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Terms and Conditions of Use

Last Updated: 27/01/2026

Please read these terms and conditions carefully before accepting this agreement and before using this site. Make sure to print these terms and conditions and keep them for your records.

1. Introduction

1. These terms and conditions govern your access to and use of the site ZingoBingo (the “Site”) which is operated by Skill on Net Ltd, a company registered in Malta under Reg. No. C50024 with its business address at Office1/5297, Level G Quantum House 75 Abate Rigord Street, Ta' Xbiex 1120 Malta under gaming license number with account number 39326 issued by the Gambling Commission of Great Britain.
2. In the following terms and conditions, Skill on Net Ltd is referred to as “ZingoBingo”, “We”, “Us” or some other name of similar purport. In these terms and conditions, you are referred to as the “customer”, “you”, “user”, the “player” or by some other term of the same purpose.
3. We consider these terms to be fair. Should you need any advice regarding these terms, or any other part of our service, in your own and our interests, please contact us via our Customer Services Department via the support link on the site and your trusted legal advisor.
4. Please note that all telephone calls are digitally recorded and may be used as evidence at Our sole discretion.
5. For transaction security we use SSL encryption. All customer data will be treated as confidential and will not be sold to third parties.
6. By checking the **‘I agree to the terms and conditions’** box when you register an account, you acknowledge that you have read, understood, agree with and will comply with all the terms and conditions and you thereby enter into a legally binding agreement between you and Us. If you do not agree with any of the terms and conditions you should not accept them. Once you have agreed to these terms and conditions, Your failure to comply with any one or more of them may result in disqualification, account closure, and/or legal action against you as deemed appropriate by Us.
7. Where we have reasonable grounds to suspect that any two or more registered accounts are linked including whether they are linked to the same internet protocol (“IP”) address, pattern of use, proximity of transactions, common bank details or address in common or otherwise and that the services provided via the Site are being abused of by you in any way, including by way of example due to a previously undetected fault, bug or other fault in the software, we may suspend the services provided to you via the site and your ability to access your account(s) with immediate effect as well as to reverse transactions on any one or more of the accounts that are linked
8. By using this Site and/or software you agree to these terms and conditions and any other terms or conditions that We see fit to impose from time to time.
9. These terms and conditions are written in English. If these terms and conditions are translated into another language, the English version will prevail.
10. Your participation in the Games is at your sole discretion and risk. By accepting these terms and conditions you agree that you do not find the services we provide through our Site and/or software offensive, unfair or questionable. You also acknowledge that We are unable to provide you with any legal advice or assist you with any Legal queries related to the legality of participation in remote gambling.
11. All fees and charges displayed in this document are in pound sterling (“GBP”).

12. Minimum deposit and withdrawal amounts are displayed next to each method within the casino software and next to any promotional offer requiring a deposit.
13. We reserve the right to restrict access to all or certain parts of the Site in respect of certain jurisdictions.
14. Unless stated otherwise, whenever a time is mentioned it refers to GMT.
15. All advertised first deposit bonuses/welcome offers are subject to an account registration check. After your registration is completed there is an automatic review of the account details entered and the system may decide that your account is not eligible for bonuses. In the event that your account is not eligible for bonuses an email with this decision will be sent to You as soon as the account is created.
16. We reserve the right to adjust the minimum/maximum bets within the casino.
17. The only approved way to send verification documents is via the Upload Docs page in My Account/Personal Area. Documents received by any other avenue will not be accepted.
18. We, at our sole discretion, may take certain actions to ensure compliance with Anti Money Laundering (AML) and Responsible Gambling regulations (RG). These actions may include, in the case of AML, suspending a player's ability to deposit, withdraw, or engage in gameplay and in the case of Responsible Gambling suspending the ability to deposit and play. These actions may be taken due to required customer account checks or when there are strong indications of gambling-related harm. We may also initiate investigations and request documentation to verify a player's identity, address, occupation, financial status, source of funds, and gaming activity patterns.

In instances where after any player account assessment reveals serious concerns related to AML or when strong indications of gambling-related harm are identified via our customer interaction framework, we reserve the right to immediately restrict the account from making further deposits and participating in gameplay. In such cases, any funds previously deposited into the account will remain available for withdrawal or will be returned to the player when deemed necessary.

Furthermore, in situations where a player is in the process of meeting bonus wagering requirements and strong indications of gambling-related harm are identified, necessitating a restrictive action on the account, we will assess and consider, based on all available information at our disposal, whether to prevent or allow the completion of the bonus offer.

19. Skill On Net Limited (Registered No. 14264775) supplies processing agent services (covering both deposits and withdraws) to Skill On Net Ltd (Malta – registration number C50024).

SkillOnNet (UK): Suite A, 4-6 Canfield Place, London, NW6 3BT, United Kingdom
SkillOnNet (Malta): Office 1/5297, Level G, Quantum House, 75, Abate Rigord Street, TA'XBIEX, XBX 1120, Malta.

2. Legal Requirements for Playing the Game

1. You must be at least 18 years of age, or the minimum legal age in the jurisdiction in which you are viewing this Site or using the services offered via our Site, providing the minimum age in your jurisdiction is not less than 18. Please be aware that underage gambling is illegal.

1. We reserve the right at any time to request from you evidence of age in order to ensure that minors are not using our services. The documents we accept as proof of age are:

- Copy of passport;
- Copy of driving license; and/or
- Copy of an official ID

i. Any deposits made by minors (<18 year of age) will be considered illegal and

will be returned to the original source of the funds (payment method). In cases where, for whatever reason, the funds cannot be processed back to the payment method under the minors' name, such funds will be returned to the minor's verified legal guardian. We will require documentation demonstrating/proving legal guardianship before releasing any funds.

ii. All winnings accrued by such illegal deposits (underage) will be considered void and forfeited. Accounts used by minors will be immediately terminated

2. Only players from Great Britain are permitted to play on this casino.

3. To avoid false connections to other customers, access to certain responsible gambling tools, such as the self-exclusion and player limitation features, may be restricted until your identity verification has been successfully completed.

3. Information We Collect About You and How We Use It

1. We process information about you in accordance with our privacy policy. Our privacy policy forms part of these terms and conditions and contains details on the types of information we collect and what we do with that information, which includes who it may be shared with and why.
2. We are entitled to share the information we hold on you, which includes personal data and gaming history with regulators, and other bodies, including the police, and law enforcement bodies in order to investigate fraud, money laundering gaming integrity issues and to comply with our regulatory duties.

4. Grant of License

1. The Site, the downloadable client available through the Site, our apps and the Site as optimized for use on mobiles and tablets, all run on a series of programs which are either proprietary to us or are licensed through third parties to be able to offer you our services through the Site ("Software").
2. We grant you a license to use a single copy of the Software and where applicable the related documentation solely in accordance with and subject to these terms.
3. You may neither sell, rent, lease, transfer or grant any other right of the Software, nor reverse engineer, decompile, or disassemble the Software.
4. You may not disclose the Software to any third party, make derivative works based upon it, or use it for any purpose except for the specific uses expressly permitted in the user documentation, which accompanies the Software.
5. The Software is available to you on an "As Is" basis only and without any warranty or indemnity of any kind. The download and/or use of the Software and Services is at your own risk.
6. You hereby acknowledge that how you use the Software is outside of our control. We shall not be liable to you or to any third party in respect of your receipt of and/or use of the Software.

5. Real Money Mode and Practice Mode

1. By using the services offered through our Site, you will be able to play in either the '**Real Money**' mode or '**Practice**'
2. In '**Real Money**' mode, real money may be wagered and gained. In order to play in '**Real Money**' mode you will be required to have funds in your bonus balance, or pay funds into your account (which has the meaning described in clause 7) by any of the methods specified from time to time by Us. Such funds will be deposited into your Account upon actual receipt of funds or upon receipt of approval from a payment processor. Minimum and maximum limits may be applied to the payments into your account, depending upon your history, the method of deposit, and other factors as determined solely by the Us. We are not a bank and funds are not insured by any government agency. All payments to and from your Account must be paid in the currencies listed in the cashier from time to time and shall not bear interest. All payments into your account must be from a payment source on which you are the named account holder.

3. In '**Practice**' mode, no real money is played. Funds played in '**Practice**' mode have no value in and of themselves and are kept separate from **Real Money** Neither funds nor any game features (for example, but not limited to Multipliers, Bonus games and Bonus Points) are transferable to a Real Money account nor are they redeemable for any currency. If any game features are incorrectly transferred from Practice Mode to Real Mode any winnings derived will be removed. If you notice the transfer of any game feature from Practice Mode to Real Mode it is your responsibility to inform Us immediately.
4. It is not advisable to play '**Real Money**' mode before trying '**Practice**' We recommend players practice in '**Practice**' mode prior to playing in '**Real Money**' mode.
5. It is your responsibility to make sure that you read and understand all the rules and procedures of the games on the Site(s) prior to playing real money games.
6. You hereby acknowledge that by betting you risk losing money.
7. The games RTP is displayed in the game rules within each game and is subject to change. If the RTP is an important factor in your decision whether to play a particular game we recommend checking the game rules each time you play.

6. User Accounts

1. The information you provide during account registration must be true, complete and up to date. You must provide your correct details, a valid address and contact e-mail on the registration process.
2. Any attempt to try and deceive Us by registering multiple accounts in another Player name will be deemed as abuse, and will result in the account(s) being suspended, bonus money being removed and winnings voided.
3. All information supplied when you register with the site **MUST** be accurate, complete and not misleading in any respect. Furthermore, if you make (or already have) a registration on GamStop/GamProtect, if you use different details in your account with us than you used on Gamstop we have no obligation to honour your Gamstop/GamProtect status and any winnings generated will be removed and only any remaining deposited funds returned. We will not refund any deposited money which was lost. There may be cases where due to service issues it is not possible to contact GamProtect, in these cases no restrictions will be placed on your account in connection with GamProtect and you will be permitted to gamble.
4. If the details you supplied at registration change, you must update us and send us proof of the new details.
5. There are three types of "Accounts":
 - **Practice Account:** A Practice account does not use real money, and funds used to play hold no monetary value whatsoever. Your name, email and password are the only requirements to register for a Practice account.
 - **Bonus Account:** A Bonus account does not require the deposit of real funds. Your name, email (validated), address, contact details and other information are required to register for a Bonus account.
 - **Real Money Account:** In order to change status to a Real Money account, a minimum deposit amount is required as well as the initial registration requirements. The minimum deposit requirement is subject to change at any time.
6. Your Account is for your personal use only. You may not divulge Your Account details to anyone else or use anyone else account details.
7. Any use of Your Account is strictly for your own private purposes. You shall be solely responsible for all transactions conducted in relation to your account using your Username and Password. Every person who identifies himself/herself by entering Your correct Username and Password, or logs into Your account using biometric login functions is assumed by Us to be You and all transactions where the Username and Password have been entered correctly will be regarded as valid and authorized by You
8. We take absolutely no responsibility for any third party accessing Your Account using the correct username and password and we shall not be liable for any losses incurred by you as a result of such an event. Any access to Your Account with the correct username and password will be considered by us as valid.

9. Should you become aware of any unauthorized use of Your Account, you are obliged to immediately notify us and we will suspend your Account pending further investigation of such unauthorised use. If you are using a shared computer we advise that the checkbox to remember password is kept unchecked at all times.
10. In the event your account is classified as a Bonus Account (Clause 6.6) and you have failed to make a deposit in 30 days from the time the Account was initially created, any funds in your Account will be null and void, removed from the Account without any option to retrieve it.
11. Your account is not a banking facility. Deposits should only be made with a view to using funds to place bets. Should You make repeated deposits and withdrawals without placing a commensurate amount of bets, or placing all low or very low risk bets, we reserve the right to pass on to your accounts, without prior notice, any bank charges (15% of the amount) we have incurred before closing the account.
12. Account facilities are provided to You solely to enable you to place bets or participate in games. If you, for whatever reason, appear to be depositing or withdrawing money without genuine play, you will be liable to have your account suspended and the circumstances investigated. This may result in your account being permanently closed.
13. You hereby acknowledge and agree that betting might result in losing monies and that all losses incurred by You as a result of betting via Our services will be Your sole responsibility.
14. You may Close Your account by visiting our Player Limitation page and choosing the option to Close Account or, by contacting customer support. A Closed Account is an account which is fully restricted from any gambling activities but is available to request withdrawals or review game/deposit history and other account information. Gambling activities can only be re-activated if you choose to re-activate them. In case the reason behind the closure of the Account is related to concerns about possible gambling addiction you agree not to use the Close Account option, but instead either the Gamstop or Self Exclusion options. You cannot close your account if you have an active Freeze/Self Exclusion or Cooling Off restriction, however, can do so following the expiry of the period of restriction. Following account closure, we will send a one-time survey via email in an attempt to understand the reason for the account closure so we can improve our services. If you do not want to receive the survey email, please contact customer support within 48 hours of your Account Closure.
15. You hereby confirm that you are not using or intending to use or intending to allow any other person to use your account in relation to Our services for any prohibited or unlawful activity, including but not limited to, fraud or money laundering, under the laws of your jurisdiction or any other applicable laws in any other jurisdiction.
16. You hereby confirm that You have not held a Player Account with Us that was terminated or suspended, and You have not notified Us, now or in the past, that You have a gambling addiction.
17. You hereby confirm that you will not intentionally disconnect from any Game while using the Our services. If We determine, in Our sole discretion, that You are in breach of this clause, We may terminate Your access to our Services immediately and/or have Your account blocked. If Your account is terminated or blocked in such circumstances, We are under no obligation to refund You any funds that may be in Your Account.
18. You hereby confirm that You shall not be involved in any fraudulent, collusive, fixing or other unlawful activity in relation to Your or third parties' participation in any of the Games.
19. You agree that if, in Our opinion, if any suspicious, improper, fraudulent, or unlawful activities are attempted and/or performed through the use of Our Services, We will be entitled to terminate and/or block your account and seize all funds available through that account.
20. In the event that you become aware that another user of Our services is cheating, manipulating or attempting to manipulate game outcomes and results, colluding with any other person in order to defraud Us, using Artificial Intelligence Software, or doing anything which can be construed as detrimental to us, financial or otherwise, You are responsible for sharing such information with us. We will treat any such information You pass to Us in the strictest of confidence. In the event that we discover, or suspect, that you had such knowledge and did not pass it on to Us, we reserve the right to terminate Our services to You and confiscate any funds which are in Your account.
21. VIP Points redemption to cash is only available for customers who have registered prior 19/03/2017.

7. Transactions: Deposits

1. All financial transactions will show up in your payment method statement.
2. After depositing, you will receive email confirmation of the transaction. We recommend that you print out and keep details of all transaction data in order to avoid misconceptions and discussions at a later time.
 - i. Please note that processors, at their discretion, may process transactions without using the CVV information for security verification.
3. All deposits will be effective immediately as soon as we get a successful confirmation from the selected payment processor (except for Wire Transfer Deposits). After depositing, you will be able to play immediately in Real Money Mode. It is unlawful to deposit money derived from ill-gotten means.
4. We reserve the right to contact you to verbally verify any deposit made.
5. We reserve the right to void all winnings if your name does not match the name on the payment method you use. In such circumstances we reserve the right to request the necessary documentation from the player to enable us to carry out the required identity verification checks from our end, prior to taking any action. The burden of proof that the player had the necessary authorisation to proceed with the transaction shall vest in the player at all times.
6. It is not permitted to make deposits with a payment method that does not belong to you. In the event that it is discovered a payment is made by a method not belonging to you we will not allow further deposits from that method and all winnings accrued from such deposits will be voided and the deposit will be returned. No refunds will be given for money spent after the deposit.
7. Before any deposit is returned as per section 7.5 above, you will be requested to provide the necessary documentation enabling us to carry out the required identity and legitimate use verification checks required as listed below:
 1. ID documents (i.e. ID /Passport) from the payment method holder and Account holder respectively and
 2. Duly completed and signed Letter of Authority form both the account holder and payment method holder respectively.

The burden of proof that the player had the necessary authorization to proceed with the transaction shall vest in the player at all times. Failure to comply with the above request may result in further restrictions imposed on the account.

8. Prior to being able to deposit or gamble we will attempt to verify the details you provided during registration using an automated service. If the attempt fails, you will be required to upload (via the Upload Docs page) a copy of your ID and a recent Utility Bill. Only after we verify these documents will you be able to deposit or gamble.
9. If you were required to provide documentation as explicitly described in Section 7 or 8 of this agreement and you have failed to comply, your Account may be suspended until verification is completed.
10. No charge-backs can be made or initiated by you. In addition, payments including deposits made to your Account using any payment method/source cannot be renounced, cancelled, disputed for no valid reason or otherwise reversed. If this happens we reserve the right to take any of the following actions or request you to take immediate action, whichever the case may be, as a necessary measure to safeguard us against possible fraudulent activity or any other form of abuse:
 1. you shall immediately and without undue delay refund the total amount due to us and compensate Us for any and all unpaid amounts due to us including any expenses or charges We might incur in the process of recovering the amount due;
 2. Should you initiate a chargeback, we reserve the right to close your Account, initiate legal proceedings to recover the funds you are trying to chargeback as well as any charges or expenses which we might incur as a result and report the matter to the Police if we suspect foul play;

3. We reserve the right to recuperate the total amount due to us from your Real Money Account balance.

Provided that in any case and for any of the above reasons, we reserve the right to cancel your Account at any time without any prior notification.

11. We may, at any time, set off any positive balance on your Account, or connected Account, against any amounts owed by you to Us.
12. In the case that there is a processing charge for your deposit you will be clearly informed about it during the deposit process.

8. Transactions: Withdrawals

1. Withdrawals will only be processed if a player has a Real Money Account (i.e. made at least one successful deposit).
2. In order to allow us to pay withdrawals as quickly as possible, on account registration our system applies controls that include an individual withdrawal amount per transaction. This amount is displayed in the 'more info' section on the withdrawal page. After a transaction is processed you can immediately request another one. There is no limit to the number of transactions per day/week/month. If you wish to withdraw in one transaction a higher or lower amount than the transaction limits, or placed a withdrawal request that you would like to increase, you can request this directly by emailing customer support.
3. Please also note that if there is a large win (£5000 or more), or jackpot win it may take longer to process the request in order to verify the win (with a third party where relevant) and to complete all required checks.
4. Having an active bonus does not prevent you from withdrawing, however you will have to choose to cancel your entire bonus balance (this includes any winnings you accrued using your bonus) should you wish to withdraw. You may cancel your bonus at any time from your personal area in the casino.
5. We operate a Closed-Loop transaction process. If the method used to deposit does not accept withdrawals, we will require full verification of an alternative method which belongs to you before we pay you a withdrawal.
6. When you make a withdrawal request, We shall insofar as practical pay you via your preferred payment method. However We reserve the right, following verification of ownership, to pay you using any one or more of the payment methods available to us, whether it is one of your preferred payment options or otherwise.
7. Any payments of funds made to you from Us are subject to a surcharge to cover costs such as in the case of Wire Transfers and withdrawals via Online Wallets, which we will deduct from your balance before processing the withdrawal. Please note that the surcharges listed below are subject to change.
 - a. Wire Transfer - £10.00* (over £500 no charge)
 - b. s – No charge
 - c. Online Wallets – No charge

*Minimum Wire Transfer transaction is £50

8. Transfer of funds between players is strictly forbidden.
9. We aim to process all withdrawals within a few hours and in order to help make this goal we recommend that you send us/upload any necessary documentation so as not to delay the process. Once fully processed, your funds are immediately sent to your account without any delays.
10. Before any withdrawals are processed, your play will be reviewed for any breach of terms and conditions/bonus policy. Any contact by Us congratulating any win does not mean the win is legitimate and that the Accounts Department have checked for Reward and Game Play/terms breaches.
11. We reserve the right to delay and/or stop the processing of a Withdrawal until final approval has been received for any outstanding Deposit transaction or in the event that your original

deposited funds are not received within 24 hours. If the original funds are not received within 24 hours all winnings made through that deposit will be cancelled.

12. Withdrawal requests are only deemed valid if they are submitted via the withdrawal page in the casino software. We do not accept withdrawal requests via email or telephone, or any other method.
13. If we cannot process a withdrawal request to the method chosen and do not have alternative details to send your withdrawal to, it will be reversed back to your bankroll after 7 days.

9. Bonuses

1. You acknowledge and understand that our terms and conditions with respect to promotions, bonuses and special offers form an integral part of these terms and conditions. These terms and conditions are set forth in Our Bonus policy. In the event of a conflict between the provisions of our terms and conditions on promotions, bonuses and special offers, and these terms and conditions, the provisions of such promotions, bonuses and special offers will prevail.

10. Malfunctions

1. If a technical problem causes a game/feature/promotion to pay out (or a display issue causes wrong result to be displayed) a higher amount than should be paid (a game win, bonus game win, jackpot win etc) to a player's Account, We reserve the right to remove all funds from the Account that were incorrectly credited as well as any winnings subsequently won by using the incorrectly credited funds
2. If We detect a Player has or is abusing a technical glitch related to the games/software, either on his own or in association with partners, We reserve the right to void any winnings and close the relevant player/s Accounts.
3. In the event of a system malfunction all wagers shall be void.
4. In the event a game is started but miscarries because of a failure of the system, We shall refund the amount wagered in the game to You by crediting it to the Your Account or, if the account no longer exists, by paying it to You in an approved manner.
5. We shall take all reasonable steps to ensure that Our system enables Your participation in a game is, after You have made a wager, interrupted by a failure of the telecommunications system or a failure of Your computer system that prevents You from continuing the game, to resume, on the restoration of the system, your participation in the game that was interrupted as at the time immediately before the interruption. If Our system does not enable You to continue, after the restoration of the system, with a game interrupted by a failure of the telecommunications system or Your computer system, We shall:
 - ensure that the game is terminated; and
 - refund the amount of the wager to You by placing it in the Your Account.

11. Services Suspension

- We may temporarily suspend the whole or any part of the Services for any reason at our sole discretion. We may, but shall not be obliged to, give you as much notice as is reasonably practicable of such suspension. We will restore the Service, as soon as is reasonably practicable, after such temporary suspension.

12. Change

1. We reserve the right to suspend, modify, remove or add content to the Site at Our sole discretion with immediate effect and without notice. We shall not be liable to you for any loss suffered as a result of any such changes made and you shall have no claims against Us in such regard.
2. Material changes in these terms and conditions will be communicated to You prior to them coming into effect.

13. Currencies

1. By default, when your account is created it will be in GBP. There are no facilities to change this currency however if you make a first deposit in any of these currencies your account currency will be updated to that one. EUR, CHF, USD, AUD CAD, DKK, SEK, NOK, ZAR or RUB. Please note this currency list is non-binding and subject to change.

14. Artificial Intelligence Software

1. You agree not to use any artificial intelligence software ('AI software') while using the software and/or Site. We will act to detect and prevent the use of any AI software programs that enables you to have an unfair advantage over other players, including, but not limited to, detecting the running of such programs on your computer. In the event that we detect the use of AI software, and at our sole discretion deem the detection to be valid, your Account will be terminated, and all winnings cancelled.

15. Random Number Generator

1. You accept and agree that a random number generator will determine the randomly generated events required in connection with the Services and where the result shown on the Software (as installed and operated by your hardware) conflicts with the result shown on our, or our game partners servers, the result shown on our server shall in all circumstances take precedence. You understand and agree that (without prejudice to your other rights and remedies) the Company records shall be the final authority in determining the terms of your use of the Services and you shall have no right to dispute the Company's decisions in regard to such matters.

16. Abusive or Offensive Language

1. We will not tolerate any abusive or offensive language or other behaviour considered inappropriate by Us at our sole discretion.
2. Bad behaviour or language identified by Us or brought to Our attention may result in a suspension or loss of playing privileges or such other action as may be decided by Us, including, but not limited to, Account closure.
3. It is forbidden for players to use offensive Usernames or Screennames when they register or login.
4. Players may, at any time, submit information regarding abuse or other offences to our Customer Support Department for Us to investigate.

17. Monitoring of the Site

1. We may electronically monitor the Site and the users of the Site at any time in order to ensure compliance with this Agreement and may disclose any information, record or electronic communication of a user of the Site: (a) in compliance with any law, regulation or lawful governmental request; (b) if such disclosure is necessary for the continued operation of the Site; or (c) to protect Our rights and/or property of Our partners.

18. Inactive Accounts

1. Your account will be deemed to be inactive if you have not accessed your account for 12 consecutive months. In the event that your account becomes inactive, we reserve the right to charge a fee of 5 GBP per month until the account becomes active again.

In the event of a fee being charged, the fee amount shall be deducted from your remaining balance. Should your account balance be insufficient to cover the fee, the remaining balance shall be fully depleted and your account balance will be reset to zero. If your account balance is already zero, no fee shall be charged.

Prior to removing any fee for dormancy we will attempt to make payment to the last used payment method on your account. It is your responsibility to ensure that the payment details on your account are current and accurate, in order for us to successfully transfer funds if necessary. If payment cannot be made, we will take reasonable steps to contact you via email 30 days prior to the fee being charged.

We reserve the right to waive or reduce the fee at our sole discretion. If you wish to reactivate your account, you may do so by logging in.

2. VIP points must be converted within 180 days of them being granted, otherwise they will be removed.
3. Players may recover funds from their inactive accounts by logging in and making a withdrawal request. In case of blocked and excluded accounts, players will need to contact Customer Support to recover funds.

19. Incomplete Games

1. If you lose internet connection or abandon a game before it is complete (for example during a special mode in Slots, or during a hand in single player Blackjack) you will be able to complete the game by logging back in and opening the relevant game. If you do not do this within 14 days the game will be closed and any bet will not be returned and any potential winnings will be forfeited.
2. If a game cannot be completed due to a fault with our gambling system we will extend the period for logging in to complete the game, mentioned in 19.1, to 30 days. If we do not manage to solve the issue within 30 days any bet you made will be returned.

20. Customer Support

1. We will provide Support Service for our players
2. Players can send an e-mail to our customer support department detailing any questions or queries they may have. To facilitate Account identification the email should be sent from the email address which is registered on your Account and should include the username of the Account in question. We reserve the right to perform further identity checks to ensure the person contacting us is the Account holder.

21. Responsible Gaming

1. We believe in providing a 'protected entertainment environment'. It is an important part of our overall customer care program. Gambling in a protected environment should be an exciting and pleasurable experience exclusively for adults. We want you to enjoy your experience, so please play wisely and within your budget. Whilst the majority of people do gamble within their means, for some gambling can become a problem.
2. **Deposit Limits:** We provide you with the ability to set your own preferred deposit limits within the Cashier Section of our Software. Deposit limits can be set for the following periods:
 - a. Daily
 - b. Weekly
 - c. Monthly

If you set more than one deposit limit, like a daily and a weekly limit, the strictest one will always be the one that counts. For example, if your daily limit is £10 and your weekly limit is £100, you'll only be able to deposit £10 each day. Over the whole week, that means you could deposit a maximum of £70, not £100. This helps make sure your limits actually work and give you full control over your spending.

Any decrease in the amount you want to allow yourself to deposit will be applied immediately to your Account. However, if you wish to increase your Deposit Limits, there will be a 24 hour delay before the change takes effect, during which time you can consider if an increase in your deposit limit is appropriate for you.

3. **Play Limitation Facility:** We offer a facility within the casino Software to help you if you feel that your gambling is out of control and you would like to restrict the access to your Account.

1. We offer

a) A Freeze/Cooling off period of 24 hours, or 1 to 6 weeks.

b) A Self Exclusion for minimum 6 months and maximum of 5 years

The limitations applied during Freeze/Cooling Off periods apply only to the account on which the limitations were requested. Upon expiration of the time period the account will be fully active again

The limitations applied during a Self-Exclusion apply to any other known account you have on our license. For a list of the sites under our license [click here](#). Upon expiration of the time period your account will remain restricted and will only be considered for re-use if you contact us by telephone (or in person) and request it to be activated. We will then initiate a 24-hour cooling off period before we activate your Accounts operating under the same license.

2. During any limitation period it is strictly forbidden for You to play, or attempt to play on any account or accounts which is/are subject to the limitation. In the case you manage to play any winnings generated will be removed and only any remaining deposited funds returned. We will not refund any deposited money which was lost.

3. Access to the Self Exclusion/Player Limitation facility may only be made available once your identity has been successfully verified.

4. There are many organisations that can provide support and assistance to individuals who develop a problem with gambling. There is a Responsible Gaming section on our Website with all the details plus you can contact our staff with any concerns/questions you have.
5. Any deposit limits applied to an account are specific for that account. Should you have other accounts on Our license, it is Your responsibility to apply Deposit Limits on all accounts that you require them on.
6. When any Player Limitation request is received You are forfeiting your right to any bonuses, cashbacks or personal offers that were extended to you prior to the Limitation and We reserve the right to remove any accrued VIP points and reduce the VIP level You are on to the lowest level.
7. Reality Check: A Reality Check is a message which will be displayed on your game screen after a certain number of minutes. You can have a Reality Check configured to your account by contacting the customer support department and telling them the number of minutes the interval should be. For the avoidance of doubt, the Reality Check minutes interval starts as soon as you open a game. Each new game you open will restart the Reality Check minutes from zero.
8. From October 31st 2025 we send regular reminders by email to inform you to review your account transaction history and the financial limits you have or do not have in place. These reminders will be sent each six months. If you would like to receive them more regularly, please contact the customer support department to request them.

22. Customer Complaints

1. If you wish to make a claim or complaint, as a first step you should as soon as reasonably practicable contact our 'Customer Support Department'.

1. We kindly ask you that your complaint/claim will be in writing and contain the following information:

- Account Username
- Your First Name and Surname
- Detailed explanation of your complaint/claim
- Specific dates and times related to your complaint/claim

If, having spoken to a member of the 'Customer Support Department', your query or complaint is not resolved, you can ask for the query/complaint to be escalated to a manager or supervisor. Our manager/supervisor will look into your query/complaint in more detail and contact you back with our decision within 96 hours.

2. If you are still unhappy with the decision made by us, and your issue is related to a Gambling Transaction you are welcome to contact eCogra who are a UKGC authorized Alternative Dispute Resolution (ADR) Company, whose ruling shall be binding.
3. By using the eCogra ADR service you agree to submit your request to them in the format requested on their Site and include all the details they request you to include.
4. The eCogra policies and procedures, which are detailed on their Site, include the following:
 1. Players must ensure that at least two weeks have passed since the problem began and that all reasonable attempts have been made to negotiate a solution with the approved license holder.
 2. Players may not request assistance if the dispute is being or has been considered by another certified ADR provider or a court.
 3. Players may not request assistance if the dispute arose more than one year ago.
 4. eCOGRA reserves the right to decline any assistance if in eCOGRA's opinion the dispute is frivolous or vexatious. eCOGRA will within 3 weeks of receiving the dispute inform the player and the appropriate approved license holder, together with the reason, should eCOGRA decline the dispute on these grounds.

23. Affiliations or Interest of Directors, Management and Employees

1. Our employees, managers, directors, agents or consultants and their relatives (including spouse, parent, partner, child or sibling) are not permitted to register or to participate directly or indirectly in any of the Games.

24. Copyright

1. All content within this Site, including, but not limited to, text, trade or service marks, graphics, animations, videos, music, audio, logos, icons and images ('Copyright Material') are the property of Us.
2. Except as specified herein, no portion of the materials on these pages may be reprinted, republished or used in any form without Our express written permission. The user obtains no rights to such copyright material and must not use it without Our written permission.

25. Links to Third Party Sites

1. This Site may contain hyperlinks to web sites operated by persons other than Us. Such hyperlinks are provided for your reference and convenience only. You agree not to hold Us responsible for the content or operation of such web sites.

26. Account Termination and Suspension

1. If we suspect fraudulent activity, We may suspend your Account, with or without prior notice to you, in our sole and absolute discretion.
2. We may, at our sole discretion and for any reason, terminate your Account. If we wish to do so, you will be duly notified and our actions will be explained to you before terminating the Account. Contractual obligations already made shall be honoured.
3. We shall not be liable to you or any third party for any claims or damages arising out of any aforementioned termination or suspension of the Account.

27. Notices

1. Any notice we give to you will be sent to the email address that you provided when you registered your Account. It is your sole responsibility to keep your email address updated and active.
2. Unless otherwise specified herein, such notices or other communications shall be deemed received (a) on the date delivered, if sent by email, and (b) five business days after being sent,

if sent by registered or certified mail.

3. Each of the Parties hereto shall be entitled to specify a different address by giving notice as aforesaid to the other Party.
4. Any notice You give to Us should be sent to the Customer Support department email address. An email you send which is a reply to a transactional email (eg, deposit confirmation email, bonus confirmation email) is not an accepted form of contact and is not deemed to have been received by Us.
5. If you suspect/notice an abnormality on your account of any kind you must notify our Customer Support Dept and stop playing until the issue is handled and confirmed to be remedied. If you continue to play before the issue is resolved, we shall have no liability for further losses and no funds will be refunded retrospectively.

28. Governing Law

1. Any dispute arising in respect of, or in connection with, this Agreement, its interpretation, execution, performance, or the Parties and their relationship, shall be governed and determined exclusively in accordance with the laws of England, and the courts of England shall have sole jurisdiction.

29. Limitation of Liability

1. We shall not be held liable for any damages or losses which may arise out of or in connection to any downtime, server or other technical disruptions which might arise in operation or transmission, the Site or its content or any misuse of the same or of the services offered via the Site, any errors or omissions in content, loss or corruption of data, communication or lines failure, unless such loss or damage arises whilst you are benefiting from our services and such loss or damage arose due to a failure in our systems. In this event our total aggregate liability shall not exceed the amount of the wagers you placed via your Account in respect of the wager that gave rise to the relevant liability or the actual amount misplaced in your Account where such amount has been misplaced by us due to a system failure, whichever the case may be.
2. We shall not be liable to you or any third party for any contract, tort, negligence, or otherwise, for any loss or damage whatsoever arising from save as expressly provided in this clause 30, or in any way connected with, Your Account, or any third parties, whether direct or indirect, incidental, special or exemplary damages (including, but not limited to, any damages, loss of business profits [including loss of, or failure to receive, anticipated winnings], business interruption, loss of business information, loss of data, loss of goodwill or reputation or any other loss) arising out of, or in connection with, use of the Site or of the services offered via the Site. .
3. Subject to clauses 29.1 and 29.4, such limitation of liability shall apply whether the damages arise from, but not limited to, use or misuse of, and reliance on, the services, inability to use the services, any non-compatibility between the Software and User software or hardware, or any damages caused by or as result of the software, or from the interruption, suspension, or termination of the service (including such damages incurred by third parties), or termination of user Account, to the fullest extent permitted by law.
4. Our liability shall not be limited or excluded for:
 1. death or personal injury caused by our negligence;
 2. fraud or fraudulent misrepresentation caused by us; or
 3. any liability which cannot be excluded or limited under the applicable law.

30. Indemnifications

1. Subject to clause 30, you agree to hold harmless and indemnify Us from and against any third party claim arising from, or in any way related to, your use of the services, including any liability or expense arising from all claims, losses, actual damages, suits, judgments, litigation costs and reasonable legal fees, of any kind and nature. In such a case, We will provide you with a notice of such claim, suit or action.

31. Entire Agreement, Modifications and Amendments

1. This Agreement constitutes the entire Agreement between the parties with respect to the subject matter contained herein and supersedes all previous and contemporaneous agreements, proposals and communications, written or oral, between Us and You.
2. If any modification is unacceptable to you, you have the right to terminate this Agreement. Any use of the Site by you after such publication on the site shall be deemed to constitute acceptance by you of such amendments, modifications or new conditions.
3. Terms and conditions may be subject to changes due to regulatory requirements. For minor or insubstantial changes, we are not obliged to give You any notice of such changes, but nonetheless You are obliged to review the Terms of Use through the Terms and Conditions link on the Website on a regular basis.

32. Severability

1. If any provision of this Agreement is found or declared to be invalid or unenforceable by any court or other competent authority having jurisdiction, such finding or declaration shall not invalidate any other provision hereof, and this Agreement shall thereafter continue in full force and effect.

33. Segregated Funds

1. We hold customer funds separate from company funds in a segregated Players Account at Barclays bank. This means that all steps have been taken in the case of insolvency to protect customer funds but that there can never be absolute guarantee that all funds will be repaid. This meets the Gambling Commission's requirements for the segregation of customer funds at the level: 'medium protection'. You can read more about the Gambling Commission's fund protection information here: <https://www.gamblingcommission.gov.uk/public-and-players/guide/page/if-your-money-has-medium-protection> You will be required to acknowledge this information during your first deposit process.

34. Jackpots

1. All jackpot amounts displayed on the casino Site or within the casino Lobby are for information purposes only. The amount of any jackpot is displayed within the relevant game window once the game has been launched.
2. When a jackpot is won it is immediately reset on the server. This happens in real time however the display can sometimes only reset after a short display. Regardless of the Jackpot amount displayed in the game, the server-side Jackpot amount at the time of the win is the award which will be honored.

35. Taxes on Winnings

1. If your jurisdiction requires, You are responsible for reporting your winnings and losses to the tax and/or other authorities in your jurisdiction.

36. Prohibited Practices

1. Prohibited Practices are not permitted and will constitute a material breach of the Terms of Use. We will take all reasonable steps to prevent and detect Prohibited Practices and to identify the relevant players concerned if they occur. Subject to the above, however, we will not be liable for any loss or damage which You may incur as a result of any Prohibited Practices, and we alone will decide any action we take in respect of any Prohibited Practices.
2. You agree that You shall not participate in or be connected with any form of Prohibited Practice.
3. If we have reasonable grounds to believe that You have participated in or have been connected with any form of Prohibited Practice (either detected by us or by our gaming partners and our other suppliers) of any fraud, cheating and collusion practices which are used in the gambling and gaming industry (including but not limited to "Wonging", "Opposite Betting", "Perfect Pair" Counting, Dragon Tiger "Suited Tie" Counting or any other Counting techniques) or

4. If You have placed bets and/or played online games with any other online provider of gambling services and are suspected (as a result of such play) of any equivalent to any Prohibited Practice on those other gambling services, or other improper activity.
5. We reserve the right, in respect of Your Account (and/or any other account held by You with an Operator Group company) to withhold the whole or part of the balance and/or recover from the account the amount of any deposits, pay-outs, bonuses or winnings which have been affected by or are in any way attributable to any of the event(s) The rights set out in this paragraph do not affect any other rights (including any common law rights) we may have against You, under the Terms of Use or otherwise.

Bingo Specific Terms

The terms set forth in sections 37 – 44 are expressly incorporated in and applicable only if a bingo product is offered by ZingoBingo .

37. General Bingo Rules

1. We reserve the right to modify, add or remove any content or functionality as part of the Bingo Game, with or without prior notice to the Players, complying with applicable laws, regulations, or regulatory guidance. It is Player's responsibility to ensure that at all times Player complies with all laws and regulations in any jurisdiction where Player is located or is resident of, and that Player have complete and unrestricted legal right to use the Service, and to register and participate in the Games.
2. When the bingo Room is open, the duration of each Bingo Game can differ from each other, depending on time allowed for purchase, number of game parts, game type and patterns in play.

38. Tickets

1. Player must have money in his/her Balance to buy Bingo Tickets/s unless Games are free of charge (0 ticket cost).
2. The maximum number of Tickets a Game can support is 300 but is subject to configuration.
3. Games can offer different purchase modes, as configured by the House:
 - a. Per /Ticket – Unless otherwise stated, Players can purchase from 1 to a maximum number of tickets, and not exceeding the maximum allowed by the system. The purchase is done for each individual ticket.
 - b. Per Pack - A Pack is a group of tickets. Each Player can buy only 1 Pack/Game and cannot buy single tickets from the Pack. The tickets will be pre-filled with random numbers from 1 to 30, 50, 75, 80 or 90, depending on the game type. There can be duplicate numbers inside a Pack.
4. Free Tickets may be awarded to Players. Free Tickets have zero cash value until redeemed in a qualifying game.
5. Free Tickets cannot be used in certain rooms designated as "Cash Only" and are not valid in Mini Bingo games.
6. Free Tickets do not contribute to jackpot prizes but may contribute to standard game prizes unless otherwise specified.
7. On 80 and 90 ball games, the numbers on groups of 5 and 6 s are usually unique and are arranged sequentially across the 5/6 s, but not mandatory.
8. All ticket sales are final. Refunds will not be issued unless the Game in question has been cancelled by the House or does not play for whatever reason.
9. If an interrupted game is not finished within 90 days, then it'll be terminated, and the full staked amount will be refunded to the user's wallet automatically.

39. Prizes

1. Single-part Games contain one pattern that needs to be won and offers one prize.

2. Multi-part Games contain more than 1 pattern that needs to be won, and each pattern won offers a prize. On Multi-part Games, the Winner(s) are credited at the end of the round.
3. A Game can have a Variable Prize, and/or a Fixed Prize and/or a Guaranteed Variable Prize. The Variable prize starts from 0 (zero) amount, then grows according to total wager for that game, and pays out according to the defined RTP (%). The Fixed Prize value is set by the House, does not grow with wager and has a maximum limit of total number of s/strips available to be bought by all players for that game. The Guaranteed Variable Prize has a guaranteed fixed prize set by the house, on which the total wager for that game is added up according to the defined RTP (%). Each part in a Multi-part game can have any types of prizes. Certain jurisdiction might allow only certain types of prizes. The Company assumes responsibility to offer only the allowed types according to each jurisdiction.
4. Some games might have certain conditions to be met, in order to start playing:
 - a. Minimum number of purchased tickets - used on Variable-prized games, it requires that the value set by the House to be equal or higher than the number of tickets purchased for that game;
 - b. Minimum number of players - used on any type of game, it requires that the value set by the House to be equal or higher than the number of players who purchased tickets for that game.
5. If multiple Players win the same prize simultaneously, the prize will be shared equally, unless the rules of the game specify proportional distribution.
6. A Player may win multiple prizes in the same game if holding separate tickets from different strips.
7. All winnings are credited automatically to the Player's account.

40. Types of Jackpots

1. Some games offer extra prizes besides the game pot. There are four (4) types of Jackpots: Progressive Jackpot (PJP), Fixed Jackpot (FJP), Community Progressive Jackpot (CPJ) and Community Fixed Jackpot (CFJ). Any game can have only one type of Jackpot linked to it.
 1. Jackpots may only be available in certain rooms or scheduled games.
 2. Jackpots are not available on free bingo games (0 ticket price).
 3. Some jackpots may be networked across multiple rooms or side games.
 4. Jackpot details, RTP contributions, and availability are listed on the Progressive Jackpot Details page.
2. A Progressive Jackpot (PJP) is a payout which increases each time the game with a Jackpot is played, but the jackpot is not won. With each purchase of s, a contribution % from the total wager is added to the Jackpot amount. The Progressive Jackpot can start from \$0 amount or can have a seed amount on which the contribution % adds up. Player is eligible to win the PJP if the game is linked to the jackpot, he/she purchased the minimum number of tickets for the game and he/she won the bingo game on the required pattern in the set number of calls.
3. A Fixed Jackpot (FJP) is a payout which has a fixed value that is not influenced by the wager. Player is eligible to win the FJP if the game is linked to the jackpot, he/she purchased the minimum number of tickets for the game and he/she won the bingo game on the required pattern in the set number of calls.
4. A Community Progressive Jackpot (CPJ) is a payout which, like the PJP, increases with each game and wager, and which has two prizes: one for the winner(s) of the Jackpot, who wins the bingo game on the required pattern in the set number of calls, and the Community share. By "Community" it is understood that all players who have purchased at least one (1) ticket on the game on which the Jackpot was triggered, will get a share of the Community prize. As such, the CPJ amount is the sum of Winner prize and the Community Share. The Community Share could either be Equal, or Proportional. If Equal, all players who participated in the winning Jackpot game will get an equal share of the total Community Share. If Proportional, all participants will get a share of the Community Share proportional to the number of tickets each player has bought. Free tickets will count towards the eligibility of winning a share of the jackpot. When the progressive jackpot is won, the jackpot for the next play is reset to a predetermined value, and resumes increasing under the same rule. Ticket share value and Prize

- per player from the Community share to be rounded up to the full cent/penny. Any difference from the rounding up gets added to the Community share, by increasing the Jackpot value.
5. A Community Fixed Jackpot (CFJ) is a payout which, like the FJP, has a fixed value that is not influenced by the wager, and which has two prizes: one for the Jackpot winner(s), and one for the participants. The Community Share could either be Equal, or Proportional. If Equal, all players who participated in the winning Jackpot game will get an equal share of the total Community Share. If Proportional, all participants will get a share of the Community Share proportional to the number of tickets each player has bought. Free tickets will count towards the eligibility of winning a share of the jackpot. When the progressive jackpot is won, the jackpot for the next play is reset to a predetermined value, and resumes increasing under the same rule. Ticket share value and Prize per player from the Community share to be rounded up to the full cent/penny. Any difference from the rounding up gets added to the Community share, by increasing the Jackpot value.
 6. A Player can only win one (1) progressive jackpot per game. If a ticket qualifies for multiple progressive jackpots, only the highest value jackpot will be awarded.
 7. A Player can only win one (1) fixed jackpot per game. If a ticket qualifies for multiple fixed jackpots, only the highest value jackpot will be awarded.
 8. A Player can only win one jackpot per ticket purchased. If a ticket qualifies for both a fixed and a progressive jackpot, only the progressive jackpot will be awarded.
 9. In the event that multiple players appear to win the same progressive jackpot simultaneously, the first qualifying win will receive the full jackpot amount as displayed in-game. Subsequent winners will only receive the seed amount (plus any residual contributions, if applicable).
 10. Jackpot contributions are funded from operator revenues and do not directly affect the return-to-player (RTP) percentage of the underlying game. Jackpot contributions may be split between seed/reseed funding and incremental growth of the jackpot. If a game is voided, any associated jackpot contributions will be removed.
 11. When a jackpot is won, it automatically gets re-seeded and becomes available on the next game.
 12. We fund the current jackpot by taking a predefined percentage of all bingo ticket sales that have jackpot linked to them. We also take a percentage of the current pot to fund the re-seed jackpot. This information is available via the 'i' icon.

41. Pre-Bought Tickets

1. Bingo tickets might be available for pre-buy in advance, either on the Website and/or in the Bingo Product. Participation of the Player in the Bingo Room at the scheduled time is not mandatory for the pre-bought tickets to play in that Game.
2. Pre-ordered game tickets withdraw funds from your account at time of purchase.
3. All Pre-ordered game tickets are not refundable once the purchase has been completed.
4. All bingo ticket sales are final. When pre-ordering tickets with a Progressive Jackpot attached, Player is aware that the Progressive Jackpot can be won before the pre-ordered game plays out, in which case the game will continue to play with a new Jackpot linked to it, which might have a different value than the one initially advertised.
5. The player understands and acknowledges that The Company has the right to cancel pre-orders for any reason, in which case the Player's pre-ordered tickets will be canceled and refunded back to Player's balance account. The contribution from those tickets that were added to the Jackpot value will be removed, and the Jackpot value will be updated.

42. Interrupted Gaming Policy

1. If Player loses internet connection at any time during play, the Game will carry on and any Winnings will be automatically credited to the Player's account.
2. We are not liable for any failure of IT software and hardware due to the operation of the equipment, used by the Player or other users, as well as for the Player or other players' Internet provider failures.
3. In the case of any malfunction of the Bingo Game, all bets and winnings are null and void, and no liability will arise from such malfunction.

43. Privacy Rules

1. Player acknowledges and accepts that his/her communications in Chat are not private or confidential and may be viewed by others accessing the Bingo Game.
2. Chat history is kept for 30 days. After period expires, all data history is erased. If a Player decides to have his/her data removed earlier, or have any other privacy questions, please send an email to dpo@zingobingo.co.uk .
3. Jackpot winners and game results may be visibly published in the Bingo Room and announced by the Bingo Caller. By participating, Players acknowledge and accept that such publication is part of the service.

44. Copyright and Trademarks

1. The terms, logos, and any other marks displayed within the services are trademarks, service marks, and/or trade names owned by their respective rights holders. All other material made available, including but not limited to the software, images, pictures, graphics, photographs, animations, videos, music, audio, and text (and any intellectual property rights in and to any of the same), is owned by the respective rights holders and/or licensors and is protected by copyright and/or other intellectual property rights. You obtain no rights in such material, trademarks, or service marks and must not use them without prior written permission from the relevant rights holder.
2. The emoji icons and similar visual assets used within the Chat Room are the property of their respective rights holders and are protected by applicable intellectual property laws.