

Game of Skill vs. Gambling (game of chance)

Federal Laws regarding gambling:

1. The Unlawful Internet Gambling Enforcement Act (UIGEA)
2. Illegal Gambling Business Act
3. Wire Act
4. Travel Act

There are three main concerns in making the unlawful gambling determination:

1. Does the game require participants to put something of value down before they can participate? (**Consideration**)
2. Does the game offer a valuable reward for successful participants? (**Reward**)
3. Is the game based on chance? (**Chance**)

Only if all three answers are positive, the activity will be considered illegal by Federal standards.

Main specifics:

1. **Consideration** – any fee of any type and value will be considered sufficient consideration.
2. **Reward** – reward must be in tangible form.
3. **Chance** – Most states are normally applying the “predominant purpose test” to distinguish between Game of Skill and Game of Chance. Predominance generally means over 50%.
4. Furthermore, the majority of the states have not adopted any specific laws criminalizing the offering of online games that may involve gambling.

Conclusion:

There is NO GAMBLING at TradePlayz.com! The outcome of TradePlayz game is based predominantly upon the players' skill, not chance ("game of skill").

TradePlayz game is a game of skill and not a game of chance based on the predominant purpose test (or "Dominant Factor Test", or "Dominant Principle Test") that is used by the majority of US jurisdictions. There is no doubt that an element of chance exists in all endeavors, therefore only activities where chance is a predominant factor (over 50%) may be considered gambling or quasi-gambling activity.

Design of the game was planned with "predominant purpose test" in mind, and is focused on skill and knowledge while leaving as less as possible to chance. That includes:

- Skill as the determining factor in the outcome
- Game tiebreakers based on skill
- Consistent advantage of a skilled player vs. non skilled

Prohibited US States/Countries:

You acknowledge that various rules, regulations and laws addressing sweepstakes, contests, and tournaments with entry fees and/or prizes govern your participation in Competitions ("Gaming Laws"), and that Gaming Laws are set up by each individual US state, country, territory, or jurisdiction. Therefore, we DO NOT offer Cash Competitions to users participating in Competitions in any state in which such Competition violates its Gaming Laws ("Prohibited Jurisdiction"), and if you are located in any Prohibited Jurisdiction then you may not participate in Cash Competitions. It is your responsibility to determine whether the state, country, territory or jurisdiction in which you are located is a Prohibited Jurisdiction. We reserve the right (but have no obligation) to monitor the location from which you access Services, and we may block access from any Prohibited Jurisdiction. Each time you log in to participate in a Cash Competition, you must accurately confirm the location from which you are playing.

Additional Laws:

In addition to Gaming Laws, you are also subject to all municipal, state and federal laws, rules and regulations of the city, state and country in which you reside and from which you access and use Services, including without limitation U.S. export laws (together with Gaming Laws, the “Applicable Laws”). You are solely responsible for your compliance with all Applicable Laws. Access to Competitions may not be legal for some or all residents of, or persons present in, certain jurisdictions. SERVICES AND COMPETITIONS ARE VOID WHERE PROHIBITED OR RESTRICTED BY APPLICABLE LAWS. Your participation in Competitions is at your own risk, and you agree not to hold us responsible or liable if Applicable Laws restrict or prohibit your access or participation.



A blue circular stamp for PRIFINANCE NEW ZEALAND LIMITED. The stamp contains the text "NEW ZEALAND" at the top, "PRIFINANCE NEW ZEALAND LIMITED" in the center, and "Company number: 6134047" at the bottom. A handwritten signature in blue ink is written over the stamp.