptly about the fact of an unauthorised receipt of your personal data by a third party if you become aware of such a fact.

• To notify the Company of any objections to the purposes of data processing, or to request the termination of processing of your personal data, by sending a corresponding message.

The user is fully aware that sending a notice of objection to any of the purposes of personal data processing and/or a request to terminate the processing of personal data by the Company shall constitute legal grounds for the termination of any relationship between the Parties under the Terms and Conditions published on this Website.

You are solely responsible for the accuracy, completeness, and timeliness of the personal data you provide to the Company.

• The Company's Rights:

• To terminate any and all contractual relationships (as stipulated by the Terms and Conditions posted on the Company's Website) with you in the event that you do not provide consent to the Company for the processing of your personal data for the purposes specified in this section.

• To amend data protection rules unilaterally without receiving any prior approval for such amendments from you.

• The Company's Obligations:

• To report any correction or erasure of personal data, or restriction of the processing of the user's personal data, to every third party to whom the user's personal data has been disclosed by the Company for any processing purpose established by this policy. This obligation does not apply if such reporting proves impossible or involves disproportionate effort for the Company.

• To inform you about the recipients of your personal data (third parties) if a relevant request has been received from you.

• To provide you with your personal data (being stored by the Company) in a structured, commonly used, and machine-readable format if a relevant request has been filed by you.

• To notify the supervisory authority about the user's personal data breach no later than 72 hours after becoming aware of such a fact. If the notification to the supervisory authority is not made within 72 hours, it shall be accompanied by reasons for the delay.

• To notify the user immediately about the fact of a breach of their personal data if such a breach is likely to result in a high risk to the rights and freedoms of the user.

The period for storing your personal data by the Company extends throughout the duration of relationship between the Parties provided by the Terms and Conditions placed on the Company's Website as well as for the next three years after the termination of the Parties' relationships (for the purpose of resolving possible disputes).

- We use the latest technology in order to ensure the secure storage of all personal data of the Website users. We use 128-bit SSL (Secure Sockets Layer) encryption, a technology preferred by many legal and financial organisations. The 128-bit SSL encryption guarantees 100% security of all transactions made via the Website.
- FLAGMAN Casino reserves the right to use users' personal data for marketing communications, including via phone, SMS, email, and Telegram, where such use is based on the user's consent. Users can revoke their consent at any time by emailing help-flagman@support.win. However, opting out may result in some bonus options becoming unavailable.
- When you play casino slots developed by NetEnt, NetEnt's privacy policy also applies. It can be found here: NetEnt Privacy Policy.
- If you wish to view any personal data we hold about you, make changes to it, delete it, or receive information on how it is used by the Company and how we ensure its confidentiality, you may submit a request via email at dpo@support.win.

In order to maintain confidentiality when submitting a request, you must also provide confirmation of your identity. For this purpose, you need to attach a copy of your passport to the request.

We reserve the right to charge reasonable fees for duplicate requests, requests for additional copies of the same data and/or requests which are considered obviously unreasonable or excessive. We can also refuse to provide answers to requests which we consider to be obviously unreasonable or excessive.

- Upon the Company's decision to block or permanently close a user's account (including for fraud/money laundering breaches, multi-accounting, serious violations of these Terms and Conditions, or upon the user's verified request), the Company shall immediately restrict access to such account and initiate a personal-data deletion or anonymisation procedure in accordance with this Clause 20.
- The Company applies its Data Deletion and Anonymisation Policy, approved by the Data Protection Officer (DPO), which establishes the procedures and safeguards for the permanent erasure or anonymisation of users' personal data after account blocking or closure. The DPO also oversees periodic review and updating of this policy.
- Without undue delay after the blocking decision becomes effective, the Company permanently deletes from its operational systems all users' personal data that is not required for statutory compliance, including:

• full name, residential address, phone number, and email address;

• identity verification materials (copies of ID/passport, proof of address, selfies, video-KYC recordings);

• payment method details and tokens attributable to the user;

• marketing preferences and communication history with operational teams;

• analytics and activity logs that are not required for security, integrity, or statutory compliance.

Deletion is performed in line with the principles of data minimisation and storage limitation set out in Clauses 20.2.2-20.2.6. Data retained under this Clause is periodically reviewed by the DPO or designated personnel to determine whether continued storage is necessary. If not, the data is permanently anonymised or securely deleted in accordance with applicable legal requirements. This ensures that no individual can be identified.

- Certain personal data may be retained strictly to comply with legal obligations. Only the minimum amount of data necessary for this purpose is stored, and such data is kept securely with access restrictions. These records are permanently anonymised or securely deleted once they are no longer required to comply with legal requirements.

- This policy is designed to minimise unnecessary disclosure risks and to maintain the integrity of the data deletion process:

• Records retained for compliance are kept only for the periods required by applicable law and are automatically deleted or permanently anonymised upon expiry.

• All retained records are stored separately from operational systems, encrypted at rest, access-controlled on a need-to-know basis, and monitored for unauthorised access attempts.

• Records retained under Clauses 20.14-20.15 are kept only for the periods required by applicable laws, including but not limited to EU anti-money laundering directives (e.g., Directive (EU) 2015/849 as amended) and analogous national AML/CFT, accounting and tax retention laws. Access to these records is restricted and provided only upon legal compulsion pursuant to a valid and binding order from a competent authority with jurisdiction, following prior legal review.

- The Company does not send automatic notifications to users regarding the deletion or anonymisation of personal data following account blocking. Confirmation is provided only upon the user's verified request pursuant to Clause 20.17 and after identity verification.
- Upon the user's verified request, the Company will confirm whether the user's personal data has been deleted or anonymised following account blocking. The Company will provide such confirmation only after verifying the requester's identity and will respond without undue delay and within one month of receipt of a verified request. Requests shall be submitted to dpo@support.win.
- Any data retained pursuant to Clauses 20.14-20.15 shall be used strictly for: (i) compliance with AML/CFT, accounting and regulatory obligations; and/or (ii) preventing duplicate or fraudulent registrations. Such data shall not be used for marketing or profiling, and the Company shall not maintain any decrypted or otherwise recoverable form of such data that could permit re-identification of the user.
- The Company may restrict or refuse a request to the extent that: (i) the request is manifestly unfounded or excessive; (ii) disclosure would adversely affect the rights and freedoms of others or reveal trade secrets; or (iii) disclosure is restricted by applicable law, including but not limited to anti-money laundering laws and restrictions on "tipping-off".
- The Company cooperates with competent authorities. Requests must identify the legal basis, scope, and jurisdiction. The Company may challenge requests that are ultra vires, extraterritorial, disproportionate, or conflict with legal secrecy obligations (including AML "tipping-off") and will disclose only the minimum necessary data upon a valid, binding, and properly scoped order. Disclosures are logged and reviewed by the Compliance and Legal Department.
- The Company's DPO monitors compliance with this Clause 20, maintains deletion logs, reviews data retention justifications, and acts as the contact point for data protection inquiries.

Use of Cookies on the Website

The Company uses cookies in order to ensure the functionality and the proper operation of the Website. A cookie file is a small text file saved onto your computer when you visit the Website, enabling us to identify you on your visit. Detailed information regarding the deletion and management of cookies is available at www.aboutcookies.org. Remember that deleting cookies or prohibiting your browser from saving them on your computer may result in your inability to access certain sections or functions of the Website. To customise user preferences, users can contact our support at help-flagman@support.win.

Dispute Resolution

- Complaints and Notices

If you need to file a claim related to the Website operation, please contact support without delay by following the instructions posted on the Website. Complaints will be processed by the Customer Success Team and will be forwarded to the Casino administration if the Customer Success Team is unable to resolve the problem immediately. You will be informed of the complaint processing status. If the dispute cannot be resolved at the level of the Casino administration, you can contact independent institutions, official gambling authorities, or licencees.

- Fairness & RNG Testing Methods

The Company supports a Fair Play Policy and does not influence the course or final result of the game.

You accept the outcomes of all games. You are aware of and agree that:

• The Company does not use software that enables it to interfere with game algorithms and in no way affects the probability of winning.

• The Website contains exclusively original game content from licensed providers who are certified in gaming software and possess their own random number generators which have been verified by independent laboratories to exclude any possible manipulation.

• In the event that there is inconsistency between the game outcomes on your computer and on our server, the results on our server shall be deemed final and incontestable. We shall use your contact information in the event that we need to contact you regarding a dispute.

• Your account balance is the amount currently stored on the Company’s server, even if it is different from the amount displayed on your screen. This principle shall be deemed final and incontestable. All amounts lost as a result of human or technical error are not subject to recovery.

- The original text of these Terms is written in the English language. All interpretations should be based on the original English text. If these terms or other related materials have been translated into other languages, the English version of the Terms shall prevail.
- Repudiation
- If the Company fails to ensure your compliance with legal requirements, or if the Company is unable to exercise its rights or legal remedies, this will in no way constitute a waiver of those rights or remedies, and will not exempt you from fulfilling your obligations.
- The Company's refusal to fulfil the obligations specified in these Terms won't have legal force unless it has been sent to you in writing as previously agreed.
- Severability

If any provision of these Terms becomes invalid, illegal, or unenforceable, that provision will be removed from the context of the remaining provisions, conditions, and formulations, which will remain effective as set forth by law. In this case, any invalid or unenforceable provisions of the Terms must be modified to reflect our original objectives as accurately as possible under applicable law.

- Legislation and Jurisdiction

The Terms are governed by and construed in accordance with the law of Curaçao. You understand that the courts of Curaçao have exclusive jurisdiction to settle all disputes (including claims for compensation and counterclaims) that may arise in connection with the emergence, lawfulness, results, interpretations, or effects of the legal relations established by these Terms or arising from them.

Force Majeure

- The Company isn't responsible for any failure or delay in the performance of its obligations under these Terms as a result of force majeure, including natural disasters, war, civil unrest, interruptions in public communication networks or services, industrial disputes, DDoS attacks, and similar Internet attacks that can produce adverse effects ("Force Majeure").
- The Company's activities will be suspended for the duration of the Force Majeure. During this period, the performance of the Company's obligations will be subject to delay. We will take all possible measures to mitigate the effects of the Force Majeure and/or attempt to fulfil our obligations despite the Force Majeure.

Links

The Website may contain links to other sites that are beyond the Company's control and aren't mentioned in these Terms. The Company shall not be held responsible for the content of any third-party sites, the actions or omissions of their owners, or their advertising and sponsorship content. Hyperlinks to other sites are posted exclusively for informative purposes. You may use these links and the information contained on the respective websites at your own discretion and risk.

Sports Terms and Conditions

You can find detailed rules of the FLAGMAN Sports section by following the link.

Sports rules. This section of the General Terms redirects to separate sports rules. The full sports rules are presented at the indicated link; their content is confirmed. The available terms of sports promotions and settlement are given in the thematic sections of the database.

Texts on changes to the General Terms and other operator variants

Status - saved alternative interface texts; the display scope is established and confirmed. In the published text of the General Terms and the displayed footer for PL/PLN, GALAKTIKA N.V. and the CGA license are declared. The fields below are assigned to the corresponding versions of the agreement and license.

Old introductory version of the General Terms

By using and/or visiting any section of the Casino Website (hereinafter referred to as the Website/Casino/Company), opening an account and using the Website, you accept the Terms and Conditions, Privacy Policy, all game Rules, Terms of Advertising, Bonuses and Special Offers posted on the Website. The above Terms and Conditions shall be hereinafter referred to as the "Terms". Please read the Terms and Conditions before accepting them. These Terms constitute an agreement between the online Casino and the player. Registration and betting in the Casino imply a player's agreement with these Terms. In the event that you disagree with these Terms, do not use the Website, do not create an account and/or discontinue using the Website, since the use of the Website services implies your acceptance of the Terms. The Terms shall come into effect on 15 August 2023 and will be valid onwards. The latest version of Terms was updated on 15 August 2023.

Alternative text about Unionstar Limited

Information on the website is provided by the site operator *Unionstar Limited, subsidiary of *Galaktika N.V., registered under No. 140803 at Groot Kwartierweg 10, Willemstad, Curaçao, CW. The activities of Galaktika N.V. is licensed and regulated by Antillephone N.V.

Persons under 18 years of age or younger than the age authorized for gambling under the laws of a particular jurisdiction ("Eligible Age") may not use the services of this Website under any circumstances.

Alternative text about the Costa Rica / Tobique operator

FLAGMAN Casino is operated by 3-102-951923 SRL, a company registered and established under the laws of Costa Rica. 3-102-951923 SRL is licensed and regulated by the Tobique Gaming Commission under a valid gaming licence. The company registration number is 3-102-951923, and its registered address is Province 01 San José, County 15 Montes De Oca, District One Of San Pedro, Los Yoses, Avenues Eight And Ten, Street Thirty-Nine, Ly Center, Costa Rica.

Editorial site terms - Main parameters

Parameter	Value
Publisher and purpose	Editorial team of flagmancasinoofficiali.com, a reference resource on the terms, cashier, apps and experience of using FLAGMAN Casino.
Audience	Adult readers aged 18 and over. Polish version for Poland, English for an international audience without a separate GEO.
Scope of the terms	Reading, links, quoting and editorial correspondence. The reference resource provides materials and feedback.
Rights to materials	Short quotations with attribution to the author and a link. Significant reproduction and images require the permission of the relevant rights holder. Third-party trademarks belong to their rights holders.
Liability and relationships	The editorial team is responsible for content and corrections; the operator conducts gaming operations. Commercial publications and transitions are marked under the editorial policy; the score is applied independently.
Corrections and complaints	support-info@flagmancasinoofficiali.com. State the URL, the disputed fragment and the basis; for a complaint also state the required action.

Editorial site terms - Additional parameters

Parameter	Value
Date of the terms edition	20 November 2026 - edition of the project regulations of the reference resource. The operator's own terms are dated 12 November 2026.
Separate legal contact	support-info@flagmancasinoofficiali.com, subject “Rights to material”, with the URL and a description of the required action.
Privacy policy	The editorial policy provides for letter data, a technical log and a separate rotation of copies. Editorial processing relates to its own domain; the rules of the gaming account are in the operator's policy.

See also

Operator, licence and safeguards - Operator, service and navigation

Privacy, personal data and cookies - Data processing and composition of services

Responsible gambling and self-exclusion - Limits and notifications