<u>**Understanding Wagering Requirements**</u>

1. **What is "free play" or a "free play token"?**

Free play gives a player the opportunity to play and try games on PlayNow without depositing their own cash funds. A free play credit or token applied to a player's account has no cash value and is subject to terms and conditions. A free play token to PlayNow would be like the equivalent of a gift card to a retailer – you can buy a certain amount of merchandise from the retailer, but it does not have cash value outside of the retailer.

2. **What is a "wager"?**

A wager is the amount a player bets on a game. Wagers can use a player's cash balance or their held funds.

3. **What is a "Wagering Requirement"?**

A Wagering Requirement is a condition applied to free play tokens earned from a promotion that affects how a player can withdraw winnings generated from free play. The wagering requirement is a specific amount of wagers a player must play through prior to withdrawing any winnings earned from a free play token earned. Each time the player wagers using a free play it brings down the initial wagering requirement. Any **winnings** generated from free play with an associated wagering requirement are placed into a player's **Held Funds** account. **A player does not need to deposit their own cash to clear a wagering requirement, they only need to play through their Held Funds. T**he player's progress and redemption status of free play tokens can be reviewed in the "My Promotions" page on PlayNow.com.

A wagering requirement is completed by either:

- Playing through the free play amount and generating the amount of winnings needed to complete the wagering requirement or
- The free play amount is spent (and any associated Held Funds are cleared) without generating enough winnings thus the wagering requirement ends automatically. See below for example scenarios.

4. **What are "Held Funds"**

Winnings from free play with a wagering requirement in progress are put into Held Funds. Held Funds are used to play eligible games but cannot be withdrawn from a player's account until the wagering requirement is met.

Held Funds will fluctuate as a player wagers and wins. If a Wagering Requirement decreases to zero and there are funds in a player's Held Funds balance, those funds will be transferred to their cash balance. If Held Funds reach zero before the Wagering Requirement, then the earned free play is spent. See below for example scenarios

5. **How does a player meet a "Wagering Requirement"?**

Wagering Requirements are complete when a player (spends) wagers the full free play amount and the amount of winnings generated from that free play add up to the wagering requirement amount. See below for example scenarios.

6. **After a "Wagering Requirement" is met, what happens to any remaining winnings?**

Any remaining winnings left over after completing a Wagering Requirement will be automatically transferred from a player's Held Funds to their cash balance which can then be withdrawn. See below for example scenarios.

7. **What if the "Wagering Requirement" is not met?**

If free play value is used and Held Funds balance is clear prior to completing the wagering requirement, the wagering requirement will automatically end as the awarded free play is spent. See below for example scenarios.

8. If a player already has funds in their account and earns free play, how will funds be deducted from their account during play?

Any funds in a player account will be deducted for play in the following order:

1. Tokens with Wagering Requirements
2. Tokens without Wagering Requirements
3. Held Funds associated with free play
4. Cash Balance

This means if a player deposits cash into their account AND earns free play, they must play through the free play and any associated wagering requirements before being able to play with their cash balance.

Example Scenarios:

Example 1: Clearing a Wagering Requirement with Winnings:

- **A player redeems a $50 Casino free play with a 20x Wagering Requirement**
- $50 free play x 20(Wagering Requirement) = $1,000 Wagering Requirement Value. ***The player does not need to deposit their own cash to clear a wagering requirement.***
    - o This means a player must play through $1,000 of wagers before withdrawing any winnings associated with this free play.
- Initially, their account looks like this:

Cash Balance (what a player can withdraw)	Free Play Token value	Held Funds (winnings from a free play that cannot be withdrawn)	Wagering Requirement Remaining
$0	$50	$0	$1,000

- The player wagers $1 on one game and wins $10. Their account then looks like this:

Cash Balance (what a player can withdraw)	Free Play Token Value	Held Funds (winnings from a free play that cannot be withdrawn)	Wagering Requirement Remaining
$0	$49	$10	$999

- The player then wagers the remaining $49 and wins $1,500. The original free play from the promotion has now been used up. Their account now looks like this:

Cash Balance (what a player can withdraw)	Free Play Token Value	Held Funds (winnings from a free play that cannot be withdrawn)	Wagering Requirement Remaining
$0	$0	$1510	$950

- The player wagers the remaining $950 to clear the wagering requirement, which is deducted from their Held Funds. The remaining $560 from their Held Funds is automatically transferred into their Cash Balance, and now can be withdrawn or used to play additional games.

Cash Balance (what a player can withdraw)	Free Play Token Value	Held Funds (winnings from a free play that cannot be withdrawn)	Wagering Requirement Remaining
$560	$0	$0	$0

Example #2: Ending a wagering requirement by not generating any winnings.

- **A player redeems a $50 Casino free play with a 20x Wagering Requirement**
- $50 free play x 20(Wagering Requirement) = $1,000 Wagering Requirement Value. *The player does not need to deposit their own cash to clear a wagering requirement.*
- Initially, their account looks like this:

Cash Balance (what a player can withdraw)	Free Play Token Value	Held Funds (winnings from a free play that cannot be withdrawn)	Wagering Requirement Remaining
$0	$50	$0	$1,000

- The player wagers $50 and does not incur any winnings. **The free play has been used up with no winnings generated, so therefore the wagering requirement automatically ends**. Their account now looks like this:

Cash Balance (what a player can withdraw)	Free Play Token Value	Held Funds (winnings from a free play that cannot be withdrawn)	Wagering Requirement Remaining
$0	$0	$0	$0

Example #3: Ending a wagering requirement by not generating enough winnings

- **A player redeems a $50 Casino free play with a 20x Wagering Requirement**
- $50 free play x 20(Wagering Requirement) = $1,000 Wagering Requirement Value *The player does not need to deposit their own cash to clear a wagering requirement.*
- Initially, their account looks like this:

Cash Balance (what a player can withdraw)	Free Play Token Value	Held Funds (winnings from a free play that cannot be withdrawn)	Wagering Requirement Remaining
$0	$50	$0	$1,000

- The player wagers $25 and wins $100. Their account now looks like this:

Cash Balance (what a player can withdraw)	Free Play Token Value	Held Funds (winnings from a free play that cannot be withdrawn)	Wagering Requirement Remaining
$0	$25	$100	$975

- The player wagers the remaining $25 and wins $50. Their account now looks like this:

Cash Balance (what a player can withdraw)	Free Play Token Value	Held Funds (winnings from a free play that cannot be withdrawn)	Wagering Requirement Remaining
$0	$0	$150	$950

- The player wagers the $150 from their Held Funds and does not incur any winnings. The original free play issued has been used up, and they have used up their Held Funds, and the wagering requirement automatically ends.

Cash Balance (what a player can withdraw)	Free Play Token Value	Held Funds (winnings from a free play that cannot be withdrawn)	Wagering Requirement Remaining
$0	$0	$0	$0

For more information on Wagering Requirements, please contact Customer Support at 1-877-706-6789