Withdrawals, limits and approval times

Withdrawal methods, limits, approval times and payout conditions

Deposits and Payouts

- If you want to gamble on the Website, you must make cash deposits. FLAGMAN Casino offers various payment methods, including payment by card (Visa, Mastercard, Maestro, and other credit and debit cards), electronic money (e-wallet accounts), mobile phone (from a mobile phone account), and cryptocurrency (learn more). Please contact our support at help-flagman@support.win to find out more about the most convenient payment methods available in your country of residence.

Cryptocurrency withdrawals are only enabled if the winnings were obtained from betting funds that were deposited via cryptocurrency.

- You agree and confirm that:
- The money you deposit into your account is of legal origin.
- You will not cancel prior transactions or deny payments in a way that may force third parties to issue refunds in order to avoid legal consequences.
- You will deposit funds to your account only from the account/system and/or payment cards registered in your name. The Company does not accept funds from third parties (friends, relatives, partners, spouses) or people under the age of majority. If, during a verification, we discover that this provision has been violated, all your winnings will be confiscated and returned to the Company's account. At the same time, a bank transfer will not be carried out to return funds, since the Company's policies have been violated.
- If a bank transfer needs to be made in order to return funds to their legal owner, all bank charges/fees shall be paid by the recipient. The refund will be processed within 30 days.
- We do not accept cash. The Company shall have the right to involve third parties in the processing of electronic payments and/or financial institutions in the processing of both your payments and the payments to your account. If the terms and conditions of these third-party electronic payment processing organisations and/or financial institutions are consistent with these Terms, you shall also be required to comply with them.
- You will not withhold or cancel previous transactions and deposits made to your account. Otherwise, you undertake to return these funds and compensate the Company for the withheld funds, including expenses incurred by the Company in attempting to collect your deposits.
- The Company shall have the right to disable your account, cancel payments, and recover all winnings if it is discovered that the account was credited via fraudulent actions, including the use of stolen credit cards and/or other illegal practices (including refunds or cancellations of payments) for the purpose of exchange between payment systems. The Company reserves the right to inform the authorities (including credit information agencies) of fraudulent payments or other illegal activities. We also reserve the right to contract collection agencies to recover funds. The Company shall not be held responsible for the unauthorised use of credit cards, irrespective of whether the card theft was reported.
- The Company may at any time debit your account to settle your debt to the Company.
- You agree and understand that your account is not a bank account and, accordingly, is not covered by insurance programs, warranties, credits, or other safety instruments covered by deposit insurance programs, bank insurance, and other similar insurance schemes. No interest will be accrued to the funds deposited in your account. The Casino is not a financial institution and should not be treated as such.
- When making a payment with your card, you agree that future payments using the same card may be made with a single click without the need to re-enter your card details. This service is called 1-Click.

Terms and Conditions of the 1-Click Service

You agree to pay for all services and/or products or other additional services that you order on the Website, as well as to bear all additional costs (if necessary), including taxes, duties, etc. You are solely responsible for the

timely clearance of all payments. You understand that the payment service provider only makes payments for the amounts specified by the Website and shall not be responsible for the payment of the aforementioned additional amounts by the Website user. After you click the “Pay” button, the payment shall be deemed final and irrevocable. By clicking this button, you confirm that you will not be able to cancel or withdraw the payment. By placing an order on the Website, you confirm that you are not in violation of the legislation of any country. Additionally, by accepting these Terms (and/or the Terms and Conditions), you, as the holder of the payment card, confirm that you are entitled to use the Website services. In order to use the Website that offers gaming services, you must provide proof that you have reached the age of majority under the legislation of your country. You must comply with this provision in order to be able to use the Website services. By starting to use the Website services, you undertake to observe the legislation of each country where you use these services and agree that the payment service provider shall not be held liable for any illegal or unauthorised actions. By using the Website services, you agree and confirm that your payments will be processed by a payment service provider and that you are not legally entitled to revoke the purchased services and/or goods or cancel your payments in any other way. If you decide not to use a previously ordered service and instead wish to purchase a different service or goods, you may cancel the original service within the capabilities of your user account. The payment service provider is not responsible for the impossibility/failure to process your credit card data or refusal to process your payment if a credit card payment was not authorised by the issuing bank. The payment services provider shall not be held responsible for the quality, amount, and price of the services and/or goods offered or that you purchase on the Website using your payment card. If you do not agree with the above terms, you can refuse to make payments and contact our support.

- You acknowledge and agree that the exchange rates of all currencies are subject to change, and the Company is not responsible for any exchange rate changes.
- You can request withdrawal of funds from your account at any time, provided that all deposits made to your account have been examined to establish their legality and that no payment has been revoked or cancelled. Moreover, all the information and documents that you have provided must be up-to-date and accurate when submitting a withdrawal request.
- When submitting a withdrawal request, you must consider the following:
- Your email must be verified. All the fields of your Profile must be completed with precise and comprehensive information, as well as at least one real and valid phone number.
- The funds must be withdrawn from the account using the same payment instrument (card, wallet, phone number, etc.) used for depositing.
- If the requested amount in cryptocurrency in cryptocurrency in cryptocurrency in cryptocurrency in cryptocurrency in cryptocurrency in cryptocurrency is equal to or exceeds 3 000 zł, as well as in other cases that need validation, the Company shall perform an identification procedure, during which you shall send us a high-res copy or a digital photo of your ID document (a page with your photo) (passport, ID card, or other identity document). If you funded your account using a credit card, you also need to send us photocopies of its front and back. The first six and the last four digits of the card number must be clearly readable, while the remaining digits of the card number and the CVV/CVC code should not be visible (covered when making a photocopy or crossed out in a graphic editor; if your card number is embossed, note that the same numbers should be covered on both sides of the card).
- When creating a withdrawal request, remember that there should be no unwagered bonuses or active bonus games (free spins) on your balance.

To withdraw funds, you must first complete or cancel all active bonuses and free spins, and wager your deposit in accordance with the rules below.

How to wager a deposit:

• Bonus bets do not count.

• In sports betting, the bet amount is taken into account. Bets with the “Returned” and “Cancelled” statuses do not count. When using the “Cash Out” option, the difference between the bet amount and the cash-out amount counted towards the deposit wagering, provided that the cash-out amount does not exceed the bet amount.

• A lost deposit is not subject to wagering. A deposit is considered lost when less than 5% of it remains on the balance at the time of making the next deposit.

For Russia, Kazakhstan, Ukraine, and India:

• The total bet amount to wager a deposit depends on the user’s status and ranges from 1X to 3X the deposit amount.

• A sports bet with a 3X wagering requirement counts as two bets towards the wagering total.

For India and Brazil:

• Bets placed in Roulette and Crash Games count as 20% of the bet amount towards wagering requirements.

For other countries:

• The total bet amount to wager a deposit in casino games and when placing sports bets amounts to 1X the deposit amount.

The Company has the right to cancel the withdrawal until the wagering requirements are met or to withhold a 10% commission from the amount to be withdrawn by debiting a user’s balance in order to recover payout processing fees.

When making a payout with a fee, the amount to wager is reduced in proportion to the ratio calculated by dividing the withdrawal amount by the total amount of cash funds on the balance at the time the withdrawal request is submitted.

When using a **risk-free strategy** aimed solely at wagering a deposit (for example, placing bets in Roulette on both red and black simultaneously, on punto and banco, or in Crash Games, etc.), the Company reserves the right, at its sole discretion, to:

• Increase the wagering requirement to 3X the deposit amount (if previously set lower).

• Exclude all bets placed in Roulette and Crash Games from the wagering calculation.

If a risk-free strategy is detected during deposit wagering, the Company reserves the right to require the deposit to be wagered exclusively in Slots or to withhold a fee of up to 25% from the amount requested for withdrawal.

Deposit Wagering in Crash Games

Deposit wagering for bets placed in Crash Games will be calculated as follows:

• **Winning Bets**

If the winning odds are equal to or greater than 1,3X, the bet will count towards deposit wagering.

If the winning odds are below 1,3X, the bet will not count towards deposit wagering.

• **Losing Bets**

Losing bets count in full towards deposit wagering.

Example:

The bet is 10 zł, and the winnings are 10,5 zł (the winning odds are 1,05X) - the bet does not count towards wagering.

The bet is 10 zł, and the winnings are 13 zł (the winning odds are 1,3X) - the bet counts towards wagering.

If the user places a 10 zł and loses, the bet counts towards wagering.

- Use of Balance While a Withdrawal Request Is Active

8.13.5.1 Upon submission of a withdrawal request, the requested amount is not immediately deducted from the balance and remains reflected in the balance until the withdrawal request is submitted to the payment system for processing.

If, after submitting a withdrawal request, the user continues to place bets, funds shall be deducted in the following order:

• first, from the available balance, i.e. funds that are not currently being processed by the payment system;

• if the available balance is insufficient to cover the amount of the bet, the system shall automatically deduct the outstanding amount from funds subject to withdrawal processing. In such circumstances, withdrawal requests shall be cancelled sequentially, starting with the most recently submitted request, until the total amount of the cancelled requests is sufficient to fully cover the amount of the bet;

• any cancelled withdrawal requests shall be removed from the payout queue, shall not be processed, and cannot be reinstated. The number of active withdrawal requests is displayed in the relevant section and is updated automatically. When a withdrawal request is cancelled, the number of active withdrawal requests shall be reduced accordingly.

The cancellation mechanism described above applies exclusively to withdrawal requests that have not yet been processed by the payment system. Withdrawal requests that are being processed by the payment system shall be deemed to have been submitted to the payment service provider and shall not be eligible for cancellation.

8.13.5.2 The Company reserves the right, at its sole discretion, to restrict, suspend, or cancel the procedure described above at any time without prior notice.

8.13.5.3 To avoid the cancellation of withdrawal requests, users are advised to refrain from placing bets until their withdrawal requests are being processed by the payment system. If users choose to continue playing, they should carefully monitor their available balance.

- The maximum withdrawal depends on the payment method that you intend to use. If the requested withdrawal amount exceeds the limit of the chosen payment system, the amount will be paid out in parts. The maximum payout per month is 300 000 zl, unless otherwise agreed upon with the Website administration. The Casino processes payments no later than 24 hours after receiving the withdrawal request, except as specified below.
- The Casino reserves the right to verify a player’s identity before crediting any payment and to withhold such payment during the verification period. If false personal data has been provided, the payment will not be credited and the player’s account may be blocked. The player will be notified of this by email.
- If the withdrawn amount exceeds 3 000 zł, the Company has the right to carry out additional verification of the gaming transactions for a period of no more than 48 hours.
- The Casino cannot guarantee the fulfilment of card payments in all cases, since issuing banks can block or reject transactions at their own discretion.
- All current jackpot winnings are paid out in full as one payment, provided that all conditions are met.
- If the total amount of deposits exceeds 9 000 zl, we reserve the right to verify your identity.

- If the total amount of deposits exceeds 40 000 zl, we reserve the right to request a source of funds confirmation.
- The Company reserves the right to require primary and secondary account verification at any time and to use additional tools and procedures for verification if necessary. In order to verify your user account, the administration has the right to ask you to provide an ID document (including but not limited to a copy of your passport, ID card, any payment card used, recent public utility bill in your name, or any other document confirming your identity). In addition, the Company reserves the right to ask you to confirm your identity via a video call or by sending your documents by mail. If these requirements are not fulfilled, the Company has the right to temporarily deactivate your user account until the requirements are fulfilled and/or close the account. If the information you provided is found to be inaccurate, the Company reserves the right to block your account and cancel withdrawals.
- The Company reserves the right to verify any bets placed and to withhold payouts during the period required to perform said verification. If it is determined that a user has been involved in fraudulent activities or other activities aimed at taking advantage of vulnerabilities and/or errors on the Website with the purpose of obtaining personal benefit, then the Company reserves the right to block or temporarily limit a user's access to their account. In such a case, the decision to release funds from the game account will be reviewed unilaterally by the Website administrators.
- You must submit the requested documents and information within ten (10) days from the date of the request. The Company typically reviews submitted materials within ten (10) days of receiving the complete documentation package. However, depending on the circumstances and complexity of the case, the verification process may take longer and require additional steps. As part of the KYC procedure, the Company reserves the right to conduct additional verification, including phone or video calls using the contact details provided in your profile. During this process, withdrawals will be suspended, and access to your account may be restricted. Failure to submit the requested documents within the ten (10) day period, or if the Company is unable to contact you within ten (10) days following a withdrawal request, may result in your account being blocked or permanently suspended due to incomplete KYC verification.
- Additional Fees and Withdrawal Limits

Daily withdrawal limit for fiat currencies:

• IRON - 16 000 zł;

• SILVER - 16 000 zł;

• PLATINUM - 40 000 zł;

• DIAMOND - no limits.

Users are fully responsible for the consequences that may arise as a result of exceeding the limits established by the issuing bank.

For users with IRON, SILVER, or PLATINUM status, the monthly crypto withdrawal limit is 1 000 000 $. There are no crypto withdrawal limits for users with DIAMOND status.

Users are allowed to withdraw funds to crypto wallets if they previously deposited money to play using crypto wallets, bet it, and won.

Our exchange rates are updated regularly, and it is the user's responsibility to check the applicable rates on "Deposit" page before proceeding with transactions involving an exchange of currency. When depositing or withdrawing funds, for most currencies, an additional fee may be added to the exchange rates provided by Open Exchange Rates.

- Dynamic Withdrawal Limits

- All limits specified above shall be treated as base limits. The actual withdrawal limit shall be determined in accordance with this clause and shall not be lower than the base limit applicable to the relevant status.
- The withdrawal limit shall be calculated separately for three periods: 24 hours, 7 days, and 30 days.
- The withdrawal limit for each period shall be the higher of the following two amounts:

a) the total amount of your deposits made during the relevant period in all account currencies, aggregated and converted into the currency of the requested withdrawal, and multiplied by 3; or

b) the base limit applicable to your status for the relevant period, as specified above in this section.

Accordingly, where the total amount of your deposits made during the relevant period, multiplied by 3, exceeds the base limit applicable to your status, the dynamic limit shall apply. Otherwise, the base limit shall apply.

- The Company reserves the right to change the base limits and the multiplier used to calculate the dynamic limit unilaterally and without prior notice.
- Each withdrawal request shall be checked against the limits applicable to all three periods simultaneously. The calculation shall take into account the aggregate amount of withdrawals already made during the relevant period and the amount of the pending withdrawal request.
- A withdrawal request may be processed provided that, taking into account the amount of the request, the applicable withdrawal limit is not exceeded for any of the three periods.
- If, for at least one of the three periods, the aggregate amount of withdrawals, including the pending withdrawal request, exceeds the applicable limit, the Company may refuse the withdrawal, suspend its processing, offer you the option to change the withdrawal amount, or process the withdrawal in instalments within the available limits.
- You acknowledge and agree that the withdrawal limits shall be calculated automatically, shall depend on the amount of your deposits made during the relevant periods and your status, and may change if any of these parameters change.

Example

If the total amount of your deposits made during a 24-hour period, multiplied by 3, exceeds the base limit applicable to your status for that period, the calculated dynamic limit shall apply.

If the total amount of your deposits made during a 30-day period, multiplied by 3, is lower than the base limit applicable to your status for that period, the base limit shall apply.

Payouts - Main parameters

Parameter	Value
Withdrawal methods	The author's Polish withdrawal list, 73 items: XRP (XRP), Aptos (APT), Intesa Sanpaolo, Internet Computer (ICP), Stripe, Injective (INJ), Nest Bank, British Pound (GBP), MetaMask, Cardano (ADA), Inbank, HotPay, Hong Kong Dollar (HKD), Revolut Pay, Fidesmo Pay, Ukrainian Hryvnia (UAH), Euro (EUR), Indonesian Rupiah (IDR), BNB (BNB), Australian Dollar (AUD), paynow, Card-to-Card Transfer, NETELLER, UAE Dirham (AED), Aave (AAVE), Ondo (ONDO), Bank Pekao, Adyen, SEB, Payoneer, American Express, Elavon, Apple Pay, Danish Krone (DKK), Icelandic Krona (ISK), JCB, Ikano Bank, Woori Bank Europe, Avalanche (AVAX), Discover, Crypto.com, Polish Zloty (PLN), ZEN.COM, Visa, Zapp Pay, US Dollar (USD), Toncoin (TON), Goldman Sachs Bank Europe, mPay, Philippine Peso (PHP), mBank, PayPal, OKX Europe, Dogecoin (DOGE), Revolut Bank, Uniswap (UNI), QR Payment, Tpay, Chilean Peso (CLP), Algorand (ALGO), Planet Pay, Brazilian Real (BRL), Kraken, DNB Bank Polska, Qatari Riyal (QAR), BLIK Contactless, EURC (EURC), Toyota Bank Polska, BLIK Transfer to Phone, Bank Gospodarstwa Krajowego (BGK), PKO Bank Polski, Egyptian Pound (EGP), Krajowy System Rozliczeń (KSR). Fiat currencies and crypto assets in the list describe a possible currency or asset, while the payment route is selected separately in the cashier.
Min. withdrawal	The amount threshold depends on the selected Withdraw form and payment route. The verified Visa route uses an eligible amount of 76.50 PLN; this amount is not the stated minimum of the method.
Max. withdrawal per transaction	The Terms tie the maximum of a single transaction to the method; if a processing limit is exceeded, the payout may be split into parts. The monthly 300 000 PLN is a separate general rule in the absence of an agreement.
Limits by period	Fiat base per 24 h: IRON and SILVER 16 000 PLN, PLATINUM 40 000 PLN, DIAMOND without a status limit. Dynamic rule for 24 h, 7 and 30 days: the maximum of the period base and deposits ×3. The general monthly 300 000 PLN applies under the relevant section of the Terms separately from status.
Withdrawal fees	Visa check: 0 PLN operator fee and 0 PLN external fee with matching currency. The Terms provide for 10% if the deposit turnover is not met, and for risk-free strategies a separate rule of up to 25%. Bank and network fees are separate.
KYC requirement	Before a payout, a verified account, email, completed profile, valid phone and up-to-date documents are required. A manual request may add ID, proof of payment or enhanced KYC.
Turnover of own funds	Under the Terms, the standard turnover of own funds for Poland is 1× the deposit. Bonus, refunded and cancelled bets are not counted. For sports Cash Out, the difference between the stake and the early settlement amount is counted when Cash Out is not higher than the stake. For a winning crash bet, the counting threshold is ×1.30; a losing crash bet is counted in full. If turnover is insufficient, the operator may cancel the withdrawal until wagering is completed or withhold 10% of the requested amount.
Withdrawal to the original method	The withdrawal is sent to the same own instrument that was used to make the deposit. A crypto payout requires a prior crypto deposit and winnings from staked funds.
Approval or sending time	Author's check: 40-60 min from request to confirmation. Visa in a separate check: request at 19:05, approval at 19:54 (49 min), sending at 20:01 Warsaw time.

Parameter	Value
Crediting after approval	Visa check: 12 min from sending at 20:01 to crediting at 20:13, 19 min after approval at 19:54. According to the FAQ, the external stage may take up to 5 business days depending on the bank/system.
Total withdrawal time	In the Visa check, the full path from 19:05 to 20:13 Warsaw time is 68 minutes. According to the FAQ, separately up to 24 h for processing and up to 5 business days for the external stage; the author's 40-60 minutes relate to confirmation.
First and repeat withdrawal	For the first withdrawal, the FAQ requires completed verification before the transaction. For a repeat withdrawal, the same requirements apply; if details, instrument or an increased amount change, an additional check may be required.
Request status	Account → History → My Transactions and the payout in Withdraw. For comparison, the stages are separated into request, pending review, confirmation, sending and crediting at the recipient.
Cancellation and delay	On cancellation, check the active bonus, turnover, profile, instrument match and limits. If the deadline is exceeded, contact Live Chat and provide the time, currency, amount and request identifier.

Payouts - Additional parameters

Parameter	Value
Number of active requests	The Terms describe several active requests with separate statuses. If the available balance is insufficient for a new bet, the system cancels requests not yet passed to the provider, starting with the last in the queue. In the FLG-M-P01 check, one active request. The overall numerical maximum is not limited by this rule.
Business days and holidays	The FAQ operator window is given in 24 hours, the bank stage - up to 5 business days. Weekends and holidays are taken into account according to the payment system's calendar in the external stage.
Manual processing	Manual review is possible due to an amount above 3 000 PLN, a mismatch of profile or payment instrument, and enhanced KYC. The Terms allocate up to 48 h for an additional review of gaming transactions.
VIP limits	IRON/SILVER: 16 000 PLN fiat/24 h, PLATINUM: 40 000 PLN, DIAMOND - without a specified status threshold. Crypto per month: 1 000 000 USD for IRON/SILVER/PLATINUM and without such a status limit for DIAMOND. Method restrictions remain.

See also

Identity and payment verification - Data, KYC, security and history

Payment methods, currencies and channels - Account, currencies and payment methods

Cryptocurrency payments and wallets - Cryptocurrency