

LATCAS B.V.

RESPONSIBLE GAMBLING POLICY

LATCAS B.V. offers its clients a wide and high-quality selection of online games and other entertainment. LATCAS B.V. also cares about its clients, that is why we encourage responsible gambling.

The purpose of the responsible gambling policy of LATCAS B.V. is to minimize the negative consequences of gambling. The key task of this policy is to ensure that appropriate measures are taken promptly to encourage responsible gambling among our clients.

Each of our clients can choose the type of entertainment they want without extra costs and receive the best service. All the choices we offer are completely safe, as the main principles of LATCAS B.V. are honesty, reliability, and security. We will do our best to avoid even the slightest problems that may arise during the betting process.

Gambling in online casinos is mostly conducted for entertainment purposes. However, there is a certain percentage of clients who lose control while playing. Before you start playing, it is important to realize that gambling should not be considered as a source of income or a means of paying off debts. It is useful to track the time and amount of money spent in online casinos on a daily basis.

Based on a responsible and fair attitude to the game process and to each client in particular, LATCAS B.V. maintains a responsible gambling policy among its clients.

Our responsible gaming policy ensures that:

- ◆ There are no players under the age of 18 in the game.
- ◆ There are no vulnerable players on our website.
- ◆ There are no illegal players on our website.
- ◆ Our software is fair in all our games.
- ◆ You can leave the game at any time if you feel that gambling is affecting you negatively.

In addition, as a client, you have the option to put a loss limit on your account (among other limits such as «Deposit», «Time», «Cooling Off», «Wager», and «Self-Exclusion» that can be applied in «Responsible Gambling» tab of your Personal Profile).

To clarify the functionality of this limit, the loss is based on the deposit made by the player and not on winnings that are attributable to the deposit amount. If a player, for example, deposits €100, has a loss limit of €30 and the player goes on and wins €2,000, the player can still lose more than €30 of the €2,000 balance as it's based on the initial deposit instead of the winnings.

Client security

LATCAS B.V. cares about the safety of its clients. Player protection includes the prohibition of gambling by persons under the age of 18, vulnerable persons, as well as the protection of player privacy, including the secure storage & processing of player data and payment information.

Prevention of gambling addiction

The majority of clients who spend their leisure time gambling online place bets on sporting events and play for fun in a moderate amount.

LATCAS B.V. strongly recommends to players to regularly assess their gaming habits and to suspend their gambling activities if signs of gambling addiction occur.

If you notice any changes in your gaming behavior, we recommend that you contact the appropriate organizations for quick and professional advice and support:

- [Gambling Anonymous](#)
- [GamCare](#)
- [Gambling Therapy](#)

If you wish to use third-party software, LATCAS B.V. suggests using following services that can help restrict access to gambling websites:

- BetBlocker –betblocker.org
- GamBlock – gamblock.com
- Gamban – gamban.com

If you feel you may have a problem with your gambling, ask yourself the following questions:

1. *C – Cut Down: Have you ever felt you should cut down on your gambling?*
2. *A – Annoyed: Have people annoyed you by criticizing your gambling habits?*
3. *G – Guilty: Have you ever felt guilty about your gambling?*
4. *E – Eye-Opener: Have you ever had a morning "eye-opener" to steady your nerves or recover from gambling losses?*

Interpreting the Results

- *0 Yes Answers: Low risk for gambling problems.*
- *1 Yes Answer: Moderate risk; further assessment may be needed.*
- *2 or More Yes Answers: High risk; further evaluation and intervention are strongly recommended.*

If the result is 2 or more, you may wish to seek help and advice through the channels outlined above or explore the available responsible gambling tools.

If you think you're starting to spend more money than you can afford, or if your gambling addiction is starting to disrupt your normal routine, we strongly recommend a few measures that can help. For example, you can set personal limits on your gambling activity, choose to isolate yourself, or seek help and support from independent organizations you trust or the ones mentioned above.

Any player is able to access a record of their betting and wagering history of a last 6 (six) months, longer periods of transaction shall be requested from LATCAS B.V.

If you have any responsible gaming concerns, please contact support@latcas.com.

Behaviour Tracking

LATCAS B.V. is committed to actively monitoring player behaviour to identify signs of problematic gambling and intervene effectively to protect high-risk individuals. LATCAS B.V. does not permit individuals who can reasonably be assumed to be vulnerable to participate in games of chance.

Customer service representatives and VIP managers are trained to recognise problematic gambling behaviours through regular interactions. LATCAS B.V. has established a structured process for flagging potential cases, which serves as a trigger for further behavioural analysis and forms a core part of our Responsible Gaming policy. Key monitoring factors include the following:

- 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.

LATCAS B.V. may employ automatic or manual pop-up notifications to the players in response to concerning behaviours described above. These notifications shall include a link for the player to contact a trained Responsible Gaming professional.

Reality Check

LATCAS B.V. offers reality check measures which include but are not limited to:

- ◆ a real-time session timer that remains visible at all times while the player is logged in;
- ◆ a real-time clock in the players time zone;
- ◆ periodic pop-up reminders or prompts about session duration;
- ◆ player-Activated Reality Checks.

Basic rules for responsible gaming

By following the rules below, you will be able to enjoy games without harming your mental health:

- ◆ Play only when you are relaxed and focused;
- ◆ Allocate your monthly gaming budget in advance;
- ◆ Fix a permanent maximum limit;
- ◆ Before each game, determine the maximum amount of winnings and stop playing as soon as you reach this amount;
- ◆ Before playing, determine the amount you can lose;
- ◆ Do not play when you are intoxicated or under the influence of drugs.

Client's personal responsibility

The main principle of LATCAS B.V. responsible gambling policy means that all final decisions regarding the game continuation and the amount of bets are made exclusively by the client. The most effective way to prevent gambling addiction is to follow the rules of responsible gambling and self-control your gambling addiction. LATCAS B.V. is fully aware of its responsibility to help its clients make responsible decisions, providing the most reliable and clear choice of games.

Personal limits

The limits are available to change at any time. A decrease in the limit takes effect immediately, but an increase may only occur after 24-hour waiting period, in order to avoid rash decisions.

If you need additional information or assistance with personal limits, please contact **support@latcas.com**

- ◆ **Deposit Limit** - you can set a limit on your deposits for a day, a week, or a month.
- ◆ **Loss Limit** - you can set a limit on your losses in the casino for a day, a week, or a month.
- ◆ **Wager Limit** - you can set a limit on the wagered amount for a day, a week, or a month.
- ◆ **Cooling-Off Limit** - you can set your Cooling-Off Limit for 1 day, 1 week, 1 month or 3 months.

While the limit is active you cannot deposit to the casino and you will be excluded from all promotional offers for the set period, although you may withdraw remaining funds during this period. Cooling-Off period is applied to your account immediately. Upon its expiring your account will automatically be re-activated.

- ◆ **Self-Exclusion Limit** - you can set your Self-Exclusion Limit for 1 year, 3 years, 5 years, 10 years or for a lifetime.

Upon doing so your user account will immediately be disabled and you will be excluded from all promotional offers for the set period. You will not be able to deposit or withdraw funds.

You may also contact our Support Team at support@latcas.com and inform us about your decision to stop gambling at the website for a certain period of time.

We will take all measures to block your access to your user account and you will not receive any promotional materials.

Reactivation after cooling-off period will require your written request to unblock the account.

LATCAS B.V. retains all records of self-excluded players in accordance with the applicable retention periods.

Protection of minors

LATCAS B.V. prohibits minors (persons under the age of 18) from participating in any form of entertainment on its website. For this purpose, you must confirm your date of birth during registration and LATCAS B.V. will verify that you are not a minor. To begin the verification you must enter your date of birth and select a designated checkbox to confirm that you are over 18 years old. An additional check will be conducted after that.

To prevent access to your account by children and teenagers under the age of 18, your personal information (username, password and payment details) should be stored in a safe place accessible only to you. We also recommend that you install a special software to prevent children and teenagers from accessing inappropriate content.

If LATCAS B.V. becomes aware that you are a minor, your account will be closed immediately. In that case deposits may be returned, and winnings may be forfeited. The reason for the account closure will be communicated.

Player Identification and intervention

LATCAS B.V. establishes and maintains player profiles and assess player risk levels in accordance with Risk Assessment Guideline. All Responsible Gaming interactions with the player are recorded by LATCAS B.V.

If a player is identified by LATCAS B.V. as exhibiting at-risk behavior, they will be informed by our staff of available Responsible Gaming tools. Mandatory deposit limits, account suspension or permanent exclusion of the player may be implemented in cases of high gambling addiction risk level.

LATCAS B.V. may exclude a player in the following cases:

- The player displays problematic gambling behavior;
- The player attempts or engages in criminal activities through LATCAS B.V.'s platform;

Team actions and responsibilities

All team members have a common responsibility to demonstrate awareness of Responsible Gaming and should know where they can get additional information.

Team members are required to:

- ◆ demonstrate awareness of Responsible Gaming practices (respond with Respect and Refer)
- ◆ attend trainings on Responsible gambling
- ◆ be able to refer clients to relevant information and assistance
- ◆ respond immediately to clients' requests for self-isolation
- ◆ report any intoxicated clients attempting to gamble
- ◆ recognize and report suspicions of prolonged and intense gambling
- ◆ report unattended children
- ◆ refuse to serve someone believed to be a minor
- ◆ be aware of the complaint resolution procedure
- ◆ know where to get additional information

Team members are directly involved in the provision of gambling services:

- ◆ attend trainings on Responsible gambling
- ◆ are able to refer customers to relevant information and assistance
- ◆ understand the possibility of self-isolation
- ◆ report intoxicated customers who attempt to gamble
- ◆ recognize and report suspected prolonged and intense gambling
- ◆ report any unattended children
- ◆ refuse to serve someone believed to be a minor
- ◆ be aware of the complaint resolution procedure
- ◆ know where to get additional information

Responsibilities of the management

Members of the management are responsible for:

- ◆ enrolling team members in the training
- ◆ providing support and coaching
- ◆ refusing to provide services to clients who are intoxicated
- ◆ ensure that clients who request self-exclusion are referred to the Game manager on duty or Safety & Security immediately

Responsibilities of the Responsible Gambling Department

The Responsible Gambling Department assists in the implementation, maintenance and continuous improvement of Responsible gambling practices. Its role includes:

- ◆ implementing and enforcing the Responsible Gaming policy
- ◆ providing Responsible Gambling education
- ◆ providing relevant information to help customers solve gambling-related problems
- ◆ supporting team members in assisting customers
- ◆ supporting team members with gambling-related problems
- ◆ establishing effective links with local gambling-related support services
- ◆ taking measures in response to reported incidents in Responsible Gaming Register of incidents
- ◆ provide support to management and internal committees as needed
- ◆ approve Responsible Gambling procedures
- ◆ Influence external Responsible Gaming strategies
- ◆ provide a report to the operator's management team, at least once every twelve (12) months as to the effectiveness of the policy and related operational procedure.
- ◆ Report any material changes to the Responsible Gaming policy to the CGA.

The Client Relationship Manager at each casino is responsible for communicating with relevant managers at the entity and communicating the responses to the group.

Record keeping policy

LATCAS B.V. keeps record of the following:

- ◆ all age verification processes and their outcomes;
- ◆ betting and wagering history of players including timestamps of transactions from player accounts of at least the last six months;
- ◆ all Responsible Gaming interactions;
- ◆ all self-excluded players;
- ◆ all operator-initiated exclusions.

Consumer Advertising and Marketing

LATCAS B.V. does not engage in irresponsible advertising (including all resources, messages and media that promote LATCAS B.V.'s domain(s), brand(s), products, or services):

- ◆ no targeting of vulnerable groups;
- ◆ no portrayal of gambling as an investment;
- ◆ 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 behaviours (there must be no linkage between gambling and smoking, drug use, alcohol consumption, seduction, or enhanced attractiveness);
- ◆ bonuses and promotions must be communicated transparently;
- ◆ LATCAS B.V. is not using bonuses to encourage excessive gambling;
- ◆ LATCAS B.V. is responsible for materials provided to affiliates, representatives, sponsorships, ambassadors, social media influencers, but is not responsible by any materials shared by third parties without LATCAS B.V.'s knowledge;
- ◆ LATCAS B.V. must make any contracted third-party aware of their Responsible Gambling policy;
- ◆ all advertising must include a clearly visible Responsible Gambling message or slogan.

Additional Terms

LATCAS B.V. is obliged to take and maintain appropriate measures to prevent client addiction and to provide the opportunity for players who have access to the Websites to self-isolate.

LATCAS B.V. is obliged to provide a special page on its Websites with information on addiction prevention and any measures provided by the Operator to help Clients monitor and control their online behavior.

If the client requests it, or if the client's health problems require it, LATCAS B.V. ensures that the client is prohibited from accessing any services offered on the LATCAS B.V. website for a limited or unlimited period of time.

Whenever LATCAS B.V. detects signs of suspicious customer behavior, LATCAS B.V. shall contact the customer immediately to clarify whether the customer should be excluded and, if so, to set a time frame for such exclusion.

Territorial restriction of clients

The Service is not offered to individuals subject to United States, United Kingdom, or other global sanctions or watch lists or prohibited by our gaming licensing regime. By using the Service, you represent and warrant that you are not so subject.

Persons located in or reside in USA, France, the Netherlands, and Curacao (the "Prohibited Jurisdictions") are not permitted make use of the website.

Any attempt to circumvent the restrictions on play by any persons located in a Prohibited Jurisdiction or Restricted Jurisdiction, is a breach of this policy. An attempt at circumvention includes, but is not limited to, manipulating the information used by LATCAS B.V. to identify your location and providing LATCAS B.V. with false or misleading information regarding your location or place of residence.

Monitoring and prevention of access to clients from prohibited countries is carried out by identifying the client's IP address and blocking the client's access to the company's website

If you attempt to use third-party software or VPN in an attempt to circumvent your geo-location, your account will be suspended, and you may be reported to the appropriate provincial regulatory authorities. LATCAS B.V. does not bear any responsibility if a client uses a VPN to circumvent the rules mentioned above.