



CLUB RULES May 2026

1. NAME

1.1 The name of the Club is Aspinall's Club Limited, trading as Wynn Mayfair. Wynn Mayfair is a Private Members Club. The address is 27-28 Curzon Street, London, W1J 7TJ.

2. PROPRIETOR AND OWNER

2.1 The Proprietor and Owner of the Club is Wynn Mayfair, a subsidiary of Wynn Resorts, Limited.

3. OBJECTIVES

3.1 The objectives of the Club are to provide Members and their Guests with facilities for lawful gaming and entertainment and other non-political, social and recreational facilities, including the provision of food, drink (including alcohol) and occasional entertainment, all in accordance with all applicable laws and regulations and the gaming and other rules of the club including Club Rules (as amended from time to time).

4. FINANCIAL OBLIGATIONS

4.1 The Proprietor shall be solely responsible for the provision of:

- (a) The Club Premises;
- (b) Carrying out the objectives of the Club; and
- (c) Shall have entire control of all matters connected with the Club.

4.2 The Members shall be liable for such payments to the Proprietor as prescribed from time to time in these Rules, Player Programs, Incentives Terms & Conditions Agreement, Settlement of Account and other Regulations.

5. MANAGEMENT

5.1 The general management of the Club shall be conducted and controlled by the Proprietor or, at the Proprietor's discretion

5.2 The Proprietor shall also appoint a Club Management Team empowered, at its discretion, to act in respect of day-to-day management matters.

5.3 The Proprietor shall be entitled to make, vary or repeal any Rule or Regulation relating to the conduct, management or well-being of the Club or its Membership. Any Rules or Regulations so decided shall be binding on the Members and/or Guests.

6. MEMBERSHIP

6.1 There are multiple categories of membership offered at the Club.

6.2 Only those over the age of 18 and of good character and who are otherwise not excluded from the premises, and not under the land-based casino self-enrolment national self-exclusion scheme, shall be eligible for membership.

6.3 All Members are bound by the Club's Rules and Regulations (as amended from time to time).

6.4 The admission of Members shall occur at the discretion of the Proprietor.

6.5 Newly elected Members may receive, where appropriate, notification from the Proprietor or delegate of their admission.

6.6 The Proprietor or Club Management Team shall have the power, without giving a reason, to suspend or terminate the membership of any Member or, without giving a reason, to refuse membership to any person. Any such decision shall be final and binding and shall not be subject to any form of appeal.

6.7 The Proprietor, or any member of the Club Management Team, shall be entitled at any time and without giving a reason, to:

- (a) Refuse admission to any Member; or
- (b) Require any Member already admitted to leave the Club. Any such decision shall be binding and not subject to any form of appeal.

6.8 Only Members and their Gaming Guests shall be entitled to participate in the general gaming facilities made available by the Club, subject always to the production of full Customer Due Diligence, the requisite ID documentation, and any other required documents as

determined by the Club and in compliance with regulations. Dining Members and Non-Gaming Guests are not permitted to access the gaming facilities.

6.9 Members may terminate their membership at any time by giving the Proprietor written/verbal notice of their resignation, which takes effect when the Proprietor receives notice.

6.10 All Members and Guests (including Non-Gaming Guests) need to pass the Identity Verification Process (ID checks).

7. GUESTS

7.1 Any Member may bring Guests to the Club. Such Guests must be accompanied by a Member of the Club at all times. Guests are not permitted to enter the Club or remain in the Club without the Member's presence.

7.2 The Member introducing the Guest shall be responsible for ensuring that Guests follow the rules of the Club.

7.3 A Guest of a Member shall not be entitled to participate in gaming on behalf of the Member or vice versa, and a Guest and Member shall not be entitled to participate in gaming on behalf of any other person present or not present on the Club premises.

7.4 A Guest of a Member is entitled to order or pay for any food or beverage in the Club. A Guest of a Member is not entitled to incur any debts at the Club in the Guest's own name.

7.5 The Proprietor, or any member of the Club Management Team, shall be entitled at any time, and without giving any reason, to:

- (a) Refuse admission to any proposed Guest;
- (b) Limit the number of proposed Guests; or
- (c) Require any Guests already admitted to leave the Club, and any such decision shall be binding and not subject to any form of appeal.

7.6 The Member introducing the Guest shall be responsible for ensuring the Guest's compliance with any direction given under (a), (b) or (c) above.

7.7 Only those over the age of 18 and of good character and who are otherwise not excluded from the premises, and not under the land-based casino self-enrolment national self-exclusion scheme, shall be eligible to attend the Club as guests.

7.8 The Proprietor, or any member of the Club Management Team, shall have the power, without giving a reason, to suspend or terminate the membership of any Member or, without giving a reason, to refuse membership to any person. Any such decision shall be final and binding and shall not be subject to any form of appeal.

8. COMPLAINTS OR DISPUTES

8.1 Any complaint or dispute shall be raised immediately with a member of the Club Management Team.

8.2 If a Member is dissatisfied with the outcome of a gaming dispute, they should ask a member of the Club Management Team for a Gaming Dispute Procedure Leaflet explaining the process in detail. If the Proprietor's internal complaints process cannot resolve the matter to your satisfaction, it may be referred to our Alternative Dispute Resolution Service (ADR), the Independent Betting Adjudication Service (IBAS).

IBAS may be contacted in writing at the following address:

IBAS
PO Box 62639
London
EC3P 3AS

For further information or to make a claim through the IBAS website, visit:

www.ibas-uk.com

or to request an IBAS application form, telephone:

020 7347 5883

8.3 Where a Member has been dissatisfied with any aspect of Wynn Mayfair's facilities, quality of food or service, and the complaint has not been resolved satisfactorily by Management, in accordance with



the Club's Non-Gaming Complaints Leaflet, the member may put their concerns in writing to:

enquiries@wynnmayfair.com; or
Wynn Mayfair Enquiries
27-28 Curzon Street
London
W1J 7TJ

9. GAMING

9.1 No games of chance shall occur in the Club except in accordance with the specific rules for each game.

9.2 It shall be the duty of the Proprietor to fix the table money and fees payable in respect of any game played at the Club, in respect of which table money or a fee is chargeable and the times of sessions during which such games may be played in accordance with the provisions of these Rules.

9.3 Details of the rules, odds and house edge for all table games offered at Wynn Mayfair can be found on the premises or on Wynn Mayfair's website via the 'How to Play' Leaflet.

9.4 The Proprietor does not allow systematic and organised lending of money between Members or Guests, and anyone asking for money or lending money in a systematic and organised way within the Club premises will have their membership reviewed and suspended.

9.5 Gaming chips and tokens issued by the Proprietor:

- (a) Remain the property of the Club and must be returned or redeemed (as appropriate) on demand; and
- (b) When taken outside the Club, they are non-transferable.

9.6 The Proprietor reserves the right to adjust the tables' minimums/maximums at its discretion.

9.7 Credit cards are forbidden to be used at the Club. Any attempt to use a credit card to obtain funds will be refused and declined by the Proprietor.

9.8 All funds held by Wynn Mayfair for or on behalf of any Member or Guest are classified as 'not protected', meaning they are not protected in the event of insolvency. Members or Guests acknowledge that their funds are 'not protected' when signing up for membership and accepting the Club Rules, and again when making their first deposit, before any funds can be used for gambling. Wynn Mayfair will also remind Members or Guests every six months that their funds are 'not protected' and will require their acknowledgment before any funds can be used for gambling. Further information about customer funds protection and the Gambling Commission's customer funds insolvency ratings system is available on the British Gambling Commission's [website](#).

9.9 If the Member or Guest has not attended the Club for 12 consecutive months, their account will be treated as inactive. Wynn Mayfair will attempt to return their funds using the contact details and payment method on file. If these are no longer valid, the relevant Member or Guest must provide new, verified details. If Wynn Mayfair cannot contact them, their funds will be reclassified as dormant. Dormant funds will remain attributed to the relevant Member or Guest and will be returned in full if they later contact or visit the Club.

9.10 Although the Proprietor will aim to prevent any person from gambling that seems to be or be under the influence of alcohol and/or illegal substances, the Proprietor will not be liable for any losses and for any matter whatsoever associated with gambling if they enter the Club and gamble under such a condition.

9.11 In accordance with the UK Gambling Commission's Gambling and Software Technical Standards (RTS 9), our progressive jackpot systems operate under the following principles:

- (a) Seed Funding: Each progressive jackpot starts with a guaranteed minimum amount (the "seed"), funded by the operator. This ensures that the jackpot is never zero at the start of play.
- (b) Contribution Mechanism: A small percentage of each qualifying stake contributes to the jackpot pool. For each progressive jackpot,

27% of each qualifying stake is contributed to the jackpot pool. This amount is clearly defined within the game rules.

(c) Transparency: The current jackpot amount is displayed in real time within the game interface. Players can always see the value they are playing for.

(d) Decommissioning of Jackpots: If a progressive jackpot is discontinued, any remaining funds in the jackpot pool will not be retained by the operator. Instead, these funds will be:

- (i) Redistributed to another progressive jackpot game, or
- (ii) Paid out through a fair and transparent mechanism approved by the Gambling Commission.

(e) Fairness and Compliance: All jackpot operations, including seeding, contributions, and redistribution, comply with UK Gambling Commission standards to ensure fairness and integrity.

10. BONUSES AND PROMOTIONS

10.1 Wynn Mayfair operates multiple reward programmes. Unless explicitly mentioned, rewards earned by a Member through a rewards program only indicate potential benefits that may be offered to the Member at the Club's discretion. They do not constitute a financial obligation for the Club or an asset for the Member.

10.2 General promotions are available to all Members, subject to the specific terms and conditions of the promotion available. All general promotions are free to enter.

10.3 Wynn Mayfair provides Player Programmes that can be requested by Members, or accessed through invitations from Wynn Mayfair. Eligibility is based on the criteria specified in the Player Programmes documentation and related materials.

10.4 Occasionally, Wynn Mayfair invites Members to join the Reward Programme. In order to be included in the Reward Programme, a Member must meet minimum eligibility criteria, which will be reassessed on a regular, ongoing basis. As a minimum, these will include:

- (a) Affordability – to establish that spending is affordable and sustainable as part of the Member's leisure spend;
- (b) Safer Gambling – to assess whether there is evidence of gambling-related harm, or heightened risk linked to vulnerability; and
- (c) Enhanced Due Diligence – to ensure Wynn Mayfair has up-to-date evidence relating to identity, occupation and source of funds. Once a customer joins a Rewards Programme, they may receive the following additional benefits for example:
 - (i) Invitation to hospitality, events, dinners, or other enhanced services;
 - (ii) Personal account management/dedicated point of contact with Wynn Mayfair; and
 - (iii) Individualised bonuses, benefits, or gifts.

The Member of Reward Programme may, at any time, elect to opt out of the Reward Programme by speaking to the personal account manager or to a Casino Manager or by sending an email to enquiries@wynnmayfair.com.

11. DINING

11.1 Dining Members are not permitted to game at the Club unless they have a current Gaming Membership.

11.2 Dining Membership is subject to table availability; as such, bookings are strongly recommended by calling +44 (0)20 7499 4599.

11.3 Dining Membership is only valid in Wynn Mayfair only and not at any other Wynn Resort facility or premises.

12. PRIVACY AND PERSONAL INFORMATION (COLLECTION AND PROCESSING)

12.1 All Members, Guests and Dining Members shall respect the privacy and confidentiality of other persons leaving, entering or present at the Club and agree not to disclose this personal information to other persons, media or platforms, including third parties.



12.2 All initial personal information enquiries can be made in writing, by phone or by speaking to a Manager. Subject Access Requests, including requests for rectification of personal information, updating or revoking personal information permissions, can be made in writing to: privacy@wynnmayfair.com; or

The Data Protection Officer
Wynn Mayfair
27/28 Curzon Street
London
W1J 7TJ

12.3 Members, Guests and Dining Members who may have concerns in relation to how the Proprietor uses or obtains their personal data can direct their case to the data regulator, the Information Commissioner's Office (ICO) via:

Helpline: 0303 123 1113

Online: <https://ico.org.uk/make-a-complaint/>

12.4 The Proprietor's Terms of Use and Privacy Policy are available at www.wynnmayfair.com or upon request.

12.5 The Proprietor forms part of the Wynn Resorts, Limited group of companies and as such personal data may be disclosed, shared or transferred in the course of business to other Wynn Resorts, Limited companies or third parties authorised to act on our behalf, as permitted by law.

12.6 The Proprietor, in accordance with applicable data protection laws, collects, holds and releases personal data for the purpose of compliance, the prevention and detection of crime and the Proprietor's commercial use, such as marketing. For more information on how Wynn Mayfair might process your personal data, please see the Privacy Notice available at www.wynnmayfair.com.

12.7 The Club has in place a CCTV surveillance system, which incorporates both video and audio recording, inside and outside the premises. CCTV is used by the Club to prevent and detect crime, protect staff, Members, Guests, Dining Members, and other visitors to the premises, and protect the Club's assets.

12.8 Members, Guests and Dining Members shall not hold the Proprietor liable for data/information released to third parties or used by the Proprietor in accordance with its legal or regulatory obligations.

13. PROHIBITED DEVICES OR PARAPHERNALIA

13.1 The use of any device or paraphernalia to aid with the playing of casino games (other than that provided by the Club) is prohibited unless management permission is given.

13.2 The Proprietor has absolute discretion to require any Member or Guest of a Member found in possession, or suspected of being in possession of any electrical, mechanical or computerised article or device for use within the Club premises to leave the premises, and where appropriate, to suspend or terminate membership.

14. SAFER GAMBLING

14.1 The Proprietor recognises that some Members or Guests may be potentially or at risk of problem gambling. The Proprietor is committed to promoting a responsible attitude to gambling and provides free literature within the Club and on its website for the information and benefit of Members and Guests. The Proprietor shall ensure that Management and Staff are aware of this issue so that they may offer assistance wherever possible.

14.2 In accordance with the *Licence Conditions and Codes of Practice (LCCP)*, the Proprietor offers the option to enrol in a voluntary self-exclusion programme, Self-Enrolment National Self-Exclusion (SENSE), for a minimum period of six months.

14.3 The enrolment can take place by visiting the Club's premises, or directly using the Customer Self-Enrolment (CSE) portal, accessible via a button on the SENSE website (www.senseselfexclusion.com).

14.4 A Member or Guest who self-excludes agrees:

(a) Not to enter or attempt to enter any casino premises within the UK for at least 6 months or whilst enrolled on SENSE;

(b) Although the Proprietor will aim to prevent any self-excluded person from entering and gambling at the Club during their period of self-exclusion, the Proprietor will not be liable for any losses and for any matter whatsoever associated with gambling if the self-excluded person enters the Club and gambles during the period of self-exclusion; and

(c) Comply with the SENSE terms and conditions available via SENSE leaflets at the Club, Wynn Mayfair webpage, or online at www.senseselfexclusion.com.

14.5 Persons under the age of 18 are strictly forbidden to enter the premises at any time. The Proprietor operates a strict Challenge 25 policy, which requires any person appearing under the age of 25 to provide a valid photographic ID as proof of age.

14.6 The Proprietor practices the responsible service of gaming.

15. HEALTH AND SAFETY

15.1 have a responsibility to act in a responsible manner to ensure their own health and safety and that of others in the Club.

15.2 Proprietor reserves the right to conduct, and Members, Guests, and Dining Members consent to, personal searches and searches of their belongings for the safety, security, and protection of other members, guests, staff, and the Club's assets.

15.3 The Proprietor is committed to maintaining a safe environment in which Members, Guests and Dining Members may enjoy the facilities provided. The Club enforces a strict Zero-Tolerance policy toward drugs and controlled substances. The manufacture, distribution, dispensation, possession or use of drugs or controlled substances—whether illegal, recreational, or legally prescribed for medical purposes (including, but not limited to, THC or similar substances)—is strictly prohibited on the premises (this includes all land, property, buildings and parking areas). Any person found to be in possession of a drug or controlled substance or suspected to be in possession of or to have used a drug or controlled substance will be barred from the Club.

15.4 The Proprietor offers reasonable adjustments, modifications, and additional support to Members, Guests, and Dining Members whose physical or mental conditions necessitate such assistance, upon request, while using the facilities or participating in gaming activities. In compliance with the Equality Act 2010, assistance dogs are permitted on the premises to support individuals with disabilities.

16. MEMBER AND GUEST CONDUCT

16.1 Systematic or organised money lending between Members or Guests on the premises is strictly forbidden.

16.2 Smoking is only permitted in designated areas. Any person found to be smoking in any other area may be asked to leave.

16.3 Members, Guests or Dining Members who permit their membership details to be used by any other person may have their membership suspended or cancelled. Membership is not transferable, non-negotiable and cannot be redeemed or exchanged for any monetary value or guarantee.

16.4 The Proprietor will assist with any police enquiry related to antisocial or criminal behaviour, including criminal behaviour, violence or threats of violence, illegal activity, drug distribution and/or use, on its premises. Information relating to such undesirable activity, when appropriate, may be shared with other Gaming Clubs or Companies and the Authorities, including the Police.

16.5 Members, Guests and Dining Members whose standard of dress is deemed to be unacceptable may be refused entry to the Club.

16.6 The use of cameras or any other recording devices is prohibited without the prior approval of the Management.

16.7 Anti-social behaviour, harassment and/or discrimination against a Member, a Guest, a Dining Member or Staff on the grounds of age, gender reassignment, marriage or civil partnership, pregnancy or maternity leave, disability, race including colour, nationality, ethnic or national origin, religion or belief, sex and sexual orientation (the



'protected characteristics') will not be tolerated, and the Proprietor reserves the right to suspend or terminate the membership of a person with such behaviour. Examples of unacceptable behaviour include expressing a preference for or refusing a particular dealer based on a protected characteristic or making an offensive or derogatory comment related to a protected characteristic.

16.8 The Proprietor will not tolerate disruptive behaviour. The behaviour will be deemed 'disruptive' if casino property is intentionally damaged or if threatening, abusive, indecent, or insulting words or behaviour are used towards Members, Guests, or members of Staff. The Proprietor has absolute discretion to suspend or terminate the membership of a Member guilty of disruptive behaviour or whose Guest is guilty of disruptive behaviour.

16.9 The Proprietor will remove and exclude from the premises any person suspected or found to have cheated or committed an undesirable or criminal act. Under these circumstances, any attempt to enter the premises will render the excluded person liable to civil action, and in accordance with this, the Proprietor will seek to recover the costs of such action.

16.10 The Proprietor will also pursue criminal prosecution against those who commit offences on its premises. The Proprietor reserves the right to withhold funds where there is knowledge or suspicion that those funds have been exclusively or partly obtained unlawfully, whilst investigations are concluded.

17. ANTI-MONEY LAUNDERING, COUNTER TERRORIST AND PROLIFERATION FINANCING AND PROCEEDS OF CRIME (AML/CT and PF and POC)

17.1 Members and their Guests are required to produce identification, which is acceptable to the Proprietor, if they wish to participate in gaming to ensure compliance with AML/CT and PF and POC legislations. Further documentation may be requested from the Member or Guest from time to time to fulfil due diligence requirements.

17.2 In accordance with clauses 12.7 and 12.8, the Proprietor may, as part of its ID verification processes, Due Diligence and Enhanced Due Diligence procedures, conduct checks on Members and Guests to ensure compliance with AML/CT and PF and POC legislations.

17.3 The Proprietor may, as part of its regulatory requirements, seek information relating to the source of wealth and source of funds which may be used for gaming transactions or in connection with any other business relationship.

17.4 The Proprietor also reserves the right not to proceed with any transaction and/or to freeze any monies/assets in its possession until such time that:

(a) The Proprietor has obtained the required information to its sole satisfaction;

(b) The Proprietor has completed any other processes that may be required under its policies and/or procedures or AML/CT and PF and POC legislations; and

(c) The Proprietor may report any suspicions and/or disclose personal information pertaining to those transactions to the appropriate authority, as required by law.

17.5 Member has the right to withdraw their deposit balance at any time, except as necessary to comply with 17.4, without restriction.

18. RESPONSIBLE SERVICE OF ALCOHOL

18.1 Members, Guests and Dining Members are prohibited from bringing alcohol, unless permitted by the Proprietor, or illegal drugs into the Club.

18.2 The Proprietor practises the responsible service of alcohol.

18.3 Any inappropriate behaviour as a result of the excessive consumption of alcohol may result in a Member, Guest and/or Dining Member being asked to leave the premises, including but not limited to the revocation of membership.

18.4 Alcohol will not be served to any person who is believed to be intoxicated.

18.5 Any person believed to be intoxicated will not be allowed to participate in gaming activities.

18.6 Members, Guests and Dining Members may not supply alcohol to any other person who is intoxicated or has been refused further service by the Staff.

18.7 Entry will be refused to any Member, Guest, or Dining Member who is believed to be or is intoxicated upon entry to the Club.

19. MISCELLANEOUS

19.1 No person under the age of 18 is allowed onto the Club premises.

19.2 The Proprietor reserves the right to adjust its opening hours without notice and without liability to Members, Guests and Dining Members.

19.3 Some areas of the Club may be restricted or reserved for certain Members only. Entry to restricted or reserved areas may result in being asked to leave the premises, including but not limited to revocation of membership.

19.4 The Proprietor is a private member Club that has consequently elected to adopt the Gambling Commission's 'On-Entry' approach to patron identification and a zero threshold for recording patrons' Customer Due Diligence (CDD) (including scan of a valid ID/passport) and cash transactions.

19.5 All services and supplies shall be subject to the addition of VAT where applicable.

19.6 Club Staff are strictly forbidden to engage in social relationships with Members or Guests.

19.7 No Member, Guest, or Dining Member may take any property, newspapers, periodicals (except informational leaflets), or other belongings of the Proprietor without the Proprietor's permission.

19.8 Any property brought onto the Club premises by a Member, Guest, or Dining Member at any time shall be solely at the risk of the individual bringing such property. Neither the Proprietor nor the Club staff shall be liable for any loss or damage to such articles, however caused, regardless of whether the property has been entrusted to the Proprietor or their staff, or whether the loss or damage arises from negligence or otherwise.

19.9 The Proprietor is not responsible for any loss, damage, or other outcome caused by use of the complimentary Wi-Fi service offered to Members or Guests. Members or Guests who utilise this service must accept the Proprietor's Terms of Use Policy.

19.10 Animals, except for Guide Dogs, are not permitted on the Club premises.

19.11 No Member, Guest or Dining Member shall disclose the address of the Club, trademark name, or logo in any advertisement or utilise any of these for private or business purposes of any kind.

19.12 Visitors may have the same meaning as 'Member' and/or 'Guest' within these rules. Therefore, any contractors or visitors to the Club may also be subject to these Club Rules.

19.13 The Proprietor reserves the right to restrict the usage of mobile phones and/or other portable devices to preserve the privacy of Members, Guests and Dining Members in the Club.

19.14 Any breaches of the Club Rules by its Members, Guests, or Dining Members causing any loss, damage, claims, liabilities, costs, and expenses will result in compensation to the Proprietor.

19.15 The Proprietor reserves the right to alter, revoke or supplement the Club Rules and any other rules and procedures at any time for various reasons, including in order to comply with legal requirements and/or in order to respond to adjustments to services and/or business practices. By attending the Club, the Member, Guest, or Dining Member consents to these Club Rules and any updates or modifications thereto.

19.16 The Club Rules, as amended from time to time, shall be retained in Reception and/or displayed on Wynn Mayfair's webpage for the information of all Members/Guests/Dining Members, and all Members/Guests/Dining Members shall be deemed to have full knowledge thereof.



19.17 Should any provisions of the Club Rules be declared void, ineffective, illegal, or unenforceable by any competent court, regulator, or authority, the remainder of the Club Rules shall remain in effect as if such void, ineffective, illegal, or unenforceable provision(s) had not been included.

19.18 Subject to compliance with visitor rules, and subject at all times to Club Management's sole and absolute discretion, Members and Dining Members may bring Non-Gaming and Dining Guests with them during their visits to the Club. The Members and Dining Members are fully responsible for the behaviour and actions of their Guests while on the premises.

19.19 A Non-Gaming or Dining Guest of a Member cannot order or pay for food or beverages at the Club. Additionally, a Non-Gaming or Dining Guest is not permitted to gamble or accumulate any gaming debts while at the Club.

19.20 The Club has zero tolerance for bribery, corruption, slavery and human trafficking and expects the same approach from its Members, Guests and Dining Members.

19.21 Club-Owned Funds, Safekeeping Deposits and Prefunded Amounts: Certain amounts credited to a Member or Guest account may be Club-Owned Funds and not the property of the Member or Guest. "Club-Owned Funds" include, but are not limited to:

- (a) any uncrystallised bonuses, promotional credits, incentives, or discretionary benefits;
- (b) deposits or credits applied for anticipated expenses, prefunded commissions, other commissions, rebates or operational costs ("Safekeeping Deposits"); or
- (c) any amounts advanced or credited by Wynn Mayfair that are not derived from funds, other than winnings or prizes, paid in by the Member or Guest.

Legal title to such Club-Owned Funds remains at all times with Wynn Mayfair and does not pass to the Member or Guest, even where such amounts are recorded in the Member or Guest account or described as deposits. In the event of death, insolvency, account closure, inactivity, or any other cessation of the relationship, Wynn Mayfair may reclaim, reverse or set off any Club-Owned Funds. Such Club-Owned Funds shall not form part of the Member's or Guest's estate and are not withdrawable or transferable.

20. GOVERNING LAW AND JURISDICTION

20.1 The Proprietor may bring proceedings against a Member or a Guest in respect of any such dispute in the Courts of England and Wales and/or any other court with jurisdiction.

20.2 To the extent permitted by law, the Proprietor may hold concurrent proceedings in any number of jurisdictions.

20.3 The parties agreed that Member or Guest must bring proceedings against the Proprietor in the country of the Proprietor's address, which means that the courts of London, England, have exclusive jurisdiction to settle any dispute arising by Member or Guest under or in connection with Club Rules.