

General Terms & Conditions
TERMS AND CONDITIONS

TERMS AND CONDITIONS OF USE OF SERVICES ON WEBSITE [QUIZANDMONEY.COM](https://quizandmoney.com)

Version 1.0 applicable from 15th May 2019

1 INTRODUCTION

1.1 By using and/or visiting any section of the Website quizandmoney.com ("Website") or by opening an account on the Website you agree to be bound by:

1.1.1 the General Terms and Conditions, on this page;

1.1.2 the Privacy Policy;

1.1.3 Any game rules;

1.1.4 Any terms and conditions of promotions, bonuses and special offers which may be found on the Website from time to time.

1.2 All of the terms and conditions listed above shall together be referred to as "the Terms", "Terms" or "these Terms".

1.3 Please read the Terms carefully before accepting them. If you do not agree to accept and be bound by the Terms, please do not open an account or continue to use the Website. Your continued use of the Website constitutes acceptance of the Terms.

1.4 Any reference made to contact customer support refers to the contact link support@quizandmoney.com

2 PARTIES

2.1 This website is operated by Netgen Global Limited ("us", "our", "we" or the "Company"), a company incorporated under the laws of United Kingdom with registration number 9860578 and registered address at International House, 24 Holborn Viaduct, London, United Kingdom EC1A 2BN.

2.2 In these Terms:

2.2.1 reference to "Deposit Funds" or "Coins" means the funds that you deposit into Your Player Account, in each case that have not been spent on games which are not yet settled, plus Winnings; 1 Coin is equal to 1 EUR

2.2.2 reference to "Bonus Funds" means any funds that we credit to Your Player Account by way of a bonus or promotion and any winnings generated from bonuses which is not

immediately withdrawable or redeemable in cash and all winnings made with the bonus funds which are subject to uncompleted wagering requirements;

2.2.3 reference to "All Funds" means both the Deposit Funds and Bonus Funds; and

2.2.4 reference to "Winnings" is to any and all winnings from wagers made with money which you deposited into Your Player Account and winnings from any bonus which are not subject to wagering requirements or in respect of which the wagering requirements have been satisfied.

3 CHANGES TO THE TERMS OF USE

3.1 We may need to change the Terms for a number of reasons, including but not limited to, for commercial reasons, or in order to comply with new laws and regulations. The most up-to-date Terms are the ones available on the site, and the date on which they came into force is stated at the top of these Terms.

3.2 We will notify you of material changes to these Terms prior to them taking effect. We will notify you of any material changes, or of any other changes to the Terms which we wish to notify you of, by email or by placing a notice on the Website. Prior to any material changes coming into effect, you will be requested to confirm that you have read and accept the new terms and conditions. In the event that you do not, you may withdraw your funds and close your account at any point in time.

4 YOUR ACCOUNT

4.1 In order to play games via the Website, you will need to open an account on the Website ("Your Player Account").

4.2 For various legal or commercial reasons, we do not permit accounts to be opened or used by customers resident in certain jurisdictions, including Western Sahara, Yemen, Zambia, Zimbabwe or other restricted jurisdictions ("Restricted Jurisdiction") as communicated by us from time to time.

4.2.1 By using the Website, you confirm you are not a resident in a Restricted Jurisdiction. If you open or use the Website while residing in a Restricted Jurisdiction: Your Player Account may be closed by us immediately; any Winnings and Bonus Funds will be confiscated and forfeited by you and any remaining Deposit Funds (except for any Winnings) will be returned to you on request subject to these Terms and any legal or regulatory obligations with which we are required to comply. We may make a reasonable charge for processing such withdrawal which reflects an accurate estimate of our costs. You may not use this provision in order to request a refund when Deposit Funds have been played from a Restricted Jurisdiction.

4.3 When attempting to open an account or using the Website, it is the responsibility of the player to verify whether it's legal to play in that particular jurisdiction.

4.4 A player must register personally by following the on-screen instructions.

4.5 When you open Your Player Account you will be asked to provide us with personal information, including your name, date of birth, and appropriate contact details, including an address, telephone number and e-mail address ("Your Contact Details").

4.6 You hereby acknowledge and accept that, by using the services at the Website, you may both win and lose money.

4.8 Your Player Account must be registered in your own, legal, name. You may only open one account on this Website and in association with this brand. Any other accounts which you open subsequently on this the Website or otherwise in association with this brand shall be considered "Duplicate Accounts". Any Duplicate Accounts may be closed by us immediately and:

4.8.1 any Bonus Funds will be confiscated and forfeited by you and any remaining Deposit Funds (less any Winnings) will be returned to you on request (minus any reasonable charges) subject to these Terms and any legal or regulatory obligations with which we are required to comply;

4.9 You must maintain Your Player Account and keep your details up-to-date. If you wish to close Your Player Account you can do it in the Profile menu. On account closure, any Bonus Funds will be cancelled and any Deposit Funds remaining, less than €20 will be appropriated.

4.10 Subject to us first obtaining specific and withdrawable consent from you, we may keep you informed about changes on the Website, and about new services and promotions, by email, phone and SMS. At any point in time, the user can opt out from receiving such communications by sending an email to support@quizandmoney.com or choosing "Profile" and uncheck consents.

5 VERIFICATION OF YOUR AGE AND IDENTITY

5.1 You confirm that:

5.1.1 You are at least 18 years of age, or any higher age required by laws that apply to you (the "Legal Age").

5.1.2 The details supplied when opening Your Player Account are correct;

5.1.3 You are the rightful owner of the money in Your Player Account;

5.1.4 You are not a resident in a Restricted Jurisdiction; and

5.1.6 The money deposited is not derived from any activity which is illegal.

5.2 The Company complies with UK and European laws, regulations and guidelines for the prevention of money laundering and the funding of terrorism. Suspicious transactions shall

be investigated by the Company and, if necessary, a suspicious transaction report will be made by the Company to the competent Authorities (the "Authorities") without notice or further reference to you. Furthermore, in the event of any suspicious transactions, the Company may suspend, block or close the account(s) of the relevant player(s) and withhold All Funds in the relevant Player Account(s) as may be required by law and/or by the competent Authorities.

5.3 We may check any transactions made by players on our Website in order to prevent money laundering and all other illegal activity.

5.4 By agreeing to the Terms you authorize us to undertake such checks as we may require ourselves or may be required by third parties (including regulatory bodies and Authorities) to confirm your age, identity and contact details in order to prevent money laundering (the "Checks").

5.5 We reserve the right to delay or withhold any payment to/from Your Player Account (including Deposit Funds), until we are satisfied that your identity, age and place of residence have been suitably verified.

5.6 We are required to prevent any withdrawals until your age and identity has been verified and, in the event that your identity has not been verified by us we will need to Lock your Account. We may use third party providers to undertake these Checks on our behalf. By agreeing to these Terms you authorize us to provide your personal details to such third parties, who will keep a record of the information we provide to them. In the event that we do not receive the required information from you, or we are otherwise unable to verify your identity, we may terminate these Terms, close Your Player Account and return to you on request any Deposit Funds in Your Player Account at the time we placed a lock or restriction on Your Player Account, plus any funds deposited after the lock was placed on Your Player Account, subject to these Terms and except where it is necessary for us to delay or withhold the payment to you of all or some of your Deposit Funds to comply with our legal and regulatory obligations including our anti-money laundering and fraud prevention obligations.

5.7 In certain circumstances we may have to contact you and ask you to provide further information to us in order to complete the Checks. Upon reaching EUR 1,000 in cumulative lifetime deposits and withdrawals, we will conduct Checks to verify your identity and address. If you do not or cannot provide us with such information or such information is not satisfactory, then in accordance with paragraph 5.7, we may lock or restrict Your Player Account until you have provided us with such information, and if we do not receive the required information, or we are otherwise unable to verify your identity, we may terminate these Terms, close Your Player Account and may return to you on request any Deposit Funds in your account at the time we placed a lock or restriction on Your Player Account, plus any funds deposited after the lock was placed on Your Player Account, subject to these Terms and except where it is necessary for us to delay or withhold the payment to you of all or some of your Deposit Funds to comply with our legal and regulatory obligations including our anti-money laundering and fraud prevention obligations. To complete our Checks we may ask you for:

5.7.1 Passport, national identity card or driving license together with a recent utility bill (e.g. gas, electric, council tax, bank or building society statement,) less than three months old;

5.7.2 Proof of ownership of payment method – depending on the deposit method used, this may include a copy of the credit card used, screen shot of the e-wallet or a recent bank statement;

5.7.3 Any other documents that we consider necessary in order to complete our Checks.

5.8 If on completion of age verification, you are shown to be under the age of 18, Your Player Account will be closed; and

5.8.1 we will refund your Deposit Funds (excluding any Winnings). We will return such funds to the account(s) from which they were deposited. Any Bonus Funds will be forfeited.

5.8.2 In the event that a player under the age of 18 creates an account, but then plays again when over 18, we deem any use of our system as an acceptance of the then current terms and conditions and we shall not refund deposits and allow the player to keep any winnings.

5.9 If we are unable to confirm that you are of Legal Age then we may suspend Your Player Account. If you are proven to have been under the Legal Age at the time you made any gaming transactions, then:

5.9.1 Your Player Account will be closed and any remaining (unspent) Deposit Funds paid to you;

5.9.2 Any Winnings and/or Bonus Funds which you have accrued during such time will be confiscated and forfeited by you and you will return to us any such funds which have been withdrawn from Your Player Account;

5.9.3 Any Winnings in Your Player Account will be forfeited.

5.9.4 In the event that a player under the age of 18 creates an account, but then plays again when over 18, we deem any use of our system as an acceptance of the then current terms and conditions and we shall not refund deposits and allow the player to keep any winnings.

6. INACTIVITY AND DELETION OF PLAYER ACCOUNTS

6.1 If Your Player Account remains inactive (i.e. you have not logged-in to Your Player Account via the Website) for more than 30 months and the balance in Your Player Account is zero, Your Player Account may be closed and deleted.

6.2 If Your Player Account remains inactive (i.e. you have not logged-in to Your Player Account via the Website) for more than 30 months and there are any Deposit Funds in Your Player Account, we reserve the right to close Your Player Account in which case we will attempt to contact you to arrange for any Deposit Funds to be returned to you (subject to

these Terms and except where it is necessary for us to delay or withhold the payment to you of all or some of your Deposit Funds to comply with our legal and regulatory obligations including our anti-money laundering and fraud prevention obligations) and any Bonus Funds will be forfeited.

6.3 In respect of Account Closures, you must ensure that the Deposit Funds balance of your account has been withdrawn prior to making your request. Where you hold a balance equal to or less than €20 we will deduct this from your account automatically and Close the Account. Any remaining Bonus Funds will be cancelled on account closure.

7 USERNAME, PASSWORD, AND CUSTOMER INFORMATION

7.1 After opening Your Player Account, you must not disclose (whether deliberately or accidentally) your username and password to anyone else. If you have lost or forgotten Your Player Account details you may retrieve your password by clicking on the "Forgot Password?" link below the login portal.

7.2 We shall not be held responsible if there is any unauthorized use of Your Player Account for any reason not directly imputable to us. You are solely responsible for the use and operation of Your Player Account, as well as for the security of the credentials to access Your Player Account.

8 DEPOSITS TO YOUR PLAYER ACCOUNT

8.1 Deposits are made by transfer of money to the Company's account by way of the payment methods stated on the Website. The payment methods currently available include debit cards and credit cards. The Company reserves the right, to change the accepted methods of payment at its sole discretion. The Company further reserves the right to accept certain methods of payment only subject to the fulfilment of certain conditions. The Company does not warrant that all methods of payment are available at all times. By way of guidance below you can find a guidelines of transaction time for each payment method:

Bank Transfer: Between 2 – 5 working days

Credit Cards: Immediate

8.2 We do not accept cash funds or cheques sent to us.

8.3 By depositing money you agree not to make any charge-backs, reversals or otherwise cancel any deposits into Your Player Account, and you agree to refund and compensate us for any reasonable costs incurred by us in connection with any charge-back, reversal or cancellation of any deposits.

8.4 The Company can, under certain circumstances, credit Your Player Account with so called bonus money (which will form part of any Bonus Funds in your account).

8.5 Any Bonus Funds are displayed separately from any Deposit Funds in Your Player Account. Bonus Funds can only be withdrawn once they have been converted into real cash Winnings that form part of your Deposit Funds.

Specific bonus and promotion terms and conditions will be published on the Website in conjunction with the launch of any bonus or promotion. If you request to withdraw all or some of the Deposit Funds used to activate a promotion or bonus before fulfilling any of the terms and conditional applicable to any Bonus Funds (including, but not limited to, any wagering requirements) or otherwise whilst a promotion or bonus is active or pending on Your Player Account you will forfeit any Bonus Funds in Your Player Account associated with the relevant promotion or bonus in their entirety. Any Deposit Funds that you have deposited which is not related to any bonus are free to be withdrawn at any point in time and will not result in the forfeiture of any Bonus Funds.

8.6 Your Player Account is not a bank account and is therefore not insured, guaranteed, sponsored or otherwise protected by any banking insurance system. Additionally, any money deposited with us in Your Player Account will not earn any interest.

8.7 In relation to deposits of funds into Your Player Account, you shall only use such debit and credit cards and other payment methods that are valid and lawfully belong to you.

8.8 Deposits to Your Player Account can be made in EUR. If you are depositing using an account with a bank or a payment service provider denominated in a currency other than that associated with Your Player Account, be aware that you may incur conversion charges levied by your bank or payment service provider. We do not provide any currency conversion facility and should you have any dispute in respect of currency conversion rates, please contact your bank or payment service provider.

8.10 If you make deposits into Your Player Account using any payment method belonging to someone else (a third party), we retain the right to request further information and documentation from you and from the other person (the third party) to confirm that you are duly authorized to use that payment method. We will place a lock on Your Player Account so that no deposits or withdrawals may be made until we are satisfied that you are duly authorized to use the payment method in question. If you are unable to provide us with satisfactory proof of your authority to use the other person's (the third party's) payment method, then we reserve the right to close Your Player Account and any Winnings and Bonus Funds will be confiscated and forfeited by you. We also reserve the right to delay or withhold the payment to you of any Deposit Funds on receipt of a withdrawal request from you in order to comply with our legal and regulatory requirements.

9 WITHDRAWALS FROM YOUR ACCOUNT

9.1.1 All payments made into Your Player Account have been confirmed as cleared and none have been charged-back, reversed or otherwise cancelled;

9.1.2 Any Checks referred to in paragraph 5 above have been completed;

9.1.3 You have made a minimum of one deposit to Your Player Account and you have played at least 5 games. Should you request to withdraw Deposit Funds without first playing 5 games, such request will be reviewed and the processing of the withdraw will be rejected.

9.1.4 We are not otherwise required to delay or withhold the payment to you of all or some of your Deposit Funds in order to comply with our legal or regulatory requirements and we are not pending any documentation from you pursuant to the Checks.

9.1.5 The withdrawal is in excess of the minimum withdrawal amount of €20.

9.2 We will attempt to accommodate your request regarding the payment method and currency of your withdrawal. This, however, cannot be guaranteed. We reserve the right to charge a fee amounting to our own reasonable costs (including the cost of the deposits) for withdrawals of funds.

9.3 A player may not withdraw any Bonus Funds.

9.4 You are responsible for reporting your Winnings and losses to your local tax or other Authorities.

9.5 Withdrawal timeframes are dependent on the verification status of the customer. Once a withdrawal has been approved customers can expect funds to reach them in the following guiding timeframes;

Visa and MasterCard withdrawals: 1-3 banking days

Bank Transfer Withdrawals: 1-3 banking days

e-wallet Withdrawals: Same day

9.6 If Your Player Account has been dormant, closed, blocked or excluded for any reason other than for compliance with our client verification measures and for any period of time, you may contact our support team to request to recover any Deposit Funds that might still be in Your Player Account. Our support team will investigate any such request and we will contact you (subject to our legal and regulatory obligations) with information about how the Deposit Funds will be transferred back to you. You will need to answer a number of security questions for us to be able to verify that you are the legal owner of Your Player Account. If there is a dispute over Your Player Account or the funds held within it:

9.6.1 the dispute will be dealt with in accordance with our Complaints Policy as detailed at paragraph 23 of these Terms. A more detailed Complaints Policy can be made available to you on request.

9.7 In relation to withdrawals of funds from Your Player Account, you shall only use such debit and credit cards and other payment methods that are valid and lawfully belong to you.

9.8 Withdrawals from Your Player Account can be made only in EUR. If you are withdrawing to an account with a bank or a payment service provider denominated in a currency other than that associated with Your Player Account, be aware that you may incur conversion

charges levied by your bank or payment service provider. We do not provide any currency conversion facility and should you have any dispute in respect of currency conversion rates, please contact your bank or payment service provider.

10 COLLUSION, CHEATING, FRAUD AND CRIMINAL ACTIVITY

10.1 The following activities are not permitted and constitute a material breach of these Terms:

10.1.1 Colluding with third parties;

10.1.2 Using unfair advantage or influence (commonly known as cheating), including the exploitation of a fault, loophole or error in our software, the use of automated players (sometimes known as 'bots');

10.1.3 Undertaking fraudulent or illegal activities, including but not limited to the use of a stolen, cloned or otherwise unauthorised credit or debit card, as a source of funds;

10.1.4 Taking part in any criminal activities including, but not limited to, money laundering;

10.1.5 Transferring of funds from one player account to another; and/or

10.1.6 Conducting account fraud, use of Duplicate Accounts, manipulation of our software or Website, exploitation of loopholes or other technical forms of abuse or other behavior which amounts to deliberate cheating.

10.2 We will take all reasonable steps to prevent such activities; detect them and ensure that the relevant players are dealt with appropriately. We may report knowledge or suspicion of an offence to the relevant authorities, we may suspend or close Your Player Account, confiscate your Winnings and any Bonus Funds (which shall be forfeited by you) and in certain cases, in fulfilment of our regulatory and legal obligations, block access to All Funds until we are directed on how to proceed by the authorities. We will not be liable for any loss or damage which you or any other player may incur as a result of any of the behavior outlined in paragraph 10.1 above and any action we take in respect of the same will be at our sole discretion.

10.3 If you suspect a person is colluding, cheating or undertaking a fraudulent activity, please report it to us by e-mailing support@quizandmoney.com.

10.4 We reserve the right to inform relevant Authorities, other online gaming operators, other online service providers and banks, credit card companies, electronic payment providers or other financial institutions of your identity and of any suspected unlawful, fraudulent or improper activity, and you agree to cooperate fully with us to investigate any such activity.

11 OTHER PROHIBITED ACTIVITIES

11.1 You should not use the Website for any purpose which is considered to be defamatory, abusive, obscene, racist, sexist, discriminatory, or offensive. You must not use any abusive or aggressive language or images; swear, threaten, harass or abuse any other person, including other users, or behave in such a manner towards any Company staff used to provide the Website or Customer Services.

11.2 You shall not corrupt the Website, flood the Website with information with the intention of causing the Website to not function, nor use any features which may affect the function of the Website in any way for example (but not limited to) releasing or propagating viruses, worms, logic bombs or similar. Any multiple submissions or spam are strictly prohibited. You must not interfere or tamper with, remove or otherwise alter in any way, any information in any form which is included on the Website.

11.3 You shall use the Website for personal entertainment only and shall not be allowed to reproduce the Website or any part of it in any form whatsoever without our express consent.

11.4 You must not attempt to gain unauthorized access to the Website, the servers on which the Website is stored or any server, computer or database connected to the Website. You must not attack the Website via a denial-of-service attack or similar. We will report any breach of this provision to the relevant law enforcement Authorities and we will co-operate with those Authorities by disclosing your identity to them. In the event of such a breach, your right to use the Website will cease immediately.

11.5 We will not be liable for any loss or damage caused by a distributed denial-of-service attack, viruses or other technologically harmful material that may infect Your computer equipment, computer programs, data or other proprietary material due to Your use of the Website or to Your downloading of any material posted on such Website, or on any Website linked to the Website.

11.6 It is prohibited to sell, transfer and/or acquire accounts from other players.

13 CLOSURE AND TERMINATION

13.1 It is Company policy in the interests of security, that if no login has been recorded on Your Player Account for thirty months (an "Inactive Account"), subject to paragraphs 6.1, 6.2, and 6.3, we shall remit the remaining balance in that account to you and close Your Player Account. If you cannot be satisfactorily located any remaining Deposit Funds in that account will be confiscated.

13.2 Your Inactive Account (30 months without recording a log-in) will be terminated with written notice (or attempted notice) using Your Contact Details.

13.3 In the event of any such termination by us, other than where such closure and termination is made pursuant to paragraph 11 (Collusion, Cheating, Fraud and Criminal Activity) or paragraph 18 (Breach of the Terms of Use) of these Terms, we will on receipt of a request from you, return any Deposit Funds in Your Player Account to you. Provided that in

the event that the amount of Deposit Funds is less than €20, those funds will be appropriated.

13.4 The Company may refuse to open an account or may opt to close a players' account which has already been opened at its own discretion. Notwithstanding this all contractual obligations already undertaken or entered into will be honored subject to these Terms.

14 ALTERATION OF THE WEBSITE

14.1 We may, at our absolute discretion, add or remove, alter or amend, any of the products offered via the Website at any time.

15 IT FAILURE OR INTERRUPTION

15.1 Where unexpected system flaws, faults or errors occur in the software or hardware which we use to provide the Website we will take immediate steps to remedy the problem.

15.2 We do not accept any liability for IT failures which are caused by your equipment used to access the Website or faults which relate to your internet service provider.

16 ERRORS OR OMISSIONS

16.1 A number of circumstances may arise where you play the game or a payment is made, by us in error.

16.2 Neither we (including our directors, employees, partners or agents) nor our partners or suppliers shall be liable for any loss including (without limitation) loss of any Bonus Funds or Winnings that results from any error by us or an error by you. You will forfeit any Bonus Funds or Winnings that result from any such error. In such a scenario Coins will be refunded to Your Player Account.

17 EXCLUSION OF OUR LIABILITY

17.1 Your access to and use of the products offered via the Website, is at your own risk.

17.2 We will provide the Website with reasonable skill and care and substantially as described in the Terms. We do not make any other promises or warranties the Website, or the products offered via the Website, and hereby exclude (to the extent permitted by law) all implied warranties in respect of the same.

17.3 We shall not be liable to You in contract, tort (including negligence) or otherwise for any business losses, including but not limited to loss of data, profits, revenue, business, opportunity, goodwill, reputation or business interruption or for any losses in relation to your use of the Website.

18 BREACH OF THE TERMS

18.1 You shall compensate us in full for any claims, liabilities, costs, expenses (including legal fees) and any other charges that may arise as a result of your breach of any of the Terms.

18.2 Where you are in material breach of the Terms, we reserve the right, but shall not be required, to:

18.2.1 Provide you with notice (using Your Contact Details) that you are in breach requiring you to stop the relevant act or failure to act;

18.2.2 Suspend Your Player Account so that you are unable to play games on the Website;

18.2.3 Close Your Player Account with or without prior notice from us;

18.2.4 Confiscate, and you shall forfeit, from Your Player Account, or (if applicable) recover from you the amount of any Bonus Funds and any Winnings in Your Player Account or that have been paid to you by us, in which case such Bonus Funds and/or Winnings shall be returned to us on demand; and

18.2.5 On receipt of a request from you, return any Deposit Funds (less any Winnings) to You to the account(s) from which they were deposited, minus any reasonable charges and subject to these Terms and any legal and regulatory obligations with which we are required to comply.

18.3 Any breach of clauses 4.2.1, 4.8, 10 and 11 are considered material breaches.

19 INTELLECTUAL PROPERTY RIGHTS

19.1 All Website design, text, graphics, music, sound, photographs, video, the selection and arrangement thereof, software compilations, underlying source code, software and all other material contained within the Website are subject to copyright and other proprietary rights which are either owned by us or used under license from third party rights owners. To the extent that any material contained on the Website may be downloaded or printed then such material may be downloaded to a single personal computer only and hard copy portions may be printed solely for your own personal and non-commercial use.

19.2 Under no circumstances shall the use of the Website grant to any user any interest in any intellectual property rights (for example copyright, know-how or trademarks) owned by us or by any third party whatsoever.

19.3 No rights whatsoever are granted to use or reproduce any trade names, trademarks or logos which appear on the Website except as specifically permitted in accordance with the Terms of Use.

20 YOUR PERSONAL INFORMATION

20.1 We are required according to the General Data Protection Regulation (when it enters into force) to comply with data protection requirements in the way in which we use any

personal information collected from you in your use of the Website. We therefore take very seriously our obligations in relation to the way in which we use your personal information.

20.2 How we handle your personal information is set out in our Privacy Notice.

21 USE OF COOKIES ON THE WEBSITE

21.1 The Website uses 'cookies' to assist the functionality of the Website. A cookie is a small file of text which is downloaded onto your computer when you access the Website and it allows us to recognize when you come back to the Website. Information on deleting or controlling cookies is available at www.aboutcookies.org. Please note that by deleting our cookies or disabling future cookies you may not be able to access certain areas or features of the Website.

21.2 For more information on the use of cookies please refer to the Cookie Notice.

22 COMPLAINTS AND NOTICES

22.1 If you wish to make a complaint regarding the Website, the first step should be, as soon as reasonably possible, to contact Customer Services by emailing us at support@quizandmoney.com.

22.2 Complaints Procedure

22.2.1 - Complaints can only be made in respect of incidents that have taken place not longer than one (1) months from the date of the complaint.

22.2.2 - An agent will log your message, investigate your complaint and respond to it. We aim to provide you with a substantive response to your complaint as soon as practically possible and seek to resolve your complaint within 14 working days from the date we receive the complaint.

22.3 Whilst we will endeavor to resolve the complaint sooner, the maximum duration for a complaint to be resolved is eight (8) weeks. Provided that, in the event that we are unable to resolve a matter due to input required from you, and we are not sent such information within a period of seven (7) days from the date of the request, then we will 'stop the clock' for any additional period of delay beyond the first seven (7) days.

23 TRANSFER OF RIGHTS AND OBLIGATIONS

23.1 We reserve the right to transfer, assign, sublicense or pledge the Terms, in whole or in part, to any person, provided that any such assignment will be on the same terms or terms that are no less advantageous to you.

24 EVENTS OUTSIDE OUR CONTROL

24.1 We will not be liable or responsible for any failure to perform, or delay in performance of, any of our obligations under the Terms of Use that is caused by events outside our reasonable control, including, without limitation, acts of God, war, civil commotion, interruption in public communications networks or services, industrial dispute or DDOS-attacks and similar Internet attacks having an adverse effect ("Force Majeure"). Our performance is deemed to be suspended for the period that the Force Majeure Event continues, and we will have an extension of time for performance for the duration of that period. We will use our reasonable endeavors to bring the Force Majeure Event to a close or to find a solution by which our obligations may be performed despite the Force Majeure Event.

25 WAIVER

25.1 If we fail to insist upon strict performance of any of your obligations or if we fail to exercise any of the rights or remedies to which we are entitled, this shall not constitute a waiver of such rights or remedies and shall not relieve you from compliance with such obligations.

25.2 A waiver by us of any default shall not constitute a waiver of any subsequent default. No waiver by us of any of the provisions of the Terms shall be effective unless it is expressly stated to be a waiver and is communicated to you in writing in accordance with above.

26 SEVERABILITY

26.1 If any of the Terms are determined to be invalid, unlawful or unenforceable to any extent, such term, condition or provision will to that extent be severed from the remaining terms, conditions and provisions which will continue to be valid to the fullest extent permitted by law. In such cases, the part deemed invalid or unenforceable shall be amended in a manner consistent with the applicable law to reflect, as closely as possible, our original intent.

27 LAW AND JURISDICTION

27.1 The Terms of Use shall be governed by and interpreted in accordance with the laws of Georgia.

28 LINKS

28.1 Where we provide hyperlinks to other websites, we do so for information purposes only. You use any such links at your own risk and we accept no responsibility for the content or use of such websites, or for the information contained on them.

29 INTERPRETATION

29.1 The original text of the Terms is in English and any interpretation of them will be based on the original English text.