

Terms of Service

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Play Games24x7 Private Limited (hereinafter referred as "Play Games24x7" or "we" or "us" or "our" "Company") owns and offers online games including but not limited to rummy through our platform "RummyCircle" (available at www.RummyCircle.com/ RummyCircle app) and fantasy sports through our platform My11Circle, (available at www.My11Circle.com/ My11Circle app), hereinafter referred to as the "Portal" or "Platform". www.RummyCircle.com and www.My11Circle.com shall be referred as "**Website(s)**" and RummyCircle/My11Circle apps shall be referred to as App(s).

Any person utilizing the Portal/Platform(s) or any of its features including participation in the various contests, games ("Game"/"Games") being conducted on the Portal, be referred to as "User" or "Player" or "you" or "your" and shall be bound by these Terms of Service and our [Privacy Policy](#) as amended from time to time. The services provided on our Portal/Platform are collectively referred to as the "Services".

In compliance with the applicable laws as at the date of publishing of these Terms, the Company does not offer online games for entry fees and prizes in the State of Telangana and State of Andhra Pradesh. We also do not offer our services in the states of Assam, Nagaland and Sikkim which together with the States of Andhra Pradesh and Telangana are referred as "Restricted States". Furthermore, as per Tamil Nadu government regulations you will not be allowed to play Cash Games on the Portal in the state of Tamil Nadu between 12am and 5am. If there are any offers, contests, tournaments or promotional campaigns run by the Company on the Platform then a User from the State of Tamil Nadu shall not be able to join such offers, contests, tournaments or promotional campaigns between 12am and 5am. Free practice games without any real money are, however, accessible from all states in India. If you access the Service or play Game(s) from a jurisdiction where Games are not permitted, you shall be entirely liable for any legal or penal consequences under applicable laws and as per these Terms of Service. and reserve the right to take appropriate action including forfeiture of part or complete balance in your account.

Introduction

Your use of the Services through the Portal, are all subject to and governed by these Terms of Service and Privacy Policy, (hereinafter referred as "Terms").

You understand that the Terms will be binding on you. You agree that Services offered on the Portal can be accessed and availed of only in accordance with the Terms and you shall be responsible to comply with the Terms at all times.

You are responsible to be aware of and agree to abide by the Terms as published and periodically amended or modified by Play Games24x7.

If any of the Terms are determined to be unlawful, invalid, void or unenforceable for any reason by any judicial or quasi-judicial body in India, it will not affect the validity and enforceability of the remaining Terms. Our failure or delay to act or exercise any right or remedy with respect to a breach of any of the Terms by you shall not be construed as a waiver of our right(s) to act with respect to the said breach or any prior, concurrent, subsequent or similar breaches. If a promotion, game, event, competition or tournament is organized by us, it shall be governed by these Terms, Privacy Policy, Offer Terms and any supplementary terms and conditions which may be specifically applied for that promotion, game, event, competition or tournament.

APPLICABILITY

PRIOR TO REGISTERING WITH US, YOU SHOULD CAREFULLY READ AND REVIEW THESE TERMS WHICH ARE APPLICABLE TO ALL SERVICES ON THE PORTAL AND ALSO THE WEBSITE OR APP-SPECIFIC CONDITIONS AND RULES APPLICABLE TO THE SPECIFIC WEBSITE OR APP. BY REGISTERING ON THE PLATFORM, YOU AGREE TO ABIDE BY THE TERMS AND CONDITIONS AT ALL TIMES.

1. Legality

You may only use the Services to play Cash Games (as defined below) provided you are 18 years of age or over. Access to our Services or any part thereof may be restricted by us from time to time in our sole decision. You confirm that you are not directly or indirectly accessing the Services to play Cash Games from any Restricted State or outside India. Games offered by us on our Platform are games of skill and protected business in accordance with Article 21 of the Constitution of India as held by various courts in India under multiple judgments. The said games are not related to gambling and/or wagering on an outcome.

2. Game Services

All tournaments, promotional games, practice games and Cash Games organized on the Portal are collectively referred as "Game" or "Games". The rules applicable to each type of Game are provided under the Help section on the respective Website and App. "Cash Game(s)" is/are Game(s) that require the participant to have a certain minimum cash balance in their user account to participate. All other Games offered on the Portal are defined as Non-Cash Game(s). We charge service charges for Cash Games, which may vary depending on the nature of the Cash Game and are subject to change from time to time. Non-Cash Games are offered free on the Portal but may be subject to entry restrictions in some cases. We reserve the right to undertake appropriate measures while providing the Platform for game play which includes but is not limited to matching players on the basis of their skill level.

3. User representations

Any information provided by you to us, whether at the stage of registration or during anytime subsequently, should be true, correct and complete. Prior to adding cash to your user account or participating in Cash Game(s), you shall be responsible to satisfy yourself about the legality of playing Cash Games in the jurisdiction from where you are accessing Cash Games. If you are not legally competent to individually enter into Indian Rupee transactions through banking channels in India and/or are not accessing the Portal from a permitted jurisdiction, you are prohibited from participating in Cash Games on the Portal. In the event of any violation of the terms and conditions, your participation in Cash Games will be deemed to be in breach of the Terms and you will not be entitled to receive any prize in such Cash Games. You represent that you are 18 years of age or older to participate in any Cash Games and are also otherwise competent to enter into a contract/transactions with other users and us. You are aware that participation in the Games organized by us ("Activity") is based in usage of and dependent on your skills and may result in financial loss to you. You represent that you have the experience and the requisite skills required to participate in the Activity and that you are not aware of any physical or mental condition that would impair your capability to fully participate in the Activity. With full knowledge of the facts and circumstances surrounding this Activity, you are voluntarily participating in the Activity and assume all responsibility for and risk resulting from your participation, including all risk of financial loss. You further acknowledge that you are solely responsible for any consequence resulting from you participating in this Activity or being associated with this Activity or around this Activity. You agree to indemnify and hold us, our employees, directors, officers, and agents harmless and indemnified against and with respect to any and all claims and costs associated with your participation in the Activity. Any false information provided by you in respect of your information including the KYC details and also the age, etc. shall result in your violation of the Terms and shall be dealt with in accordance hereof.

You understand that we assume no liability or responsibility for any financial loss that you may sustain as a result of participation in the Activity. You understand and accept that your participation in a Game available on the Portal is purely voluntary and does not create any obligation on us to give you a prize. To be eligible to win a prize, you must be a resident of India and accessing the Services of Play Games24x7 from India. Your winning of a prize is entirely dependent on your skill as a player vis-a-vis other players in the Game and is subject to the Terms and the rules of the Game. You understand and agree that you are solely responsible for all content posted, transmitted, uploaded or otherwise made available on the Portal by you. All content posted by you must be legally owned by or licensed to you. By publishing any content on the Website, you agree to grant us a royalty-free, world-wide, non-exclusive, perpetual and assignable right to use, copy, reproduce, modify, adapt, publish, edit, translate, create derivative works from, transmit, distribute, publicly display, and publicly perform your content and to use such content in any related marketing materials produced by us or our affiliates. Such content may include, without limitation, your name, username, location, messages, gender or pictures. You also understand that you do not obtain any rights, legal or equitable, in any material incorporating your content. You further agree and acknowledge that we have the right to

use all communication or feedback provided by you in any manner, whatsoever. You understand and accept that we reserve the right to record any and all user content produced by way of, including but not limited to, chat messages on the Portal through our feature, through the in-game chat facility or other interactive features, if any.

You understand that the funds in your user account with us is held in trust by the trustee bank and does not carry any interest or return. You shall not hold us or the trustee bank responsible for not being able to play any Game for which you may be eligible to participate. This includes but is not limited to situations where you are unable to log into your user account or make some or all transactions as your user account may be pending validation or you may be suspected or are in established violation of any of the Terms. You understand and accept that by viewing or using the Portal or availing of any Services, or using communication features on the Portal, you may be exposed to content posted by other users which you may find offensive, objectionable or indecent. You may bring such content posted by other users to our notice that you may find offensive, objectionable or indecent and we reserve the right to act upon it as we may deem fit. The decision taken by us in this regard shall be final and binding on you. We are and act in compliance with Financial Action Task Force (FATF) guidelines and the said guidelines are applicable to you and therefore you are also required to comply with the FATF guidelines. By using our Portal, you undertake to comply with the FATF guidelines. You represent that you are not a politically exposed person. You represent that you have not been convicted for any crime. You represent that you are not on the UN Sanctions List or work for a company/entity that is on the UN Sanctions list.

4. User Account Creation & Operation

To use our Services, you will need to register with us on the Portal. By completing the online registration process on the Portal, you confirm your acceptance of the Terms. By registering on our Portal, you agree to receive all communication from us including promotional messages relating to Tournaments & Bonus through SMS, voice call, Email and Push Notifications. You may withdraw your consent by sending an email to support@RummyCircle.com. During the registration process, you will be required to choose a login name and a password in addition to providing certain information which may not be mandatory. Additionally, you may be required to give further personal information for your user account verification and/or for adding cash to your user account. You must complete your KYC and give us the correct details in all fields requiring your personal information, including, without limitation, your name, postal address, email address, telephone number(s). PAN Number, Identification Number, etc. You undertake that you will update this information and keep it current. You acknowledge that we may, at any time, require to verify the correctness of this information and in order to do so may require additional documentary proof from you, failing which we reserve the right to suspend or terminate your registration on the Website. Any information provided by you to us should be complete, true and correct. We are not obliged to cross check or verify information provided by you and we will not take any responsibility for any outcome or consequence as a result of you providing incorrect information or concealing any relevant information from us. You understand that it is your responsibility to protect the information provided by you on the Portal including but not limited to your Username, Password, Email address,

Contact Details and Mobile number. We will not ask for your user account login password which is only to be entered at the time of login. At no other time should you provide your user account information to any third party including any user logged in on the Portal or elsewhere. You undertake that you will not allow/login and then allow, any other person to play from your user account using your username. You specifically understand and agree that we will not incur any liability for information provided by you to anyone which may result in your user account on the Websites and Apps being exposed or misused by any other person. You agree to use your user account with us, solely for the purpose of playing Games on the Portal and for transactions which you may have to carry out in connection with availing the Services thereon. Use or attempted use of your user account for any reason other than what is stated in the Terms may result in immediate termination/blockage of your user account and forfeiture of any prize, bonus or balance in the user account.

By registering on our Platform and/or Website(s) through the provision of your mobile number and/or other identifiers during the Know Your Customer (KYC) process, you expressly consent and authorize us, where we choose to enable such functionality, to access, retrieve, fetch, and verify your KYC details from third-party sources, databases, and/or service providers. This may include, but is not limited to, fetching your Permanent Account Number (PAN) and other officially valid documents linked to your mobile number or credentials.

Where applicable, such information may be accessed via secure APIs and used for purposes including identity verification, provision and enhancement of Services, and facilitating a smoother onboarding experience. Storing and processing of such information will be in accordance with our Privacy Policy. Where applicable, in addition to KYC details being auto fetched, you will also have the option to choose other method(s) to complete the KYC.

You also understand and agree that deposits in your user account maintained with us are purely for the purpose of participation in Cash Games made available on the Portal. You understand and agree that you cannot transfer any sum from your user account with us to the account of another registered user on the Portal except as may be permitted in accordance with the Terms, which may be subject to restrictions and conditions.

We are legally obliged to deduct tax at source (TDS) on your net winnings in accordance with the applicable law as prescribed from time to time by the Government of India. To facilitate the deduction of the tax and comply with the applicable law, you will be required to furnish your valid Permanent Account Number (PAN) duly issued by the Income Tax authorities in India, if you have not already done so along with a copy of the same. We reserve the right to verify your PAN from time to time and to cancel any prize/winning should your PAN be found inconsistent in our verification process. Withdrawal of winnings from the user account will only be permitted upon you providing your correct PAN details and into your own bank account, where the amounts can be credited.

TDS at the rate of 30%, or such other rate as may be prescribed by law at the relevant time, will automatically be deducted from such net winnings at the time of any withdrawal and/or at the end of the financial year on any untaxed winnings for the year. [Click here for illustration](#). These limits and rates are subject to change as per the prevailing rules and regulations. Our obligation in this regard is limited to deducting TDS as required by law and providing you an appropriate certificate of tax deduction. You agree and acknowledge that we neither advise you nor shall in any manner be responsible for your individual tax matters.

On winning a contest with goods or cash or a combination of both as prizes, the TDS (Tax Deducted at Source) will be borne by you and we are required to ensure that TDS is collected before the goods can be provided to you. Please note that the TDS mechanism is based on the understanding of the amendments approved to the Finance Act, 2023 and the Company reserves its right to modify/change/amend/clarify the same basis the law applicable at the relevant time. In the event the applicable TDS provisions are clarified or amended by the Government, the current mechanism may undergo a change, which shall be followed and be binding on the Players and the Company. Any terms reflecting the previously followed TDS mechanism/regime ought to be ignored and same may be appearing so due to technical limitation of the App not having been updated.

5. User Account validation and personal information verification

Play Games24x7 may from time to time attempt to validate its players user accounts. These attempts may be made via a phone call or via email or such other permissible method under law. In the event we are not able to establish contact with you in the first time, we will make additional attempts to establish contact with you. If the phone number and email provided by you is not correct, we bear no responsibility for the Services being interrupted due to we being unable to establish contact with you. If we are unable to contact you or if the validation is unsuccessful, we reserve the right to block/disallow you from logging into the Portal or modify your play limits and/or add cash limits until we are able to satisfactorily validate your user account. We will in such events email you to notify of the next steps regarding user account validation. We may also ask you for KYC documents including proof of identification and proof of address from time to time. Upon receipt of suitable documents, we will try our best to enable your user account at the earliest. However, it may take a few business days to reinstate your user account. In the event that we have made several attempts to contact you but have been unable to do so, we also reserve the right to permanently suspend your user account and refund the amount as per Clause 8 (Withdrawals and Refunds), in your user account to the financial instrument through which the payment was made to your user account. The Privacy Policy of our Portal(s) form a part of the Terms. All personal information which is of such nature that requires protection from unauthorized dissemination shall be dealt with in the manner provided in the [Privacy Policy](#) of the Portal.

6. User restrictions

Anti-Cheating and Anti-Collusion:

You undertake that you yourself will play in all Games in which you have registered/joined and will not use any form of external assistance to play. You shall not add unauthorized components, create or use cheats, exploits, bots, hacks or any other third-party software designed to modify the Portal or the game play, use any third-party software that intercepts, mines or otherwise collects information from or through the Portal or through any Services. Any attempt to employ any such external assistance is strictly prohibited and shall be treated as a cyber crime under applicable laws. Formation of teams for the purpose of collusion between you and any other user(s) for participating in Games

organized on the Portal or any other form of cheating is strictly prohibited. When collusion or cheating is detected on the Portal, we shall settle the Game as per its "Game Cancellation Settlement Policy" and reserve the right to take further appropriate action against offending users in terms hereof or otherwise as per the applicable law, including but not limited to blocking the user(s), banning access to the Portal and any or all Services and forfeiting any or all amounts available in the wallets of such users. Further, we reserve the right to follow an alternative reasonable mechanism as may not be covered in the respective policy and you agree that you shall be undisputedly abide to such decision of Play Games24x7. All decisions of the Company as regards cheating and collusion shall be final and binding on the users.

Money Laundering:

You are prohibited from doing any activity on the Portal that may be construed as money laundering, including, without limitation, attempting to withdraw cash from unutilized cash added through credit cards or deliberately losing money to a certain player(s).

Anti-SPAMMING:

Sending SPAM emails or any other form of unsolicited communication for obtaining registrations on the Portal to benefit from any of our promotional program or for any other purpose is strictly prohibited.

Multiple IDs:

Your registration on the Portal is restricted to a single user account which will be used by you to avail the Services provided on the Portal. You are prohibited from creating or using multiple user IDs for registering on the Portal including using false IDs/information for registering on the Portal. You may not create a login name or password or upload, distribute, transmit, publish or post content through or on the Portal or through any service or facility including any messaging facility provided by the Portal which:

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- is libelous, defamatory, obscene, intimidating, invasive of privacy, abusive, illegal, harassing;
- contains expressions of hatred, hurting religious sentiments, racial discrimination or pornography;
- is otherwise objectionable or undesirable (whether or not unlawful);
- would constitute incitement to commit a criminal offence;
- violates the rights of any person;
- is aimed at soliciting donations or other form of help;
- violates the intellectual property of any person;
- disparage in any manner Play Games24x7 or any of its subsidiaries, affiliates, licensors, associates, partners, sponsors, products, services, or websites; and
- promotes a competing service or product; or violates any laws.

You shall not use a login name that is indecent, objectionable, offensive or otherwise undesirable. In the event we determine that the login name created by you is indecent, objectionable, offensive or otherwise undesirable or receive any complaints from other players/third parties in relation to the same, we shall notify you of the said issue and you

shall promptly provide us with an alternate login name which will replace your current login name. If you fail to provide an alternate login name, we reserve the right to either permanently suspend your user account or restore your user account only after a different acceptable login name has been provided by you.

You shall not host, intercept, emulate or redirect proprietary communication protocols, used by the Portal, if any, regardless of the method used, including protocol emulation, reverse engineering or modification of the Portal or any files that are part of the Portal.

You shall not accuse or hold us or the Portal accountable for any false claims or illegal actions/inactions that are not solely attributable to us. You may not impose editorial comments, commercial material or any information on the Websites, alter or modify Content on the Portal, or remove, obliterate or obstruct any proprietary notices or labels.

You shall not use Services on the Portal for commercial purposes including but not limited to use in a cyber cafe as a computer gaming centre network play over the Internet or through gaming networks or connection to an unauthorized server that copies the gaming experience on the Portal.

You shall not upload, distribute or publish through the Portal, any content which may contain viruses or computer contaminants (as defined in the Information Technology Act 2000 or such other laws in force in India at the relevant time) which may interrupt, destroy, limit the functionality or disrupt any software, hardware or other equipment belonging to us or that aids in providing the services offered by us.

You shall not disseminate or upload viruses, programs, or software whether it is harmful to the Websites or not. Additionally, you shall not impersonate another person or user, attempt to get a password, other user account information, or other private information from a user, or harvest email addresses or other information.

You shall not purchase, sell, trade, rent, lease, license, grant a security interest in, or transfer your user account, Content, currency, points, standings, rankings, ratings, or any other attributes appearing in, originating from or associated with the Portal.

Any form of fraudulent activity including, attempting to use or using any other person's UPI, credit card(s), debit cards, net-banking usernames, passwords, authorization codes, prepaid cash cards, mobile phones for adding cash to your user account is strictly prohibited.

Accessing or attempting to access the Services through someone else's user account is strictly prohibited. Winnings, bonuses and prizes are unique to the player and are non-transferable. In the event you attempt to transfer any winnings, bonuses or prizes, these will be forfeited.

If you are an officer, director, employee, consultant or agent of Play Games24x7 or a relative of such persons ("Associated Person"), you are not permitted to play either directly or indirectly, any Games which entitle you to any prize on the Portal, other than in the course of your engagement with us. For these purposes, the term 'relative' shall include spouse and financially dependent parents and children.

You shall not post any material or comment, on any media available for public access, which in our sole discretion, is defamatory or detrimental to our business interests, notwithstanding the fact that such media is not owned or controlled by us. In addition to any other action that we may take pursuant to the provision hereof, we reserve the right to contact you for interpreting the appropriate reason for uploading such material or comments and to also

remove any and all material or comments posted by you and restrict your access to any media available for public access that is either controlled or moderately controlled by us; when in our sole opinion, any such material or comments posted by you is defamatory or detrimental to our business interests.

We don't encourage accessing Cash Games using your ID on more than one mobile devices simultaneously. In such an event, we reserve the right to disallow continuation of Cash Games from the earlier logged in device(s).

7. Payments and Player Funds

All transactions on the Portal shall only be in Indian Rupees.

Once you register on our Portal, we maintain a user account for you to keep a record of all your transactions with us. Payments connected with participation in Cash Games have to be made through your Play Games24x7 user account. All cash prizes won by you are credited by us into this user account.

When making a payment, please ensure that the instrument used to make the payment is your own and/or you are legally authorized to use such instrument which is used to add cash into your user account only.

Your updated balance, including eligible discounts from time to time, shall be duly reflected in Player Funds. Subject to the add cash limits specified by us from time to time, you are permitted to deposit amounts in your user account for the purpose of participating in Cash Games on the Portal. Effective 01.10.2023, in view of insertion of Rule 31B of the CGST Rules, 2017, Play Games24x7 shall be levying applicable GST on the amount deposited by you and shall be depositing the collected GST with the Government treasury. We shall issue an invoice for such deposit made by you and GST collected thereon.

Play Games24x7 wants you to play responsibly on the Portal. The ability to add cash in your user account shall be subject to monthly add cash limits which can be set by us with undertakings, indemnity, waiver and verification conditions as we deem appropriate in our sole discretion.

Credit card, debit card, prepaid cash cards and internet banking payments are processed through third party payment gateways. Similarly, other payment modes also require an authorization by the intermediary which processes payments. We are not responsible for delays or denials at their end and processing of payments will be solely in terms of their policies and procedures without any responsibility, liability or risk at our end. If there are any issues in connection with adding cash, a complaint may be sent to us following the complaints procedure provided in "Complaints and disputes" section below. You agree that in such an event of your credit being delayed or eventually declined for reasons beyond our control, we will not be held liable in any manner whatsoever.

Once a payment/transaction is authorized, the funds are credited to your user account and are available for you to play Cash Games.

We have the right to cancel a transaction at any point of time solely according to our discretion in which case if the payment is successful, then the transaction will be reversed, and the money is credited back to your payment instrument net of GST, TDS or any other taxes applicable from time to time.

You acknowledge that:

- You hold the right, title and/or interest in the amount deposited by You.
- the amount deposited by You will be used only for participation in the Cash Games on the Platform.
- the bank account added by you for the credit of the amounts is yours and that the Company can require you to allow the same to be verified, failing which the Company has the right to block all the funds in your wallet till such time the bank account validation is not completed.

Users participating in any Cash Games on the Platform hereby authorize Play Games24x7 to appoint a Trustee/Escrow Agent to act behalf of yourself and such Trustee/Escrow Agent shall be holding the amount(s) deposited by You in a fiduciary capacity. Subject to other Terms of Service, all amounts collected from the User are held in separate non-interest earning Escrow Bank accounts. The said accounts are operated by the Escrow Agent, and from these Escrow bank accounts, the payouts are to be made to:

- Users, towards their withdrawals and prizes,
- Play Games24x7, towards its platform fees and any other charges and deductions as per these Terms; and
- Play Games24x7, towards Tax Deducted at Source (TDS) on winnings of Users, which is then discharged by Play Games24x7 to the government authorities as per applicable laws.

Play Games24x7 is authorised to enter into separate agreements with the Trustee/Escrow Agent and Escrow Banks(s) for regulating their contractual obligations related to the escrow arrangement as it considers appropriate and necessary in its sole discretion. The Users are not and shall not be regarded as beneficiaries of such agreements. For the sake of clarity, the Users are not privy to any of the contractual arrangements between the Trustee, Escrow Bank and Play Games24x7.

8. Withdrawals and Refunds

Withdrawals:

1. Withdrawal of winnings:

You may withdraw your winnings into your bank account by means of an electronic bank to bank transfer for the amount of winnings.

You agree that all withdrawals of your winnings are governed by the following terms and conditions:

- Withdrawal of your winnings will be subject to the receipt and successful verification of your KYC documents, PAN details and bank account, failing which we will not be obligated to allow the withdrawals of your winnings/make payments.

- You shall ensure that your name is identical in your KYC documents, PAN and bank account, failing which we will not be obligated to allow the withdrawals of your winnings/make payments.
- You can choose to withdraw only your winnings (which we determine as withdrawable) from your user account at any time, subject to bonus/prize money withdrawal restrictions, by notifying us of your withdrawal request.
- Once notified, post verification of the withdrawal request, we may disburse the specified amount by an electronic transfer based on the mode of withdrawal selected by you. In case of non-availability of your bank account details, the Company may require you to provide those details to process the withdrawal. We also reserve the right to disburse the amount on the financial instrument used to add cash to your user account.
- Instant withdrawals on the gaming Platform shall attract processing charges as per the prevalent policy from time to time, which shall be borne by you. However, for delayed withdrawals i.e. withdrawals that would be processed in 24 hours, such processing charges may not apply as per the decision taken by the company from time to time at its discretion.
- We and you are both obligated to comply and adhere to various applicable banking laws/rules and regulations from time to time. We will attempt our best to process your withdrawals in a timely manner, but there could be delays due to the time required for verification, our dependence on banks and/or third parties to process transactions on our Platform and completing the withdrawal transaction. We shall not be liable to pay you any form of compensation for the reason of delays in remitting payments to you from your user account.
- We shall only remit winnings to Indian bank account(s) owned by you and in Indian Rupees. We will not make any payments or remit any amounts to Non-Resident (External) bank accounts or to bank account(s) that do not belong to you.
- All amounts deposited are subject to tax deducted at source (TDS). You are responsible for bearing the cost of any indirect taxes as per applicable laws as amended from time to time (in addition to GST collected on deposits made by you). We reserve the right to recover taxes that become due and payable to the respective authority owing to any operation of law, demand by relevant authority or any judicial pronouncement or otherwise. We reserve the right to deduct the said amount from your balance with us and deposit the tax with the government treasury.
- Withdrawal restrictions:
 - The amount you withdraw may be subject to a minimum withdrawal limit as determined by us from time to time
 - In the event that you do not have an adequate amount in your user account to pay the processing charge, your withdrawal will not be processed at that time. You may

request for a free withdrawal subsequently if you become eligible for the same at such time

- The frequency of withdrawals may be subject to certain restrictions as determined by us from time to time. You can understand these restrictions on our Platform while requesting withdrawals.

2. Withdrawal of bonuses:

- All bonus amounts provided by us will be deemed as promo-cash and will not be withdrawable by you unless otherwise allowed and communicated specifically by us.
- If allowed by us, any withdrawal of bonus amounts are subject to withdrawal restrictions and can only be withdrawn on fulfilling some preconditions, one of which is that you have made at least one cash deposit on the Portal and thereafter played at least one Cash Game and/or as specifically stipulated in the particular Offer/contest/tournaments offering such bonus.
- The terms under the "Withdrawal of winnings" section above shall be applicable to any bonus amounts that are withdrawable, as determined by us.

Refunds:

- We will refund any amount left in your deposit balance if:
 - (a) you chose to close your account,
 - (b) your account gets suspended or removed due to any instruction received from any government or regulatory authority. It is hereby clarified that if there are any on-going investigations conducted on your account by such government or regulatory authority, such refunds will not be granted, until such investigations have been concluded and as determined by us.
- Any such refund request shall be processed net of applicable taxes and to the extent shall not be eligible for refund as per applicable laws.
- We will not be obligated for processing refunds for scenarios that are beyond our reasonable control. In case of non-availability of your bank account details, the Company may require you to provide those details to process the refund. We also reserve the right to disburse the amount on the financial instrument used to add cash to your user account
- It is hereby clarified that all refunds may be subject to the receipt and successful verification of your KYC documents, PAN details and bank account, failing which we will not be obligated to process any refunds.
- You shall ensure that your name is identical in your KYC documents, PAN and bank account, failing which we will not be obligated to process any refunds.

9. Service Disruptions

You may face Service disruptions, including, but not limited to disconnection or communication interferences due to external factors like issues in the internet infrastructure used for providing or accessing the Services or due to issues with the hardware and software used by you. You understand that Play Games24x7 has no control over these factors. Play Games24x7 shall not be responsible for any interruption in Services and you take full responsibility for any risk of loss due to Service interruptions for any such reason.

You understand, acknowledge and agree to the fact that if you are unable to play/participate in any Game/contest/competition due to any error or omission whether or not attributable to Play Games24x7, including technical or other glitches, the settlement in respect of such Game/contest/competition will be in accordance with the ["Game Cancellation" Settlement Policy](#).

The Company shall, where applicable, attempt to start the game immediately once minimum number of players join the game. However, the Company doesn't commit the same and there may be delay(s) in commencement of the game due to any reason whatsoever.

In certain cases while playing any Games on our Platform wherein (i) there arises any kind of service disruptions or internet disconnections which results in an incorrect prize or error message being displayed to you or (ii) cases wherein we have erroneously communicated to you that you have won a particular prize through various mediums (including but not limited to) SMS, WhatsApp, email, phone call etc., in such scenarios, we will communicate to you the correct prize, if any, as soon as possible along with a brief description of the errors due to which such miscommunications or errors have occurred. You will only be entitled to the prize that has been communicated to you correctly and not pursuant to any technical glitch or any other errors. The decision of Play Games24x7 regarding the same shall be final and binding.

It is clarified that, notwithstanding any limitation of liability as specified herein, Play Games24x7 specifically disclaims any liability in the case of our Games, Platform or Services.

10. Content

All content and material on the Portal including but not limited to information, scores, ranking, winnings, images, marks, logos, designs, pictures, graphics, text content, hyperlinks, multimedia clips, animation, games and software (collectively referred to as "Content"), whether or not belonging to Play Games24x7, are protected by law including applicable intellectual property laws. Additionally, all chat content, messages, images, recommendations, emails, images sent by any user can be logged/recorded by us and shall form part of Content and Play Games24x7 is free to use this material in any manner whatsoever subject to our [Privacy Policy](#). In addition, you consent that we are entitled to display your User ID, ranking and/or winnings in one or more contests as part of any product/advertisement creatives independently or as a part of list of scores/rankings.

The Portal may contain information about or hyperlinks to third parties. In such case(s), we are not responsible in any manner and do not extend any express or implied warranty to the accuracy, integrity or quality of the content

belonging to such third party websites or apps. If you rely on any third-party Content posted on any website or app which does not belong to Play Games24x7, you may do so solely at your own risk and liability.

If you visit any third-party website or app through a third-party content posted on the Portal, you will be subject to terms and conditions applicable to such third-party website or app. We neither control nor are responsible for content on such third-party websites or apps. The fact of a link existing on our Portal to a third-party website or app is not an endorsement of that website or app by us.

11. Promotions and Discounts

Play Games24x7 runs various promotional activities/offers/bonus offers/contests on its Platform for the purpose of attracting new users/players, retaining existing users/players and for incentivizing users/players to play Games and avail the said offers, These promotional activities/offers/bonus offers/contests and its eligibility criteria (including relevant/offer specific terms and conditions) are specifically described under our "Promotions" page available at <https://www.rummycircle.com/promotions/current-bonuses.html> (as amended) and which are notified via SMS, Whatsapp or other forms of communication ("Offers"). These Offers shall be governed by the Terms and certain additional terms and conditions ("Offer Terms") as stipulated below and additional specific offer terms that may be prescribed by the Company from time to time. Play Games24x7 may also offer discounts for playing Cash Games wherein you may be eligible to deposit a lesser amount to play Cash Games or participate in certain contests or tournaments ("Discounts"). Such Discounts are also subject to certain specific terms and conditions as stipulated herein below ("Discount Terms")

Offer Terms:

1. The Terms shall be applicable to all Offer(s), present or future, and your participation in these Offers are voluntary.
2. It is hereby clarified, that the latest/recently amended Offer Terms (if amended) in relation to the Offers shall be applicable to the Offers on the current date, regardless of the fact that you were projected different Offer Terms in the past while participating in the Offer, unless otherwise determined by us.
3. Your participation in any Offer(s) does not guarantee your participation in any other Offer(s), unless otherwise permitted by us specifically and communicated expressly.
4. You shall not participate in Offers through multiple user accounts. If we detect such instances, we reserve a right to disqualify you from the said Offers, block your account and forfeit any and all prizes/bonuses that you may be eligible to receive in relation to the said offers.
5. You are obligated to respond to the winnings message sent by us for claiming the respective prizes/use the allotted bonuses etc within a particular period of time (as prescribed by us). Any non-response or delay in responding to the messages within the stipulated time may result in delay or denial of the prize/use of the allotted bonus etc.. The decision of the Company shall be final and binding.

6. You shall not be eligible to participate in any Offers if your phone number is listed on the National Do Not Call Registry ("NDNC Registry"). If you have participated in the Offers and have listed your phone numbers on NDNC Registry, you shall de-register yourselves from the NDNC Registry till the completion of such Offers (including the delivery of bonus amount (if any) or the free-entry (if any) or receipt of any prizes under such Offers). If you are intending to participate in the Offers and have not de-registered yourselves from the NDNC Registry, you shall also have no right to make any claims or raise any complaints against us if you do or do not receive any call or SMS or any communication with respect to your participation in the Offers and all other matters pertaining to the Offers. You agree not to make any claim or raise any complaint whatsoever against us in this respect.
7. Offers can be paused/cancelled/modified by us at any time for any reason without notice to you and without us incurring any liability whatsoever.
8. We have a right to forfeit the prizes/bonus amount relating to the Offers for any reason whatsoever including but not limited to any fraudulent acts, your breach of applicable laws or due to breach of the Terms and Offer Terms.
9. Your mere participation in any Offers does not make you entitled to any prizes/bonus amounts/products/white goods etc. relating to the Offers.
10. We reserve the right to amend these Offer Terms without any reasons and at any time without notice to you, and without incurring any liability(ies).
11. All instructions and applicable flow-down terms and conditions relating to the specific products (white goods), vouchers etc. (from third parties) that may be awarded to you will be governed by the instructions, terms and conditions associated with those specific products (white goods)/vouchers including the terms of use thereof. The terms governing the details and the use of the white goods are provided by the manufacturer of the said white goods and any issues in the white goods shall be required to be dealt with the manufacturer of the white goods directly.
12. Offers shall be valid for a particular time period as determined by us. Deadlines or time periods for the Offers may be varied or amended, at any time as per our sole discretion.
13. Offers shall be provided in specific states or PAN India (excluding states where Games are banned) as per the sole discretion of the Company. You shall not participate in any Offers or play Games in any state where Games are banned. If you participate in any Offers or play Games in any state where Games are banned, you will be solely responsible for the same and we will not be held liable for any claims, losses, damages incurred in relation to the same.
14. We disclaim all warranties/guarantees with respect to any prizes/commodities/white goods won by you, which has been provided by a third-party company.

Responding to any feedback, suggestion and/or queries from you relating to the Offers, shall be as per our sole discretion.

15. Once You become eligible to receive a prize in relation an Offer as per our sole discretion and You successfully receive such prize, You shall not be eligible to receive another associated prize, unless otherwise determined by Us.
16. Any prize associated with any Offer is not shareable/transferable by You once You become eligible to and has received the said prize.
17. If the prizes in relation to an Offer include vouchers which can be redeemed on third party platforms, then unless determined by Us (i) such vouchers shall be valid for only one (1) unit of a product and of the specified model only and not redeemable for cash whatsoever (ii) the voucher shall be for one-time use only and cannot be clubbed with any other ongoing offers (iii) You shall have no right to request for a new voucher once the vouchers in Your possession have already been redeemed.
18. You agree to indemnify and hold the Company and its officers and directors harmless from any fraudulent acts, misuse of Offers and breach of these Offer Terms by you.
19. We shall in no way be liable to you for any direct, indirect or consequential claims/damages incurred by you or any third party resulting from (i) the Offers or the prizes you win (ii) any non-functionality/defect of the prizes awarded by us through the Offers (iii) redemption/delayed redemption of any vouchers won by you as prizes with respect to the Offers
20. If you are unable to join any one or more contest(s) in any special offer for any reason whatsoever, you will not be able to avail such offer. In such cases, any money deducted from the wallet will be refunded to your wallet and you can rejoin any of such contests individually as a normal user provided such contests are available and subject to the terms of such contests.
21. If the Offers comprise of white goods as prizes on the Platform, the below terms shall also be applicable (unless otherwise stipulated or determined by Company):
 - The product does not endorse or sponsor the services/contest/quiz on RummyCircle website/RummyCircle app and has no association with RummyCircle/Company. RummyCircle/Company reserves the right to change the criteria to choose the winners.
 - The images used are for representational purposes only, the actual model of product to be awarded may differ and the decision of RummyCircle/Company will be final and binding in this regard.
 - If it is a tie in the contest/Offer, the user/player who joined earlier will be eligible for the prize. If the product is not available, another product of similar value shall be offered as a prize.
 - The trade marks associated with such white goods/products/prizes are the intellectual property rights of their respective owners, and there is no association with or endorsement by the said trademark owners.
 - If RummyCircle/Company permits the respective winner to opt for cash instead of the product, such cash prize shall be equivalent to ex-showroom price of such product.

Discount Terms:

1. The utilization of any Discount shall be subject to certain additional terms which will be notified to You at the time of issuance of any Discount.
2. Discount shall be issued at our sole discretion and cannot not be demanded as a matter of right.
3. Discount will be applied towards the pre-designated amount for joining any Contest/Games.
4. It is hereby clarified that such Discounts are not withdrawable by you unless expressly or otherwise clarified/allowed by us for certain promotional activities, subject to our sole discretion and at such additional terms as may be prescribed and you shall not be permitted to transfer or withdraw any amount of Discounts offered to any other account including your bank account.
5. Any Discount issued to you may take up to 24 hours to reflect in their respective Discount account/separate account and it reflects the maximum discount eligible to you subject to fulfillment of certain conditions.
6. You agree not to hold us responsible or liable for any delay, including any loss of opportunity to join any Contest(s) due to delay in crediting the Discount.
7. Upon termination of your account, all Discounts shall be forfeited and you shall not have any right or interest on such Discount.

12. Loyalty Program

Play Games24x7 may have common or separate loyalty programs for its different products/games. Loyalty programs are in the nature of discount schemes run from time to time. Details and applicable terms and conditions of our loyalty program can be accessed in the respective sections under Promotions page. Our loyalty program(s) or the terms thereof may be altered or discontinued at any time without any notice and without any liability to Play Games24x7 whatsoever. In addition, Play Games24x7 may, but will not be obligated to, run the loyalty program(s) which may entail grant of reward points or other loyalty rewards of any nature whatsoever, which may be redeemed in a manner prescribed as per the terms specified thereof. Play Games24x7 reserves the right at its sole discretion to modify, alter or terminate its loyalty program(s), if any, and revoke any unredeemed loyalty points or loyalty rewards with or without notice. Play Games24x7 shall not be liable to pay any compensation for loyalty points or loyalty rewards remaining in your user account in any event whatsoever, including, without limitation, the discontinuation of such loyalty programs by Play Games24x7.

Company may carry out gifting activities for players during specific events such as on birthdays or on certain specific festive occasions. Company shall as per its sole discretion and based on several factors determine which players would receive such gifts and the type of gifts. The Company may require the selected players to provide certain details and/or complete certain steps in order to receive such gifts. Players shall have no right to raise any claims on the Company in terms of parity or if they do not receive such gifts. However, it is clarified that the Company shall not

be under any obligation to carry out such gifting activities and may choose to discontinue such gifting activities at any time without notification and without incurring any liabilities.

13. License Agreement & Intellectual Property

All Content on the Portal shall be utilized only for the purpose of availing Services in conformity with the Terms. You acknowledge that all ownership rights and all copyright and other intellectual property rights in the Content are owned by Play Games24x7 or our licensors and that you have no right title or other interest in any such items except as expressly stated in the Terms.

You are granted a personal, non-exclusive, non-assignable and non-transferable license to use the Content solely for the purposes of accessing and using the Services and for no other purpose whatsoever. You shall not sublicense, assign or transfer the license granted to you, or rent or lease or part with the whole or any part of such license or of the Content included in such license.

You may not transfer, copy, reproduce, distribute, exploit, reverse engineer, disassemble, translate, decode, alter, make derivations from or make any other use of Content on the Websites in any manner other than as permitted for obtaining the Services provided on the Portal.

You may not hyperlink the Portal to any other website without permission from us.. No right, title or interest in any downloaded materials or software is transferred to you by downloading and you are expressly prohibited from using such materials for any commercial purpose unless agreed with us in writing.

14. Voluntary termination

You are free to discontinue use of the Services on any Website/App at any time by intimating us of your desire to do so by sending an email to us at support@RummyCircle.com. If at such time, there is a positive withdrawable cash balance in your user account, we will, subject to satisfactory verification including bank account and KYC verification, disburse the same to you by online transfer within a period of 60 days from the date of receipt of such request.

15. User Account suspension

We reserve the right to conduct an investigation and impose restrictions on your access to the Portal Services, including but not limited to temporarily disabling your user account during our investigation for any of the following reasons:

- Suspected violation of Terms or misuse of your user account;
- Suspected breach of your account's security;

- Suspected use of jailbroken or rooted devices to log in or register accounts, or use of VPN services to conceal your details;
- Possible exploitation of system vulnerabilities for personal gain without reporting them to our customer support team, or if we receive legal notices concerning your account from law enforcement agencies or government authorities;
- Charge-backs on your user account; and
- Any other violation under the applicable law, including cheating etc.

If our investigation concludes that you are guilty of any of the above, we may suspend your account, permanently block your account and access to the platform, and subject to the outcome and on a case-by-case basis, forfeit the balance (in part or full) in your user account. Our decision to suspend or restrict Services, block the account and forfeit the full or part amount thereof from your account, as deemed appropriate, shall be final and binding on you and the Company reserves the right to not entertain any queries.

In all cases where we forfeit your account balance and block your user account for the scenarios stipulated under these Terms, we reserve the right to forfeit all funds in your wallet and refunds of the remaining balance may be processed on case-to-case basis as per our sole discretion

16. Breach and consequences

In the event of breach of any of the Terms or breach of applicable laws or fraudulent acts being evidenced from our investigation or if there is reasonable belief, in our sole discretion, that your continued access to the Portal or any Website is detrimental to the interests of Play Games24x7, or our other users or the general public or there is a violation of the law; we may in our sole discretion and without recourse take any or all of the following actions:

- Restrict games between users suspected of colluding or cheating;
- Suspend/block your user account on the Portal either temporarily or permanently;
- Forfeit the part/full cash balance in your user account;
- Demand damages for breach and take appropriate civil action to recover such damages; and/or
- Initiate prosecution for violations that amount to offences under applicable law.

In the event you are found to be in violation of these Terms or breach of applicable laws or involved in any fraudulent acts while using our Platform and/or after winning a tournament on our Platform, we reserve the right to reclaim the entire winnings and there shall be no refunds issued of any remaining balances, unless otherwise determined by us. We may provide you an intimation in the event we block/suspend your user account and you may be allowed to provide necessary clarifications on the relevant issue which will be assessed by us. During this period your existing cash balances will be put in a suspended state and may not be visible to you. After we successfully assess the issue, we will communicate the status of your user account. We may notify you if we choose to permanently block/suspend

your user account and we subsequently reserve the right to either return or forfeit the part/full cash balance in your user account as per our sole discretion and subject to our internal processes.

Additionally, we reserve the right to bar you from future registration on the Portal. The decision of Play Games24x7 on any action to be taken under this section or as a consequence of breach shall be final and binding on you and you shall have no claims in relation to the same. Any action taken by Play Games24x7 shall be without prejudice to our other rights and remedies available in law or equity.

17. Complaints and Grievances

If you have a complaint or concern, you should in the first instance contact the customer support team at support@RummyCircle.com or write to us following the procedure given in the Contact Us section on the respective Portal. All complaints must be made as soon as possible after circumstances arise that cause you to make a complaint.

You agree to raise all complaints/grievances within thirty (30) days of the issue arising post which we shall not be obligated to consider and/or resolve any complaints/grievances. We shall not be liable for any losses caused to you due to your delay in raising the issue as per the timeline suggested herein.

You accept that any complaints and disputes are and remain confidential both whilst a resolution is sought and afterwards. You agree that you shall not disclose the existence, nature or any detail of any complaint or dispute to any third party.

Play Games24x7 shall make efforts to resolve complaints within reasonable time. Our decision on complaints shall be final and binding on you.

For any grievances, you can reach out to Grievance Officer at grievanceofficer@RummyCircle.com

18. Modifications and alterations of the Terms

We may alter or modify the Terms at any time with or without giving prior notice to you. We may choose to notify changes in the Terms either by email or by displaying a message on the Portal; however, our notification of any change shall not waive your obligation to keep yourself updated about the changes in the Terms. Your continued use of any Portal and/or any Services offered constitutes your unconditional acceptance of the modified or amended Terms, immediately upon the modification or amendment of such terms.

We may also post supplementary conditions for any Services that may be offered. In such an event, your use of those Services will be governed by the Terms as well as any such supplementary terms that those Services may be subject to.

19. Limitation of liability

In addition to specific references to limitation of liability of Play Games24x7 elsewhere in the Terms, under no circumstances (including, without limitation, in contract, negligence or other tort), Play Games24x7, our partners, affiliates, licensors or associates, directors, employees shall be liable for any injury, loss, claim, loss of data, loss of income, loss of profit or loss of opportunity, loss of or damage to property, general damages or any direct, indirect, special, incidental, consequential, exemplary or punitive damages of any kind whatsoever arising out of or in connection with your access to, or use of, or inability to access or use, the Services on any Portal. You further agree to indemnify us, our employees, directors, associates, affiliates, partners, service providers and licensors against any claims in respect of any such matter and against all liability, cost, loss, claims or expense arising out of your access to our Platform, arising due to your negligence and/or any illegal/fraudulent acts on our Platform and/or breach of these Terms.

Without limiting the generality of the foregoing, you specifically acknowledge, agree and accept that we, our partners, affiliates, licensors or associates, directors, employees are not liable to you for:

- the defamatory, undesirable or illegal conduct of any other user of the Services;
- any loss whatsoever arising from the use, abuse or misuse of your user account or any feature of our Services on the Websites;
- any loss incurred in transmitting information from or to us or from or to our Portal by the internet or by other connecting media;
- any technical failures, breakdowns, defects, delays, interruptions, improper or manipulated data transmission, data loss or corruption or communications infrastructure failure, viruses or any other adverse technological occurrences arising in connection with your access to or use of our Services;
- the accuracy, completeness or currency of any information services provided on the Portal;
- any delay or failure on our part to intimate you where we may have concerns about your activities; and
- your activities/transactions on third party websites or apps or portal accessed through links or advertisements posted in the Portal.

You, waive each and every right you may have against us and/or our employees, directors, associates, affiliates, partners for any injuries, accidents, or other events that may arise as a result of your access to our Platform, participating in our contests/Offer, or receiving prizes/cash rewards. This waiver also includes any known/unknown, anticipated/unanticipated event(s).

Notwithstanding anything to the contrary contained in the Terms or elsewhere, you agree that we will not be liable to you in any circumstance and in relation to any claims under these Terms, except in exceptional circumstances or as stipulated under these Terms and subject to our sole discretion.

20. Disclaimer and Indemnity

Disclaimer:

The Services on the Portal and the Content present on it are provided strictly on "as is" basis with all faults or failings. Any representations, warranties, conditions or guarantee whatsoever, express or implied (including, without limitation, any implied warranty of accuracy, completeness, uninterrupted provision, quality, merchantability, fitness for a particular purpose or non-infringement) are specifically excluded to the fullest extent permitted by law. Play Games24x7 does not ensure or guarantee continuous, error-free, secure or virus- free operation of the Portal or its Content including software, Games, your user account, the transactions in your user account or continued operation or availability of any facility on the website. You may access our Platform at your own volition, risk and consequences. We are not responsible or liable for any loss or damage (including injuries, death, or loss of property) that you or any third parties may suffer while accessing our Platform.

Additionally, Play Games24x7 does not promise or ensure that you will be able to access your user account or obtain Services whenever you want. It is entirely possible that you may not be able to access your user account or the Services provided by Play Games24x7 at times or for extended periods of time due to, but not limited to, system maintenance and updates.

Play Games24x7 disclaims responsibility and liability for any harm resulting from cancellation of any Game organized by it. If you are a cash player on the Portal, you acknowledge and agree that you will not be entitled to any refund in case of any service outages that may be caused by failures of our service providers, computer viruses or contaminants, natural disasters, war, civil disturbance, or any other cause beyond the reasonable control of Play Games24x7. Play Games24x7 specifically disclaims any liability in connection with Games or events made available or organized on the Portal which may require specific statutory permissions, in the event such permissions are denied or cancelled whether prior to or during such Game or event.

Play Games24x7 specifically disclaims any liability in connection with your transactions with third parties which may have advertisements or are hyperlinked on the Portal.

Play Games24x7 disclaims any liability in connection with violation of intellectual property rights of any party with respect to third party Content or user content posted on our Website/App. Intellectual property rights in any Content not belonging to us belong to the respective owners and any claims related to such content must be directly addressed to the respective owners.

Play Games24x7 specifically disclaims any liability arising out of the acts or omissions of the infrastructure providers or otherwise failure of internet services used for providing and accessing the Services. Play Games24x7 disclaims liability for any risk or loss resulting to you from your participation in Cash Games, including all risk of financial loss. Play Games24x7 will not be liable or responsible for (i) any issues relating to storage, delivery, deletion or accessibility of information or materials to the extent permitted under law, (ii) errors or inaccuracies in the Game provided on our Platform, (iii) inaccuracies in calculating Game points or the selection of winners and even due to inaccurate or incomplete information received from any third-party service provider, (iv) any errors relating to communication, or omissions in communication, including any errors you make, which may prevent/hamper the results from being communicated to you, (v) for any consequences relating to your sharing any confidential

information including but not limited to one time passwords (OTP) with any other person or third parties. The Terms shall be subject to this Disclaimer.

Indemnity:

To the extent permitted by law, and in consideration for being allowed to participate in the Activity, you hereby agree to indemnify, save and hold harmless and defend us, our directors, employees, partners, affiliates, associates and licensors (to the extent of all benefits and awards, cost of litigation, disbursements and reasonable attorney's fees that we may incur in connection therewith including any direct, indirect or consequential losses, any loss of profit and loss of reputation) from any claims, actions, suits, taxes, damages, injuries, causes of action, penalties, interest, demands, expenses and/or awards asserted or brought against us by any person in connection with:

- infringement of their intellectual property rights by your publication of any content on our Portal;
- defamatory, offensive or illegal conduct of any other player or for anything that turns out to be misleading, inaccurate, defamatory, threatening, obscene or otherwise illegal whether originating from another player or otherwise;
- use, abuse or misuse of your user account on our Portal in any manner whatsoever;
- any disconnections, technical failures, system breakdowns, defects, delays, interruptions, manipulated or improper data transmission, loss or corruption of data or communication lines failure, distributed denial of service attacks, viruses or any other adverse technological occurrences arising in connection with your access to or use of our Website;
- access of your user account by any other person accessing the Services using your username or password, whether or not with your authorization;
- your access to our Platform, arising due to any negligence on your part and/or any illegal or fraudulent acts on our Platform and/or breach of these Terms; and
- Your non-compliance of applicable laws and any personal injury, accidents or death resulting from you accessing our Platform.

21. Dispute Resolution, Jurisdiction and Governing Law

The Terms stipulated herein shall govern the relationship between you and Play Games24x7. Any disputes that may arise between you and Play Games24x7 under these Terms shall be considered as a civil dispute and shall be settled in the manner as stipulated under the sub-section "Dispute Resolution" mentioned herein below

Dispute Resolution:

- **Dispute/complaint resolution by customer relationship management (CRM) team:**

Any complaints that you may have or any disputes, controversies, or claims arising out of or relating to these Terms will first be addressed by Play Games24x7's internal customer relationship management

(CRM) team. If such complaints or disputes are not resolved by the CRM team within a reasonable time period, the parties shall resort to the process of negotiation as mentioned below.

- **Negotiation**

Any disputes, controversies, or claims arising out of or relating to these Terms of Service, Privacy Policy or Offer Terms including the validity, interpretation, breach, or termination thereof, shall first be attempted to be settled through amicable negotiations between the parties.

- **Arbitration**

If the dispute cannot be resolved through negotiation within 60 days, it shall be referred to and finally resolved by arbitration in accordance with the Indian Arbitration and Conciliation Act, 1996. The arbitration shall be conducted as follows:

- Arbitrator: The arbitration shall be conducted by a single arbitrator jointly appointed by the parties.
- Seat and Venue: The seat of arbitration shall be Mumbai, India, and the venue of the arbitration shall be Mumbai, India.
- Language: The language of the arbitration proceedings shall be English.
- Decision: The arbitrator's decision shall be final and binding on the parties and may be enforced in any court of competent jurisdiction.

Jurisdiction:

Subject to the arbitration clause above, the courts of Mumbai, India, shall have exclusive jurisdiction over any disputes arising from or related to these Terms of Service.

Governing Law:

These Terms shall be governed by and construed in accordance with the laws of India, without regard to its conflict of law principles.

Nothing contained in these Terms shall restrict us from seeking and obtaining interim or permanent equitable or injunctive relief or any other relief available to safeguard our interest prior to, during or following the filing of arbitration proceedings or pending the execution of a decision or award in connection with any arbitration proceedings from any court having jurisdiction to grant the same. The pursuit of equitable or injunctive relief shall not constitute a waiver on our part to pursue any remedy for monetary damages through the arbitration described herein.

22. Responsible Game Play

We encourage all players to play games in a responsible manner. We are committed to helping players who wish to stop playing or who wish to limit the amount that they play. Further details on the subject of responsible play/gaming are available at <https://www.rummycircle.com/responsible-play.html> (as amended)

Play Games24x7 is also a member of The E-Gaming Federation (EGF), an independent not-for-profit organization, that aims to protect consumer interests by formulating voluntary regulatory standards for regulating the online gaming industry in India. By being a platinum member of EGF, Play Games24x7 is obligated to comply with a code of conduct formulated by EGF and comprising of certain stringent audited standards for the online gaming industry which comprises of (including but not limited to) verification of players age, KYC compliances, protection of players funds etc. The EGF certification awarded to Play Games24x7 is located within the link stipulated in Clause 23 (Certifications) below.

23. Certifications:

Play Games24x7 has earned certain certifications (as mentioned below), in relation to the technicalities of Games and responsible gameplay,

- No BOT certificate: This certificate provides an assurance that RummyCircle does not support any form of bot-usage in the game play.
- Random Number Generator (RNG) Certificate: This certifies that RNG utilized by us complies with relevant standards and that our RNG uses a well-known algorithm to generate random numbers.
- EGF compliance certificate: This certifies that we have successfully completed the rigorous code of conduct (CoC) audit, which in turn confirms that we have met and exceeded the standards of responsible gaming practices.

Further details/information around such certifications are available at <https://www.rummycircle.com/certification.html> (as amended)

24. Miscellaneous Terms

1. These Terms (which include the Offer Terms, Discount Terms and Privacy Policy) shall govern your use of our Platform, services Offers, Discounts etc. and shall supersede any prior agreements that you may have with us.
2. Our failure to exercise or enforce any right or provision of these Terms shall not constitute a waiver of such right or provision.
3. In the event any of the provisions of these Terms are held to be invalid, illegal or unenforceable by any competent authority for any reason, the remaining portions of these Terms, if capable of substantial performance, will remain in full force and effect.

4. You acknowledge that you may be subject to additional terms that govern your transactions on our Platform. You agree that if there is any conflict between these Terms and those additional terms, these terms will prevail, unless otherwise stipulated by us.
5. We may assign our rights and liabilities under these Terms to any entity as we may deem fit in course of our business activity.

25. Turbo Rummy

[Click here](#) for Turbo Rummy terms of service.

26. Service Fee

Service Fee ranges between 9 to 16% for different game formats and some specific detail out of these are provided below. This service fee may be revised by us at our sole discretion, without prior notice to the players. Although, we remain committed keeping our users informed with the revised service fee but in some instances, there may be a lag in updating the revised fees on the Portal. For Pool Rummy Games, if a player gets eliminated, the said player may have a re-buy option wherein the player may be allowed to rejoin the relevant game if they meet the eligibility criteria based on certain internal rules set by the company. However, in a game where a rebuy has occurred, the winner will be charged a different service fee (rebuy service fee) on the entry fee used by players for rejoining, which may range from 9% to 45% (subject to change). Furthermore, all players opting for re-buy in the game would be charged the same rebuy service fee.

Game Format	Table Size	Entry Fee/Point Value	Service Fee %
Point	2	0.05	15
Point	2	0.1	15
Point	2	0.25	15
Point	2	0.5	15
Point	2	1	15

Point	2	2	15
Point	2	3	15
Point	2	5	12
Point	2	10	11
Point	2	20	11
Point	2	40	10
Point	2	80	10
Point	2	125	9
Point	2	200	9
Point	6	0.05	16
Point	6	0.1	16
Point	6	0.25	16
Point	6	0.5	16
Point	6	1	16

Point	6	2	16
Point	6	3	16
Point	6	5	13
Point	6	10	12
Point	6	20	12
Point	6	40	11
Point	6	80	11
Point	6	200	10
Pool	2	25	15
Pool	2	50	15
Pool	2	100	15
Pool	2	250	15
Pool	2	500	15
Pool	2	1000	12

Pool	2	2000	11
Pool	2	5000	11
Pool	2	10000	10
Pool	2	20000	10
Pool	6	25	15
Pool	6	50	15
Pool	6	100	15
Pool	6	250	15
Pool	6	500	15
Pool	6	1000	12
Pool	6	2000	11
Pool	6	3000	11
Pool	6	5000	11
Pool	6	10000	11

Deals	2	5	15
Deals	2	25	15
Deals	2	50	15
Deals	2	100	12
Deals	2	200	12
Deals	2	300	12
Deals	2	500	11
Deals	2	1000	11
Deals	2	2000	11
Deals	2	3000	11
Deals	2	5000	11
Deals	2	10000	10
Deals	2	20000	10
Deals	6	10	15

Deals	6	50	15
Deals	6	100	13
Deals	6	300	13
Deals	6	500	13
Turbo	3	25	11
Turbo	3	50	11
Turbo	3	100	11
Turbo	3	250	11
Turbo	3	500	11
Turbo	3	1000	11
Turbo	3	2000	11
Turbo	3	5000	11

27. Game Rules and Regulations

Rummy Rumble

Points Rumble

- Participation in points rumble ("Points Rumble") is voluntary

- Points Rumble is open to all cash players. A cash player is defined as a player who has successfully added cash to their RummyCircle account and has played at least one cash game.
- To participate in Points Rumble, players can join the Points Rumble and play 2 or 6 player points rummy.
- Points Rumble awards cash prizes for the top rankers in each rumble and the prizes will be distributed at the end of every rumble as per the sole discretion of the Company. Such cash prizes may be deemed as promo-cash which cannot be withdrawn by the players and is to be utilized for playing cash games on RummyCircle.
- Players may be required to redeem the prizes/cash prizes within a particular timeline as stipulated by the Company, failing which the Company will not be responsible for re-issuing cash prizes/prizes.
- A player's rank is calculated based on total points scored as per the following formula:
 1. For each game played during the Points Rumble the players will receive 1 rummy rumble point.
 2. For every 5 points won in a 6 player points rummy game, rumble points are awarded as per the point value of the game shown below:

Point Value	Rummy Rumble Points
0.05	2
0.1	3
0.25	4
0.5	5
1	6
2	7
3	8

5	10
10	15
20	20
40	30
80	45
200	90

Two (2) player points rumble

Point Value	Rummy Rumble Points
0.05	2
0.1	3
0.25	4
0.5	5
1	6
2	7
3	8

5	10
10	15
20	20
40	30
80	40
125	50
200	65

- Only the 2 or 6 players points rummy games which commence and end during the term and played on android and iOS applications will be considered in the calculation of your rumble score for that particular rumble span.
 - For example, if a rumble begins at 8 AM, but you start your game at 7:59 AM, such a game will not be considered for your score calculation for that particular rumble duration.
 - Additionally, if a rumble ends at 9 AM, but you started your game at 8:55 AM which ends at 9:01 AM, the game will not be considered for your score calculation as a part for that particular rumble duration.
- In the event, two or more players have the same total points at the end of the rumble hours, they will share the same rank and the prize amount will be equally divided amongst the same rank holders. For example, if there is a tie between two players - Player A & Player B at Rank 2, both of them will be ranked as 2 and the next rank behind them will be Rank 4, with both of them receiving the prize amount calculated as per the formula: $(\text{Rank 2 Prize} + \text{Rank 3 Prize})/2$.
- At the end of each 25-minute rumble, the winners shall be declared in the 'Current Rumble' tab. For grand rumble ranks, the players can visit the grand rumble tab to know their ranks and scores.
- A player can enter points rumble at any given point of time during the Term and also choose to opt out as per their convenience. To opt out the player can visit the 'Help & Settings' section in the rummy rumble zone or as determined by Company.

- A player, on winning, will be charged a certain percentage of contribution fee from their winning amount which will contribute to the 'points rumble' prize pool. However, no such amount shall be deducted in case the player does not win. Furthermore, Company may not charge the players any contribution fee on free rumbles.
- Company shall also charge a certain percentage as service fee on the collections from Points Rumble. This service fee is included in the percentage of contribution a player makes.
- Company reserves the right to withdraw/cancel/terminate Points Rumble 'at anytime without prior notice to the players and without incurring any liabilities.
- Company reserves the right to amend these Points Rumble terms at anytime without prior notice to the players and without incurring any liabilities.
- To be eligible to claim the non-cash & cash prizes, the winner must be willing to provide a written and video testimonial that captures their personal winning experience. The RummyCircle team will be reaching out to the winners for the same. RummyCircle reserves the right to use these materials for marketing and promotional purposes. The team retains the right to review, edit, and approve the testimonials.
- All Points Rumble prizes are indicative in nature and Company reserves the right to change the prizes at any time and/or give out prizes of lesser amounts than already promised elsewhere, due to a lower prize pool amount collected by Company in any rumble.
- In case of technical issues, Company reserves the right to suspend the Points Rumble until such issue is successfully resolved. However, the contribution collected for the suspended rumble/Points Rumble may be reversed.
- The decision of the Company shall be final and binding in case of any disputes relating to Points Rumble.
Entry into Points Rumble will be deemed as an acceptance of these Points Rumble terms.
- In free rumbles, if players are auto-opted in to the same by Company, it will be deemed as an acceptance of these Point Rumble terms by such players.

Pool Rumble:

- Entry into pool rumble ("Pool Rumble") will be deemed as an acceptance of these Pool Rumble terms.
- Participation in Pool Rumble is voluntary.
- Pool Rumble is open to all cash players. A cash player is defined as a player who has successfully added cash to their RummyCircle account and has played at least one cash game.
- To participate in the Pool Rumble, players can join the Pool Rumble and play 6 Player 101 Pool/ 201 Pool Rummy games during the Pool Rumble duration.

- Pool Rumble awards cash prizes for the top rankers in each rumble and the prizes will be distributed at the end of every rumble as per the sole discretion of the Company. Such cash prizes may be deemed as promo-cash which cannot be withdrawn by the players and is to be utilized for playing cash games on RummyCircle.
- Players may be required to redeem the prizes/cash prizes within a particular timeline as stipulated by the Company, failing which the Company will not be responsible for re-issuing cash prizes/prizes.
- **A player's rank is calculated based on total points scored as per the following formula:**
 - Rumble score = $[(\text{amountWon} / \text{EFF}) + (\text{pointsWonInDeal} / 15) + (\text{dealPlayed} * 2)] * 1.2$
 - In the above formula
 - amountWon = The amount won by a user at the end of every 6 player - 101 Pool / 201 Pool rummy game
 - pointsWonInDeal = At the end of every deal, it is the sum of all the points won in that deal.
 - EFF - Entry Fee Factor
- The Entry Fee Factor applicable on different Entry Fee is as below:

	Entry Fee Factor (EFF) - 101	Entry Fee Factor (EFF) - 201
	2	2
	3	3
	4	4
	8	8
	11	11
	14	14
	18	18

	21	21
	28	22
	36	28

- Only the 6 Player 101 Pool/ 201 Pool Rummy games which commence and end during the term and played on android and iOS applications will be considered in the calculation of your rumble score of that particular rumble span. (For example, if a rumble begins at 8 AM, but you start your game at 7:59 AM, such a game will not be considered for your score calculation for that particular rumble duration)
- Additionally, if a rumble ends at 9 AM, but you started your game at 8:55 AM which ends at 9:01 AM, the game will not be considered for your score calculation as a part for that particular rumble duration
- In the event, two or more players have the same total points at the end of the rumble hours, they will share the same rank and the prize amount will be equally divided amongst the same rank holders. For example, if there is a tie between two players - Player A & Player B at Rank 2, both of them will be ranked as 2 and the next rank behind them will be Rank 4, with both of them receiving the prize amount calculated as per the formula: $(\text{Rank 2 Prize} + \text{Rank 3 Prize})/2$.
- At the end of each 2-hour rumble, the winners shall be declared in the 2-Hour Rumble' tab. For grand rumble ranks, the players can visit the grand rumble tab to know their ranks and scores.
- A player can enter Pool Rumble at any given point of time during the term and also choose to opt out as per their convenience. To opt out the player can visit the 'Help & Settings' section in the Pool Rumble zone or as determined by Company.
- A player, on winning, will be charged a certain percentage of contribution fee from their winning amount which will contribute to the 'Pool Rumble' prize pool. However, no such amount shall be deducted in case the player does not win.
- Company shall also charge a certain percentage as service fee on the collections from Pool Rumble. This service fee is included in the percentage of contribution a player makes.
- Company reserves the right to withdraw/cancel/terminate Pool Rumble at anytime without prior notice to the players and without incurring any liabilities.
- Company reserves the right to amend these Pool Rumble terms at anytime without prior notice to the players and without incurring any liabilities.
- To be eligible to claim the non-cash & cash prizes, the winner must be willing to provide a written and video testimonial that captures their personal winning experience. Company will be reaching out to the winners for the same. Company reserves the right to use these materials for marketing and promotional purposes. The team retains the right to review, edit, and approve the testimonials.

- All Pool Rumble prizes are indicative in nature and Company reserves the right to change the prizes at any time and/or give out prizes of lesser amounts than already promised elsewhere, due to a lower prize pool amount collected by Company. in any rumble.
- In case of technical issues, Company reserves the right to suspend the Pool Rumble until such issue is successfully resolved. However, the contribution collected for the suspended rumble/Pool Rumble may be reversed.
- The decision of the Company shall be final and binding in case of any disputes relating to Pool Rumble.

Money Multiplier

- Money Multiplier is a feature that multiplies your winnings.
- Complete Challenges → Get Money Multiplier → Apply Money Multiplier in cash games → Win the game to multiply your winnings.
- Each Money Multiplier has a max winning limit.
 - For example: If a player applies a '2X Multiplier up to ₹500*' & wins ₹600 in the game, then he wins ₹600 (game winnings) + ₹500 (multiplier winnings) = ₹1,100 & not ₹600 + ₹600 as the max winning limit for the 2X Money Multiplier was set at ₹500.
- Each Money Multiplier has an expiry date & a player cannot earn or apply the Money Multiplier once it expires.
- If a player starts a Money Multiplier game before it expires, he/she is still eligible for the multiplied winnings of that particular game.

Pool Rummy

101/201 - 2 Player/6 Player

Pool Rummy is a variant of the 13-card Indian Rummy where players pay a fixed entry fee which forms the Prize Pool.

The winner of every deal gets 0 points and the accumulated points are added to the opponent's scores.

A player is eliminated once their score reaches the maximum limit of points on the table eg: 101 Points or 201 Points.

The player who scores the least points in Pool Rummy wins the game.

Winnings = (Entry Fee) X (Number of Players) - RummyCircle Fee

Let's say 5 players join a Pool Rummy game with ₹50 entry fee. The Prize Pool for this game will be ₹250 -

RummyCircle Fees. The winnings will be credited to the winner's RummyCircle account after the deduction of RummyCircle Fees.

- **Objective:** Arrange all 13 cards in hand in sequences and/or sets.
- Pool Rummy is played between 2 to 6 players with 2 packs of cards (including one printed joker per pack).
- Each player joins a Pool Rummy table by paying a fixed entry fee which forms the Prize Pool.

- A toss will decide which player will make the first move.
- Each player is dealt a set of 13 cards randomly.
- The first card from the pack is placed in the open deck indicating that the game has started.
- The remaining cards are placed face-down in the closed deck slot.
- A joker card is randomly selected at the beginning of each game.
- One or more jokers can be used to complete sets and/or sequences.
- **Printed Joker:** In case a printed joker is selected as a joker for a game, then players can also use the Ace card of any suit as a joker in their sets and/or sequences.
- **Auto Drop:** A player is allowed to drop anytime during a Pool Rummy match by clicking on the 'Auto Drop' button. This player will then be dropped from subsequent deals and given the first drop score (i.e. 20 points in 101 Pool Rummy or 25 points in 201 Pool Rummy). If this player wishes to re-join the table, they can do so by clicking on 'I'm Back' Button. The points accumulated by this player when he/she was dropped, will be added to his/her score.
- **Elimination:** In Pool Rummy, a player is eliminated from the table once his/her score reaches the maximum limit of points on a particular table. For example: In 101 Pool Rummy, a player will be eliminated once his score reaches 101 points.
- **Prize Split:** In Pool Rummy, players can use the 'Split' option if they choose to split the prize money. The split option will work as a function of the number of drops remaining for a player. The number of drops remaining is defined as the number of times a player can drop a game and still remain in the game. The split option works only with mutual understanding among the players with whom the prize money will be split. In case any player denies the split then the option won't work.
- Each player takes turns picking/discarding a card from the closed/open deck to complete sets and/or sequences.
- You can move a card to the finish slot to declare your sets and sequences.
- To declare the player must show the cards in hand by grouping them in sets/sequences and clicking the 'Declare' button.
- **Compulsory:** To finish the game, you must declare at least two sequences, one of which must be a pure sequence.
- **Caution:** With two decks, you cannot use the same card twice in a set for instance 7♠ 7♠ 7♥ is not a valid set.

Major Difference - 101 Pool Rummy vs 201 Pool Rummy

Scores: In 101 Pool Rummy, a player gets eliminated once he or she reaches the maximum score points of 101.

In 201 Pool Rummy, a player gets eliminated once he or she reaches the maximum score points of 201.

Auto Drop Points: In 101 pool Rummy, the first drop is 20 points and the middle drop is 40 points.

In 201 Pool Rummy, the first drop is 25 and the middle drop is 50.

How is the scoring done in Pool Rummy?

Deciding the winner: The first player to finish after meeting the game objective wins.

1. In a 6 Player table, the game continues except for the player who finished without meeting the objective. This player gets 80 points.
2. The winner gets 0 points.
 - The loser gets points based on the cards in their hand.
 - Each card carries a certain number of points.
3. J - 10 points
4. Q - 10 points
5. K - 10 points
6. A - 10 points
7. All other numbered cards carry the same points as their face value for example 7 carries 7 points and 3 carries 3 points.
8. The Jokers carry zero points.

The loser of the game gets points as follows:

If a player finishes the game without meeting the game objective, the player loses and gets 80 points.

If a player misses three consecutive turns, the player loses and gets the middle drop score, which is 40 points in 101 Pool and 50 points in 201 Pool.

Points Rummy

Points Rummy is a variant of the 13-card Indian Rummy where players play for points with a pre-decided rupee value.

The player who makes the first valid declaration wins the game with 0 points and wins all the cash based on the opponent's total points.

Winnings = (Sum of Opponent's Points) X (Point Value) - RummyCircle Fee.

Let's say 5 players join a ₹2 Points Rummy game. Player 5 declares and the other four players lose with 10, 20, 30 and 40 points respectively. The winner's Cash Prize will be calculated as $2 \times (10 + 20 + 30 + 40) = ₹200$. This will be credited to the winner's RummyCircle account after the deduction of the RummyCircle Fee.

- **Objective:** Arrange all 13 cards in-hand in sequences and/or sets.
- Points Rummy is played between 2 to 6 players with 2 packs of cards (including one printed joker per pack).
- Players play for points which have a pre-decided rupee value.

- Each player must bring a minimum amount to the table.
- A toss will decide which player makes the first move.
- Each player is dealt a set of 13 cards randomly.
- The first card from the pack is placed in the open deck indicating that the game has started.
- The remaining cards are placed face-down in the closed deck slot.
- A joker card is randomly selected at the beginning of each game.
- **Printed Joker:** In case a printed joker is selected as a joker for a game, then players can also use the Ace card of any suit as a joker in their sets and/or sequences.
- Each player takes turns to pick/discard a card from the closed/open deck to complete sets and/or sequences.
- You can use one or more jokers to complete your sets and/or sequences.
- You can move a card to the finish slot to declare your sets and sequences.
- To declare the player must show the cards in hand by grouping them in sets/sequences and clicking on 'Declare' button.
- **Compulsory:** To finish the game, you must declare at least two sequences, one of which must be a pure sequence.
- **Caution:** With two decks, you cannot use the same card twice in a set for instance 7♠ 7♠ 7♥ is not a valid set.

How is the scoring done in Points Rummy?

Deciding the winner: The first player to finish after meeting the game objective wins. The winner gets 0 (zero) points.

- If **one or more player(s) drop** in their first move, they get 20 points each and the game continues till a single player wins.
- If **one or more player(s) drop** the game after their first move, they get 40 points each and the game continues till a single player wins.
- If a player declares without meeting the game objective, he/she gets 80 points and the game continues till there is a winner.

What are the maximum points a player can get?

A player can get a maximum of 80 points. This means that irrespective of the player holding higher value cards, the points are capped at 80.

Anything below 80 is awarded.

How does the drop option work?

- Each player gets an option to drop the game in their turn, throughout the game duration.
- To avail the Drop option, the player must not have picked a card from open/closed deck in that turn.
- **First Drop:** If a player drops the game in their very first turn, he/she gets 20 points.
- **Middle Drop:** If a player drops the game in a turn other than the first, he/she gets 40 points.
- **Special case:** If a player misses 3 consecutive turns, he/she is dropped automatically from the game.

This means that this player gets a middle drop score.

Deals Rummy

In Deals Rummy, players play with chips that are allocated at the beginning of the deal for a pre-decided number of deals.

One winner wins all the chips at the end of each deal.

At the end of a pre-decided number of deals, the player with the maximum number of chips is selected as the winner for the rummy game.

Winnings = (Entry Fee) X (Number of Players) - RummyCircle fees.

One chip = One point in the game

Let's say 6 players play a Deals Rummy game. Player 4 declares and the other five players lose with 10, 20, 30, 35 and 40 points respectively. The winner's chips will be calculated as $10 + 20 + 30 + 35 + 40 = 135$ chips.

- **Objective:** Arrange all 13 cards in hand in sequences and/or sets.
- Deals Rummy is a 2 to 6 Player Rummy game played typically with 1 or more packs of 53 cards each (including one printed joker per pack).
- At the beginning of a Deals Rummy game, each player seated will be allocated a fixed number of chips.
- Players play with chips for a pre-decided number of deals.
- A toss will decide which player makes the first move.
- Each player is dealt a set of 13 cards randomly.
- The first card from the pack is placed in the open deck indicating that the game has started.
- The remaining cards are placed face-down in the closed deck slot.
- A joker card is randomly selected at the beginning of each game.
- **Printed Joker:** If a printed joker is selected as the joker for a game, then players can also use the Ace card of any suit as a joker in their sets and/or sequences.

- Each player takes turns picking/discarding a card from a closed/open deck to complete sets and/or sequences.
- You can use one or more jokers to complete your sets and/or sequences.
- You can move a card to the finish slot to declare your sets and sequences.
- To declare the player must show the cards in hand by grouping them in sets/sequences and clicking on the 'Declare' button.
- **Compulsory:** To finish the game, you must declare at least two sequences, one of which must be a pure sequence.
- **Caution:** With two decks, you cannot use the same card twice in a set for instance 7♠ 7♠ 7♥ is not a valid set.
- At the end of every deal, the winner will win chips from losing players depending on their score.
- At the end of a pre-decided number of deals, players are assigned ranks in the order of their chip count. The player with the highest chip count on a table will be assigned the highest rank. If there is a tie among players, players with a tied chip count will play a tiebreaker game to resolve ties.
- Depending on the number of players that will be given prizes, players with higher chip counts will be given prizes.

How is the scoring done in Deals Rummy?

Deciding the winner: The first player to finish after meeting the game objective wins. The winner gets a sum of chips from all losing players depending on their score.

Points calculation for the player who loses:

Each card carries a certain number of points. The losing player gets points equal to his/her hand score which is computed as follows:

1. J, Q, K, A of any suit carry 10 points each.
2. All other numbered cards carry the same points as their face value e.g. 7 carries 7 points and 3 carries 3 points.
3. Joker cards carry zero points.
4. At the end of the game, a losing player's hand score is computed by adding points for cards that are not grouped as sets/sequences with the following exceptions.
 - If the losing player has no pure sequence, all cards are counted.
 - If the losing player does not have two sequences, but has a pure sequence, only the pure sequence is not counted.

5. A player can get a maximum of 80 points. For instance, if a player's hand score is 85 he/she will still get only 80 points. But if a player's hand score is 75, he/she will get 75 points.
6. **Deal Show:** If the losing player has not had his first turn before the opponent has made a valid declaration, then:
 - The losing player gets points equal to half of his/her hand score. For example, if the hand score for a losing player is 30 points, then the player gets 15 points as his score.
 - The minimum points a losing player can get in this case is 2 (for scores 2, 3, 4, & 5).
 - The maximum number of points for a losing player, in this case, is 40 (for scores of 80 or more).

How Does the drop option work?

2-Player Games

- There is no option for players to drop a deal in 2 player games.
- If a player misses 3 consecutive turns, he/she is dropped automatically from the game with a score that is equal to the hand score but capped at 40 points.

More than 2 player games

- Each player gets an option to drop the game in their turn, throughout the game duration.
- To avail the Drop option, the player must not have picked a card from the open/closed deck in that turn.
- **First Drop:** If a player drops the game in their very first turn, he/she gets 20 points.
- **Middle Drop:** If a player drops the game in a turn other than the first, he/she gets 40 points.
- **Special case:** If a player misses 3 consecutive turns, he/she is dropped automatically from the game. This means that this player gets a middle drop score.
- **Disconnection Scenario:** On the game table, under 'Options' and 'Game Play Option', you can specify what should happen on the game table in case you get disconnected. You can choose to get dropped after 3 missed moves or you can remain on the game table till you get reconnected.
- If a player misses 3 consecutive turns, he/she is dropped automatically from the game. This means that this player gets a middle drop score.

What are chips and how are chips allocated?

- At the beginning of a Deals Rummy game, each player is allocated a fixed number of chips
- The chips are decided based on the number of deals to be played on that table as no. of players seated on the table X maximum score a player can get.

E.g. If there are 6 deals to be played on a table, then 480 tournament chips are allocated to every player on that table at the beginning of the game.

Rummy Tournaments

RummyCircle hosts both, free and paid tournaments, where you can win the biggest cash prizes while having the best rummy experience!

- Online rummy tournaments can consist of multiple rounds where players play to move up to the finish line.
- A rummy table can seat a maximum of 6 players and will try to fill all tables with an equal number of players.
- Rummy tournaments will ask for a pre-registration for the particular game and the player has to reserve their seat to join the game.
- Tournaments start at a stipulated time and can run for a while.

Types of tournaments

Regular entry fee tournaments: To enter entry fee tournaments, you need to register by paying an entry fee. These tournaments can run on a daily or weekly schedule. entry fee tournaments are valid for cash players only. A cash player is defined as a player who has successfully added cash to his/her RummyCircle account and has played at least one cash game.

Free Tournaments: Players can register for free & play these tournaments to take home big cash prizes. These tournaments can run on fixed schedules & the details can be found in the 'Promotions' tab of the RummyCircle App.

Festive Tournaments: Festive Tournaments can run for a longer duration & offer grand cash prizes as well as white goods like cars, bikes, smartphones, etc. We run qualifiers on a daily basis where winners get tickets to the grand finale. Winners can take home grand cash prizes at the end of the festive tournaments.

Free Club Tournaments: Players can register for free & enjoy club tournaments, as per their club status. Each player must belong to a particular club like Bronze, Silver, Gold, Diamond, Platinum or Platinum Elite to be eligible to play.

Types of Structures

Round Structure: In any tournament, players that join the tournament will be placed at random to ensure fairplay amongst all players.

In a round, depending on the type of tournament (Deals/Points), players will play a set of deals to progress to the next round. After every round, a certain number of players will be eliminated from the tournament while winners progress. Basis the level of rounds completed and points player wins, a rank is decided at the end of the tournament and prizes are distributed as per predefined prize structure.

Powercharge format under Round Structure

Rank determination for Powercharge format is as stated below -

- level by level starting from top to lowest level
- within same level, descending order of chip balance to rank players from best to worst rank

If powercharge tournament has n levels then Company shall rank players as per the below logic -

- All players who played a game or made a rebuy in the n 'th level to be sorted in descending order of chip balance
- All players who played a game or made a rebuy in the n-1 'th level to be sorted in descending order of chip balance all the way to the 1st level

Tournament Structure: Tournaments structure can be broadly classified into standalone format and qualifiers format.

Standalone Format: A single tournament is held with a certain number of seats at a specified time where the registrations are open for players to join. Joining the tournament can be conditional, that is it could be through ticket entry/cash entry/free entry.

The registrations will close and the tournament will start at the specified time. Based on the number of players joining, the number of rounds are decided in case of Deals Rummy while Points Rummy has a predefined set of rounds. Once the final round is completed, the winners are declared. Almost all free and some cash entry tournaments are standalone tournaments.

Qualifiers Format: In qualifier format, players need to play & qualify before reaching the finale.

Players enter qualifiers tournaments to win tickets to the finale where the qualifier tournament might give the final ticket as prize or the ticket to another qualifier level which will eventually give them a chance to win a ticket to the finale.

Finale will be conducted between all finalists and the winners will be declared. These kinds of tournaments run longer, often weeks to a month. Most festive tournaments are qualifier tournaments.

Points Tournament Details

Points Tournaments in Rummy

1. Starting with equal chips: All participants are given an equal number of tournament chips at the beginning. These chips act as the currency for the tournament and are used to track players' progress.
2. Seating Arrangement: Players are seated at tables randomly. Seat changes are not permitted and tables may be merged to avoid any collusion.
3. Entry: Entry to the tournament can be free or require a buy-in. Paid entries are deducted from the player's account balance.
4. Tournament drop rules: Specific rules are applied for drops, including calculations for Drop, Middle Drop, Max Count, and Half Count.
5. Levels and level duration: Tournaments may consist of different levels, each with its entry amounts and duration. Players start with equal chips, and requirements are set for progressing through the levels.
6. Elimination: Players are eliminated if their chip balance falls below a certain threshold. Elimination criteria vary depending on the level and tournament structure.
7. Prizes: Prizes are awarded as per the structure outlined in the tournament lobby. Prize distribution can depend on various factors, including the number of entrants.
8. Tourney ranking system: Ranking is based on players' tournament chips and the level reached. Higher chips and levels result in higher ranks, with specific examples governing unique scenarios.
9. Participation rules: Unregistration after the tournament start time is not allowed. Multi-entry and failure to be online within a stipulated time frame are also governed by specific rules.
10. If players run out of chips which are required to play a single game in the ongoing level, they will be allowed to pay a fixed rebuy fee to get additional chips and play more deals in the tournament.
11. Rebuy across levels: Players can rebuy at higher levels even if they run out of chips in early levels. Max level where rebuy across levels is available is mentioned on the Tournament details page.

Deals Tournament Details

At the onset of a Rummy tournament, every participating player is assigned a specific number of tournament chips.

The objective is to have maximum number of chips at the end of each round to qualify for the next round.

Each tournament is structured around a predetermined number of deals. As the games unfold, the winner of each deal collects chips from the other players at the table, accumulating them as a measure of success.

It is predetermined the number of players moving from the table to the next round depends on chip count or performance.

Any tournament tickets issued to the player are non-transferable & shall not entitle any benefit, other than the right to participate in the respective tournaments.

Entry to the tournaments will be on a first-come, first-served basis. RummyCircle.com cannot be held responsible for any player not getting a seat.

Prize Information - The winners will be eligible to receive cash prizes & non-cash prizes as per the prize distribution plan, which may be subject to change. In some cases, where a tournament does not fill completely as per its size, no tickets will be distributed to players & only cash prizes will be given out. While, in some other cases, the player may receive both the ticket as well as a cash prize.

Prize Credits - Cash prizes/tickets will be credited to the winner's RummyCircle account instantly, upon completion of the relevant prize round in each tournament, as the case may be.

Club Status

RummyRewardz™ is our loyalty & rewards program that truly rewards you for playing on RummyCircle. In this new program, you earn rewards every time you play.

The way it works is simple:

For every ₹50 spent on entry fee, you earn 1 loyalty point and for every 1 loyalty point, you earn 1 reward point.

Reward points can be redeemed for attractive rewards like entry into tournaments, bonuses and real cash.

Loyalty Points

Loyalty points determine your club status. These are non-redeemable points earned in return for the entry fee you pay for every cash game you play. The Loyalty points counter is set back to '0' at the beginning of each month. So basically, your Loyalty Points expire over a month.

₹50 spent on cash games = 1 loyalty point

Reward Points

Reward points act as your redeemable currency which you earn after every cash game you play. 1 reward point (RP) is gained for each loyalty point you earn.

You can choose to redeem your RPs for:

- Tournament entries
- Lucrative bonuses
- Promo cash

Your reward points will never expire as long as you keep playing cash games on RummyCircle. However, if you do not play any cash games, your reward points gradually begin to expire. In the first month of not playing any cash game on RummyCircle, your 200 reward points would expire. continued inactivity from cash games will see you lose an exponentially higher number of reward points each month.

How to Redeem

Converting your RPs into benefits is easy! All you need to do is click on the 'Redeem' button displayed next to RPs in the header. Upon clicking it, you will be taken to our exclusive RummyRewardz™ Store which has a host of redemption options including:

- **Tournament Entries:** You can pay RPs as an entry fee in certain tournaments and save cash! Once you click on this option in the RummyRewardz™ Store, you will be directed to the Lobby, wherein tournaments will be displayed under a tab titled 'Reward Points'.
- **Lucrative Bonuses:** Go to the 'RummyRewardz™ Store' and choose between Deposit Bonus or Prime Bonus. Here's what the bonuses offer -
 - **Deposit Bonus:** Avail a 50% or 100% bonus up to ₹1000 on a cash deposit. Just visit the RummyRewardz™ Store, click on the 'Redeem' button on the Deposit Bonus tile and follow the instructions for a regular transaction process.
The bonus amount will reflect in the Bonus section on the header. Your deposited cash will reflect in the Deposit Balance section of your RummyCircle account.
 - **Prime Bonus:** It is a cashless and deposit-free bonus. You can avail of a bonus of up to ₹5,000 without making a cash deposit at all. When you have enough RPs to avail of this bonus, just visit the RummyRewardz™ Store and click on the 'Redeem' button on the Prime Bonus tile and make the most of this bonus.
- **Instant Cash:** You can redeem RPs for Promo Cash (Expiry: 60 days) upto ₹1000. To convert your RPs into Rupees, just visit the RummyRewardz™ Store, click on the 'Redeem' button on the Instant Cash tile under CASH & TICKETS section and done. The Instant Cash amount would be credited to your Promo Cash (Expiry: 60 days) immediately on redemption.

Points to consider:

- **Redemption of RP's:** Redemption of reward points can be discontinued or the terms of redemption can be modified at any time without any liability to RummyCircle.
- **Loyalty points benefits:** the loyalty points and benefits associated with them can be discontinued or the terms thereof can be modified at any time without any liability to RummyCircle.
- **Expiry of loyalty and rewards points:** Loyalty and rewards points shall expire as per the information mentioned above and subject to modification at any time without any liability to RummyCircle.
- **Information updates:** All email communication for RummyRewardz™ will be sent from:
info@Rummycirclemails.com,
info@mails.Rummycircle.com and
support@Rummycircle.com.
 Please add these IDs to your safe sender's list.
- **Modifications:** RummyRewardz™ program may be modified or discontinued by RummyCircle at any time without notice and without any liability on RummyCircle whatsoever. RummyCircle's decision regarding the same shall be final and binding.

Practice Games

Rummy is a fun game and to master it, you need to know the basic card game rules and master the skills for the game. There are practice games running round the clock and you can play as many games as you like. It will help polish your rummy skills and get comfortable with the platform as well.

- Once you have completed the sign-up process, you will receive 10,000 free rummy chips to play the different variants of rummy.
- You have 10,000 chips to play rummy online free practice games, and you never really run out of it.
- Once your chips run short, all you have to do is click on the refill button and you can start playing online rummy free on the application in no time.
- There is no actual cash involved in the practice games, so whatever is your winning you cannot convert them into cash.

Types of practice games you can play

RummyCircle offers different variants of 13 cards online rummy free. These include:

- Pools Rummy,
- Points Rummy and
- Deals Rummy.

A player can pick any Rummy variant as per their preference and enjoy playing Rummy online for free at any point in time. These practice games run around the clock.

Points Rummy:

- This is one of the fastest online rummy free variants and the simple form of the rummy variant where a player plays for a set number of points.
- The table can consist of 2 to 4 players.
- There's no difference in gameplay when we compare cash or practice games. Once you select your table, you will play your hand making pure sequences, sequences and sets.
- At the end of the hand, your total score is displayed on the dashboard, showing your opponent's cards and yours as well.

Pools Rummy:

- This is a longer form of the rummy variant.
- There are two types of pool rummy, 101 and 201.
- If the player's score reaches 101/201 then that player is dropped out of the game. So, the focus of this gameplay is to keep your score low.

- Once you pick pool rummy, you will be taken to a table with 2 to 6 players and your gameplay will move as with points rummy. Only the calculation is different.

Deals Rummy:

- This variant of rummy requires chips that are given at the beginning of the game.
- The winner is decided on this:
Winnings = Sum of points of all opponents assuming each chip is equal to one point
- Once more the gameplay is forming the sequences and sets that are required.

Benefits of playing practice games online

- No stress of balancing your cash and playing with a free mind.
- No pre-registration is required
- Unlimited chips
- Have fun and Add Cash

Manner of entry fee deduction

For the purpose of entering into any cash game or tournament, a certain percentage of your Entry Fee will first be deducted by RummyCircle from your “Winnings Balance” and the remaining percentage/amount of the Entry Fee will be subsequently deducted from “Promo Cash” and “Deposit Balance” respectively. Below is an illustration of the said deductions:

Let's say Mr. “X” wants to play a cash game with an Entry Fee of ₹ 80 and his wallet balance is as follows:

Deposit Balance	₹ 25
Promo Cash	₹ 40
Winnings Balance	₹ 100

Assuming that RummyCircle first deducts 30% of the Entry Fee from the players Winnings Balance and the remaining percentage/amount of the Entry Fee from the Promo Cash and Deposit Balance respectively, below is how the said deductions would apply:

- 30% of ₹ 80 (Entry Fee) i.e. ₹ 24 will be first deducted from his Winnings Balance.

- Subsequently, the remaining 70% of the amount of the Entry Fee i.e. ₹ 56 will be deducted from his Promo Cash & Deposit Balance respectively.

After applying the above illustrated deductions, the wallet balance of Mr. "X" would now be as follows:

Deposit Balance	₹ 9 (₹ 25-16)
Promo Cash	₹ 0 (₹ 40 - ₹ 40)
Winnings Balance	₹ 76 (₹ 100 - ₹ 24)

As stipulated in the second table above, 30% of the Entry Fee amount (i.e. ₹ 24) was first deducted from the Winnings Balance of Mr. "X" and the pending 70% of the Entry Fee (i.e. ₹ 56) was deducted from the Promo Cash and Deposit Balance of Mr. "X" respectively.

Note:

- **Insufficient Winnings Balance -**
If a player who desires to enter a game, does not have sufficient Winnings Balance, the Entry Fee amount will then be deducted from a player's Promo Cash and Deposit Balance.
- **Insufficient Promo Cash & Deposit Balance -**
After deducting the initial percentage of the Entry Fee amount from the players' Winnings Balance, if the player does not have sufficient Promo Cash and Deposit Balance, the remaining percentage of the Entry Fee amount will be deducted from the player's Winnings Balance again.
- **It is clarified that the percentage of deduction of Entry Fees from the players Winning Balance, Promo Cash and Deposit Balance is subject to change and RummyCircle reserves the right to amend the percentage of deduction of Entry Fees from the players Winning Balance, Promo Cash and Deposit Balance at any time, with no prior notification.**

For any queries, you may write to us on - support@rummycircle.com