

Responsible Gaming Policy

Responsible Official: Ivan Georgiev Sinitchiyski, Compliance Officer, AML Officer (including Money Laundering Reporting Officer function)

Effective Date: 13.11.2025

Next Review Date: 13.11.2026

1/ YWin aims to provide players with a fun and entertaining gaming atmosphere with a variety of promotions and games.

2/ YWin aims to provide players with a fun and entertaining gaming atmosphere with a variety of promotions and games. We want our players to enjoy themselves but we understand that for a small number of players, gaming can become a problem. We do not want players with gambling problems playing with us and consider it our duty to protect them. It's also important to us that we protect you, the player, in terms of your account security and making sure you know how to prevent unauthorized access to your account. We have therefore written this page to let current and potential players know our policy on responsible gaming and to offer some tips on how to keep your details safe and your account secure.

3/ Remember:

Gambling is a form of entertainment which is there to be enjoyed. It is not a way to earn money quickly. You should avoid chasing your losses. Check your deposits regularly in the Personal Area to make sure you are aware of how much money you are spending. If you find yourself depositing money meant for other purposes, such as paying rent or bills, please consider implementing a deposit limit or self-exclusion on your account. If you have any questions or concerns, please contact our Customer Support Staff who are available 24/7.

Age verification

It is prohibited for the gambling license holder to allow a minor (any person under the age of 18) the opportunity to participate in games of chance.

During the account registration process, YWin must verify that the player is not a minor. This begins with self-attestation, where the player is required to enter their date of birth and confirm they are over 18 by selecting a designated checkbox and additional checks must be carried out to gain sufficient certainty that the individual is not a minor. If at any point, notwithstanding the checks put in place, YWin becomes aware that the player is a minor, the account must be closed immediately. The civil law implications of this action must be considered. These may include the obligation to refund all deposits made by the player and the forfeiture of any winnings. YWin must clearly communicate the reason for the account closure to the minor. Regardless of the above, proof of age document submission and checks are subject to the CGA's Know Your Customer and AML policies and should at a minimum include a government-issued valid ID check (such as a passport, national ID, or driver's license) on reaching specified thresholds and in any case prior to first withdrawal.

Secondary verification methods such as electronic verification systems, payment validation, third party or government database checks, selfie verification, may be undertaken by YWin at its own discretion, but do not supersede the government-issued document requirement.

YWin must maintain records of all age verification processes and their outcomes. These records must be made available for regulatory review.

Player Information and Accessibility

At all times YWin must ensure that a distinct Responsible Gaming Policy is available for players.

It must

- Be clearly identifiable and accessible.
- Contain easily understandable information so that player can make informed choices.
- Include direct access to all relevant tools a player may use to manage their gaming behavior including, but not limited to, self-exclusion, cooling-off period, limit setting and other Responsible Gaming measures.
- Display information about how the player may contact YWin regarding any Responsible Gaming concerns via email or chat.
- This Section must be made available in English and the language of the target market. At all times the English version takes precedence if there are discrepancies.

Self-Assessment

Players must be able to access a detailed record of their betting and wagering history including timestamps of transactions from their player account of at least the last six months, without prejudice to retention periods required by other applicable laws and regulations. Longer periods of transactions may be requested from YWin and must be provided within 10 working days. If YWin can show that this timeframe is not reasonably achievable given the circumstances, CGA may grant an extension for a period it deems appropriate. Players should be encouraged to regularly assess their gaming habits to determine whether their gambling remains within healthy limits by providing self-assessment tools that allow them to answer a series of questions designed to help identify potential problem gambling behaviors. These tools empower players to make informed decisions about their gambling activity.

One commonly used test is available from Gamblers Anonymous – it is a 20-question quiz that is published on its website <https://gamblersanonymous.org/20-questions/>.

Behavior Tracking

Active monitoring detects signs of problematic gambling and clear intervention strategies for high-risk players in order to mitigate harm. By analyzing the player's relationship with YWin, it can identify at-risk individuals and take proactive steps to prevent gambling-related harm. Key monitoring factors are outlined below. Behavior tracking is typically undertaken by frontline staff (such as customer service representatives or VIP managers) as they are in the best position to identify problematic behavior through patterns and direct interactions. A structured process on flagging potential vulnerable gamblers may serve as a trigger for a more detailed behavioral analysis and should be included in the Responsible Gaming policy itself. In addition to using frontline staff, the technological tools including but not limited to gaming platform features, in-game tools, artificial intelligence or machine learning may be applied.

Key monitoring factors

- Deposit and wagering frequency – sudden unexplained increases in wagering or gaming session patterns.
- Repeated failed transactions due to insufficient funds.
- Reversing withdrawals – players cancelling withdrawal requests multiple times.
- A pattern of Inexplicable extended play sessions.
- Unreasonably increased communication with customer support – including requests for bonuses reflecting signs of agitation.
- Frequent changes to Responsible Gaming tools – such as continuously setting or changing deposit or loss limits or repeatedly making use of cooling-off period.
- Players maxing out a credit card.
- Attempts to open multiple accounts to bypass deposit or loss limits.

Procedures for Player Identification and Intervention

YWin must have a structured and documented process for responding to identified indicators of problem gambling. This process includes the following components:

(1) Player Profiling and Risk Assessment

- YWin establishes and maintains player profiles incorporating relevant data points to assess individual risk levels.
- A risk-based approach must be adopted to determine the appropriate level of monitoring and intervention.
- All Responsible Gaming interactions—are recorded in the Player Account Management (PAM) system, along with the indicators of concern and any actions taken.

(2) Responsible Gaming Interventions

- Players identified as exhibiting at-risk behavior are informed of the Responsible Gaming tools available, such as deposit limits, cooling off, and self-exclusion options.
- YWin follows a clear escalation protocol where appropriate, which includes: (1) Applying mandatory deposit limits to the player's account; (2) Temporarily suspending the account pending further assessment; (3) Permanently excluding the player in cases of severe or persistent risk.
- Under no circumstances may YWin use Responsible Gaming measures as a pretext to prevent or delay legitimate player withdrawals. Any misuse of protective interventions for financial gain will be considered a breach of license conditions.

Cooling Off

YWin must offer players the option to activate a cooling-off period, during which they are temporarily restricted from gambling activity.

The options regard:

1. Duration
2. Brand: (includes both the primary and any mirror domains of that brand)
3. Vertical
4. Marketing Opt-Out

The Duration and Marketing Opt-Out categories are mandatory. Inclusion of the Brand and Vertical categories are at the discretion of the operator.

Duration : Restriction on all wagering activity for the period selected on the brand where the restriction was initiated.

The player must select (by tick-box) their preference in each of these categories. Tick-boxes must not be pre-checked.

Duration Options

- 24 hours
- 7 days
- 1 month
- 3 months

Vertical Options

- ALL gambling activity
- Restriction on individual product verticals offered by YWin

Brand Options

- The current brand (website and/or app)
- All YWin's brands

Marketing Opt-out Options

Actions and Implementation

The restrictions must take effect immediately and be enforced according to the player's selections. YWin must not:

- Question the player's decision.
- Offer bonuses or promotions to encourage the player to continue playing.
- Delay or complicate the activation process.

YWin incorporates a verification check for the elected periods of 1 or 3 months for the player to confirm the decision to take a break from gambling during the selected cool-off period.

Marketing and Communications

- Marketing materials must not be sent to players during their Cooling Off period if they have opted out.
- No bonuses, free play, or incentives may be offered during the cooling-off period.
- Accounts must be automatically reactivated after the selected Cooling Off period expires.
- No further action is required by the player.

Self-Exclusion

YWin must offer players the option to self-exclude from all gambling activity, a long-term self-exclusion periods of at least 1 year.

The player must select (by tick-box) their preference as to the duration of the self-exclusion period, all the other elements are automatic.

With regard to the self-exclusion process(s) offered by the operator, at the very least the player must be able to initiate and complete the self-exclusion process fully online, without requiring email communication or operator approval.

Duration Options

- 1 year
- 3 years
- 5 years
- 10 years
- Lifetime.

The restrictions must take effect immediately and be enforced according to the player's selections.

YWin must not:

- Question the player's decision.
- Offer bonuses or promotions to encourage the player to continue playing.
- Delay or complicate the activation process.

YWin may implement one simple verification check to ensure that the player is aware they have chosen to self-exclude and understands the consequences of this decision. The verification should be conducted online, and be brief and straightforward.

- YWin must have robust measures in place to identify where reasonably possible duplicate accounts exist and prevent self-excluded individuals from creating new accounts under different credentials.

Marketing and Communications

- No direct marketing or advertising can be sent to the player.

Reactivation and Post-Cooling Off Protocol

- After the self-exclusion period ends, the player must request in writing (by email or chat) the unblocking of the account. The written request can be prompted at the point of the player attempting to log in after the exclusion period has ended or by unprompted written communication by the player via the official

customer support channels. Reactivation cannot be instigated by the operator re-commencing communications with the player. Activation of a self-exclusion by a player is irreversible and irrevocable for the duration of the exclusion period selected.

- YWin will retain records of self-excluded in accordance with the applicable retention periods.

Additionally, where possible, and in line with surrounding regulations, any payment method known directly by YWin used by a self-excluded player must be blocked for future use during any exclusion period to prevent circumvention of restrictions.

Deposit Limits

YWin offers the player with tools to control their gambling activity by setting deposit limits. Players can set these limits for daily, weekly, or monthly periods, allowing them to tailor restrictions to their individual gaming habits.

Players can set limits on the total amount they deposit over a defined period (daily, weekly, or monthly).

- Once a deposit limit is reached, the player will not be able to deposit additional funds until the specified period resets.
- If the option to change limits exists while a limit is already in place, any request to increase the severity of a deposit limit takes effect immediately, while requests to decrease the severity of a limit are subject to a 24-hour waiting period before implementation.
- Any resolved or unresolved wagers made prior to the deposit limit being set in place remains unaffected regardless of the limits set.

Exceptions to Limits and Exclusions

A limit or exclusion has the potential to affect active wagering – including, but not limited to:

- A time limit set when a player is active in a poker tournament.
- A limit or exclusion when a player has an unresolved ante-post bet on a future event.

In these situations, the restrictions as outlined above must be honored immediately with the exception of the active gameplay or wager(s). Upon completion of the active gameplay, relevant tournaments, wagers or events the restrictions apply. Prior to the event's completion, no further wagering is permitted – for example a player cannot enter another tournament or engage in other gameplay while the current tournament remains in progress, or a player may not place any wagering while an ante-post bet remains unresolved.

Training and Staff Readiness

YWin trains customer service and Responsible Gaming staff to handle player interactions professionally and effectively.

Training should cover, at least:

- Recognizing signs of gambling distress (e.g., agitation, aggression, or financial desperation).
- Conducting sensitive and structured conversations with at-risk players.
- Directing players to appropriate support resources and Responsible Gaming tools.

Consumer Advertising and Marketing

YWin must not engage in irresponsible advertising.

- No Targeting of Vulnerable Groups – Marketing including visual content must not directly target Vulnerable People.
- No Portrayal of Gambling as an Investment – Advertising must not promote gambling as a way to achieve financial success or solve financial difficulties.
- No Misrepresentation of Skill vs. Chance – Marketing must not suggest that skill can influence the outcome of games that are purely based on chance.
- No Emotional Manipulation – Advertising must not portray gambling as a substitute for financial, emotional, or mental well-being.

- Marketing materials must not feature minors or depict them engaging with gambling content.
- No Explicit content – Adverts, messaging or any communications must not contain any overt sexual or pornographic imagery or suggestion.
- No Encouragement of Unrelated Harmful Behaviors – There must be no linkage between gambling and smoking, drug use, alcohol consumption, seduction, or enhanced attractiveness.

- Bonus Conditions

1/ Bonuses and promotions must be communicated transparently with clear terms and conditions.

2/ Operators must not use bonuses to encourage excessive gambling.

- Third Party Involvement

1/ YWin is responsible for materials provided to affiliates, representatives, sponsorships, ambassadors social media influencers, including wordings and visual representations, where the influencers actions and/or statement are paid placement or advertisement.

2/ YWin must make any contracted third-party aware of its Responsible Gaming policy and require them to adhere to it.

- Responsible Gaming Messaging – All advertising must include a clearly visible responsible gaming message or slogan.