

Crown Prize Chess Tour

A subsidiary of JC94 Enterprises LLC

MASTER POLICY MANUAL

Contains all Terms and Conditions, Policies, Rules, Code of Conduct, Disclosures, and FAQ

Last Updated July 2026

By becoming an active member of Crown Prize Chess Tour, the member is in agreement to these terms and conditions, policies, rules, and codes and must adhere to and abide by these items.

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• Terms and Conditions

- Title & Acceptance

- Welcome to Crown Prize Chess Tour ("CPCT," "we," "our," or "us"). These Terms and Conditions ("Agreement") govern your access to and use of the Crown Prize Chess Tour website, memberships, tournaments, products, services, and all related offerings.
- By creating an account, purchasing a membership, registering for, joining, or participating in any Crown Prize Chess Tour tournament or service, you acknowledge that you have read, understood, and agree to be legally bound by this Agreement, as well as any additional rules, policies, guidelines, or tournament-specific requirements published by CPCT.

- By purchasing a membership or participating in CPCT, you represent and warrant that you are at least eighteen (18) years of age and legally capable of entering into this Agreement.
- If you do not agree to these Terms and Conditions, you must not purchase a membership, register for tournaments, or use any CPCT services.
- You represent and warrant that you have the legal capacity to enter into this Agreement. If you are under the age of majority in your jurisdiction, you may only participate with the permission and supervision of a parent or legal guardian, who agrees to be bound by these Terms on your behalf.
- Definitions
 - Crown Prize Chess Tour (CPCT)
 - For purposes of this Agreement, the following definitions apply:
 - **"Agreement"** means these Terms and Conditions, together with any policies, tournament rules, prize schedules, FAQs, Privacy Policy, or other documents incorporated by reference.
 - **"Crown Prize Chess Tour" or "CPCT"** means Crown Prize Chess Tour, its owners, operators, employees, contractors, affiliates, successors, assigns, and authorized representatives.
 - **"Website"** means www.crownprizechesstour.com and any related webpages, portals, applications, or online services operated by CPCT.
 - **"Member"** means any individual who has successfully purchased and maintains an active CPCT membership.
 - **"Membership"** means one of CPCT's recurring monthly subscription plans that grants tournament eligibility and other benefits.
 - CPCT currently offers the following membership tiers:
 - **Silver Membership**
 - **Gold Membership**
 - **Platinum Membership**
 - Membership benefits, eligibility requirements, pricing, and included features may differ by tier and may be updated from time to time.
 - **"Tournament" or "Event"** means any competition, league, championship, qualifier, seasonal event, or other competitive activity organized or administered by CPCT.
 - **"Chess.com Account"** means the player's active Chess.com account linked to their CPCT membership. Tournament eligibility, division placement, ratings, and participation requirements are determined using this account.
 - **"Division"** means the tournament grouping assigned to a player based upon the player's current Chess.com 5-Minute Blitz rating. Players may only participate in the division determined by CPCT's eligibility requirements.

- Memberships (Silver, Gold, Platinum)
 - CPCT operates on a recurring monthly membership model.
 - An active membership grants the Member eligibility to participate in CPCT tournaments and access other membership benefits offered for their selected membership tier.
 - CPCT currently offers the following recurring membership levels:
 - Silver Membership — \$25 USD per month
 - Gold Membership — \$50 USD per month
 - Platinum Membership — \$100 USD per month
 - Membership benefits may differ between membership levels and may be modified by CPCT at any time.
 - Memberships are personal, non-transferable, and may not be shared, assigned, sold, or otherwise transferred to another individual without CPCT's prior written consent.
 - Maintaining an active membership does not guarantee tournament prizes, winnings, rankings, qualification for future events, or any specific competitive results.
- Automatic Renewal
 - The membership, once initially signed up and paid for, will be a recurring monthly charge to the payment source that the member used when signing up. This will continue to recur until the member cancels their membership via the CPCT website.
 - All CPCT memberships automatically renew on a recurring monthly basis.
 - By purchasing a membership, you authorize CPCT and its payment processor to automatically charge your selected payment method for the applicable membership fee each billing cycle until your membership is canceled.
 - Memberships continue to renew unless canceled through your account on the CPCT website before your next billing date.
 - It is solely the Member's responsibility to monitor their subscription status, payment method, billing dates, and cancellation status.
 - Failure to cancel before the next billing cycle does not entitle the Member to a refund, credit, or reversal of charges.
 - If a recurring payment cannot be successfully processed, CPCT may suspend or terminate membership benefits until payment is successfully received.
- Fees, Billing & Refunds
 - Taxes may apply. PayPal fees may apply. The amount advertised for each Membership Level is \$25 USD/Month for Silver, \$50 USD/Month for Gold, and \$100 USD/Month for Platinum. Taxes and Fees may be additional to these advertised membership fees.
 - Membership fees are currently advertised as follows:
 - Silver Membership: \$25 USD per month
 - Gold Membership: \$50 USD per month

- Platinum Membership: \$100 USD per month
- Unless otherwise expressly stated, advertised membership prices do not include applicable taxes, governmental fees, currency conversion charges, bank charges, or payment processor fees that may be imposed by third parties.
- Members are responsible for paying all applicable taxes, governmental assessments, and fees associated with their membership or tournament participation.
- Payments are processed through third-party payment providers, including PayPal and any other payment processors selected by CPCT. Additional fees imposed by those providers are outside CPCT's control and remain the responsibility of the Member.
- Except where required by applicable law or expressly stated elsewhere in this Agreement, **all membership payments are final and non-refundable.**
- No refunds, credits, or prorated reimbursements will be issued for:
 - Failure to cancel before renewal;
 - Partial months of membership;
 - Failure to participate in tournaments;
 - Missed tournaments;
 - Personal scheduling conflicts;
 - Technical issues outside CPCT's control; or
 - Any other unused membership benefits.
- CPCT reserves the right to modify membership pricing at any time. Any pricing changes will apply prospectively after reasonable notice to Members as required by applicable law.
- Tournament Participation
 - An active membership will gain the player access to the tournament. To play in the event, the member must 'join' their division for the current event (out of 4 divisions they will only be able to join the division that corresponds to their current 5min Blitz ELO ranking for their [chess.com](https://www.chess.com) account associated with their membership.)
 - Players are responsible for clicking "Join" in the Chess.com tournament before the scheduled start time. Players who fail to join before Round 1 begins may be permitted by Chess.com to join late, but will miss any rounds already in progress. Crown Prize Chess Tour is not responsible for missed rounds, reduced standings, or forfeited games resulting from late entry.
 - An Active Membership grants a Member eligibility to participate in Crown Prize Chess Tour ("CPCT") tournaments, subject to this Agreement, the applicable tournament rules, and any eligibility requirements published by CPCT.
 - Participation in any tournament requires all of the following:

- The Member maintains an Active Membership at the applicable registration deadline.
 - The Member has linked the correct Chess.com account to their CPCT membership.
 - The Member joins the appropriate tournament on Chess.com before the applicable deadline.
 - The Member otherwise complies with all eligibility requirements established by CPCT.
 - Tournament divisions are determined using the Member's current 5-Minute Blitz rating on the linked Chess.com account. Members may participate only in the division for which they are eligible. CPCT reserves the right to assign, reassign, move, remove, or disqualify any player whose rating, account, or eligibility does not comply with tournament requirements.
- Players are solely responsible for clicking the **"Join"** button within their Chess.com tournament before the scheduled tournament start time.
 - Players who fail to join before Round 1 begins may, if permitted by Chess.com's tournament system, enter the tournament after play has begun. Late entrants will not replay or recover rounds that have already started or concluded and may receive zero points for missed rounds. CPCT is not responsible for missed rounds, reduced standings, forfeited games, or any competitive disadvantage resulting from a player's failure to join on time.
 - Members are not required to participate in every tournament during their membership period. Failure to participate does not entitle a Member to any refund, credit, extension, replacement event, or other compensation.
 - CPCT reserves the right to postpone, modify, combine, divide, reschedule, suspend, or cancel tournaments whenever reasonably necessary, including but not limited to insufficient participation, technical failures, security concerns, suspected cheating, force majeure events, or other circumstances affecting tournament integrity.
 - Tournament prizes, payout structures, division formats, schedules, and eligibility requirements are subject to change as provided in this Agreement and any published tournament rules.
 - All games are played through Chess.com. Members are responsible for maintaining a functioning internet connection, compatible devices, and access to their Chess.com account. CPCT is not responsible for internet outages, hardware failures, software issues, power interruptions, or other technical problems experienced by individual players.
 - Members must comply with all applicable Chess.com Terms of Service, Fair Play policies, and tournament rules while participating in CPCT events. Any suspension, closure, restriction, or disciplinary action imposed by Chess.com that affects tournament participation may result in removal from CPCT events without refund.

- Account Responsibilities
 - Members are responsible for maintaining accurate, current, and complete account information at all times.
 - Each Member is responsible for maintaining the confidentiality of their login credentials and for all activity occurring under their account.
 - Memberships are personal and may not be shared, transferred, sold, assigned, or used by another individual.
 - Members are responsible for ensuring that their linked Chess.com account belongs to them and remains in good standing throughout tournament participation.
 - Members agree to promptly notify CPCT of any unauthorized access, suspected security breach, or unauthorized use of their account.
 - CPCT reserves the right to suspend or terminate accounts that contain false information, violate these Terms, engage in fraudulent conduct, abuse tournament systems, or otherwise threaten the integrity of CPCT competitions.
- Incorporation of Other Policies
 - These Terms and Conditions incorporate by reference all other policies, tournament rules, eligibility requirements, prize schedules, FAQs, Privacy Policy, Code of Conduct, and other notices published by CPCT.
 - By participating in CPCT services, Members agree to comply with all such policies, as they may be amended from time to time.
 - In the event of any conflict between these Terms and a tournament-specific rule, CPCT shall determine which provision governs based upon the specific circumstances.
- Intellectual Property
 - All content made available by CPCT, including but not limited to logos, trademarks, trade names, graphics, text, website design, tournament formats, scoring systems, branding, software, images, videos, promotional materials, and other intellectual property, is owned by or licensed to CPCT and is protected under applicable intellectual property laws.
 - No Member acquires any ownership rights through participation in CPCT.
 - Members may not reproduce, copy, distribute, modify, publicly display, commercially exploit, or create derivative works from CPCT content without prior written permission.
- Fair Play, Cheating, and Tournament Integrity
 - Crown Prize Chess Tour ("CPCT") is committed to maintaining fair, honest, and competitive tournament play. All Members are expected to compete in good faith and in accordance with the highest standards of sportsmanship and integrity.
 - All participants must comply with the current **Chess.com Terms of Service, Fair Play Policy, Community Standards**, tournament rules,

and any other applicable Chess.com policies while participating in CPCT events.

- The following conduct is strictly prohibited, including but not limited to:
 - Using chess engines, artificial intelligence, analysis software, tablebases, or outside assistance during live tournament games.
 - Receiving advice, coaching, move suggestions, or strategic assistance from any other person while a tournament game is in progress.
 - Using multiple Chess.com accounts or participating under another person's account.
 - Rating manipulation, sandbagging, intentionally losing games, or otherwise attempting to obtain placement in an improper division.
 - Match fixing, collusion, intentionally drawing or losing games for competitive advantage, or any other attempt to manipulate tournament standings or prize eligibility.
 - Exploiting software bugs, technical vulnerabilities, or tournament system errors.
 - Harassing, threatening, abusing, or engaging in unsportsmanlike conduct toward other participants, spectators, or CPCT representatives.
 - Any fraudulent, deceptive, or dishonest conduct that, in CPCT's sole judgment, compromises the integrity of the tournament.
- CPCT reserves the right to investigate any suspected violation of this Agreement or any conduct that may undermine tournament integrity. Members agree to cooperate with any reasonable investigation conducted by CPCT.
- CPCT may rely upon information provided by Chess.com, including but not limited to Fair Play determinations, account restrictions, rating adjustments, game reviews, account closures, suspensions, or other enforcement actions, when determining eligibility, tournament results, or disciplinary action.
- If CPCT reasonably believes that a Member has violated these Terms or engaged in conduct detrimental to tournament integrity, CPCT may, in its sole discretion and without prior notice:
 - Disqualify the Member from a tournament;
 - Remove the Member from future tournaments;
 - Forfeit tournament games, standings, titles, rankings, points, or prizes;
 - Suspend or terminate the Member's CPCT membership;
 - Withhold unpaid prize money pending investigation; and/or
 - Permanently prohibit the Member from participating in future CPCT events.

- Members acknowledge that tournament integrity sometimes requires immediate action. Accordingly, CPCT may impose temporary suspensions or withhold prizes while an investigation is pending.
- Prize money forfeited as a result of disqualification may be redistributed to other eligible participants or otherwise handled in a manner determined appropriate by CPCT.
- All determinations made by CPCT concerning tournament administration, player eligibility, fair play, rule interpretations, disciplinary actions, prize eligibility, standings, and tournament integrity shall be final and binding, except where prohibited by applicable law.
- Nothing in this section limits Chess.com's independent authority to investigate or discipline users under its own policies. Likewise, CPCT retains the independent authority to administer its own tournaments and memberships regardless of whether Chess.com has taken separate action.
- CPCT reserves the right to correct tournament standings, reallocate prize money, revoke titles or awards, and amend official results if evidence of cheating, fraud, ineligibility, or other rule violations is discovered after a tournament has concluded.
- Limitation of Liability
 - To the fullest extent permitted by applicable law, CPCT, its owners, officers, employees, contractors, affiliates, agents, successors, and representatives shall not be liable for any indirect, incidental, consequential, special, exemplary, or punitive damages arising from or relating to membership, tournament participation, prize eligibility, technical failures, website availability, payment processing, Chess.com services, or use of CPCT services.
 - CPCT does not guarantee uninterrupted website availability, tournament completion, prize availability, rankings, earnings, or competitive success.
 - To the maximum extent permitted by law, CPCT's total aggregate liability arising from any claim shall not exceed the total membership fees actually paid by the Member to CPCT during the twelve (12) months immediately preceding the event giving rise to the claim.
- Indemnification
 - Members agree to defend, indemnify, and hold harmless CPCT, its owners, officers, employees, contractors, affiliates, successors, and agents from and against any claims, damages, liabilities, judgments, losses, costs, expenses, and reasonable attorneys' fees arising out of or relating to:
 - violation of these Terms;
 - violation of applicable law;
 - tournament misconduct;
 - misuse of CPCT services;
 - infringement of another person's rights; or

- any negligent or intentional wrongful acts by the Member.
- Force Majeure
 - CPCT shall not be liable for any delay, interruption, suspension, modification, or failure to perform resulting from events beyond its reasonable control, including but not limited to natural disasters, severe weather, internet outages, cyberattacks, power failures, labor disputes, acts of government, war, terrorism, pandemics, failures of third-party service providers, Chess.com service interruptions, or other unforeseen events.
 - CPCT may postpone, modify, reschedule, suspend, or cancel tournaments affected by such events without liability.
- Electronic Communications & Consent
 - By creating an account or purchasing a membership, Members consent to receive electronic communications from CPCT.
 - Such communications may include account notices, payment confirmations, tournament announcements, schedule updates, prize notifications, policy changes, marketing communications (where permitted by law), and other operational messages.
 - Electronic communications satisfy any legal requirement that communications be provided in writing.
- Governing Law (Indiana)
 - This Agreement shall be governed by and interpreted in accordance with the laws of the State of Indiana, without regard to its conflict of law principles.
 - Except as otherwise provided by the arbitration provisions of this Agreement, any legal matters shall be governed under Indiana law.
- Binding Arbitration
 - Except where prohibited by applicable law, any dispute, controversy, or claim arising out of or relating to this Agreement, CPCT memberships, tournaments, or services shall be resolved exclusively through final and binding arbitration.
 - The arbitration shall be conducted in the State of Indiana under the applicable rules of the American Arbitration Association ("AAA"), unless CPCT designates another nationally recognized arbitration provider.
 - The parties waive any right to a trial by jury.
 - To the fullest extent permitted by law, disputes shall be brought solely on an individual basis. Members waive any right to participate in any class action, class arbitration, representative action, or consolidated proceeding against CPCT.
- Changes to the Agreement
 - CPCT reserves the right to modify, amend, update, or replace these Terms and Conditions at any time.
 - Updated Terms become effective upon publication on the CPCT website unless a later effective date is specified.

- Continued membership, tournament participation, or use of CPCT services after revised Terms become effective constitutes acceptance of the revised Agreement.
 - Contact Information
 - See contact page on www.crownprizechesstour.com for more information.
 - Questions regarding these Terms and Conditions may be submitted through the contact information provided on the Contact page of www.crownprizechesstour.com.
 - CPCT may update its contact information from time to time without amending these Terms.
 - Miscellaneous Legal Provisions (Entire Agreement, Severability, Waiver, Assignment, etc.)
 - **Entire Agreement.** This Agreement constitutes the complete and exclusive agreement between CPCT and the Member regarding the subject matter herein and supersedes all prior oral or written communications.
 - **Severability.** If any provision of this Agreement is found to be invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect.
 - **Waiver.** Failure by CPCT to enforce any provision of this Agreement shall not constitute a waiver of that provision or any other rights.
 - **Assignment.** Members may not assign or transfer their rights or obligations under this Agreement without CPCT's prior written consent. CPCT may assign this Agreement without restriction.
 - **Headings.** Section headings are provided solely for convenience and shall not affect the interpretation of this Agreement.
 - **Survival.** Any provisions that by their nature should survive termination of membership—including, but not limited to, payment obligations, intellectual property rights, limitation of liability, indemnification, arbitration, and governing law—shall survive the termination or expiration of this Agreement.
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- **Official Rules**

- Tournament formats
 - The Crown Prize Chess Tour ("CPCT") operates monthly online chess tournaments hosted exclusively through Chess.com.
 - CPCT currently offers three membership levels:
 - **Silver Membership**
 - **Gold Membership**

- **Platinum Membership**

- Each membership level includes **one tournament every calendar month**.
- Each monthly tournament is divided into four rating divisions to allow Members to compete against players of similar playing strength.
- Current rating divisions are:
 - 0-499
 - 500-899
 - 900-1299 and
 - 1300 and Above
- A Member may participate only in the division that corresponds to the Member's current Chess.com **5-Minute Blitz** rating at the applicable registration cutoff.
- Each membership level has its own dedicated Chess.com Club administered by CPCT.
- Examples include:
 - Silver Members → Silver Club
 - Gold Members → Gold Club
 - Platinum Members → Platinum Club
- Only Active Members who qualified before the registration deadline will receive an invitation to join the appropriate Chess.com Club.
- All CPCT tournaments are conducted as **Swiss-system tournaments** using Chess.com's tournament platform.
- Every game is played using a **5-minute Blitz** time control.
- Tournament pairings, standings, clocks, game results, and player pairings are administered by Chess.com's tournament software.
- Prior to the scheduled tournament start, Members should log into Chess.com and navigate to their division's tournament page.
- Players are responsible for clicking the **"Join"** button before the tournament begins.
- Although players may join earlier if Chess.com permits, CPCT strongly recommends joining within approximately one hour before the scheduled start time to ensure everything is functioning properly before Round 1 begins.
- Once the tournament officially starts, Chess.com will automatically pair players for Round 1.
- When a game concludes, players simply wait until Chess.com pairs the next round. No additional registration or action is required between rounds.
- This process repeats until all scheduled rounds have been completed, after which Chess.com publishes the final standings and applicable tie-breaks.
- Official tournament results are considered final after any required fair-play reviews or administrative corrections have been completed.

- Swiss pairings
 - All Crown Prize Chess Tour ("CPCT") tournaments are conducted using the **Swiss-system** tournament format through [Chess.com](https://chess.com).
 - Unlike a single-elimination tournament, players are **not eliminated after losing a game**. Every participant plays every scheduled round unless they voluntarily withdraw from the tournament or are otherwise removed under the CPCT Terms & Conditions or Official Rules.
 - The number of rounds played in each tournament is determined before the event begins and is based primarily on the number of players registered within that division. As the number of participants increases, additional rounds are generally required to accurately determine the final standings.
 - CPCT maintains a Tournament Rounds Chart on its website showing the anticipated number of rounds for various field sizes, along with estimated tournament durations. While CPCT generally follows this chart, the final number of rounds for any tournament is determined by Chess.com's tournament settings and CPCT's tournament administration.
 - At the beginning of Round 1, Chess.com randomly pairs players while attempting to balance the assignment of the White and Black pieces.
 - Beginning with Round 2, pairings are based primarily on each player's current tournament score. Players with similar scores are generally paired against one another whenever reasonably possible under the Swiss pairing system.
 - As the tournament progresses, players who continue winning will typically face stronger opponents who are also near the top of the standings, while players with fewer points will generally be paired against opponents with similar tournament records.
 - Except where unavoidable, Chess.com's pairing system attempts to:
 - Pair players with similar tournament scores.
 - Avoid pairing the same two players more than once during the same tournament.
 - Balance the number of games each player receives as White and Black whenever reasonably possible.
 - Produce fair and competitive pairings throughout the event.
 - Once a round begins, pairings are considered official and cannot be changed except in extraordinary circumstances determined by Chess.com or CPCT.
 - When all scheduled rounds have been completed, the player with the highest tournament score will finish in first place. If two or more players finish with the same number of points, Chess.com's official tie-break system will determine the final order of finish as described in the Tie-Break Systems section of these Official Tournament Rules.
 - Because every player continues competing throughout the tournament regardless of early results, Members are encouraged to play every

scheduled round. Strong finishes during the later rounds can significantly improve a player's final standing, even after one or more early losses.

- Time controls

- All Crown Prize Chess Tour ("CPCT") tournament games are played using a **5-minute Blitz** time control on [Chess.com](https://www.chess.com).
- Each player begins every game with **five (5) minutes** on their own chess clock.
- The game uses a **5|0** time control, meaning:
 - Each player starts with exactly **5 minutes**.
 - **No increment** is added after each move.
 - **No delay** is used before a player's clock begins counting down.
- A player's clock only runs during that player's turn. When a player completes a legal move, their clock immediately stops, and their opponent's clock begins running.
- Players should carefully manage their remaining time throughout the game. Since there is no increment or delay, every second used is permanently deducted from the player's remaining time.
- If a player's clock reaches **0:00** before the game has otherwise concluded, that player will normally lose the game on time in accordance with Chess.com's rules, unless the position is one in which the opponent cannot legally deliver checkmate under Chess.com's applicable rules.
- Players are solely responsible for managing their own time and making moves before their clock expires.
- Members should also understand that thinking time spent before making the first move counts against their available five minutes. Players are encouraged to be present and ready before each game begins.
- Because Blitz chess is a fast-paced format, games often conclude in less than ten minutes, although individual games may finish more quickly or may approach the maximum playing time depending on how both players manage their clocks.
- All official game clocks are administered by Chess.com's tournament system. The Chess.com game clock is the official and controlling time for every CPCT tournament game.
- CPCT cannot modify, pause, adjust, or restore time on a player's clock after a game has started. Any clock-related issues are governed by Chess.com's tournament platform and game rules.

- Tie-break systems

- At the conclusion of each Crown Prize Chess Tour ("CPCT") tournament, players are ranked according to their total tournament score.
- Standard chess scoring is used:
 - **Win:** 1 point
 - **Draw:** ½ point
 - **Loss:** 0 points

- The player with the highest total score after all scheduled rounds is declared the winner of the division.
- If two or more players finish with the same number of points, Chess.com's official Swiss tournament tie-break system is used to determine the final standings. CPCT does not manually alter or override Chess.com's tie-break calculations except in extraordinary circumstances involving administrative corrections or fair play rulings.
- As of the publication of these Official Tournament Rules, Chess.com applies the following tie-break methods in order until a tie is broken:
 - **1. Buchholz Cut 1**
 - This is the primary tie-break used in Chess.com Swiss tournaments.
 - Your Buchholz Cut 1 score is calculated by adding together the final tournament scores of every opponent you played **except the opponent with the lowest final score**.
 - In general, this rewards players who achieved their results against stronger overall competition.
 - **2. Buchholz**
 - If players remain tied after Buchholz Cut 1, Chess.com next compares each player's standard Buchholz score.
 - This calculation is similar to Buchholz Cut 1, except **all opponents' final scores are included** in the calculation.
 - **3. Sonneborn-Berger**
 - If players remain tied, Chess.com applies the Sonneborn-Berger system.
 - This method rewards victories against opponents who finished with strong tournament results. Wins over higher-performing opponents contribute more to a player's tie-break score than wins over opponents who finished near the bottom of the standings.
 - Draws also contribute partially to the calculation.
 - **Additional Tie-Break Methods**
 - If players remain tied after the methods listed above, Chess.com may continue applying additional tie-break criteria available within its tournament platform until the final standings are determined. These additional calculations are performed automatically by Chess.com and may change from time to time as the platform updates its tournament software.
 - **Important Notes**
 - Tie-break systems **do not change a player's tournament score**. They are used only to determine the order of finish

among players who have earned the same number of points.

- Because tie-breaks depend largely on the overall performance of a player's opponents, they cannot be accurately predicted during the tournament. A player's tie-break values may continue changing throughout the event as opponents complete their remaining games.
- Accordingly, preliminary standings displayed during a tournament may change as additional games conclude and tie-break calculations are updated.
- Final tournament standings become official after Chess.com has completed all tie-break calculations and any necessary fair play or administrative reviews have been finalized.
- Members acknowledge that tie-break calculations are performed automatically by Chess.com's tournament software. Except in cases of administrative error or tournament integrity issues, CPCT will recognize Chess.com's official final standings as the official results for determining prizes, rankings, and historical records.
- Rating divisions
 - To promote fair and competitive play, every Crown Prize Chess Tour ("CPCT") tournament is divided into rating-based divisions. Players compete only against other players with similar Chess.com 5-Minute Blitz ratings.
 - Each monthly tournament for every membership level (Silver, Gold, and Platinum) contains the following four divisions:
 - 0-499
 - 500-899
 - 900-1299 and
 - 1300 and Above
 - A player's division is determined by the **current 5-Minute Blitz rating** on the Chess.com account associated with their CPCT membership as of the applicable registration cutoff.
 - Only the Chess.com account linked to the Member's CPCT account may be used for tournament participation. Members may not substitute another Chess.com account without CPCT's approval.
 - Each membership level has its own dedicated Chess.com Club operated by CPCT.
 - Silver Members participate through the **Silver Club**.
 - Gold Members participate through the **Gold Club**.
 - Platinum Members participate through the **Platinum Club**.
 - Eligible Members will receive an invitation to join the appropriate Chess.com Club after the applicable registration cutoff has been processed.
 - Within each club, Members will only be eligible to join the tournament corresponding to their assigned rating division. Players may not

voluntarily choose a different division, regardless of personal preference or prior tournament history.

- Division placement is based solely on the Member's official Chess.com 5-Minute Blitz rating at the registration cutoff. Ratings earned after the cutoff will generally not affect a player's division for the current month's tournament but may affect eligibility for future tournaments.
- Members are responsible for maintaining an accurate and active Chess.com account. Any rating changes resulting from normal play are considered part of the competitive nature of the Tour.
- CPCT reserves the right to verify player ratings, review account history, and assign or reassign players to the appropriate division whenever necessary to maintain competitive fairness.
- Any attempt to intentionally manipulate a Chess.com rating, including but not limited to sandbagging, deliberately losing games, using alternate accounts, or otherwise attempting to gain placement in a lower division, is strictly prohibited.
- If CPCT determines, in its sole discretion, that a Member has manipulated or attempted to manipulate their rating or tournament eligibility, CPCT may take one or more of the following actions:
 - Reassign the Member to a different division;
 - Remove the Member from the current tournament;
 - Disqualify the Member from prize eligibility;
 - Suspend or terminate the Member's CPCT membership; and/or
 - Permanently prohibit the Member from participating in future CPCT events.
- All decisions regarding player eligibility, division placement, and rating verification are made by CPCT and are final, subject only to corrections for administrative error.
- Registration deadlines
 - Crown Prize Chess Tour ("CPCT") tournaments are held monthly according to the following schedule:
 - **Silver Membership Tournament:** Second Saturday of each calendar month
 - **Gold Membership Tournament:** Third Saturday of each calendar month
 - **Platinum Membership Tournament:** Fourth Saturday of each calendar month
 - To be eligible for a tournament, a Member must have an **Active Membership** no later than **9:00 PM Eastern Time (ET) on the Wednesday immediately preceding the tournament**. This deadline is referred to as the **Registration Cutoff**.
 - Following the Registration Cutoff, CPCT conducts an official membership verification report to determine which Members are eligible to participate

in the upcoming tournament. This report identifies all Members with an Active Membership as of the Registration Cutoff.

- Members identified on the official verification report will receive an invitation to join the appropriate Chess.com Club for their membership level if they are not already a member of that club. Club invitations are typically sent shortly after the Registration Cutoff and before tournament day.
 - Members who purchase or reactivate a membership **after** the Registration Cutoff will **not** be eligible to participate in the upcoming tournament. Instead, they will become eligible for the following month's tournament, provided their membership remains active at that time.
 - To ensure the accuracy of tournament administration and player eligibility, **no additional Chess.com Club invitations will be issued between the Registration Cutoff and the conclusion of the current tournament.** Once the current tournament has concluded, eligible Members who joined after the Registration Cutoff will receive their club invitation for the next scheduled tournament.
 - Members are responsible for purchasing or renewing their memberships early enough to ensure that their membership status is active before the Registration Cutoff. Waiting until shortly before the deadline carries the risk that payment processing, account verification, internet issues, or other unforeseen delays may prevent the membership from becoming active before the official verification report is generated.
 - If a Member's Active Membership is **not reflected on the official verification report generated at the Registration Cutoff, that Member will not be eligible for the upcoming tournament.** This determination is final and applies regardless of the reason the membership was not active at the time the report was generated.
 - For fairness to all Members, CPCT does not make individual exceptions to the Registration Cutoff. Allowing late additions after pairings and tournament preparation have begun would compromise the consistent administration of tournaments and the equal treatment of all participants.
 - Members are encouraged to complete their membership purchase or renewal well in advance of the Registration Cutoff to avoid any unnecessary delays or disappointment.
- Late arrivals
 - Members are strongly encouraged to join their tournament well before the scheduled start time.
 - Players are responsible for clicking the **"Join"** button on their assigned Chess.com tournament before Round 1 begins. Failure to do so may result in missed games, lower tournament standings, or the inability to participate in the tournament.
 - For Chess.com Swiss tournaments, late entry may be permitted after the tournament has begun, subject to Chess.com's tournament rules and

system limitations. Players may join during a later round provided the tournament has not yet reached its final round and the maximum number of late entrants permitted by Chess.com has not been exceeded.

- Players who join after the tournament has started will not replay any rounds that have already been missed. Missed rounds will count as zero points, and the player will simply begin play when paired for their first available round.
 - CPCT has no ability to manually insert players into missed rounds, modify pairings, award points for missed games, or override Chess.com's late-entry procedures.
 - Members are solely responsible for arriving on time. No refunds, credits, prize adjustments, or other compensation will be provided due to late arrival or failure to join a tournament before it begins.
- Withdrawals
 - Members are expected to participate in every scheduled round once they have joined a tournament. However, CPCT recognizes that unforeseen circumstances may occasionally require a player to leave before the tournament has concluded.
 - A player may stop participating in a tournament at any time by simply choosing not to play additional rounds.
 - If a player withdraws or otherwise fails to appear for a scheduled game, Chess.com's tournament software will automatically handle future pairings in accordance with its Swiss tournament procedures.
 - Players who withdraw before the completion of all scheduled rounds should expect that:
 - They will not receive additional points for rounds not played.
 - They may no longer appear in future pairings.
 - Their withdrawal may affect future pairings for the remaining participants.
 - They remain listed in the tournament's final standings based on the points earned before withdrawing.
 - Members who voluntarily withdraw from a tournament are not entitled to refunds, credits, replacement events, or any other compensation.
 - Repeated withdrawals, intentional forfeits, or behavior that disrupts tournament administration may result in disciplinary action by CPCT.
 - Pairings
 - All pairings in Crown Prize Chess Tour tournaments are generated automatically by Chess.com's Swiss tournament software.
 - CPCT does not manually select opponents or alter pairings except in extraordinary administrative circumstances.
 - For the first round, pairings are generated by Chess.com's Swiss pairing system.

- Beginning with Round 2, pairings are based primarily on each player's current tournament score. Players with similar scores are generally paired against one another while Chess.com's software also attempts to:
 - Avoid pairing the same two players more than once during the tournament.
 - Balance the number of games each player receives as White and Black whenever reasonably possible.
 - Produce fair and competitive pairings throughout the tournament.
- As each round concludes, Chess.com automatically calculates new standings and generates the next round of pairings.
- Once pairings for a round have been published by Chess.com, they are considered official and cannot ordinarily be changed.
- Members acknowledge that all official pairings are determined by Chess.com's tournament software, and CPCT will rely upon those official pairings throughout the event.
- Byes
 - In some tournaments, an odd number of players may be available for a particular round.
 - When this occurs, one player may receive a **bye**, meaning that the player is not paired against an opponent for that round.
 - Under Chess.com's Swiss tournament system, a player who receives a bye is awarded **one (1) tournament point**, the same number of points awarded for a win, while not playing a game that round.
 - Byes are assigned automatically by Chess.com's tournament software according to its pairing procedures and are **not** selected by CPCT or by the players themselves.
 - Receiving a bye is considered a normal part of Swiss tournaments whenever an odd number of players exists.
 - A player who receives a bye remains eligible for all subsequent rounds and will continue participating normally when the next round begins.
 - CPCT cannot manually assign, remove, exchange, or otherwise modify byes generated by Chess.com's tournament software.
- Disconnects and Technical Issues
 - All Crown Prize Chess Tour ("CPCT") tournaments are played online through Chess.com. By participating in CPCT events, Members acknowledge and accept the inherent risks associated with online competition, including internet interruptions, power outages, hardware failures, software issues, device malfunctions, browser crashes, and other technical problems.
 - Members are solely responsible for ensuring they have:
 - A reliable internet connection;
 - A compatible computer, tablet, or mobile device;
 - A functioning Chess.com account;
 - Adequate battery power (if applicable); and

- A suitable playing environment free from unnecessary interruptions.
- If a player loses internet connectivity during a game, Chess.com's game clock generally continues to run when it is that player's turn. Depending on the circumstances and Chess.com's game abandonment procedures, a disconnected player may lose the game on time or by abandonment if they do not successfully reconnect within the time allowed by Chess.com's platform.
- CPCT has no ability to pause games, restore time to a player's clock, replay games, reverse results, or otherwise intervene in Chess.com's administration of live games.
- Technical issues experienced by an individual player—including but not limited to internet outages, slow internet connections, computer failures, software crashes, browser problems, power failures, or accidental disconnections—are considered the responsibility of that player.
- Accordingly:
 - Games will not be replayed due to individual technical problems.
 - Tournament standings will not be adjusted because of individual technical problems.
 - Pairings will not be changed due to technical problems.
 - No refunds, credits, replacement tournaments, or other compensation will be provided because of technical problems experienced by an individual player.
- Members who believe they cannot reasonably accept these risks should carefully consider whether online tournament play is appropriate for them before purchasing a CPCT membership.
- Chess.com procedures
 - All CPCT tournaments are conducted through Chess.com's online tournament platform.
 - Accordingly, many aspects of tournament administration—including but not limited to game pairings, game clocks, move validation, legal move enforcement, player ratings, standings, tie-break calculations, byes, late entry procedures, game results, and tournament software functionality—are governed by Chess.com's systems and policies.
 - Members agree to comply with all applicable Chess.com Terms of Service, Fair Play Policy, Community Standards, and tournament procedures while participating in CPCT events.
 - CPCT administers its tournaments within the capabilities of Chess.com's tournament platform and cannot modify or override Chess.com's automated tournament systems except where expressly permitted by the platform.
 - In the event that Chess.com updates or changes the operation of its tournament software, those changes shall automatically apply to CPCT tournaments unless otherwise announced by CPCT.

- Appeals
 - Members with questions regarding tournament administration, memberships, standings, or these Official Tournament Rules are encouraged to contact CPCT through the Contact page available on the official CPCT website.
 - CPCT will make reasonable efforts to review and respond to all legitimate inquiries.
 - However, Members acknowledge that many tournament functions are administered directly by Chess.com. Questions or disputes relating to Chess.com's software, game interface, rating calculations, Fair Play investigations, account restrictions, connectivity, or other platform-specific matters may be governed by Chess.com's own policies and procedures.
 - CPCT generally cannot overturn or modify official Chess.com game results, game clocks, pairings, or automated tournament calculations except in extraordinary circumstances involving administrative error or tournament integrity.
 - Any appeals relating to CPCT policies, membership eligibility, prize eligibility, tournament administration, or Official Tournament Rules should be submitted promptly after the conclusion of the applicable tournament.
 - After reviewing all relevant information, CPCT will issue a final determination. Except where prohibited by applicable law, decisions regarding tournament administration, player eligibility, prize eligibility, and interpretation of these Official Tournament Rules are final.
- Tournament Cancellations, Postponements, and Rescheduling
 - CPCT strives to conduct every scheduled tournament as advertised. However, certain circumstances may require a tournament or division to be canceled, postponed, or rescheduled.
 - Because CPCT tournaments are hosted through Chess.com's Swiss tournament system, Chess.com may automatically cancel a divisional tournament if fewer than the minimum number of players required by the platform have joined the event before it begins. At the time of publication of these Official Tournament Rules, Chess.com generally requires at least four (4) participating players for a Swiss tournament to begin. If a division is automatically canceled due to insufficient participation, that division will not be played.
 - If a divisional tournament is canceled because it does not meet Chess.com's minimum player requirement, every registered Member assigned to that division will receive:
 - A full refund of that month's membership fee;
 - A refund of any applicable taxes paid in connection with that month's membership; and
 - A refund of any payment processing fees charged in connection with that month's membership.

- CPCT may also postpone, reschedule, suspend, combine divisions, modify tournament formats, or cancel tournaments due to circumstances including, but not limited to:
 - Chess.com platform outages or technical issues;
 - Website or payment processing failures;
 - Force majeure events;
 - Fair Play or security concerns;
 - Administrative errors;
 - Other circumstances that reasonably prevent the tournament from being conducted fairly.
- If a tournament is postponed or rescheduled, CPCT will make reasonable efforts to notify Members as soon as practical.
- Official communications regarding tournament changes may be provided through one or more of the following:
 - Email communications;
 - Announcements within the applicable Chess.com Club;
 - The official CPCT website; and/or
 - Other official communication channels designated by CPCT.
- CPCT is committed to maintaining transparency with its Members and will provide updates whenever reasonably possible regarding cancellations, postponements, rescheduling, or other significant tournament changes.
- Leaderboards, Results, and Season Standings
 - At the conclusion of each Crown Prize Chess Tour ("CPCT") tournament, Chess.com will automatically generate the official standings for each division based on tournament scores and the applicable tie-break systems.
 - Although tournament results are typically available immediately after the final round concludes, Members should understand that Chess.com may require additional time to finalize standings and process tournament results. In most cases, official leaderboards become available within approximately **5 to 20 minutes** after the tournament has ended, although processing times may occasionally vary.
 - Official tournament standings may be viewed directly within the applicable Chess.com Club once they have been published by [Chess.com](https://chess.com).
 - In addition to the official Chess.com standings, CPCT will publish tournament results on the official CPCT website. Published information may include, but is not limited to:
 - Final tournament standings;
 - Prize winners;
 - Prize amounts awarded;
 - Number of participants;
 - Historical tournament results; and
 - Other tournament statistics or information determined appropriate by CPCT.

- CPCT maintains historical tournament records to recognize Member accomplishments and preserve the competitive history of the Tour.
- In addition to individual tournament results, CPCT maintains **running calendar-year leaderboards** for each Membership Level and each Rating Division.
- These season-long standings track Members' cumulative prize earnings throughout the calendar year and determine eligibility for any announced year-end bonus awards or recognition programs.
- Subject to the applicable prize program, **year-end bonus payouts** may be awarded to the top overall prize earners within each Membership Level and Rating Division.
- The amount, structure, eligibility requirements, and distribution of any year-end bonus awards will be announced separately by CPCT and may vary from year to year.
- Unless otherwise announced, all official CPCT standings, historical records, and year-end rankings are based upon the final tournament results recognized by CPCT.
- Prize Calculations and Prize Payments
 - Prize payouts for each Crown Prize Chess Tour ("CPCT") tournament are determined by the number of players competing within each individual Rating Division.
 - Each Membership Level has its own published prize payout schedule available on the official CPCT website.
 - These payout schedules identify:
 - The number of prize-winning positions for each field size;
 - The amount awarded to each finishing position; and
 - Any additional prize information applicable to that Membership Level.
 - Prize calculations are performed separately for each Rating Division. Divisions are not combined when determining prize amounts unless CPCT has announced a modified tournament format before the event begins.
 - Prize eligibility is based upon the official final standings recognized by CPCT after all applicable tie-break calculations, fair play reviews, and administrative reviews have been completed.
 - Members are responsible for ensuring that their payment information is accurate and that they are eligible to receive prize payments under applicable law.
 - Unless otherwise announced, prize payments will be made through **PayPal**. Members are responsible for maintaining a valid PayPal account capable of receiving payments.
 - Any taxes, governmental reporting requirements, or other legal obligations arising from the receipt of prize money remain the sole responsibility of the Member.

- CPCT reserves the right to request any tax forms (with all information complete), identity verification, or other documentation required by applicable law before issuing prize payments.
 - Prize payments may be delayed if additional verification, fair play reviews, eligibility reviews, or fraud prevention procedures are required.
 - Members who are disqualified for violating the CPCT Terms & Conditions, these Official Tournament Rules, Chess.com's Fair Play Policy, or any other applicable CPCT policies shall forfeit any unpaid prize money associated with the affected tournament.
 - If prize money is forfeited due to disqualification or ineligibility, CPCT may redistribute those prizes to the next eligible player(s) in the final standings or otherwise administer the prizes in a manner that best preserves the integrity of the tournament.
 - CPCT reserves the right to correct administrative errors, calculation errors, or payment errors discovered after tournament results have been published.
 - Official payout charts published on the CPCT website are incorporated into these Official Tournament Rules by reference and should be consulted for the most current prize structures applicable to each Membership Level.
- **Fair Play Policy**
 - Engine use
 - Crown Prize Chess Tour ("CPCT") is committed to providing a fair and competitive environment for every Member. The use of chess engines, artificial intelligence, computer analysis, move suggestion software, tablebases during live play, or any other form of electronic assistance while a tournament game is in progress is strictly prohibited.
 - Every move played during a CPCT tournament must be the result of the participating player's own independent thought and decision-making.
 - Members may not consult any software, website, application, engine, artificial intelligence system, database, or other analytical resource while a tournament game is being played, regardless of whether the information is used directly or indirectly.
 - Any Member determined by CPCT, with consideration given to Chess.com's Fair Play systems and any other relevant evidence, to have used an engine or other prohibited assistance during a CPCT event will be permanently banned from Crown Prize Chess Tour.
 - In addition to a permanent lifetime ban, CPCT reserves the right to terminate the Member's membership immediately, remove the Member from all CPCT Chess.com Clubs, revoke future tournament eligibility, report the conduct to Chess.com if appropriate, and take any other action necessary to protect the integrity of the Tour.
 - Engine use is considered the most serious violation of the CPCT Fair Play Policy.

- Outside assistance
 - Every CPCT tournament game must be played entirely by the registered Member using only their own skill and judgment.
 - Members may not receive assistance, advice, recommendations, move suggestions, coaching, strategic guidance, analysis, or any other competitive aid from another person while a tournament game is in progress.
 - This prohibition applies regardless of whether the assistance is provided in person, through voice communication, text messaging, screen sharing, online chat, streaming platforms, social media, or any other method of communication.
 - Even if no chess engine is involved, receiving advice from another person during a live tournament game constitutes prohibited outside assistance and is considered a violation of this Fair Play Policy.
 - Members are expected to compete independently from the beginning of each game until its conclusion.
- Multiple accounts
 - Each CPCT membership must be associated with one designated Chess.com account.
 - Members may only participate in CPCT tournaments using the Chess.com account linked to their membership. Using alternate Chess.com accounts to enter tournaments, circumvent eligibility requirements, avoid disciplinary actions, or otherwise gain a competitive advantage is prohibited.
 - A Member may maintain more than one CPCT membership only if each membership is separately purchased in accordance with CPCT policies.
 - Because Silver, Gold, and Platinum tournaments are conducted on different dates, the same Chess.com account may be associated with more than one active membership level simultaneously, provided each membership has been properly purchased and remains in good standing.
 - CPCT reserves the right to verify account ownership and require Members to update or confirm the Chess.com account associated with their membership.
- Rating Manipulation (Sandbagging)
 - CPCT recognizes that chess ratings naturally rise and fall over time as players improve, experience slumps, experiment with new openings, or play opponents of varying strengths. Ordinary rating fluctuations are a normal part of competitive chess and do not violate this Fair Play Policy.
 - However, intentionally manipulating a Chess.com rating for the purpose of competing in a lower rating division, increasing the likelihood of winning prizes, or otherwise obtaining an unfair competitive advantage is strictly prohibited.
 - Examples of prohibited rating manipulation include intentionally losing games, deliberately resigning winning positions, repeatedly abandoning

games to reduce one's rating, arranging games designed to affect ratings, or engaging in any other conduct intended to artificially lower a player's official Chess.com rating.

- Because CPCT tournaments award cash prizes based on rating divisions, preserving the integrity of those divisions is essential to maintaining fair competition for all Members.
 - CPCT reserves the right to investigate suspected rating manipulation and, after considering all available information, including Chess.com's ratings, account history, and other relevant evidence, may remove a Member from a tournament, reassign the Member to a different division, suspend or terminate the Member's membership, declare the Member ineligible for prizes, or permanently prohibit the Member from participating in future CPCT events.
- Match fixing
 - Every Crown Prize Chess Tour ("CPCT") game must be contested honestly and with the intent to achieve the best possible result through fair competition.
 - Members may not intentionally lose, intentionally draw, intentionally resign, manipulate game results, or otherwise influence the outcome of a game for the purpose of benefiting themselves or another participant.
 - Match fixing includes any agreement or understanding between players to predetermine the result of a game, influence tournament standings, affect prize eligibility, alter rating outcomes, or otherwise compromise the integrity of the competition.
 - Any Member found to have participated in match fixing may be immediately removed from the tournament under investigation. Depending upon the seriousness of the violation, CPCT may suspend or terminate the Member's membership, declare the Member ineligible for prizes, permanently ban the Member from future CPCT events, and report the conduct to Chess.com if appropriate.
 - Collusion
 - Members must compete independently throughout every CPCT tournament.
 - Collusion occurs whenever two or more individuals cooperate to gain an unfair competitive advantage over other participants. This includes, but is not limited to, coordinating tournament strategy, intentionally influencing pairings or standings, sharing confidential tournament information for competitive advantage, assisting another player during live games, or otherwise working together in a manner that undermines fair competition.
 - Because Swiss tournaments rely upon honest independent play from every participant, collusion threatens the integrity of the entire event and will not be tolerated.
 - Any Member determined by CPCT to have engaged in collusion may be removed from the tournament, declared ineligible for prizes, have their

membership suspended or terminated, permanently banned from CPCT, and reported to Chess.com when appropriate.

- Account sharing
 - Every CPCT Member is responsible for personally playing every tournament game associated with their membership.
 - Members may not allow another individual to play games on their behalf, log into their Chess.com account during tournament play, make moves for them, or otherwise participate in tournament games using another person's account.
 - Likewise, no Member may play tournament games using another participant's Chess.com account.
 - Account sharing undermines the integrity of tournament competition because opponents have the right to compete against the registered player associated with that membership.
 - Any Member determined to have participated in account sharing may have their tournament results voided, lose prize eligibility, have their membership suspended or terminated, be permanently banned from CPCT, and be reported to Chess.com where appropriate.
- Streaming and Broadcast Delays
 - CPCT welcomes Members who enjoy creating chess content through livestreams or recorded broadcasts.
 - Members who choose to stream their games are solely responsible for protecting the integrity of their broadcasts.
 - CPCT strongly recommends that all livestreams include an appropriate broadcast delay sufficient to prevent spectators from providing real-time assistance during tournament games.
 - Members should also avoid displaying private tournament information, private messages, or other information that could unfairly influence ongoing games.
 - Receiving assistance through livestream chats, voice communications, social media, private messages, or any other communication platform during a live tournament game is prohibited under this Fair Play Policy, regardless of whether a broadcast delay is being used.
 - While Chess.com offers features that may assist streamers in protecting competitive integrity, each Member remains responsible for ensuring that no outside assistance is received while a tournament game is in progress.
- Investigations
 - Protecting the integrity of Crown Prize Chess Tour competitions is one of CPCT's highest priorities.
 - CPCT reserves the right to investigate any suspected violation of this Fair Play Policy, the Official Tournament Rules, the Terms and Conditions, or any conduct that reasonably appears inconsistent with honest competition.

- Investigations may be initiated following player reports, observations by CPCT administrators, information provided by Chess.com, automated Fair Play systems, statistical analysis, game reviews, or any other credible source of information.
- Members are expected to cooperate fully with any Fair Play investigation conducted by CPCT.
- As part of an investigation, CPCT may temporarily delay prize payments, review tournament games, request additional information from the Member, consult publicly available information, or rely upon information provided by Chess.com.
- Following an investigation, CPCT may determine that no violation occurred or may impose disciplinary action it considers appropriate under the circumstances.
- Members are expected to compete honestly at all times. The overwhelming majority of players do exactly that, and this Fair Play Policy exists to protect those honest competitors by preserving a level playing field for everyone.
- Evidence standards
 - CPCT is committed to making Fair Play decisions carefully, responsibly, and in good faith. Not every unusual game, strong performance, or player report indicates cheating. Each allegation will be evaluated based on the totality of the available information.
 - When investigating potential Fair Play violations, CPCT may consider a variety of sources of information, including but not limited to Chess.com's Fair Play determinations, automated detection systems, account restrictions, game analysis, statistical data, tournament records, player reports, communications, and any other information reasonably believed to be relevant.
 - CPCT may also rely upon actions taken by Chess.com, including account closures, suspensions, Fair Play violations, or other enforcement decisions, when determining whether a Member has violated this Fair Play Policy.
 - While CPCT reserves the right to make its own independent decisions regarding tournament participation and membership, significant weight may be given to Chess.com's Fair Play systems and investigative findings because all CPCT tournaments are conducted on the Chess.com platform.
 - Members acknowledge that CPCT is not required to publicly disclose investigative methods, confidential evidence, detection systems, communications with Chess.com, or any information that could compromise future Fair Play investigations.
- Appeals

- Members who believe disciplinary action has been taken in error may submit a written appeal through the Contact page on the official Crown Prize Chess Tour website.
- Appeals should clearly explain why the Member believes the decision should be reconsidered and should include any additional information the Member believes is relevant.
- CPCT will review all timely appeals in good faith. However, Members acknowledge that many Fair Play matters involve confidential information, Chess.com's proprietary detection systems, or investigative methods that cannot be publicly disclosed.
- If the appeal concerns Chess.com's platform, account restrictions, Fair Play determinations, ratings, game results, or other matters controlled exclusively by Chess.com, Members may also need to pursue any available appeal directly through Chess.com's own procedures.
- Tournament results will not be replayed, voided, or rerun because a Member is later determined to have violated this Fair Play Policy.
- Members also acknowledge that, despite CPCT's commitment to protecting tournament integrity, no online competition can guarantee that every attempted violation will be detected immediately. By participating in CPCT tournaments, Members accept this inherent risk of online competition.
- CPCT takes Fair Play extremely seriously and continuously works to maintain a fair competitive environment by monitoring tournaments, reviewing concerns, cooperating with Chess.com when appropriate, and enforcing this Fair Play Policy.
- After considering all relevant information, CPCT's decision regarding membership status, tournament eligibility, and disciplinary action shall be final, except where otherwise required by applicable law.
- Permanent bans
 - Certain violations of this Fair Play Policy are so serious that they fundamentally undermine the integrity of Crown Prize Chess Tour competitions.
 - CPCT therefore reserves the right to permanently prohibit any Member from participating in future tournaments whenever CPCT determines that such action is necessary to protect the fairness, reputation, or integrity of the Tour.
 - Conduct that may result in a permanent ban includes, but is not limited to, engine use, repeated Fair Play violations, serious acts of dishonesty, account sharing, match fixing, collusion, fraudulent conduct, or other intentional violations of the CPCT Terms and Conditions, Official Tournament Rules, or this Fair Play Policy.
 - A permanently banned individual shall have their membership terminated, lose eligibility to participate in future CPCT tournaments, and may be removed from all official CPCT Chess.com Clubs.

- Nothing in this section limits CPCT's ability to impose lesser disciplinary measures when appropriate. CPCT reserves the right to determine the appropriate level of discipline based upon the facts and circumstances of each individual case.
- Prize forfeitures
 - The integrity of CPCT prize competitions depends upon all Members competing honestly and in accordance with this Fair Play Policy.
 - If a Member who finishes in a prize-winning position is determined by CPCT, after consideration of all relevant evidence and any applicable information provided by Chess.com, to have committed a Fair Play violation before prize money has been distributed, that Member shall immediately forfeit all unpaid prize money associated with the affected tournament.
 - In such circumstances, CPCT may terminate the Member's membership, permanently ban the Member from future CPCT events, remove the Member from all official CPCT Chess.com Clubs, and report the conduct to Chess.com when appropriate.
 - Prize money forfeited as a result of a Fair Play violation shall be retained by CPCT unless CPCT, in its sole discretion, determines that redistribution to other eligible participants is appropriate under the circumstances.
 - CPCT reserves the right to delay prize payments for a reasonable period whenever a Fair Play investigation is pending to ensure that prizes are awarded only to eligible competitors who have complied with all applicable policies.
 - Members understand that participation in CPCT tournaments is conditioned upon compliance with this Fair Play Policy. Prize eligibility is earned only through fair competition conducted in accordance with the CPCT Terms and Conditions, Official Tournament Rules, and all other applicable policies.
- **Privacy Policy**
 - Information collected
 - Crown Prize Chess Tour ("CPCT," "we," "our," or "us") collects certain information from Members in order to administer memberships, conduct tournaments, process payments, communicate with Members, comply with applicable legal obligations, and operate our services efficiently.
 - When a Member creates an account or purchases a membership, CPCT may collect personal information including the Member's first name, last name, email address, PayPal email address, Chess.com username, date of birth, and any other information voluntarily provided during registration. Members may also choose to provide a telephone number, although doing so is generally optional.
 - Your Chess.com username is collected so that CPCT can identify your official tournament account, verify your eligibility, assign you to the

appropriate rating division, invite you to the correct Chess.com Club, administer tournaments, and maintain historical tournament records.

- CPCT only requests information that is reasonably necessary to provide its services and administer tournament play.
 - If tax documentation becomes necessary for prize payments or compliance with applicable law, CPCT may also collect and securely maintain tax forms and other identity verification documents. Such information is treated as highly confidential and is stored using reasonable administrative and technical safeguards designed to protect sensitive personal information.
 - CPCT does not sell Members' personal information to third parties.
 - CPCT may share limited information only when reasonably necessary to operate the Tour, process payments, comply with legal obligations, investigate fraud or Fair Play violations, protect the rights of CPCT or its Members, or as otherwise described in this Privacy Policy.
 - CPCT utilizes third-party platforms including Chess.com, PayPal, and Wix to provide certain services. Each of those companies operates under its own privacy policies and independently determines how it collects, stores, processes, and protects information submitted through its platform. CPCT is not responsible for the privacy practices, security procedures, or data handling policies of those third-party providers.
 - Although CPCT employs reasonable safeguards to protect Member information, no internet-based service or electronic storage system can guarantee absolute security. In the unlikely event that CPCT becomes aware of a significant security incident involving sensitive Member information maintained by CPCT, affected Members will be notified as required by applicable law and as reasonably practical under the circumstances.
- Cookies and Similar Technology
 - Like most modern websites, the CPCT website may utilize cookies and similar technologies to improve website functionality, enhance the user experience, remember user preferences, maintain secure login sessions, analyze website traffic, and support website performance.
 - Because the CPCT website is hosted through Wix, certain cookies may be placed automatically by Wix or by services integrated into the Wix platform. Additional cookies or similar technologies may also be used by payment processors, analytics providers, embedded content, or other third-party services utilized by CPCT.
 - Members who access Chess.com while participating in CPCT tournaments are also subject to Chess.com's own cookie practices and privacy policies while using the Chess.com platform.
 - Most internet browsers allow users to manage, limit, or disable cookies through their browser settings. However, disabling certain cookies may

affect the functionality of portions of the CPCT website or third-party services used in connection with CPCT memberships and tournaments.

- Analytics

- CPCT may utilize website analytics tools to better understand how Members interact with the CPCT website.
- Analytics information may include general information such as page visits, navigation patterns, device types, browser information, approximate geographic region, referral sources, and other non-personal usage statistics.
- This information helps CPCT improve website performance, identify technical issues, evaluate website content, and improve the overall Member experience.
- Whenever reasonably possible, CPCT uses aggregated or anonymized analytics information rather than information that directly identifies individual Members.
- Analytics services provided through Wix or other third-party providers remain subject to the respective privacy policies of those providers.

- PayPal data

- Crown Prize Chess Tour ("CPCT") utilizes PayPal to process membership payments and distribute eligible prize payments.
- When Members submit payment information through PayPal, that information is collected, processed, transmitted, and stored by PayPal in accordance with PayPal's own Privacy Statement, Terms of Service, and security practices. CPCT does not receive or store Members' complete payment card information submitted directly through PayPal.
- CPCT may receive limited payment-related information from PayPal that is necessary to administer memberships, verify successful transactions, issue refunds when applicable, distribute prize payments, maintain financial records, and comply with applicable legal or tax obligations.
- Members are encouraged to review PayPal's Privacy Statement to better understand how PayPal collects, stores, processes, and protects personal and financial information. The handling of information submitted directly to PayPal is governed by PayPal's policies rather than this Privacy Policy.

- Wix data

- The official Crown Prize Chess Tour website is hosted through Wix.
- As the website hosting provider, Wix may collect certain information automatically when Members visit or interact with the CPCT website. This information may include website usage information, device information, browser information, IP addresses, cookies, security logs, and other technical information necessary to provide website functionality and security.
- CPCT utilizes Wix's platform to provide website services, membership registration, account management, and other website functionality.

Information collected through the CPCT website may therefore be processed or stored using Wix's infrastructure.

- Members are encouraged to review Wix's Privacy Policy to better understand how Wix collects, processes, stores, and protects information submitted through websites hosted on its platform.
- While CPCT carefully selects reputable service providers, CPCT is not responsible for the independent privacy practices, security procedures, or data handling policies maintained by Wix.
- Chess.com usernames
 - Every CPCT membership is associated with a designated Chess.com username.
 - Your Chess.com username is collected for the purpose of administering Crown Prize Chess Tour tournaments and is used to verify tournament eligibility, determine rating division placement, invite Members to the appropriate Chess.com Club, administer tournament participation, maintain tournament records, distribute prizes, and preserve historical tournament results.
 - CPCT does not collect your Chess.com account password and will never request your Chess.com login credentials.
 - Members are responsible for ensuring that the Chess.com username associated with their CPCT membership is accurate and belongs to them.
 - Participation in CPCT tournaments requires the use of a valid Chess.com account. Accordingly, Members are also subject to Chess.com's own Privacy Policy, Terms of Service, Fair Play Policy, and other applicable platform policies while using Chess.com's services.
- Third-party Service Providers
 - To operate Crown Prize Chess Tour efficiently, CPCT relies upon several trusted third-party service providers that perform important functions on behalf of the organization.
 - These providers may include website hosting services, payment processors, email communication services, website analytics providers, tournament platforms, cloud storage providers, and other technology partners necessary to operate CPCT.
 - When appropriate, certain limited Member information may be shared with these providers solely for the purpose of providing services on behalf of CPCT. Such information is shared only to the extent reasonably necessary for the provider to perform its intended function.
 - CPCT does not authorize third-party service providers to use Member information for purposes unrelated to the services they provide to CPCT.
 - Because these providers operate independently, Members acknowledge that their use of third-party services may also be governed by the provider's own privacy policies, terms of service, and security practices.

- CPCT encourages all Members to review the applicable privacy policies of any third-party service they use in connection with CPCT memberships or tournament participation.
- Data retention
 - Crown Prize Chess Tour ("CPCT") retains Member information only for as long as reasonably necessary to provide memberships, administer tournaments, maintain historical records, process payments, distribute prizes, comply with legal obligations, resolve disputes, enforce CPCT policies, and operate the Tour.
 - The length of time information is retained may vary depending upon the type of information involved and the purpose for which it was collected. Tournament results, historical standings, prize records, membership history, and similar operational records may be retained for extended periods to preserve the competitive history of the Tour.
 - Financial records, tax documentation, and other information required by applicable law may be retained for the period required by federal, state, or other applicable legal requirements.
 - When personal information is no longer reasonably necessary for the purposes described in this Privacy Policy and is no longer required to be retained by law, CPCT will make reasonable efforts to securely delete, destroy, or anonymize such information.
- User rights
 - CPCT believes Members should have a clear understanding of the personal information maintained about them.
 - Subject to applicable law, Members may request to review or update certain personal information associated with their CPCT membership. Members are encouraged to keep their account information accurate and current, particularly their name, email address, PayPal email address, and Chess.com username.
 - Members may also request that CPCT delete certain personal information. However, CPCT may be required to retain certain records to comply with legal obligations, maintain financial and tax records, preserve tournament history, resolve disputes, enforce its policies, investigate fraud or Fair Play matters, or otherwise operate the Tour.
 - Members who wish to exercise any applicable privacy rights should contact CPCT through the Contact page on the official CPCT website. CPCT will review and respond to such requests within a reasonable period of time and in accordance with applicable law.
- International users
 - Crown Prize Chess Tour welcomes Members from around the world.
 - By creating an account or using CPCT services, international Members acknowledge that their information may be collected, processed, stored, and transferred to the United States or other countries in which CPCT or its service providers operate.

- Privacy laws vary from country to country. By voluntarily providing personal information to CPCT, international Members acknowledge that their information may be subject to the privacy and legal requirements applicable in the jurisdictions where CPCT or its service providers process that information.
 - International Members are responsible for determining whether participation in CPCT is permitted under the laws applicable to their place of residence.
- Changes to this Privacy Policy
 - CPCT may update or revise this Privacy Policy from time to time to reflect changes in applicable law, business operations, technology, security practices, or the services provided to Members.
 - The most current version of this Privacy Policy will always be made available on the official CPCT website.
 - Unless otherwise required by applicable law, changes become effective upon publication on the CPCT website. Continued use of CPCT services after an updated Privacy Policy becomes effective constitutes acceptance of the revised Privacy Policy.
- Contact information
 - Members who have questions regarding this Privacy Policy, the handling of personal information, or any privacy-related concerns are encouraged to contact Crown Prize Chess Tour through the Contact page available on the official CPCT website.
 - CPCT will make reasonable efforts to respond to legitimate privacy inquiries in a timely manner.
 - Additional contact information, if available, may be found on the Contact page of the official Crown Prize Chess Tour website.
- **Prize Payment Policy**
 - How prize pools work
 - Crown Prize Chess Tour ("CPCT") awards prize money separately for each Membership Level and each Rating Division.
 - Every Membership Level has its own published Prize Payout Chart that determines both the total prize pool and the number of prize-winning positions for each tournament.
 - Prize amounts are based solely upon the number of players competing within the applicable Rating Division for that tournament. As participation increases, additional prize positions may become available and the total amount awarded generally increases in accordance with the published payout chart.
 - Each Rating Division is calculated independently. Prize money from one division is not combined with another division unless CPCT announces a modified tournament format before the tournament begins.
 - Official Prize Payout Charts are maintained on the CPCT website and are incorporated into this Prize Payment Policy by reference. Members are

encouraged to review the applicable chart before each tournament to understand the prize structure associated with their Membership Level.

- Prize Payout Charts
 - CPCT publishes separate Prize Payout Charts for each Membership Level.
 - These charts identify the prize amounts and number of paying positions based upon the number of players competing within each Rating Division.
 - Prize Payout Charts are maintained on the official CPCT website and may be updated periodically to reflect changes in tournament structure or prize offerings.
 - Unless otherwise specifically announced before a tournament begins, the Prize Payout Chart in effect on the date of the tournament will govern that tournament's prize calculations.
 - Members are responsible for reviewing the applicable Prize Payout Chart before participating in a tournament.
- Eligible finishers
 - Prize eligibility is determined using the official final standings published by Chess.com after all scheduled rounds have concluded and any applicable Fair Play or administrative reviews have been completed.
 - CPCT will recognize Chess.com's official final leaderboard as the basis for determining finishing positions.
 - Once the official standings have been finalized, CPCT will compare the final order of finish with the applicable Prize Payout Chart to identify all prize-winning positions.
 - Following each tournament, CPCT will publish tournament results on the official website. Published information may include the final standings, prize-winning finishers, prize amounts, tournament statistics, and other tournament-related information.
 - CPCT strives to publish tournament results promptly. In most circumstances, results are posted within approximately one (1) to three (3) days after the tournament concludes. However, this timeframe is only an estimate and is not guaranteed.
 - Additional time may be required to review tournament results, verify prize calculations, conduct Fair Play reviews, investigate discrepancies, or complete other administrative procedures necessary to ensure accurate prize payments.
 - Members may generally view the official tournament leaderboard within the applicable Chess.com Club shortly after the tournament concludes, even before CPCT publishes results on its website.
- Payment timeline (1–3 business days)
 - CPCT strives to issue prize payments promptly after tournament results have been finalized.

- In most circumstances, eligible prize payments are processed within approximately one (1) to three (3) business days after all of the following conditions have been satisfied:
 - The tournament results have become official.
 - Any necessary Fair Play or administrative reviews have been completed.
 - CPCT has received all required tax documentation in a complete and satisfactory form.
 - The Member has an eligible PayPal account associated with their CPCT membership.
 - Although CPCT makes every reasonable effort to process payments quickly, payment times are estimates only and may vary depending upon administrative reviews, tax documentation, payment processing delays, holidays, technical issues, or other circumstances beyond CPCT's reasonable control.
 - No payment will be issued until all applicable eligibility and documentation requirements have been satisfied.
- Payment methods
 - All Crown Prize Chess Tour ("CPCT") prize payments are issued exclusively through PayPal.
 - Prize money will be sent to the PayPal account associated with the Member's CPCT membership unless CPCT specifically approves an update to the Member's payment information before payment is processed.
 - Before any prize payment is released, CPCT must have received all tax documentation required under this Prize Payment Policy and applicable law. Any required tax form must be fully completed, contain all requested information, and be accurate at the time it is submitted.
 - If a required tax form is incomplete, missing information, contains inaccuracies, or otherwise cannot reasonably be relied upon for payment or tax reporting purposes, CPCT may withhold the prize payment until a complete and satisfactory form has been received.
 - Whenever reasonably practical, CPCT will contact the Member regarding any missing or incomplete information so that the deficiency may be corrected before payment is processed.
 - Prize payments will not be issued until all applicable payment eligibility requirements have been satisfied.
- PayPal requirements
 - Every Member who wishes to receive prize payments must maintain a valid PayPal account capable of receiving payments.
 - Members are solely responsible for ensuring that the PayPal email address associated with their CPCT membership is accurate and current.
 - Members are also responsible for complying with PayPal's Terms of Service, Privacy Statement, account verification requirements, and any other policies applicable to their PayPal account.

- CPCT cannot issue prize payments through cash, checks, wire transfers, gift cards, cryptocurrency, or any payment method other than PayPal.
- Any account limitations, restrictions, verification requirements, or other issues imposed by PayPal remain the responsibility of the Member.
- Failed payments
 - CPCT is committed to ensuring that every eligible winner receives the prize money to which they are entitled.
 - If a prize payment cannot be successfully completed due to a temporary PayPal issue, an incorrect PayPal email address, account verification requirements, payment processing delays, or another correctable issue, CPCT will make reasonable efforts to work with the Member to resolve the problem.
 - This may include contacting the Member for updated information, requesting clarification regarding payment details, or working with PayPal when appropriate to facilitate successful payment.
 - Provided that the Member remains eligible for payment and complies with all documentation requirements, CPCT will continue making reasonable efforts to complete the prize payment.
- Tax documentation requirements
 - Prize winners are responsible for providing any tax documentation required by CPCT or applicable law before prize money can be distributed.
 - Members may voluntarily submit required tax forms at any time before winning a prize. Doing so may help avoid delays in prize payments.
 - United States winners will generally be required to submit a completed IRS Form W-9.
 - Prize winners who are not United States persons may generally be required to submit a completed IRS Form W-8BEN or any other documentation required by applicable law.
 - Every required tax form must be fully completed, signed where applicable, accurate, and contain all information reasonably necessary for CPCT to process the payment and satisfy applicable legal reporting obligations.
 - If a required tax form is incomplete, inaccurate, unsigned, or otherwise deficient, CPCT may withhold the prize payment until a complete and satisfactory form has been received.
 - Whenever reasonably practical, CPCT will notify the Member if additional information or corrections are needed.
 - If a required tax form has not been submitted in complete and satisfactory form within thirty (30) calendar days after the conclusion of the applicable tournament, the Member shall forfeit any unpaid prize winnings associated with that tournament.
 - This requirement applies without exception unless CPCT is legally prohibited from enforcing it.
- Prize Forfeitures

- Prize eligibility is conditioned upon compliance with the CPCT Terms and Conditions, Official Tournament Rules, Fair Play Policy, this Prize Payment Policy, and all applicable legal requirements.
- Prize money may be forfeited if a Member fails to satisfy the requirements necessary to receive payment.
- Examples include, but are not limited to, failure to submit a complete required tax form within the required timeframe, providing false or misleading payment information, becoming ineligible for payment under applicable law, or forfeiture resulting from a Fair Play violation.
- Prize forfeitures resulting from game play, time forfeits, abandoned games, disconnects, resignations, or other game results are governed by Chess.com's official game rules and tournament procedures.
- Unless otherwise required by applicable law or specifically announced by CPCT, forfeited prize money shall be retained by CPCT.
- Currency and Exchange Rates
 - All prize amounts published by CPCT are stated and paid in United States Dollars (USD).
 - Members whose PayPal account uses another currency acknowledge that PayPal or the Member's financial institution may apply currency conversion rates, foreign transaction fees, or other charges.
 - CPCT has no control over exchange rates, conversion fees, banking charges, or other costs imposed by PayPal or financial institutions.
 - Members are encouraged to review PayPal's policies regarding currency conversion and international payments before participating in CPCT tournaments.
- Chargebacks
 - Membership payments and prize payments processed through PayPal remain subject to PayPal's applicable policies and procedures.
 - Questions regarding chargebacks, payment disputes, transaction reversals, or payment processing should first be reviewed under PayPal's policies.
 - If CPCT becomes aware of a payment dispute involving a Member, CPCT reserves the right to investigate the matter, request additional information, delay future prize payments while the matter is reviewed, or take other reasonable action consistent with the CPCT Terms and Conditions and applicable law.
- Payment Errors and Discrepancies
 - CPCT is committed to issuing accurate prize payments.
 - If a Member believes that a prize amount, payment status, or other payment-related information is incorrect, the Member should promptly contact CPCT through the Contact page on the official CPCT website.
 - CPCT will review reported discrepancies in good faith and will investigate any reasonable concerns regarding prize calculations, payment processing, eligibility, or payment records.

- If CPCT determines that an administrative or payment error has occurred, reasonable efforts will be made to correct the error as promptly as practical.
 - Likewise, if CPCT discovers that an incorrect payment has been issued, CPCT reserves the right to correct the error and take any reasonable action necessary to recover or adjust the payment in accordance with applicable law.
 - CPCT is committed to maintaining accurate financial records and ensuring that all eligible Members receive the prize payments to which they are entitled.
- **Refund Policy**
 - No refunds after payment
 - Except as expressly provided in this Refund Policy or where otherwise required by applicable law, all Crown Prize Chess Tour ("CPCT") membership payments are final once processed.
 - By purchasing a CPCT membership, Members acknowledge that they have reviewed the CPCT Terms and Conditions, Official Tournament Rules, Fair Play Policy, Prize Payment Policy, and this Refund Policy before completing their purchase.
 - Members are responsible for understanding the recurring nature of their membership and the refund policies applicable to their purchase.
 - Monthly memberships
 - CPCT memberships are billed on a recurring monthly basis.
 - Except as specifically provided below, monthly membership fees are non-refundable.
 - The sole standard exception applies when all of the following conditions are satisfied:
 - The Member has an Active Membership for the applicable month.
 - The Member has properly joined their assigned Chess.com tournament before the tournament begins.
 - At the scheduled tournament start time, fewer than four (4) players have joined the Member's Rating Division, causing Chess.com to automatically cancel that divisional tournament.
 - If these conditions are met, every Member assigned to that canceled division will receive:
 - A full refund of that month's CPCT membership fee.
 - A refund of any applicable taxes paid in connection with that month's membership.
 - A refund of any applicable payment processing fees associated with that month's membership payment.
 - No other routine exceptions to CPCT's monthly membership refund policy apply unless required by applicable law.
 - Membership Cancellation
 - Members may cancel their recurring membership at any time.

- Membership cancellations may generally be completed through the CPCT website or through the Member's PayPal subscription management, depending upon how the membership was originally established.
 - Instructions for canceling memberships are available on the official CPCT website.
 - Canceling a membership prevents future recurring billing but does not entitle the Member to a refund for membership payments that have already been processed.
- Forgotten cancellations
 - Members are solely responsible for managing their recurring membership.
 - If a Member intends to discontinue their membership, it is the Member's responsibility to cancel the recurring subscription before the next billing cycle.
 - Failure to cancel before a recurring payment is processed does not create eligibility for a refund.
 - CPCT does not provide refunds because a Member forgot to cancel, overlooked a recurring payment, was unable to participate during a particular month, or otherwise failed to manage their subscription.
- Failed participation
 - Members are not required to participate in every monthly tournament.
 - If an eligible Member chooses not to participate, forgets to join the tournament, joins too late to meaningfully participate, misses games, withdraws from the tournament, or otherwise does not compete, no refund, credit, replacement event, or extension of membership will be provided.
 - Members are responsible for joining their assigned Chess.com tournament before the scheduled start time.
 - Failure to participate simply results in the Member not competing in that month's tournament and may reduce the number of participants within the applicable Rating Division.
- Technical issues
 - Participation in CPCT tournaments requires Members to provide their own reliable internet connection, compatible device, and access to Chess.com.
 - Individual technical problems, including internet outages, computer failures, software crashes, browser issues, power interruptions, device malfunctions, or other connectivity problems experienced by the Member, do not qualify for refunds.
 - CPCT cannot replay games, restore tournament positions, reverse Chess.com game results, or issue membership refunds because of technical issues experienced by individual Members.
 - Members acknowledge and accept these risks before participating in online tournaments.
- Tournament cancellations and Rescheduling

- CPCT makes every reasonable effort to conduct tournaments as scheduled.
 - If an entire tournament must be postponed, interrupted, or canceled because of Chess.com platform issues, widespread technical failures, administrative issues, force majeure events, or other circumstances beyond CPCT's reasonable control, CPCT will generally reschedule the affected tournament whenever reasonably possible.
 - Tournament postponements or rescheduling under these circumstances do not create eligibility for membership refunds.
 - This section does not apply to divisional tournaments automatically canceled by Chess.com because fewer than four (4) players joined that division before the tournament began. Refunds for those circumstances are governed by the Monthly Memberships section of this Refund Policy.
- Duplicate charges
 - If a Member believes they have been charged more than once for the same membership period, the Member should first review their PayPal transaction history and, when appropriate, contact PayPal regarding the transaction.
 - Members are also encouraged to contact CPCT through the official Contact page so that the matter may be investigated.
 - If CPCT determines that a duplicate or unauthorized membership charge occurred through no fault of the Member, CPCT will work in good faith with the Member and, when appropriate, PayPal to resolve the issue.
 - If a duplicate charge is confirmed, CPCT will issue the appropriate refund or otherwise correct the billing error as promptly as reasonably practical.
- Billing disputes
 - Members who have questions regarding membership charges, refunds, recurring billing, or payment history should contact CPCT through the Contact page available on the official CPCT website.
 - CPCT will review billing concerns in good faith and will make reasonable efforts to investigate any legitimate dispute.
 - Members are encouraged to contact CPCT before initiating formal payment disputes or chargebacks whenever reasonably possible, as many billing concerns can be resolved quickly through direct communication.
 - Nothing in this Refund Policy limits any rights or obligations that Members or CPCT may have under applicable law or under PayPal's own dispute resolution procedures.
- **Code of Conduct**
 - Respectful conduct
 - Crown Prize Chess Tour ("CPCT") is committed to providing a welcoming, respectful, and enjoyable competitive environment for players of all skill levels.

- Because all CPCT tournaments are conducted through Chess.com, Members are expected to comply with Chess.com's Terms of Service, Community Standards, Fair Play Policy, and any other applicable platform rules while participating in CPCT events.
- Members should conduct themselves with courtesy, honesty, and good sportsmanship before, during, and after every tournament. Winning and losing are both natural parts of competitive chess, and all Members are expected to treat opponents, spectators, and tournament administrators with respect regardless of the outcome of any game.
- While CPCT cannot directly control communications that occur through Chess.com's platform, Members remain responsible for their own conduct and communications. Members who prefer not to receive chat messages are encouraged to utilize any chat settings or communication controls made available by Chess.com.
- Harassment
 - Harassment of any kind is not tolerated within Crown Prize Chess Tour.
 - Members may not engage in conduct that intentionally intimidates, bullies, stalks, repeatedly targets, humiliates, or otherwise harasses another individual participating in CPCT activities.
 - Harassment may occur through tournament chat, private messages, social media, email, voice communications, or any other form of communication related to CPCT.
 - CPCT reserves the right to investigate reports of harassment and may take disciplinary action whenever it determines that a Member's conduct has negatively affected the safety, enjoyment, or integrity of the community.
- Hate speech
 - CPCT welcomes Members from diverse backgrounds and is committed to maintaining an inclusive community.
 - Discriminatory language, hate speech, or conduct directed toward any individual or group based upon protected characteristics or other personal attributes will not be tolerated.
 - Members are expected to comply with Chess.com's Community Standards regarding discriminatory conduct and respectful communication while participating in CPCT events.
 - Conduct determined by CPCT to constitute hate speech or discriminatory behavior may result in immediate disciplinary action, including suspension or permanent removal from CPCT.
- Threats
 - Members may not threaten, intimidate, or encourage violence against any other individual.
 - Threats made through Chess.com, the CPCT website, social media platforms, email, messaging applications, voice communications, or any

other communication channel connected with CPCT activities are strictly prohibited.

- CPCT treats all threats seriously and reserves the right to investigate reported incidents, cooperate with Chess.com when appropriate, and take disciplinary action up to and including permanent removal from CPCT.
- Profanity
 - Competitive chess can be emotional, particularly during closely contested games. Members are expected to communicate responsibly and respectfully even when frustrated.
 - Occasional mild profanity that is not directed toward another individual may not necessarily result in disciplinary action. However, profanity that becomes abusive, excessive, threatening, discriminatory, harassing, or otherwise violates Chess.com's Community Standards or this Code of Conduct may result in disciplinary action by CPCT.
 - Members should remember that good sportsmanship reflects positively on both themselves and the CPCT community.
- Chat etiquette
 - Tournament chat should remain respectful, courteous, and appropriate for a competitive environment.
 - Members should avoid distracting opponents during games, engaging in arguments, provoking other players, spamming tournament chat, or otherwise disrupting the tournament experience.
 - Players are encouraged to congratulate opponents after games, accept both victories and defeats respectfully, and resolve disagreements through appropriate channels rather than public arguments.
 - Because Chess.com provides the communication platform for CPCT tournaments, Members should also follow Chess.com's chat rules and moderation policies whenever using Chess.com's communication features.
- Social media behavior
 - Crown Prize Chess Tour ("CPCT") recognizes that Members are free to maintain their own personal social media accounts and express their own opinions.
 - However, Members are expected to conduct themselves respectfully when discussing CPCT, its tournaments, its administrators, its Members, or any CPCT-related activities on social media or other public platforms.
 - Constructive criticism, respectful disagreement, and honest feedback are welcome. Personal attacks, harassment, threats, discriminatory conduct, knowingly false statements, or attempts to damage the reputation of CPCT or its Members through dishonest or abusive conduct are inconsistent with this Code of Conduct.
 - When social media conduct has a direct and significant impact on the safety, integrity, or reputation of the CPCT community, CPCT reserves the

right to review the conduct and take appropriate action consistent with this Code of Conduct and the CPCT Terms and Conditions.

- Nothing in this section is intended to restrict lawful expression or prevent Members from communicating legitimate concerns in a respectful and truthful manner.
- Reporting misconduct
 - Members are encouraged to report conduct that they reasonably believe violates this Code of Conduct, the Fair Play Policy, the Official Tournament Rules, or any other applicable CPCT policy.
 - Reports may be submitted through the Contact page available on the official CPCT website.
 - Members should provide as much relevant information as reasonably possible, including the individuals involved, the date and time of the incident, and any supporting screenshots, messages, or other evidence that may assist CPCT in reviewing the matter.
 - CPCT will review reports in good faith and, when appropriate, may request additional information before reaching a decision.
 - To protect the integrity of investigations and the privacy of those involved, CPCT may not disclose the outcome of every report or the disciplinary action taken, if any.
 - Members are expected to submit reports honestly and in good faith. Knowingly submitting false, misleading, or malicious reports may itself constitute a violation of this Code of Conduct.
- Penalties
 - CPCT reserves the right to investigate any conduct that may violate this Code of Conduct or any other applicable CPCT policy.
 - When determining whether disciplinary action is appropriate, CPCT may consider the seriousness of the conduct, whether the behavior was intentional, whether similar conduct has occurred previously, the effect on other Members or the tournament, any information provided by Chess.com, and any other relevant circumstances.
 - Depending upon the nature and severity of the conduct, CPCT may issue a warning, remove a Member from a tournament, declare a Member ineligible for prizes, suspend or terminate a membership, remove a Member from one or more official CPCT Chess.com Clubs, permanently prohibit participation in future CPCT events, or take any other reasonable action authorized under the CPCT Terms and Conditions or other governing policies.
 - CPCT may also consider disciplinary actions taken by Chess.com, including account restrictions, suspensions, Fair Play determinations, or account closures, when evaluating a Member's continued eligibility to participate in CPCT events.
 - Not every violation will result in the same disciplinary action. CPCT will make reasonable efforts to administer this Code of Conduct consistently

while recognizing that each situation presents its own facts and circumstances.

- Members acknowledge that participation in CPCT is a privilege rather than a right. By participating in CPCT tournaments and maintaining a membership, Members agree to comply with this Code of Conduct and understand that violations may result in disciplinary action, including permanent removal from the Tour when warranted.

- **Tax Disclosure**

- Tax Disclosure

- This Tax Disclosure explains certain tax-related requirements applicable to prize payments issued by Crown Prize Chess Tour ("CPCT").
 - This document is intended to summarize CPCT's payment procedures and reporting obligations. It does not replace applicable tax laws or governmental requirements.
 - Prize winners are responsible for complying with all applicable tax laws in the jurisdictions in which they reside.

- W-9 requirements

- Prize winners who are United States persons may be required to submit a completed IRS Form W-9 before receiving prize payments.
 - The W-9 must be fully completed, signed where applicable, accurate, and contain all information reasonably necessary for CPCT to satisfy its legal and tax reporting obligations.
 - If a required W-9 is incomplete, contains inaccurate information, is unsigned when required, or is otherwise deficient, CPCT may withhold payment until a complete and satisfactory form has been received.
 - Whenever reasonably practical, CPCT will notify the prize winner if corrections or additional information are required.
 - Prize payments will not be issued until all required documentation has been received in a complete and satisfactory form.

- W-8BEN requirements

- Prize winners who are not United States persons may be required to submit a completed IRS Form W-8BEN or any other documentation required under applicable law before receiving prize payments.
 - Required forms must be fully completed, signed where applicable, accurate, and contain all information reasonably necessary for CPCT to comply with applicable tax laws.
 - If a required form is incomplete or otherwise deficient, CPCT may withhold payment until a complete and satisfactory form has been received.
 - Whenever reasonably practical, CPCT will notify the prize winner if corrections or additional information are necessary.
 - Submission of a completed W-8BEN does not guarantee that United States tax withholding will not apply. Applicable tax treatment depends

upon the individual's circumstances and the requirements of United States tax law.

- Reporting obligations
 - CPCT will comply with all applicable federal, state, and local tax reporting requirements imposed by law.
 - Prize payments, tax reporting, withholding obligations, and required documentation will be administered in accordance with applicable legal requirements in effect at the time payment is made.
 - Members acknowledge that tax laws may change from time to time and that CPCT may modify its procedures as necessary to remain compliant with applicable law.
- Information Returns (Including Form 1099)
 - When required by applicable law, CPCT will prepare and issue appropriate tax information returns for prize payments made during the applicable tax year.
 - United States prize winners who meet applicable reporting thresholds may receive an IRS Form 1099 or another tax reporting document required under federal law.
 - The issuance of a tax information return does not determine whether tax is owed. Members remain solely responsible for determining and satisfying their own tax obligations.
- International withholding
 - Prize payments made to Members residing outside the United States may be subject to United States tax withholding or other legal requirements depending upon applicable law, tax treaties, the documentation submitted by the Member, and the Member's individual circumstances.
 - CPCT will administer any required withholding in accordance with applicable United States tax laws.
 - Members are responsible for providing complete and accurate documentation that may affect applicable withholding rates.
- Thirty-day submission deadline
 - Prize winners are encouraged to submit any required tax documentation before winning a prize whenever possible.
 - If required documentation has not previously been submitted, CPCT will request the appropriate tax form after the Member earns prize money.
 - All required tax documentation must be received by CPCT in a complete and satisfactory form within thirty (30) calendar days after the conclusion of the tournament in which the prize was earned.
 - If complete documentation is not received within this thirty-day period, CPCT may declare the unpaid prize forfeited in accordance with the Prize Payment Policy.
- Prize forfeiture
 - Prize eligibility is conditioned upon compliance with all applicable tax documentation requirements.

- If a prize winner fails to submit the required tax documentation within the required timeframe, or submits documentation that remains incomplete after reasonable opportunity to correct deficiencies, CPCT may permanently withhold the unpaid prize and declare the prize forfeited.
 - Prize forfeitures under this section apply only to unpaid prize money that cannot legally or administratively be distributed because the required documentation was not properly provided.
 - Member responsibilities
 - Each Member is responsible for ensuring that all tax forms and supporting documentation submitted to CPCT are complete, accurate, current, and truthful.
 - Members are also responsible for promptly notifying CPCT of any changes that may affect their payment information or tax reporting obligations.
 - Members remain solely responsible for reporting prize winnings to the appropriate tax authorities and for paying any taxes, interest, penalties, or other obligations arising from those winnings.
 - No tax advice disclaimer
 - CPCT does not provide tax, legal, accounting, or financial advice.
 - Nothing contained in this Tax Disclosure, the CPCT website, tournament materials, emails, or any other communications should be interpreted as professional tax advice.
 - Members are encouraged to consult a qualified tax professional, accountant, or attorney regarding any questions concerning their personal tax obligations, reporting requirements, withholding, residency status, or eligibility for tax treaty benefits.
 - CPCT makes no representations regarding the tax consequences of participating in Crown Prize Chess Tour tournaments or receiving prize payments.
- **Age and Eligibility Policy**
 - Minimum age
 - Participation in Crown Prize Chess Tour ("CPCT") is limited to individuals who are at least eighteen (18) years of age at the time they purchase a membership.
 - By creating a CPCT membership, purchasing a subscription, or participating in any CPCT tournament, each Member represents and warrants that they are at least eighteen (18) years old.
 - CPCT reserves the right to request reasonable proof of age if questions arise regarding a Member's eligibility. Failure to provide satisfactory proof of age upon request may result in suspension or termination of the Member's eligibility to participate.
 - Parent/guardian consent

- Because CPCT participation is limited to individuals who are eighteen (18) years of age or older, parental or guardian consent is not accepted as an alternative to the minimum age requirement.
- Individuals under the age of eighteen (18) are not eligible to purchase a membership, participate in CPCT tournaments, or receive prize payments.
- Country Eligibility
 - CPCT welcomes eligible participants from around the world.
 - Unless otherwise prohibited by applicable law or specifically restricted by CPCT, Members may participate regardless of their country of residence.
 - Members are solely responsible for ensuring that participation in CPCT tournaments and the receipt of prize payments are lawful within their jurisdiction.
 - CPCT reserves the right to deny participation or prize eligibility if required by applicable law, governmental restrictions, payment processing limitations, sanctions, or other legal or regulatory requirements.
- General Eligibility Requirements
 - To participate in CPCT tournaments, Members must satisfy all applicable eligibility requirements established by CPCT.
 - Members must maintain an active CPCT membership in good standing and must have a valid Chess.com account associated with their membership in order to participate in tournaments.
 - Members who wish to receive prize payments must also maintain a valid PayPal account capable of receiving payments.
 - Prize winners must submit any tax documentation required by CPCT or applicable law before prize payments can be issued. Required tax forms must be fully completed, accurate, signed where applicable, and contain all information reasonably necessary for CPCT to process the payment. If required documentation is incomplete or missing, CPCT may withhold payment until satisfactory documentation has been received in accordance with the Prize Payment Policy and Tax Disclosure.
 - Failure to satisfy any applicable eligibility requirement may result in denial of tournament participation, delayed prize payments, forfeiture of unpaid prizes where permitted under CPCT policies, suspension of membership, or other action authorized by CPCT's governing documents.
- Identity verification
 - CPCT reserves the right to request reasonable information or documentation to verify a Member's identity whenever necessary to administer memberships, process prize payments, investigate suspected fraud, comply with applicable law, or protect the integrity of CPCT tournaments.
 - Identity verification may include confirming a Member's name, date of birth, ownership of the associated Chess.com account, ownership of the

associated PayPal account, tax documentation, or other information reasonably necessary under the circumstances.

- If a Member fails to cooperate with a reasonable identity verification request, CPCT may delay tournament participation, withhold prize payments, suspend membership privileges, or take other appropriate action until the requested information has been satisfactorily provided.
- Suspensions
 - CPCT reserves the right to suspend a Member's participation whenever it reasonably believes that further review is necessary regarding eligibility, identity, Fair Play concerns, payment eligibility, policy compliance, or other matters affecting the integrity of the Tour.
 - Suspensions may be temporary or permanent depending upon the circumstances.
 - During a suspension, a Member may be restricted from participating in tournaments, receiving prize payments, accessing CPCT benefits, or otherwise participating in Tour activities until the matter has been resolved.
- Banned accounts
 - Individuals whose memberships have been terminated or who have been permanently banned from CPCT are not eligible to participate in future tournaments unless CPCT expressly approves reinstatement.
 - Members may not attempt to circumvent a suspension or permanent ban by creating additional memberships, using alternate Chess.com accounts, using another person's account, or otherwise attempting to regain access through deceptive means.
 - Any attempt to evade disciplinary action may result in additional enforcement measures, including permanent ineligibility for future CPCT participation.
- Compliance with laws
 - All Members are responsible for complying with the laws, regulations, and governmental requirements applicable to their participation in CPCT.
 - Nothing in CPCT's policies authorizes participation where prohibited by law.
 - Members are solely responsible for ensuring that their participation, receipt of prize payments, tax reporting obligations, and use of third-party services such as Chess.com and PayPal comply with the laws applicable to them.
 - CPCT reserves the right to deny participation, delay prize payments, suspend memberships, or take other appropriate action whenever necessary to comply with applicable law or governmental requirements.

- **FAQ**

- **Eligibility & Registration**

- **Do I have to be a member to play?** Yes. Events are played in private clubs in Chess.com and the only way to be added to the club is to become a paying member through the CPCT website.
- **Who can participate? (Age limits? Rating limits?)**
 - **Is this tournament open internationally?** Yes
 - **Do I need an account on a specific platform (e.g., Chess.com or Lichess)?** Chess.com for playing the tournaments and PayPal account for accepting payments if you place.
 - **Is there a rating requirement or division by rating?** 4 divisions are available for each event and these are broken out by skill level / ranking for your blitz rating on [Chess.com](https://www.chess.com).
 - **Can titled players participate?** Yes. As long as they are playing in the correct division based on their blitz ranking, anyone can play if 18 years or older.
 - **What are the membership fees?** We have three membership levels. Silver is \$25 USD/Month and while the payouts are still significant, these are the lowest payouts. Gold is the middle-tier membership at \$50 USD/Month and these payouts are larger than Silver and smaller than Platinum. Platinum is our premier membership level with largest payouts. This membership is \$100 USD/Month. As long as you are an active member at event cutoff, you will always remain in the Chess.com club associated with your membership level and will be eligible to play in the event that month.
 - **Are there early-bird discounts?** No.
 - **What happens if I register late?** No late registrations will be accepted. Active members at the event cutoff date/time will be eligible to play in the event that month. If you become an active member between cutoff and the event occurring, you will not be grant access to the club in Chess.com until after that event.
 - **Can I withdraw after registering?** You can cancel your membership at any time. If you cancel before an events cutoff date/time, you will be removed from the Chess.com club and will not be in the event. If you cancel between cutoff and the event, you will still be in the club and are eligible to play and play for the prize money.
- **Format & Rules**
 - **What is the format for gameplay?** Swiss style tournament. 5-Minute Blitz. Number of rounds determined based on how many players anticipated to be in the division (4 divisions for each event). See our chart on our website demonstrating how many rounds will be played based on number of players in a division.
 - **What is the tournament format?** Swiss style tournament. 5-Minute Blitz. Number of rounds determined based on how many players anticipated to be in the division (4 divisions for each event). See our chart on our website

demonstrating how many rounds will be played based on number of players in a division.

- **Are there increments or delays?** No increments.
 - **Is it Swiss, Arena, Round Robin, or Knockout?** Swiss
 - **How many rounds will be played?** See our chart on our website demonstrating how many rounds will be played based on number of players in a division.
 - **How long does the tournament last?** See our chart on our website demonstrating how many rounds will be played based on number of players in a division. This chart also gives estimates on how long the tournament should last based on the number of rounds.
 - **Are games rated?** Yes
 - **What happens if there's a disconnect?** Participation in online chess involves the inherent risk of internet or technical interruptions. Members acknowledge and accept these risks as part of online tournament play. Results recorded by Chess.com will stand. Please review our Official Tournament Rules for additional details.
 - **Can players request a bye?** No. Automatically determined randomly by Chess.com algorithm.
- **Tournament Structure and Prizes/Payout**
- **How many places payout and is there a way to find this out before registering?** Yes this can be known beforehand and our chart is posted on our website.
 - **What is the total prize pool?** Determined by the number of players in the division.
 - **Is the prize pool guaranteed?** Yes.
 - **Are prizes cash, merchandise, memberships, or trophies?** Cash deposited to the players PayPal account that they signed up for their membership with.
 - **Are prizes split in case of ties?** No - no ties.
 - **How and when are prizes paid?** Eligible prize payments are generally processed within one (1) to three (3) business days after tournament results are finalized, all required reviews are complete, and any required tax documentation has been received in complete form. Prize winners who have not already submitted required tax documentation must do so within thirty (30) days after the tournament concludes in accordance with the Prize Payment Policy and Tax Disclosure.
 - **Are there tax forms required for winners?** Yes. Prize winners must submit any required tax documentation before payment can be released. If documentation has not already been submitted, it must be received in complete form within thirty (30) days after the conclusion of the tournament or the unpaid prize may be forfeited in accordance with the Prize Payment Policy.
 - **What happens if the tournament is canceled?** If a Rating Division is automatically canceled because fewer than four (4) players joined before the

tournament begins, eligible Active Members in that division will receive a refund of that month's membership fee together with any applicable taxes and payment processing fees. If an entire tournament is postponed or canceled because of platform or administrative issues, it will generally be rescheduled.

- **Fair Play, Cheating, and Rules**

- **What anti-cheating measures are in place?** CPCT randomly monitors games and Chess.com has anti-cheating measurers in place.
- **Are games monitored?** CPCT randomly monitors games and Chess.com has anti-cheating measurers in place.
- **Is a webcam required?** No
- **What happens if someone is suspected of cheating?** Players can inform CPCT if they suspect someone of cheating and we will begin investigating that player and monitoring future games and if designated a cheater or suspect of cheating the tour has the right to ban them and revoke their membership.
- **Is there an appeals process?** Players may submit appeals through the Contact page on our website. CPCT reviews all appeals in good faith in accordance with its published policies. After considering all relevant information, CPCT's decision is final except where otherwise required by applicable law.
- **What are the sportsmanship expectations?** See code of conduct and Chess.com code of conduct. Play fair, be respectful, or don't play.

- **Technical / Platform Info**

- **What are some best practices as I get ready to play in an event?** • Ensure you have a reliable internet connection.
 - Log into Chess.com before the tournament.
 - Click 'Join' before the scheduled start time.
 - Charge your device and disable auto-lock.
 - Enable notifications or keep volume on.
 - Review the expected event duration on our website.
- **What platform is used?** All games and events are played using Chess.com. If a player places in an event and earns prize money, they will receive payment into a PayPal account. Players must have a PayPal account in order to receive payout. Tax forms are submitted through our main website:
www.crownprizechesstour.com
- **What equipment do I need?** Phone or Laptop for playing chess games on Chess.com.
- **Can I play on mobile?** Yes. Recommended.
- **What happens if my internet drops?** Internet Connection Responsibility
- **Is there a minimum connection requirement?** No. As long as you are connected to the game and the game begins then you are responsible and must abide by the outcome determined by the platform.

- **Is there a support contact during the event?** Any questions or concerns can always be submitted through our contact page on our main website.
- **Scheduling and Time Zones**
 - **What time zone is the tournament listed in?** Eastern Standard Time (Indianapolis, IN)
 - **Are there multiple start times?** No. Start time for that membership level and the event that month will be shown in the club in Chess.com and on our website and the schedule. All divisions are played at the same time for that event.
 - **What if I'm late?** Once a tournament division starts, games are scheduled at specific times and players are responsible for attending the scheduled game. If you are late to the game then that is the responsibility of the player. Please be on Chess.com , have clicked 'join' on your division tournament, and be waiting for the first game to start at least 2-5 minutes before tournament start time!
 - **Can I reschedule games?** No. See swiss style event rules and procedures in [Chess.com](https://www.chess.com).
- **Membership-Specific Questions**
 - **What benefits does membership include?** Becoming a member of the tour has benefits. Allows you opportunity to play for large cash prizes and makes you eligible for end of season bonus if you are a top earner on the calendar year season.
 - **Is membership required for all events?** Must be a member to gain access to the Chess.com private club and to play in the events for cash.
 - **Is membership monthly or annual?** Membership is a monthly recurring payment and as long as you are an active paying member you will be in the Chess.com club and will be able to play in the events.
 - **Is there a refund policy?** Yes. Monthly membership fees are generally non-refundable. The primary exception is when a Rating Division is automatically canceled because fewer than four (4) players joined before the tournament begins. In that case, eligible Active Members receive a refund of that month's membership fee plus any applicable taxes and payment processing fees.
 - **How do I update my payment method?** You can go to your account on our website, or visit your PayPal account, and change the payment method.
 - **How do I cancel my membership?** You can cancel your recurring payment from your PayPal account, or, visit your account on our tour website and cancel from there.
- **Community and Extras**
 - **Is there a live stream?** This can occur at the discretion of the tour but will not occur for all games.
 - **Will games be broadcast?** Not always. The tour does have the right to broadcast any game played in any event on the tour schedule and players agree to this by paying to enter the event.

- **Is there live commentary?** This can occur at the discretion of the tour but will not occur for all games.
- **Will there be a post-event analysis?** Final leaderboards will be posted on our website and socials and payouts will also be made public on our website.
- **Is there a Discord or community group?** Not at this time.
- **Other / General**
 - **Can I see past winners?** Yes. Prior results are archived on our website and in the Chess.com club.
 - **Are there testimonials?** As the Tour matures and more players participate, testimonials will be included on our website.
 - **Is this event affiliated with any official organization?** No. At this time the Tour is unaffiliated with any other official chess organizations.
 - **If none of these FAQ items answer a question I have, how can I contact the tour?** Please utilize our contact page and a Tour representative will get back to you as quickly as possible.
- **Additional Frequently Asked Questions**
 - **How do I know which Rating Division I'm in?** Your Rating Division is determined by your current 5-Minute Blitz rating on your associated Chess.com account at the applicable Registration Cutoff. Please refer to the Official Tournament Rules for details.
 - **Can I have more than one Membership Level?** Yes. Members may maintain memberships at multiple Membership Levels. Each Membership Level has its own Chess.com Club and monthly tournament schedule.
 - **What happens if my rating changes after the Registration Cutoff?** Your eligibility for the upcoming tournament is determined using the rating applicable at the Registration Cutoff. Any later rating changes generally apply to future events.
 - **Can I change Rating Divisions?** No. Members are assigned to the appropriate Rating Division based on the applicable eligibility criteria. Division changes are not permitted after the Registration Cutoff unless CPCT determines an administrative correction is necessary.
 - **Can I stream my games?** Yes. Members may stream their own games provided they comply with Chess.com's policies, do not receive outside assistance, and otherwise comply with CPCT's Fair Play Policy.
 - **What happens if my opponent disconnects?** Games are administered by Chess.com. Results recorded by Chess.com will stand unless Chess.com itself determines otherwise under its platform rules.
 - **Can I spectate other divisions?** Subject to Chess.com's platform features and club permissions, Members may be able to observe other games. Availability is determined by [Chess.com](https://www.chess.com).

- **Can titled players win prize money?** Yes. Title status does not affect prize eligibility. Prizes are awarded based on official finishing position within the applicable Rating Division.
- **Can I update my Chess.com username?** Yes. Contact CPCT before the Registration Cutoff so your membership records and club access can be updated.
- **Where can I find all of the governing policies?** The Terms & Conditions, Official Tournament Rules, Fair Play Policy, Privacy Policy, Refund Policy, Prize Payment Policy, Tax Disclosure, Code of Conduct, and other governing documents are available on the CPCT website.

End of Document
