

RESPONSIBLE GAMING

1. What is Responsible Gambling and how does it relate to me?

Responsible Gambling is a term that we often use and refer to within the gambling community. It is a construct that relies on social responsibility initiatives to shed light on the potential harms associated with gambling, such as the risk of addiction and the negative implications it can have both financially and emotionally on an individual.

Our goal here at our Company is to uphold this Duty of Care to the absolute best of our ability. As such, we have a dedicated Responsible Gaming Team who work towards this each day of the week, this (in part) is achieved through us reaching out to each of our customers no matter which of the Company's gaming Brands the customer chooses.

With this in place we have the ability to better understand your needs as an individual early on in your experience with us, to answer any questions that you may have and to share with you the tools we offer which help to keep your gambling activity both safe and controlled, as well as enjoyable.

If you'd like to learn more about your gambling activity and where it would be considered to place on the spectrum of risk by qualified professionals, please take a moment to review the link detailed below.

This will take you to a trusted third-party site, where you'll be able to take an anonymous test (free of charge) to provide you with this information.

Self-Assessment for customers residing in the UK & English speaking: GamTest - <https://gamcare.gamtest.se/>

If you would prefer to remain on our website, we have taken the time to put together a manual test for you. This can be found by scrolling down to the self-titled segment "Manual Self-Assessment to establish potential Risk Level".

2. What should I expect to hear and be asked about when the Responsible Gaming Team reach out to me?

After some time of playing on our site it's likely that you'll hit one of the Responsible Gaming Thresholds we have in place. The "Responsible Gaming Thresholds" we've created are an automated system which we have operating in the background (24/7), they send each flagged account over to us for a manual review to be conducted.

These thresholds come in a variety of forms, based on the type of alert we receive you're likely to hear from us in an email which will introduce our department along with a couple of questions such as:

- "How do you feel about your recent gambling activity and the amount of money you've spent with us so far?"
- "Do you keep a budget in mind whilst you're gambling and do you stick to it?"
- "Do you feel in control of your gambling?"

It is with your best interest at heart that we aim to gather this information, so that going forward we can monitor for any concerning behaviour being exhibited as well as any "out of character" activity in your account, this in turn will help to protect you from untenable losses and provide you with a sufficient level of safeguarding throughout our relationship. If you haven't given much thought to the idea of keeping to a budget, we'd encourage you to take a moment to familiarise yourself with your Discretionary Income

("Discretionary Income" is the amount of money that you have left over from your Stable Income/ Salary after all of your monthly outgoings such as housing, utilities, travel costs, groceries and such have been taken care of) and to use this as a metric for your budget going forward. It is quick, tailored to your personal needs and ensures that your relationship with gambling remains sustainable and fun!

3. I'd like to know more about your Responsible Gaming Thresholds

Responsible Gambling Thresholds are an automated system which our Company has running in the background to notify us when any pre-set thresholds have been reached by a customer.

These thresholds range from how much time you've spent on our site, through to the number of deposits you've made to us in the time that you've been playing on our site that day.

It is likely that these alerts will be responsible for the first time we reach out to you, therefore if you've seen an email from our Team, it's little more than us checking in to ensure that you're keeping well and so that we can better tailor your experience with us according to your individual needs.

We understand that some of the questions we ask can feel intrusive and with this in mind we've detailed some links below which will take you directly to our Governing Bodies' website (The Gambling Commission) where you can read through their input regarding processes of this nature:

Curacao Gaming Control Board: <https://www.gamingcontrolcuracao.org/responsible-gaming>

4. What do we do to promote Responsible Gambling?

Our Responsible Gambling Team look after each of the casinos (brands), you may be familiar with some of our sister sites already!

Our role within the casino is to get to know you as an individual and to better tailor your experience through the interactions that we have with you, as a means to ensure that your gambling remains controlled.

Our aim is to perfectly balance fun with safety, in order to provide a truly great experience and in the hope of forming a long-standing relationship with each of our customers.

We are devoted to what we do and because of this we have taken the time and care needed to give each member of the Customer Support Team in depth training on how to support you.

Once you're registered with us, you'll have immediate access to our Responsible Gambling Tools, we have taken the time to ensure that our site is user friendly so that these tools can be found easily once you are logged into your account and we highly recommend that you familiarise yourself with them from the "get-go"!

5. What Responsible Gambling Tools do you (Casino) offer to help keep me protected?

Here at Company websites, we offer you the following Responsible Gaming Tools to help keep your gambling fun, safe and controlled:

Deposit Limit: This is the most popular limit that we offer, and we recommend setting this solely based on your Discretionary Income, to ensure you do not make any unaffordable deposits.

Time Limit: This limit operates on a 24-hour period and will allow you to cap the amount of time you are able to spend on our site. For example, should you wish to spend no more than an hour on our site, this limit will prevent game-play once an hour has passed.

Once you have reached your limit, our automated system will prevent any further activity on the account until the limit has reset, which is dependent on the date it was created and the period of time your limit is set to cover (Daily, Weekly or Monthly).

6. Reality Check

Reality Check will detail some very insightful information, its purpose is to draw your attention to your current level of activity; such as how long you've been online, the bets you've placed throughout this session, as well as your recent losses and/ or winnings.

Based on this you can make an educated decision on if you'd like to carry on playing or to take a break.

7. Timeouts and Self Exclusions

These are two of the most important tools that we offer to you so that you can keep yourself protected, as well as your gambling activity under control.

Though their basic purpose is to allow you to take a break from gambling at your discretion, for a fixed period of time of your choosing, their overall functions are different to one another.

A Time Out (Cooling Off) is useful should you plan for a short-term break and still wish to access your account afterwards. It will temporarily block your access to your account or any sites operated by the Company for specific period of time (24 hours, 7 days, 1 month or 3 months) and will keep you from receiving marketing.

On the other hand, a Self-Exclusion is a more conclusive break from gambling wherein you will not be permitted access to your account or any sites operated by the Company, for a period of 1 year up to lifetime exclusion, depending on the exclusion applied. Setting a Self-Exclusion is quick and easy, either go to your Account page and choose the timeframe right for you or contact our customer support by email, phone, or live chat and they will set one for you.

The Self Exclusion option is a wonderful tool that allows you to reclaim control. It grants you ample time to recover your losses and in times where you may be in the midst of experiencing an unfortunate life event. A Self-Exclusion will stop you from receiving marketing material from us and you will not be able to place any bets or deposit during this time.

When setting a Self-Exclusion, please look into making a similar exclusion with other operators where you have an account and at your national Self-Exclusion registry.

8. Signs of problem gambling

Gambling addiction can be defined as a compulsive behavior, resulting in gambling uncontrollably without regard for the consequences. A problem gambler can be anyone, regardless of age, gender, ethnicity, or income. Problem gambling can have a detrimental effect on your life, both personal and professional. Compulsive gamblers will often be in denial and/or try to deceive others as to the extent of their issues. Here are some of the main warning signs you should be aware of:

- Prioritizing gambling over friends and family;

- Constantly thinking about gambling and how to get money to gamble;
- Gambling with ever-increasing amounts of money;
- Finding it hard to stop gambling, no matter the time;
- Gambling as a way to escape life and problems;
- Gambling to block out feelings of guilt, anxiety, or depression;
- Chasing losses (gambling more to win back lost money);
- Lying to others about the extent of the gambling;
- Jeopardizing work, school, or losing important relationships due to gambling;
- Obtaining money for gambling through theft, fraud, or by selling/pawning personal property;
- Borrowing money to gamble more or to pay off previous gambling debts.

9. Protect Yourself From Developing a Gambling Problem

We want our customers to enjoy their time with us and play safely and responsibly. Here are some important tips to help patrons avoid problem gambling:

- Gambling should always be viewed as a form of entertainment, not as a means to make money or as a source of income;
- Only gamble with money you know you can afford to lose;
- Stay in control by setting firm time and money limits before you start gambling;
- Avoid gambling while under the influence of alcohol or other substances.

If you suffer from other addictions, or have an addictive personality, you may be more likely to develop problem gambling issues.

10. How to stay safe online

Our governing body have put together a truly helpful and in-depth segment on ways to stay safe whilst you're gambling, though they cover a variety of grounds, they are straight to the point: <https://www.gamingcontrolcuracao.org/responsible-gaming>

11. Manual Self-Assessment to establish potential Risk

The following self-test is based on the Problem Gambling Severity Index (PGSI) which is a standardised metric used to measure an individual's potential risk level whilst gambling. Remember it's important that you take as much time as you need to reflect on each question and answer as honestly as you can, this will give you the most accurate scoring. Please use the following points system when answering each question, it may be helpful for you to write your scores down as you're going along so that you can add your points up at the end of the test.

Never (score: 0) | Rarely (score: 1) | Sometimes (score: 1) | Often (score: 2) | Always (score: 3)

- 1) Have you spent more money on gambling than you could truthfully afford to lose?
- 2) Have you felt the need to gamble with larger amounts of money to get the same feeling of excitement?
- 3) Have you gone back on another day to try to win back the money you lost?
- 4) Have you borrowed money or sold anything to gamble?
- 5) Have you felt that you might have a problem with gambling?
- 6) Have people criticised your betting or told you that you had a gambling problem, whether or not you thought it was true?

- 7) Have you felt guilty about the way you gamble or what happens when you gamble?
- 8) Has gambling caused you any health problems, including stress or anxiety?
- 9) Has your gambling caused any financial problems for you or your household?

Now that you've answered each of the test questions, you can add up your points and review your score below:

Non-problem gambler	Score: 0
Low-risk gambler	Score: 1–2
Moderate-risk gambler	Score: 3–7
Problem gambler	Score: 8 or above

12. What do I do if I scored moderate to high in either risk assessment and/ or recognise signs of potential gambling problems within myself?

We care about all of our customers and have taken the time to familiarise ourselves with support groups all around the world.

If you have any reason to believe that you're at risk (including those of you who may have scored moderately to highly in our Gambling Risk Assessments) please take a moment to review these wonderful support groups and treat yourself with the same kindness you would a loved one by taking that first step to recovery:

<https://www.gamcare.org.uk/>
<https://www.gamblersanonymous.org.uk/>
<https://www.gamblingtherapy.org/>

13. Myths Associated with Gambling

Myth: You have to gamble every day to be a problem gambler.

Fact: A problem gambler may gamble frequently or infrequently. If a person's gambling is causing psychological, financial, emotional, marital, legal or other difficulties for themselves and the people around them, then they have a gambling problem.

Myth: Problem gamblers gamble at any opportunity on any form of gambling.

Fact: Most problem gamblers have a favorite form of gambling that causes them problems. Some gamblers also engage in secondary forms of gambling, but these are not usually as problematic.

Myth: Problem gambling is not really a problem if the gambler can afford it.

Fact: Problems caused by excessive gambling are not just financial. If a person's gambling is interfering with their ability to act in accordance with their values, then there is a problem. For example, too much time spent on gambling means less time to spend with family, friends and others. It can lead to relationship breakdown and loss of important friendships.

Myth: Problem gamblers are irresponsible people.

Fact: Many problem gamblers hold, or have held, responsible community positions. In addition, even people with a long history of responsible behavior are vulnerable to developing a gambling problem. When a person is having a problem gambling episode, that person is unable to control their gambling, and in this compromised state their actions look like irresponsible behavior.

Myth: Partners of problem gamblers often drive problem gamblers to gamble.

Fact: Problem gamblers are skilled in finding ways to rationalize their gambling. Blaming others is one way to avoid taking responsibility for actions, including actions needed to overcome the gambling problem.

Myth: Financial problems are the main reason that problem gamblers' relationships break down.

Fact: It is true that money problems play an important part in ending relationships, however, many non-gambling partners say that the lies and lack of trust is the biggest cause.

Myth: Parents of problem gamblers are to blame for their children's behavior.

Fact: Many parents of problem gamblers feel hurt and guilty about their son's or daughter's gambling behavior, but they are not to blame.

Myth: If a problem gambler builds up a debt, the important thing to do is to help them get out of the financial problem as soon as possible.

Fact: Quick fix solutions are often attractive to everyone involved and may appear to be the right thing to do, however, "bailing" the gambler out of debt may actually make matters worse by enabling gambling problems to continue.

Myth: Problem gambling is easy to recognize.

Fact: Problem gambling has been called the hidden addiction. It is very easy to hide as it has few recognizable symptoms, unlike alcohol and drug use. Many problem gamblers themselves do not recognize they have a gambling problem. Problem gamblers often engage in self-denial.

14. Underage gambling and blocking software

It is against the law for any individual who is under the age of 18 to gamble.

We place great importance and take pride in our responsibilities in this regard.

Upon registration all customers are subject to a security check to ensure the information input is legally compliant and the information provided "checks out".

Anybody under the age of 18 found to be using our site will subsequently have their winnings forfeited and may be reported to the appropriate authorities due to fraudulent activity.

There are a number of third-party applications that parents or guardians can use to monitor or restrict the use of their computer's access to the Internet:

Net Nanny - Filtering software which protects children from inappropriate web content.

<https://www.netnanny.com/>

GamBlock - Software which blocks access to gambling websites. A warning message will be displayed when a gambling site is detected and the browser will be shut down.

<https://www.gamblock.com/>

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CYBERSitter - Filtering software allowing parents to add their own sites, allowing more customisation to what sites can be accessed:

<https://www.cybersitter.com/>

A handwritten signature in black ink, consisting of stylized, overlapping letters, possibly 'AB' or 'JB', followed by a small number '7'.