

# Responsible Gaming Policy

Version 2.0. – December 2025

## 0. Company

This Responsible Gaming Policy (the “Policy”) is issued by MUCHGAMING B.V., Korporaalweg 10, Willemstad, Curaçao (the “Company”, “we”, “us”). The Company operates the online gaming brand Crypto.Games and is subject to the applicable Curaçao legal, regulatory and licence framework governing online games of chance (the “Applicable Framework”).

### Contact points:

- Customer Support (responsible gaming help/tools): Live Chat and support@crypto.games
- Formal complaints (including RG complaints): complaints@crypto.games (see Section 10 below)

## 1. Purpose and commitment

**1.1. Our objective.** We want Crypto.Games to be enjoyable entertainment in a safe and controlled environment. We therefore promote responsible gaming and aim to prevent and reduce the potential negative effects of gambling-related harm.

**1.2. Shared responsibility.** Responsible gaming is a shared responsibility between players and the Company. We provide tools, information, and intervention mechanisms, while asking players to gamble only within their means.

**1.3. Part of your contract.** This Responsible Gaming Policy is incorporated into the contractual framework for your use of the Website and Services.

## 2. Scope

This Policy explains:

- how to keep gambling as entertainment and reduce risk;
- what controls and tools are available (deposit limits, time-out, self-exclusion);
- how we protect minors and address suspected underage play; and
- how to request help and how RG complaints are handled.

### 3. Key definitions (summary)

**Account:** your personal Crypto.Games player account.

**Wallet:** the account wallet that records balances used for gameplay (deposits, wagers, winnings, withdrawals).

**Time-Out / Cooling-off:** a short break from gambling for a period of 1–30 days. Before the Time-Out takes effect, the player must withdraw any available funds, subject to applicable verification, security, compliance, and fraud-prevention checks. Once the withdrawal process has been completed and the applicable checks have been satisfied, wagering, gameplay, deposits, and access to the gambling functionality of the Account are restricted for the selected period. (see Section 6).

**Self-Exclusion:** a longer exclusion period (see Section 7).

**Responsible Gaming complaint:** any complaint relating to limits, time-out, self-exclusion, vulnerable player handling, or related controls.

### 4. Keeping gaming healthy (player guidance)

**4.1. Simple practical rules.** We encourage players to use basic safeguards, including:

- Set a spending limit and do not exceed it.
- Treat gambling spend as entertainment cost, not a way to make money.
- Do not chase losses.
- Take breaks; do not play when stressed, depressed, lonely, or anxious.
- Do not borrow money to gamble.
- Be honest with family/friends about time and spending.
- Use the responsible gaming tools available on the Website, including deposit limits, time-out, and self-exclusion, where appropriate for your circumstances.

**4.2. Warning signs.** You should consider taking a break and seeking help if you notice:

- increasing deposits or longer sessions to feel the same excitement;
- hiding play or spending;
- gambling to escape problems;
- financial issues, borrowing, or inability to stop.

### 5. Transparency tools (information you should use)

**5.1. We encourage you to regularly review your:**

- deposit and withdrawal history;
- wagers and losses/wins;
- session time and frequency; and
- bonus/wagering requirements (where applicable).

**5.2. Deposit limits**

Players may set deposit limits on a daily, weekly, or monthly basis through their Account settings or by contacting Customer Support, where such functionality is available. Once the selected limit is reached, no further deposits may be made until the relevant period resets. Deposit limits are intended to help players keep gambling spend within affordable and pre-set boundaries.

## 6. Time-Out (Cooling-off)

**6.1. What it does.** A Time-Out is intended to help you take a short break from gambling. You can activate a Time-Out for 1–30 days. Before the Time-Out takes effect, you will be required to withdraw any available funds, subject to applicable verification, security, compliance, and fraud-prevention checks. Once the withdrawal process has been completed and the applicable checks have been satisfied, the Time-Out becomes effective immediately. During the Time-Out period, you will not be permitted to place wagers, participate in games, make deposits, or otherwise use the gambling functionality of the Website until the selected period expires.

**6.2. No reversal during the Time-Out.** A Time-Out cannot be reversed before the selected period ends. The restrictions on wagering, gameplay, and deposits remain in effect for the full duration of the selected Time-Out period.

**6.3. How to enable Time-Out.**

- Log in to your Account.
- Go to Your account > Settings.
- Select Time Out.
- Choose the most appropriate period.

## 7. Self-Exclusion (longer break)

**7.1. What it does.** Self-Exclusion means your Account will be closed/blocked for a minimum period of: one year, three years, or five years. It will not be reactivated during the exclusion period.

## **7.2. How to self-exclude (in-product).**

- Log in to your Account.
- Go to Your account > Settings.
- Choose Self-Exclusion.
- Select 1 year / 3 years / 5 years.

## **7.3. Funds and access during self-exclusion.**

Before self-exclusion takes effect, you may be required to withdraw all available funds. Once the withdrawal process has been completed and any applicable verification, security, compliance, and fraud-prevention checks have been satisfied, self-exclusion becomes effective immediately and cannot be reversed.

Any withdrawals remain subject to applicable verification, security, compliance, and fraud-prevention controls under the Terms.

**7.4. Marketing and re-registration controls.** During self-exclusion we will take reasonable measures to:

- prevent gameplay and deposits; and
- prevent “workarounds” (e.g., opening a new account) using reasonable checks available to us.

## **7.5. Behaviour tracking and risk indicators**

We apply reasonable and proportionate monitoring measures to identify patterns of play that may indicate risky or potentially harmful gambling behaviour. Depending on the information available to us, such indicators may include, for example:

- unusually frequent or prolonged gaming sessions;
- significant increases in deposit frequency or value;
- repeated deposits within short periods of time;
- patterns suggesting loss-chasing behaviour;
- repeated use of responsible gaming tools or attempts to circumvent them;
- communications indicating distress, loss of control, financial difficulty, or vulnerability; and
- any other behaviour which, in the circumstances, reasonably suggests that gambling may no longer be taking place in a safe and controlled manner.

## **7.6. Intervention process**

Where reasonable concerns are identified, the Company may take proportionate responsible gaming measures based on the circumstances of the case. Such measures may include:

- displaying responsible gaming messages or warnings;
- contacting the player with responsible gaming information or support options;
- encouraging the player to use deposit limits, a Time-Out, or Self-Exclusion;
- applying additional account restrictions where justified;
- restricting promotional contact;
- escalating the case internally to Customer Support, Compliance, or other relevant personnel; and/or
- taking any other appropriate action reasonably necessary to reduce the risk of gambling-related harm.

#### **7.7. Internal recording and follow-up**

- Where material responsible gaming interventions are made, the Company may keep appropriate internal records of the concern identified, the action taken, and any relevant follow-up, subject to applicable data protection, confidentiality, and legal obligations.

### **8. Minors and gambling (strictly prohibited)**

**8.1. Minimum age.** You must be at least 18 years old (and in any event at least the legal age of majority in your place of residence). We do not provide services to minors.

**8.2. Age verification and enforcement.** We use prevention measures (including electronic verification checks). If we reasonably suspect you are underage, we may suspend your Account and require age verification.

**8.3. False information.** If a user provides inconsistent, false, or forged age/identity information, we may close the Account and take appropriate actions under the Terms and the Applicable Framework (which may include reporting to competent authorities where required/appropriate).

### **9. Help and external support organisations**

If you believe gambling is no longer fun or you are losing control, seek help. You can also contact us at [support@crypto.games](mailto:support@crypto.games) to request limits or restrictions.

#### **Independent organisations include:**

- Global Gambling Guidance Group – [gx4.co](http://gx4.co)
- Gordon Moody Association – [gordonmoody.org.uk](http://gordonmoody.org.uk)

- Gambling Therapy – [gamblingtherapy.org](https://gamblingtherapy.org)
- GamCare – [gamcare.org.uk](https://gamcare.org.uk)

## 10. Responsible Gaming complaints (fast track)

### 10.1. How to raise an RG complaint.

- Contact [support@crypto.games](mailto:support@crypto.games) (informal / urgent help request), or
- Submit a formal complaint to [complaints@crypto.games](mailto:complaints@crypto.games) (subject “Responsible Gaming Complaint”).

### 10.2. Timelines (accelerated). Responsible Gaming complaints are prioritised:

- acknowledgement within 2 days; and
- best efforts to resolve within 5 Business Days (or sooner where possible).

**10.3. Escalation.** If you are not satisfied, you may escalate under the Player Complaints & Dispute Resolution Policy (including ADR, where applicable).

## 11. Training of employees

11.1. Relevant employees, in particular those involved in customer support, compliance, player safety, or complaint handling, receive appropriate responsible gaming training.

11.2. Such training may include, as relevant to the employee’s role:

- the principles and objectives of responsible gaming;
- the use and effect of deposit limits, Time-Outs, and Self-Exclusion;
- how to recognise indicators of potentially harmful or risky gambling behaviour;
- how to interact appropriately and sensitively with vulnerable players;
- how and when to escalate responsible gaming concerns internally; and
- record-keeping, confidentiality, and complaint-handling requirements relevant to responsible gaming matters.

11.3. The Company may provide initial and refresher training on a periodic basis and maintain appropriate records of completed training.

## 12. Consumer advertising and marketing

12.1. The Company is committed to advertising and marketing its services in a socially responsible manner.

12.2. The Company will take reasonable steps to ensure that advertising and marketing materials:

- are not directed at minors or other persons to whom gambling services may not lawfully be offered;
- do not exploit vulnerable persons or target players who have self-excluded or are subject to responsible gaming restrictions, where such status is known to us;
- do not present gambling as a solution to financial problems or as a means of achieving financial security or guaranteed income;
- do not suggest that gambling is a substitute for employment, financial planning, or personal success;
- do not create undue urgency or pressure to gamble; and
- do not mislead players about the nature of the games, the chances of winning, or the risks involved.

12.3. Where appropriate, the Company may include responsible gaming messaging in marketing materials and apply reasonable suppression measures for players who should not receive promotional communications.

## 12. Data protection and confidentiality

We process personal data in line with our Privacy Policy and only as needed to:

- apply responsible gaming tools and restrictions;
- respond to your requests and complaints; and
- meet legal/regulatory obligations.

## 13. Governance, review and updates

**13.1. Ownership.** This Policy is maintained under the oversight of the Company's compliance function and is part of the Company's overall internal control framework.

**13.2. Review cycle.** We review this Policy at least annually and update it to reflect changes in the Applicable Framework, product features, and best practices.

**13.3. Publication.** The current version is published on the Website. Continued use of the Services after the effective date constitutes acceptance of the updated Policy (subject to mandatory law).