

## Casino Credit Fact Sheet, Application and Agreement

Thank you for choosing us as your destination for fun and excitement. We are confident that you will enjoy the convenience and benefits that your Casino credit line offers. At Live! Casino & Hotel our intention is to provide you with the best possible service. With this in mind, we would like to point out some important facts about your credit line account:

- Casino Credit Transactions are the equivalent of negotiable instruments like your personal checks.
- In the absence of you redeeming them, Casino Credit Instruments (“Markers”) will be submitted to your bank for payment just like a check drawn on your account.
- Repayment Period: As a convenience to our customers, Maryland Regulations allow us to hold Markers interest free for a pre-determined maximum period of time as follows:

Marker Amount	Maximum Time
\$1,000 or less	7 days
\$1,001 to \$2,500	14 days
\$2,501 to \$5,000	21 days
\$5,001 and above	45 days

**MARYLAND LIVE! CASINO RESERVES THE RIGHT TO DEPOSIT MARKERS AT ANY TIME PRIOR TO THE MAXIMUM TIME SET FORTH, WITHOUT NOTICE.**

In addition to the terms and conditions set forth in the Application and Agreement, please note that:

1. The issuance of casino credit is solely for gaming purposes at Live! Casino & Hotel.
2. All of your play must be rated on the gaming floor by use of your player’s card.
3. You must repay your markers in part or in whole, with any chips in your possession prior to departing the casino.

Repayment Process: Markers can be paid at any time within the repayment period. Payments can be made by in chips, cash, TITO Vouchers or personal check. If the marker is not paid by the expiration of the agreed upon maximum hold period, it is deposited (like a check) and the funds are collected from your account through your financial institution. All markers sent for deposit are subject to a clearing time period determined by Live! Casino & Hotel. During this time depending upon your Credit Limit, additional credit may not be available or may be limited unless specific arrangements are made.

Personal Check Payments: If you choose to write a personal check to pay/redeem a marker(s), the check must be drawn on the account disclosed in your credit application. When a check payment is received, the check

will be verified the next banking day. Payment by Personal Check is subject to a clearing time period determined by Live! Casino & Hotel. During this time, depending upon your Credit Limit, additional credit may not be available or may be limited unless specific arrangements are made.

Consolidations: Maryland Regulations permit Credit Customers to consolidate their markers. Please note that consolidated markers assume the date of the oldest marker being consolidated for the purpose of a deposit date in accordance with maximum time noted above.

Privacy Disclosure: Live! Casino & Hotel restricts access to personal information collected from our customers to those individuals who need to know the information in order to process credit applications or provide other services. We maintain physical, electronic and procedural controls to safeguard non-public personal information.

I have read and acknowledged receipt of this Casino Credit Fact Sheet:

Patron Signature:  Date:

### Politically Exposed Person Questionnaire

Please answer the following question:

“Are you or have you been:

- a) Entrusted with any prominent public function in the US or in a foreign country, which includes the role held by a head of state, a head of government, a government minister, a senior civil servant, a senior judicial or military official, a senior executive of a state-owned corporation or a senior official of a political party, or
- b) a spouse or a child, an adopted child, a step-child, a sibling or a parent of such a person, or
- c) a close associate of such a person. “

\_\_\_\_\_ Yes

\_\_\_\_\_ No

Patron Signature: \_\_\_\_\_ Date: \_\_\_\_\_

CONFIDENTIAL CREDIT INQUIRY	
Bank Name	
Bank Address	
Bank Phone Number	
Account Holder Name	
Account Holder Address	

In order to establish and maintain Casino Credit with Live! Casino & Hotel, I authorize the release of the following information by you to Live! Casino & Hotel and/or the presenting credit reporting agency. This information is required by Live! Casino & Hotel and will be held in the strictest confidence. A facsimile of this authorization shall be acceptable and considered as valid and effective as the original. The required information is listed below:

Customer Signature as on Checks:

Dated:

----- BANK USE ONLY -----	
Branch ABA Number:	<input type="text"/>
Checking Account Number:	<input type="text"/>
Date the Account was Open:	<input type="text"/>
Average Balance if Available:	<input type="text"/>
Account Type:	Personal    Business    Sole proprietor? (Yes / No)
Can Sign Checks Alone:	Yes    No
Satisfactory Account:	Yes    No
Address Same as Above:	Yes    No
<input type="checkbox"/> Requested documentation from financial institution	
Bank Representative Name:	<input type="text"/>
Title:	<input type="text"/>
Signature:	<input type="text"/>

Upon Completion, please fax the completed form to 443.296.7454. Thank you.

Arrival Date

Player Card

App. Date

Please Circle: Mail In - Walk In - Phone In - Fax In

**APPLICATION FOR CASINO CREDIT**

**APPLICANT INFORMATION**

Name: Last			First			Middle		
AKA					Cell Phone #			
Residence Street Address					# of Years		Home Phone #	
City			State			Zip Code		
Date of Birth					Social Security #			
Amount Requested \$				Credit <input type="checkbox"/>			Front Money <input type="checkbox"/>	
List other gaming establishments you currently have credit with:								
Preferred Mailing Address			Home		Business		Other	

**EMPLOYMENT INFORMATION**

Place of Employment			Income			Assets		
Position			Type of Business				# of Years	
Business Street Address						Business Phone #		
City			State			Zip Code		
E-mail Address								

**BANK ACCOUNT INFORMATION**

Bank #1				ABA #				
Street Address				Personal Acc. #				
City, State, Zip				Business Acc. #				
Branch			Bank Officer				Phone #	

Bank #2		ABA #	
Street Address		Personal Acct. #	
City, State, Zip		Business Acct. #	
Branch	Bank Officer	Phone #	
Driver's License #			
State	Exp. Date	Male <input type="checkbox"/>	Female <input type="checkbox"/>
ID Verified By	Date	Time	
Credit Rep #			

Please read and sign below:

I, the undersigned, hereby represent that the information I have provided in the casino credit line application and agreement, including my name, is complete and accurate and that I have provided such information voluntarily for the purposes of obtaining casino credit in an amount set by the credit policies and practices of PPE Casino Resorts Maryland, LLC t/a Live! Casino & Hotel ("Live! Casino & Hotel"). I hereby authorize Live! Casino & Hotel to communicate with and obtain additional information from credit reporting agencies, credit references and other sources to investigate and verify the information I have provided including, without limitation, my account balance and other financial information and to obtain and verify my financial and employment history. I further authorize Live! Casino & Hotel to exchange information with others concerning my financial and account experience with Live! Casino & Hotel. I understand that the information I have provided and the information I authorize Live! Casino & Hotel to obtain, investigate and verify will be used by Live! Casino & Hotel in connection with the evaluation of my casino credit application and, if and to the extent granted at any time, the issuance of any line of credit by Live! Casino & Hotel or marker signing privileges ("Marker Signing Privileges"). I expressly agree not to hold Live! Casino & Hotel responsible or liable for the information released or for its use of any such information.

I agree that Live! Casino & Hotel may, subject to the Live! Casino & Hotel privacy policies and applicable federal and state law, retain and use the information on this application and any information it receives based on my authorization whether or not I am granted Marker Signing Privileges. Notwithstanding the foregoing, I understand that I may opt-out of certain types of sharing of the information I have provided on my casino credit application (although I understand that Live! Casino & Hotel does not necessarily engage in every type of information sharing from which I may opt-out), specifically (1) sharing information with affiliates for use by those affiliates for their own everyday business purposes or to market their products or services to me and (2) sharing information with non-affiliates to market their products or services to me. I understand that I may request to opt-out of such sharing by contacting Live! Casino & Hotel as follows: John Borysewicz, Cage Director, 443-445-2440.

As a condition to being granted Marker Signing Privileges, I agree to sign credit instruments, also known as markers or checks ("Markers"), in the amount of the funds issued to me, which may be issued as chips, cash, cash-out vouchers or in such other form as determined by Live! Casino & Hotel. Further, I authorize Live! Casino & Hotel to complete any of the following information on the Markers: (1) name of payee (e.g. Live! Casino & Hotel), (2) the date, (3) the name, account number and/or address of any of my banks and financial institutions, (4) any electronic encoding information in connection with the foregoing, and (5) such other information as

otherwise required or authorized by law. The information inserted on any Marker by Live! Casino & Hotel may be for any account from which I now or may in the future have the right to withdraw funds, regardless of whether that account now exists, and whether I provided the information on the account to Live! Casino & Hotel.

I REPRESENT THAT AT THE TIME I SIGN ANY MARKER, I HAVE ON DEPOSIT IN ACCOUNTS ON WHICH I AM AN AUTHORIZED SIGNATORY FOR ALL PURPOSES, WITHOUT RESTRICTION, FUNDS SUFFICIENT TO PAY SUCH MARKER UPON DEMAND OR PRESENTMENT.

I acknowledge that irrespective of any currency exchange laws in the country in which I reside, I have the ability and intent to legally pay through my bank or financial institution the funds represented by each Marker signed by me and provided to Live! Casino & Hotel. I also acknowledge that an independent agent collecting front money deposits or payments on my outstanding balance is my agent and not an agent for Live! Casino & Hotel.

I agree that each Marker I sign is a separate transaction and credit instrument. If I receive the funds before I execute a Marker, I will promptly sign a Marker when presented to me in the amount of the funds I received.

I hereby authorize Live! Casino & Hotel, in its sole discretion, to apply any and all chips or cash-out vouchers I may redeem first to the reduction of any outstanding credit balance I may have with Live! Casino & Hotel, with the remainder (if any) to be returned to me. In the event any Marker is dishonored by a financial institution, in addition to any amounts authorized by law, I agree that Live! Casino & Hotel may charge, and I agree to pay, interest from the date of issuance of such Marker at the maximum rate permitted by Maryland law, up to eighteen percent (18%) per annum, and all collection costs incurred in connection therewith, including, without limitation, attorneys' fees and court costs.

Live! Casino & Hotel reserves the right to either terminate or suspend Live! Rewards benefits and comps for participants who have been issued credit and are in default in repayment of that credit, who have had a check cashed and returned for non-payment, are in any other way delinquent with respect to payments or indebtedness owed to Live! Casino & Hotel or have been evicted from Live! Casino & Hotel for misconduct. If the suspended participant becomes current on all payments owed to Live! Casino & Hotel, Live Casino & Hotel may reinstate the participants' membership benefits and comps. The decision whether or not to reinstate Live! Rewards benefits and/or comps is at the sole discretion of Live! Casino & Hotel.

I agree that this application, the Marker Signing Privileges, all credit issued by Live! Casino & Hotel and all Markers signed by me shall be governed, construed and interpreted pursuant to the laws of the State of Maryland (without regard to choice of law principles). I hereby consent and submit to the exclusive jurisdiction of the courts of the State of Maryland and of the United States District Court for the District of Maryland, if a basis for federal jurisdiction exists, for the resolution of any disputes relating to this application, the Marker Signing Privileges, the Markers, and all credit issued to me by Live! Casino & Hotel. I agree that venue shall be proper in any circuit court of the State of Maryland selected by the Lender or in the United States District Court for the District of Maryland if a basis for federal jurisdiction exists and waive any right to object to the maintenance of a suit in any of the state or federal courts of the State of Maryland on the basis of improper venue or of inconvenience of forum.

LIVE! CASINO & HOTEL ENDORSES RESPONSIBLE GAMING: I understand that Live! Casino & Hotel will, at my request, provide me with information on Live! Casino & Hotel self-limit program. I also understand that Live! Casino & Hotel will also cancel or limit my access to Marker Signing Privileges at my written request. I understand that I may call the 24-hour Problem Gamblers Help-Line at 1-800-552-4700 if I or anyone I know may have a problem gaming responsibly.

I represent that I have not been excluded from any gaming operation, nor have any of my privileges at any gaming operation been restricted, either voluntary or by action of law. I also certify that I am at least 21 years of age.

Patron's Signature (as known by your bank or financial institution and as it will appear on your credit instruments)

Date

Please play responsibly, for help visit [mdgamblinghelp.org](http://mdgamblinghelp.org) or call 1-800-522-4700