

Refund Policy

OnPoint Administration LLC

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OnPoint Administration LLC, a Delaware limited liability company ("**OnPoint**," "**we**," "**us**," or "**our**"), owns and operates OnPointCasino.com and its related websites, applications, and services (collectively, the "**Platform**"). This Refund Policy (this "**Policy**") explains how purchases on the Platform are treated, the limited circumstances in which a refund may be available, how to submit a request, and how chargebacks and payment disputes are handled.

This Policy forms part of, and should be read together with, our Terms of Service and Sweepstakes Rules. By making a purchase on the Platform, you acknowledge that you have read, understood, and agree to this Policy.

At a glance: All Gold Coin purchases are final and non-refundable once the Gold Coins are credited to your account. Refunds are available only in limited cases, such as duplicate charges, billing errors, coins that were paid for but never delivered, and unauthorized transactions. Sweeps Coins cannot be purchased and are never refundable. **No purchase is necessary** to play or win.

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01 WHAT YOU ARE PURCHASING

OnPointCasino.com is a social sweepstakes casino that uses two virtual currencies:

- **Gold Coins** are used for entertainment play only. They have no monetary value, cannot be redeemed for cash or prizes, and cannot be transferred, sold, or exchanged. When you purchase Gold Coins, you are purchasing a limited, non-transferable license to use them on the Platform.

- **Sweeps Coins** cannot be purchased. They are provided free of charge through promotions or an alternative method of entry and may be redeemed for prizes only in accordance with our Sweepstakes Rules.

Any Sweeps Coins you receive alongside a Gold Coin package are a free promotional bonus and are not part of the purchase price. If this description conflicts with our Terms of Service or Sweepstakes Rules, those documents control.

02 ALL PURCHASES ARE FINAL

Because Gold Coins are delivered to your account immediately and are consumed through gameplay, **all Gold Coin purchases are final and non-refundable once the Gold Coins have been credited to your account**, except as described in Section 3 or where a refund is required by applicable law. Without limitation, refunds will not be issued for:

- Unused, partially used, or remaining Gold Coin balances;
- Gold Coins lost through gameplay, or dissatisfaction with game outcomes;
- A change of mind after the purchase is completed;
- Purchases made in error by the account holder, where the correct amount was charged and the coins were delivered;
- Accounts you voluntarily close; or
- Accounts suspended or closed by us for a violation of our Terms of Service, Sweepstakes Rules, or other policies.

03 CIRCUMSTANCES ELIGIBLE FOR REVIEW

We will review refund requests in the following circumstances, provided the request is submitted within **thirty (30) days** of the transaction date:

SITUATION	DESCRIPTION	ELIGIBLE?
Duplicate charge	You were charged more than once for the same purchase.	Yes, for the duplicate amount
Billing error	You were charged an amount different from the price displayed at checkout.	Yes, for the difference
Coins not delivered	Payment was completed, but the Gold Coins were not credited to your account and we are unable to credit them.	Yes
Unauthorized transaction	A purchase was made without your authorization, such as after your account or payment method was compromised.	Yes, subject to investigation
Active self-exclusion	A purchase was completed while an active self-exclusion on your account should have prevented it.	Yes, subject to review
Required by law	A refund is required under applicable consumer protection law.	Yes

SITUATION	DESCRIPTION	ELIGIBLE?
Unused or lost Gold Coins	Remaining balances, gameplay losses, or change of mind.	No
Sweeps Coins	Sweeps Coins are free and cannot be purchased.	No

Conditions of Any Refund

- Refunds are limited to the amount of the affected transaction.
- When a refund is approved, we will remove from your account the Gold Coins and any promotional Sweeps Coins provided in connection with the refunded purchase. If those coins have already been used, we may adjust your balances accordingly.
- We may require you to verify your identity and provide supporting information before a refund is approved.
- Unauthorized transaction claims must be reported promptly. We may ask for information to support the claim and may suspend the affected account while we investigate.

Discretionary refunds. We may, at our sole discretion, issue a refund or account credit in other circumstances. Doing so in one instance does not create any obligation to do so in the future.

04 HOW TO REQUEST A REFUND

To request a refund, email support@onpointcasino.com with "Refund Request" in the subject line and include:

- The email address or username associated with your account;
- The transaction date, amount, and order or transaction ID, if available;
- The payment method used (for cards, only the card type and last four digits);
- A brief description of the issue; and
- Any supporting documentation, such as a bank or card statement showing the charge.

Protect your information: Never send your full card number, CVV, bank login credentials, or passwords by email. Our team will never ask for them.

We aim to acknowledge refund requests within two (2) business days and to complete our review within ten (10) business days. Complex cases, including unauthorized transaction claims, may take longer. We will notify you of our decision by email.

05 HOW APPROVED REFUNDS ARE ISSUED

- **Original payment method.** Approved refunds are issued to the original payment method used for the purchase. We do not issue refunds to a different card, bank account, or third party.
- **Card refunds.** Once processed, card refunds typically appear within five (5) to ten (10) business days, depending on your card issuer or bank.

- **Digital currency.** Where digital currency payments are offered, approved refunds are issued to the originating wallet address, based on the U.S. dollar amount of the original purchase. Network or processing fees may be deducted.
- **Unavailable payment methods.** If the original payment method is no longer available, for example because a card has expired or been closed, we may issue the refund through an alternative method after verifying your identity.
- **Currency.** All purchases and refunds are denominated in U.S. dollars. We are not responsible for exchange rate differences or fees charged by your bank or card issuer.

06 CHARGEBACKS AND PAYMENT DISPUTES

If you believe a charge is incorrect, **please contact us before disputing it with your bank or card issuer.** Most billing issues can be resolved faster directly with our support team.

If you initiate a chargeback or payment dispute, we may:

- Suspend your account while the dispute is pending;
- Remove the Gold Coins and any promotional Sweeps Coins associated with the disputed transaction;
- Place on hold or cancel any pending prize redemptions connected to the account;
- Provide transaction records and account activity to the payment processor and card issuer to respond to the dispute; and
- Recover amounts owed to us, including chargeback fees, where permitted by law.

If a dispute is found to be invalid or abusive, we may permanently close the account. If a dispute is withdrawn or resolved in our favor, we may reinstate the account at our discretion. Filing a chargeback for a purchase that was authorized and delivered is a violation of our Terms of Service.

07 SWEEPS COINS AND PRIZE REDEMPTIONS

- Sweeps Coins are never sold, so they are not eligible for refunds or exchanges of any kind.
- Prize redemptions are governed by our Sweepstakes Rules and are not refunds.
- Where the Platform allows it, you may cancel a pending redemption request before it is processed, and the Sweeps Coins will be returned to your balance. Once a redemption has been processed, it cannot be reversed.

08 ACCOUNT CLOSURE AND ELIGIBILITY

- **Voluntary closure.** If you close your account, any remaining Gold Coins are forfeited and are not refundable. Before closing, you may be able to redeem eligible Sweeps Coins in accordance with our Sweepstakes Rules.
- **Responsible gaming.** Self-exclusion, cool-off, and purchase limit tools are available to help you manage your play. If a purchase was completed while an active self-exclusion should have prevented it, contact us and we will review it under Section 3.

- **Violations.** If your account is suspended or closed for a violation of our Terms of Service, Sweepstakes Rules, or other policies, purchases are not refundable, and we may void any Gold Coins, Sweeps Coins, and pending redemptions.
- **Ineligible users.** If we determine that a purchase was made by a person who did not meet our eligibility requirements, such as a person under the minimum age or located in a restricted jurisdiction, we may close the account and void its coins. We will review such purchases for a refund where required by applicable law.

09 PROMOTIONS AND BONUSES

Promotional Gold Coins and Sweeps Coins, including welcome offers, daily bonuses, and bonuses included with purchases, are provided free of charge and have no refundable value. If a purchase is refunded or reversed, any promotional coins received in connection with that purchase will be removed from your account.

10 CHANGES TO THIS POLICY

We may update this Policy from time to time. Changes take effect when posted on the Platform, and the "Last Updated" date at the top of this Policy reflects the most recent revision. Purchases are governed by the version of this Policy in effect at the time of the purchase. Nothing in this Policy limits any rights you may have under applicable law that cannot be waived by contract.

11 CONTACT US

For billing questions, refund requests, or payment disputes, please contact our support team. To help us route your message, please use the subject lines below.

REQUEST TYPE	SUBJECT LINE
Refund request (duplicate charge, billing error, coins not delivered)	Refund Request
Purchase you did not authorize	Unauthorized Transaction
Question about a charge or payment dispute	Billing Dispute

ONPOINT ADMINISTRATION LLC — CUSTOMER SUPPORT

Email: support@onpointcasino.com

Website: OnPointCasino.com