
RESPONSIBLE GAMING AND CUSTOMER PROTECTION POLICY

Revision	Date	Security Class	Responsible Person	Purpose
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1.0 Purpose

This document sets out the procedure on how Niollo BV, hereinafter referred to as 'the company,' provides a safe gaming environment to its customers. It is important for our customers to maintain their wager and stake amounts within their budget. The company believes in providing a protected environment. Our staff are trained to help customers to play within their limits and in a responsible manner.

2.0 Objectives

The standards set out in this policy are intended to promote socially responsible gaming and to minimise the impact of problem gaming on communities. This policy sets out the company's commitment to minimising the negative effects of problem gaming and to promote responsible gaming practices.

3.0 Employee Training

Responsible Gaming training is to be undertaken by all new employees engaged by the company. Existing employees with an active contract with the company shall also undergo Responsible Gaming training on a biannual basis.

4.0 Underage Gaming

It is not allowed for the customers to register on any of the brands maintained by the company if they are under the age of 20 years. There is NO exception to this rule. The system will not allow customers to input a date of birth that indicates they may be less than 18 years old. Therefore, the only way the underage customers would bypass our system, is by entering fake information. We reserve the right to verify your identity and request relevant documentation at any time.

To further protect our customers' families, the company also advises the customers to restrict access to its websites via suggested specialized software if they have underage person(s) in their households.

5.0 Customer protection mechanisms

5.1 *Responsible Gaming information and underage warning*

Our responsible gambling program, warns about the minimal age to interact with our websites. The information is available to all customers at any time before and after registration.

Play Wise is a responsible gambling site created to support our players. Our aim is to create an environment where players themselves can set their own limits, control their own budgets, and exercise boundaries. Play Wise is our way of combining all the necessary information, tools and support to help prevent unhealthy gambling and promote responsible play.

5.2 *Terms and Conditions*

Clauses within our generic Terms and Conditions which pertain to Responsible Gaming are made available to all customers at any time before and after registration. They can be found in the "more info" section.

5.3 *Gaming limits*

Customers are provided with the option to set their gaming limits on their game accounts.

All of the various limits options will be found under the "Account" page upon logging in or through the "Gaming Limits" page available sitewide through the website's footer.

5.4 *Deposit limit*

Deposit limit will be set-up by customers at any time after the registration through the "Gaming Limits" page.

5.5.1 *Requests to reduce deposit limit*

Customers will opt to lower their deposit limit through the "Gaming Limits" page. Any requests for limit reduction are enforced automatically at once.

5.5.2 Requests to raise/remove deposit limit

Any requests of raising and/or removing the limit will be subject to a 24-hour cooling off period.

5.6 Session limit

When customers choose to implement session limit, the system will log them out after the selected period of time expires. After being logged out, they will have to login once again should they wish to continue playing.

Such a feature aids and will allow customers to take a break from playing.

5.7 Loss limit

Customers will also opt to implement loss limit. Upon implementing such a protection mechanism, they will not be able to wager additional funds once reaching the loss limit set by themselves.

If they proceed to increase or remove their loss limit, a 24-hour cooling off period will automatically set-off before a new setting can be activated.

5.8 Reality Check

All customers will be provided with the option to select the frequency of the reality check function appearing during gameplay.

5.9 Self-Exclusion

All customers are provided with the function to implement the self-exclusion feature. This will be done via:

- Activating the function through the “Gaming Limits” page
- Or contacting the Customer Support Team via
 1. Email
 2. Chat

Customers will choose to implement either 1 year or an indefinite period.

When customers opt to implement the self-exclusion feature to take a break from gaming, their accounts will not be automatically re-opened after the chosen time period has lapsed. They must contact the company for their accounts to be re-opened.

Self-exclusion applies to all brands and domains operated by the company. Advertisement of marketing agreement will not target or reach individuals who are self-excluded from gambling, in any form of promotional material.

5.10 Time-out

An alternative to the self-exclusion feature is the time-out. Customers will implement a time-out feature by activating the function through the “Gaming Limits” page.

Customers may choose to implement a time-out period ranging from 24-hours to 3-months.

The time-out feature differs from the self-exclusion feature because the customers’ accounts will be automatically re-opened after the time period chosen has lapsed. There is no need for the customers to contact the company to log into their accounts.

6.0 How to close account

Customers can close their accounts. This can be done via:

- Activating the function through the “Gaming Limits” page
- Or contacting the Customer Support Team via
 1. Email
 2. Chat

7.0 Reopening an account

All brands managed by the company do not allow customers to reduce their fixed Self-Exclusion period. Such requests are immediately escalated to the Responsible Gaming Team.

Reopening depending on the type of closure:

1. Account reopening request received before the period elapsed:
 - Accounts will not be approved to be reopened before the self-exclusion is over.

2. Account reopening request for an indefinite self-exclusion

- The reopening request will be accepted only if a minimum period of 1 month has passed from the self-exclusion request date.

8.0 Refund Requests

Any refund request from customers suspected of suffering from gaming problem(s) shall be escalated to Responsible Gaming Team.

9.0 Handling of difficult cases

Different processes shall be followed depending on the case.

The cases involving concerning comments such as customers mentioning of debts shall be escalated to the Responsible Gaming Team. However, in other occasions such as customers showing signs of desperation and/or mentioning potential suicide, such a case is immediately escalated to Responsible Gaming Team.

10.0 Reporting Non-Compliance

All staff are required and encouraged to report any event of non-compliance to the Compliance Team on compliance@niollo.com