

PERANTIA N.V.

BUSINESS PLAN AND PLATFORM PRESENTATION

V1. APRIL 2021

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1. Overview of iGaming Industry in Southern Africa

As any professional following current trends within iGaming industry is well aware, by 2021 it has grown tremendously competitive. Player base in UK and most prominent EU markets are targeted and retargeted by massive marketing campaigns from established global brands. Leading operators grab nearly any advertisement opportunity available - from sponsoring football clubs to engaging popular players as brand ambassadors to innovative virtual advertisement in TV broadcasts of sports events. Countries that liberalized their remote gaming markets, allowing operators access to Pay-Per-Click advertisement immediately see cost of clicks skyrocket. Whilst sub-continentals like South East Asia and Latin America initially lagged behind in adoption of interactive gaming, currently they are also becoming hotly contested.

This leaves the sole continent where it is still possible to locate untapped audiences - Africa. There is still quite a lag behind developed countries in both discretionary income and technological advancement. Nevertheless, countries in Africa that managed to establish relatively stable government, eradicate internal conflicts and effectively manage natural resources - have taken strong leaps towards catching up with OECD countries. Whilst typical GDP growth of developed economy rarely exceeds 3% per annum, advanced African countries regularly saw growth of 7-8% with some even boasting double digits.

Confluence of the above factors is what makes this region an essential "last frontier" for online gaming industry. Apparently, the whole concept of interactive gaming is such a novelty for Southern Africa that even countries with populations of over 15 million did not yet adopt any local regulation specifically for online segment. It is well known that gambling industry as industry sector is legal in countries like Mozambique, Zambia, Botswana and Namibia. Yet, there appears to be a void as land-based operators don't seem interested in establishing Internet presence.

Whilst it can be partially explained by relatively low levels of Internet adoption, most likely it is just a part of equation. As per initial research, local punters still consider betting as very "communal" activity. Locals seem to find excitement in discussing teams and players, placing wager either along with their friend or opposite the one placed by "friendly foe" better rooting for competing team. Additionally, as just several years ago only few better off players had smartphone with decent resolution, whilst most population still had "button phones". Obviously, observing the ever-changing odds has been a rather tiresome activity on lower resolutions smartphone and impossible on feature phones. However, along with economic growth, increasing number of consumers have been able to afford entry level smartphones enabling them to broaden their Internet experience to watching the sports streams and interact with websites featuring complex interfaces.

Furthermore, 2020 reshaped status quo in betting industry just like so many other industries of economy and aspects of everyday life. After countries started announcing lockdowns to prevent spread of Covid-19, betting aficionados in Southern Africa found themselves cut off from one of their favourite leisure activities. Just as many workplaces switched to remote work, lots of people replacing a trip to department store by e-commerce, players had to find a new way to participate in their preferred game of chance. Consequently, this shift created a sharp increase of interest to Internet wagering. However, punters have soon found out that while they can access leading global iGaming websites, their offerings rarely have a localized offering for Southern Africa clientele.

2. Operational Objectives

2.1. Venture Founder's Resume

Ms. Maria Labuschagne's career has been a stellar example of climbing up the corporate ladder step by step. Starting from the very grass roots as cashier at one of UK's leading brick and mortar bookmaker shops, she has not shied away from even the most menial tasks. Whilst a fresh hire, branch manager assigned her with broad range of responsibilities such as being the watchful eye over any potential troublemaking type of players to tidying the betting counters and a lot more.

Ms. Labuschagne's eagerness to tackle any challenge has helped her to land a level up job with another land-based bookie. Having just recently been in subordinates' shoes has allowed her to provide efficient training to store employees. Excellent interpersonal skills and approachable personality certainly helped establish cordial atmosphere, evolving her shop into one of leading performers in Surrey county.

After seeing profound performance over 3+ years as branch manager, management entrusted Ms. Labuschagne with position of Regional Manager responsible for London's South Eastern boroughs such as Tower Hamlets, Newham and Greenwich. This promotion has brought forward new areas of responsibility such as: overseeing performance of branch network, managing budgets and financial records, local promotion and marketing of the brand and even ensuring compliance with health and safety regulations. Founder has successfully coped with these challenges which brought about the next chapter in her career.

As especially Canary Wharf area is home to many South African expats, professional networking brought Ms. Labuschagne in contact with prominent businessman looking to enter her home market of South Africa. After series of negotiations, investor made offer to become Operations Manager for new betting brand South Africa with relocation back

home. Founder's experience dealing with compliance matters greatly helped new venture to acquire license from Western Cape Gambling and Racing Board.

Heading up entire country level operation certainly imposed a level up in strategic importance of challenges. Ms. Labuschagne now had to handle most strategic objectives such as overseeing Trading and Marketing departments, keeping track of operation's KPIs, liaise with external product and service providers to ensure the product offering is on par with competition. Founder successfully steered operations for almost 4 years.

2.2. Venture Overview

After successfully taking positions in betting operations from basic employee to top management, Ms. Labuschagne decided it is time to venture into launching own business. Whilst South Africa, being largest economy on the continent, is already having competition from several established brands – neighboring countries like Mozambique, Zambia, Botswana and Namibia appear to have rather lax competition with betting lines favoring global events. For instance, very few operators seem to have a deep offering for cricket and rugby, sports that are not much far in popularity from football.

After looking into regulatory aspects, Founder recognized that it may take further years until local governments consider promulgating own online betting licenses. Until this comes into fruition, launching under international gaming license appeared as more sensible approach.

Since region is so far from Europe, countries like Malta or Isle of Man do not appear very recognizable to local players. However, Curaçao, due to its global recognition as one of the oldest and most consistent online gaming jurisdictions, became a top choice for setting up company. Island's flexible taxation framework for export oriented companies certainly helped finalize the selection.

Ms. Labuschagne's track record earned her a substantial expertise and skillset which should enable project launch with strong potential. Initial forecasts indicate that less targeted countries of Southern Africa have relatively small but rapidly growing middle-class populace seeking a reliable bookmaker with localized feel. Combination of know-how and undertapped target audience implies that with the right amount of financing, and a good marketing strategy in place, project could have a strong start.

Because of strong interpersonal skills and long career in the industry, Ms. Labuschagne built extensive network of contacts. Currently she is in negotiations with a number of former colleagues and associates with regards to joining her start up. After gaming sub-license has been granted and key payment processing agreements signed, several key professionals will join the company to drive crucial areas of responsibility like marketing,

player acquisition and retention. Company's budget will greatly benefit from vast majority of staff being located in South Africa, where salaries are a lot lower than in locations such as London, Isle of Man and Malta. For example, experienced betting office clerk (who could relatively easy be trained into KYC/Fraud prevention specialist) – earns around 15,000 Rand per month (circa 875 Euro). From job market assessment, only managerial level employees would have to be paid over 20,000 Rand PM (Euro 1,160).

Additional advantage of placing operations in South Africa would be that it attracted lots of immigrants from precisely the target countries of the region. Therefore, it will not pose any challenges for operation to offer content and support in Mozambique's native Emakhuwa, Cisena, Xitsonga, Elomwe, Cishona along with official Portuguese. For Zambia, it is planned to gradually add Bemba, Nyanja, Tonga, Kaonde, Barotse in addition to English. Accordingly, local appeal for Botswana players would be enhanced with Tswana and same Oshiwambo would serve the same purpose for Namibia.

3. Product Strategy

It goes without saying that different markets require different iGaming platforms for successful launch. With regards to Africa, Stakeholder considers interface simplicity as key attribute of product. As countries of the continent still lag behind in advancement of web technologies, typical website looks as if its counterpart in USA, UK or EU would look circa 2015. Therefore, when targeting African players, it is of utmost importance to design simple, crisp, straightforward interfaces that are intuitive to use. Building website with bells and whistles like complex dropdown menus, popups as well as slowly loading banners given lower Internet speeds in Africa would surely impair user experience.

Another crucial aspect that Ms. Labuschagne kept in mind as top priority is that Africa-facing platforms must adhere to "mobile first" approach. Due to specifics of economic development, local consumers went directly from desktop computers to smartphones, bypassing laptops and tablets. Wide majority of Internet based services in Africa has adopted this trend so interfaces have to be sketched to ensure visibility of key functions on most common phone screen resolutions. It goes without saying, that payment methods offered have to also be connected with mobile carrier balances.

With the above objectives in mind, Founder engaged team of programmers in South Africa for development of own platform. Again, it was most beneficial from cost cutting perspective that local rates for software development are notably lower than quoted by UK and EU counterparts. As platform was designed as simple and easy to use, it also decreased amount of man-hours spent on interface sketching, coding and testing. Due to this simple makes perfect approach, entire solution was developed in just over 6 months with very reasonable budget by industry standards.

4. Marketing Strategy

In terms of marketing, general approach suited for developed countries, involving affiliates and traffic buys would highly unlikely work for niche markets in Africa. Once again, “mobile first” approach would apply here as well. Stakeholder places much higher priority to advertisement methods based on delivery directly to mobile devices. Marketing research is currently under way regarding local policies and regulations regarding advertisement by direct SMS. Where it would be found non-feasible, focus would be shifted to Push Notifications.

Whilst leading markets had trusted forums such as Casinomeister for years, this is still virtually non-existent for emerging countries. As long threads are very hard to follow on mobile devices, target audiences in developing markets adopted Whatsapp groups with Telegram becoming increasingly popular lately. In fact, usage of Whatsapp in many African countries exceeds that of its social network parent – Facebook. Thus, one of the key additions to the roster after payments are tested would be the SMM Manager with heavy focus on mobile messengers. Stakeholder plans to set up own Telegram channel and Whatsapp group to address both player acquisition and retention.

It is a known fact that in general, bettors are often quite superstitious. But this is even more true for African punters. They would eagerly listen to advice of local “sports expert” while picking the team and market to wager on. This led to emergence of local tipsters and forecasters with own following in mobile messengers. They would typically cover not even the entire country but one specific tribal group as these groups often don’t trust each other. Founder would seek to enter partnerships with such influencers offering fixed fee and revenue share options for converted players. Enhanced benefit of this approach that it would be hard to find a more finely targeted marketing channel. Influencer outreach also has massive viral potential due to players sharing message within own circle of friends and relatives.

5. Brand

Just as with platform interfaces, Founder believes direct message prevails over abstract notions. As iGaming industry is around 25 years in existence, short, straightforward domain names are becoming rarity. Domain registrars even went as far as introducing a range of various domain extensions such as .bet and .casino. However, initial research showed that when intuitively typing website name, vast majority of test group input .com. Also, analyzing online brands active on South African market, it was obvious that many operators tend to opt for European sounding names that very remotely resonated with local ear such as: Tropez, Tangiers, Europa and so on.

Therefore, Stakeholder embarked on search of compact, self-explanatory brand and domain name. Soon after, she came across what appeared as great fit for the purpose: www.place-bet.com. Domain essentially contained not just some abstract notion but essentially a Call For Action. Instead of reference to remote places where most players have never been and probably never will, Place Bet carries distinct message. Players are advised that in these turbulent times when simply leaving house is subject to certain limitations, this website shall become a convenient location where to Place a Bet.

6. SWOT Assessment

6.1. Strengths

➤ ***Expertise of Founder***

Due to her track record, Ms. Labuschagne brings broadest expertise in bookmaker operations, personnel management and network of industry connections to the venture. Personal experience of growth from regular employee to Operations Manager gives her profound insight into challenges employees from ground level and up will face. During initial launch period, budget does not have to be spent on HR Manager as recruitment will be performed by Founder. She will leverage her broad circle of industry connections to either headhunt key personnel or for establishing business relationships on favourable conditions. Stakeholder has unique blend of experience running betting businesses from most advanced country like UK to emerging country such as South Africa. Being from the Southern African region provides her unparalleled insight into players' mentality, their betting preferences and how to create product appealing to these audiences.

➤ ***Lower workforce costs***

Having come back from UK, market offering some of the highest salaries in the iGaming industry – Stakeholder is well aware how quickly they could consume venture's budget. And even with ample financing, hiring top crust professionals for crucial positions would involve either a leading recruitment agency or well-connected headhunter. Fortunately, due to relocating back to South Africa, all key roles can be filled with local professionals with compensations times less than demanded by UK-based workforce. Moreover, as industry is still a lot less advanced, there is much less competition for resources, leading to much higher personnel loyalty. Whilst to prevent employee poaching in "iGaming hubs" like UK, Malta and Bulgaria would probably require offering some stock options, South Africans only expect decent remuneration and benefits package. This will help

alleviate risks of workforce churn, losing employees with most valuable skills and even database being acquired by competitors. This also creates a more coherent staff, where colleagues feel as part of extended family.

6.2. Weaknesses

The main weaknesses could be identified as follows:

➤ ***Disjunct team***

When launching a new project, it is ideal that team responsible for starting up operation have been previously working together. However, this is only possible within existing operation or when management is capable of luring entire team from competitor. As Stakeholder is not willing to alienate any other operators, focus will be made on locating resources currently in between jobs or unhappy with current employer. She will then utilize her skills of training new employees to build a coherent team and establish a most friendly atmosphere. However, it is impossible to 100% exclude situations when employees start competing for upper status or get embroiled into various conflicts. UBO shall rely on her interpersonal skills to mediate such situations and resolve them in most peaceful and compromising manner.

➤ ***Narrow product range of beginner platform***

Although not properly a “weakness” as such, it is virtually impossible to create a platform rich with products from the get-go. It is common within iGaming industry these days to see betting platforms also feature 3000+ slot titles from 30+ slot development companies along with 10+ Live dealer studios. Integrating and deploying this amount of 3rd party providers certainly takes time and effort. Nevertheless, this is not regarded as critical deficiency as players in Southern Africa are still very sports betting oriented. Casino is viewed more as a land-based gaming venue whilst online wagering mostly focuses on sports. Due to sports betting taking place alongside watching a match at outdoors café or shopping center, it is done in parallel with socializing to extent of restrictions due to Coronavirus realities. Casino play is much more involving with rounds and spins requiring frequent attention. Thus, Founder regards this vertical as second priority and casino products shall be added after extensive negotiations with providers and aggregators somewhere along 6+ months from project launch.

What could additionally be leveraged against content-rich established platforms is broader betting markets on sports popular in Southern Africa. Whilst most operators focus on Northern Hemisphere centric matches, very few offer wide variety of wagering options on sports in Africa, especially cricket. After all, there can be over 5,000 slots on the website, but none of them are of interest to player who would like to bet on quantity of wickets in Mzansi Super League.

6.3. Opportunities

Opportunities appear as follows:

➤ ***Previously untargeted player base***

Current iGaming market trends prove that opportunities in emerging markets are still ripe. While countries like UK and leading EU can certainly be considered over saturated, in regions like Southern Africa online gaming is still a relative novelty. With every active top tier market player's mailbox overflowing with offers of bonuses and reactivation, many Africans in off radar countries are yet to place their first online bet. Establishing footing in regions like this can set company aside as first recognizable betting brand with localized footprint. After brand becomes a household name, no matter how much marketing budget global industry leaders splurge, this "home feel" brand becomes preferred options for players to place their next bet.

➤ ***Growing discretionary incomes***

Whilst Africa is widely regarded as world's poorest continent, this does not change the fact that local middle class is growing fast. This trend is reflected in both quantitative growth as well as increasing discretionary income per household. With most countries in Africa having loads of mineral resources like precious stones and metal ores, qualified workers in these industries receive upper range salaries by local standards. With economies in general becoming more digitalized, salaries of wide range of Internet based workers start gravitating towards global averages. Combined with low local prices on essentials like rents, utilities and nutrition, this creates a growing segment of population in possession of discretionary funds they can spent on their favourite pastimes such as sports betting. Global Coronavirus situation serves as an additional booster for remote betting operators as other entertainment options remain restricted.

6.4. Threats

Immediately identifiable threats to venture include but are not limited to:

➤ ***Adoption of local iGaming regulations***

It goes without saying that operating under 4 different licenses increases risks in each jurisdiction and requires multiple additional compliance personnel. If certain local regulator does not understand revenue model of iGaming industry, they could adopt

taxation framework (such as turnover tax) that makes operation of betting business inherently unprofitable. However, with current situation this threat appears to have very remote chance of occurring before 2025. Currently, governments have to handle immediate challenges such as preventing spread of COVID-19 and starting vaccinations. Due to these more acute challenges, regulation of a relatively novel industry segment as iGaming will most likely remain a very low priority objective for coming several years.

➤ ***Emerging competition***

With global industry giants running out of new potential players in traditional markets, some may inevitably look pastures new. iGaming professionals are well aware that leading African markets like Nigeria and Kenya have seen increasing competition over last several years. Attracted by their large population numbers and relatively high incomes by African standards, a number of multinational betting companies started seeking to enter those markets. However, they would typically tread very carefully, keeping all crucial functions in main offices based in UK, Malta or Gibraltar. Thus, “global outsiders” tend to have an offering of payment methods and betting markets not as appealing to local player base compared to companies with firm local footprint.

With this in mind, UBO considers that the same developments were most likely to repeat if global multinationals were to try entering Southern Africa’s smaller countries. As standalone markets, such countries are of insufficient interest for leading operators to establish local office and get full in-depth info on local payments ecosphere. As such, majority of players will render them outsiders and after using overly generous market entry bonuses (typically non-deposit) will return to locally established brand quite soon. Whilst iGaming giants can sponsor any team or sports star of their liking, at the end of the day getting their winnings paid in local currency to their preferred mobile carrier wallet if what matters the most to bulk of bettors.

7. Financial Forecasts

In order to show company's financial position and forecasts for turning profit, Founder prepared forecast of revenues and expenses for Curaçao company and its billing agent.

7.1. Profit & Loss – Curaçao Company

	2021	2022	2023
PROFIT & LOSS	EUR	EUR	EUR
Income			
Collections revenue	104,212.50	97,212.50	201,950.00
Total Income	104,212.50	97,212.50	201,950.00
Expenses			
Domain and server fees	-6,000.00	-6,000.00	-6,000.00
License expenses	-5,300.00	-5,300.00	-5,300.00
Accounting fees	-2,500.00	-2,500.00	-2,500.00
Billing Agent fee	-15,000.00	-15,000.00	-15,000.00
Administrative Expenses	-8,100.00	-8,300.00	-8,500.00
Total Expense	-36,900.00	-37,100.00	-37,300.00
Result before taxes	67,312.50	60,112.50	164,650.00
Profit tax	-2,019.38	-1,803.38	-4,939.50
Net Profit/Loss for the period	65,293.13	58,309.13	159,710.50

7.2. Profit & Loss – Billing Agent

	2021	2022	2023
PROFIT & LOSS	EUR	EUR	EUR
Collections revenue	3,100,000.00	6,250,000.00	7,750,000.00
Total Income	3,100,000.00	6,250,000.00	7,750,000.00
Expenses			
Registration	-2,300.00		
Accounting fees	-6,300.00	-6,400.00	-6,500.00
Administrative Expenses	-5,700.00	-5,700.00	-5,700.00
Outsourcing Companies (Management, CS, Trading, Risk&Fraud)	-1,760,000.00	-3,720,000.00	-4,500,000.00
Marketing	-1,200,000.00	-2,400,000.00	-3,000,000.00
Office rent	-6,600.00	-6,800.00	-7,000.00
Total Expense	-2,980,900.00	-6,138,900.00	-7,519,200.00
Result before taxes	119,100.00	111,100.00	230,800.00
Profit tax	-14,887.50	-13,887.50	-28,850.00
Net Profit/Loss for the period	104,212.50	97,212.50	201,950.00

8. Platform Overview

8.1.Registration

QUICK SMS REGISTRATION

Your mobile phone number: ()

Settlement currency:

☐ I confirm that I have read [Terms & Conditions](#) and accept them.

☐ I confirm that I am over 21 years old

Please confirm you're not a robot

☐ I'm not a robot

[SEND](#)

Indicate the phone number. SMS with the login and password has been sent to you. Deposit your account and place a bet.

8.2.Login

LIVE MATCHES

SOCCER

TENNIS

BASKETBALL

ICE HOCKEY

SPORTS

SOCCER	TENNIS	BASKETBALL	ICE HOCKEY	TABLE TENNIS
Olympic games, Qualification, CONCACAF: Haiti (Olymp) - Canada (Olymp)	1 - 10.5	X - 5.57	2 - 1.18	
eSoccer, England, Premier League, AFL, (2x45 min): Newcastle (cyber AFL) - Burnley (cyber AFL)	1 - 2.17	X - 3.04	2 - 3.22	
eSoccer, France, Ligue 1, AFL, (2x45 min): Metz (cyber AFL) - Olympique Nimes (cyber AFL)	1 - 1.81	X - 3.63	2 - 3.66	
eSoccer, Germany, Bundesliga, AFL, (2x45 min): RB Leipzig (cyber AFL) - Hertha BSC (cyber AFL)	1 - 1.72	X - 4.17	2 - 3.57	
eSoccer, Italy, Serie A, AFL, (2x45 min): Sassuolo (cyber AFL) - Napoli (cyber AFL)	1 - 2.19	X - 3.82	2 - 2.63	

ICE HOCKEY

KHL, Quarter-finals, Best of 7

NHL, Regular Season

BASKETBALL

NBA, Regular Season

8.3. Deposits

PLACE BET LIVE SPORTS € 7898771 Deposit

BONUSES AND PROMOTIONS RESULTS LIVE RESULTS STATISTICS MATCH-CENTER TERMS & CONDITIONS SUPPORT FAQ ABOUT US

Search

BET NOW

Bets Live (113)
Live schedule
Live Streaming
BetGamesTV
LiveGames37

PROMO Who has more

Soccer (706)
Tennis (153)
Basketball (62)
Ice Hockey (122)
Table Tennis (135)
Volleyball (18)
eSports (172)
MMA (55)

American football (9)
Australian Rules (17)
Auto/motorsport (2)
Bandy (1)
Baseball (19)
Boxing (15)
Cricket (13)
Cycling (2)
Darts (7)
Floorball (8)
Formula 1 (4)
Futsal (1)
Golf (10)
Handball (70)

Prepare for withdrawal

Current account balance

Settlement currency: EURO
Tenge exchange rate: 1:1
Cash balance: 7898771
Current bets: 2760
Requested for withdrawal (processing): 0

Payment Method	Fee	Process Time	Minimum	Maximum	
 VISA Withdrawal via this method will be available after deposit via Visa / MasterCard / Mop	Free	Between 15 minutes and 3 days.	50 EURO	1500 EURO	Detailed view
 Piastrix	Free	Between 15 minutes and 24 hours	10 EURO	500 EURO	Detailed view

Date	Type of operation	Amount
No records of account transaction		

8.4. Withdrawals

PLACE BET LIVE SPORTS € 7898771 Deposit

BONUSES AND PROMOTIONS RESULTS LIVE RESULTS STATISTICS MATCH-CENTER TERMS & CONDITIONS SUPPORT FAQ ABOUT US

Search

BET NOW

Bets Live (113)
Live schedule
Live Streaming
BetGamesTV
LiveGames37

PROMO Who has more

Soccer (706)
Tennis (153)
Basketball (62)
Ice Hockey (122)
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 Piastrix	Free	Between 15 minutes and 24 hours	10 EURO	500 EURO	Detailed view

Date	Type of operation	Amount
No records of account transaction		

8.5.Responsible Gaming

Account management

PASSWORDMAILINGNOTIFICATIONSSECURITYSELF-RESTRICTION

PLACE-BET Bookmakers adheres to the principles of fair and responsible game. Betting is only a form of entertainment, if you play within reasonable limits of your financial capabilities.

However, we understand that for some people betting may cease to be innocuous leisure, and as a solution for this problem, we offer the following options to control time and money spent on your account

BETTING LIMIT SELF-EXCLUSION

We advise you to set a limit on betting to control the amount of funds on the account. The limit can be set for 24 hours, 7 or 30 days.

After applying the limit, the amount and term can not be changed. Upon reaching the given amount, placing bets is limited to the selected period.

Attention! After setting self-restriction, withdrawal may be limited according to clause 29.5 of T&Cs.

If you have any doubts, please contact [Customer Support](#) before setting the limit .

Set limit on bets KZT

Set limit period

APPLY

Company places great emphasis on matters of player protection and responsible gaming. Therefore, developers created section Self-Restriction where client can impose a limit on amount of bets, loss limit in certain amount of time as well as self-exclude in case cool down period is required.