

Responsible Gaming Policy

POINDER B.V.

Approved by: Director, IGA TRUST B.V.

Effective Date: May 26, 2025

1. Gambling problems are associated with poor mental health and can manifest in depression, anxiety, and suicidal thoughts. They also have an adverse effect on family relationships, work, and academic performance, and can lead to bankruptcy or crime.
Gambling should be an enjoyable pastime and not a way to make money.
Unfortunately, in some cases, abuse of gambling can lead to problems. We take care of our customers and make every effort to provide a safe and reliable service that our customers can use without any damaging consequences. This policy is aimed at protecting Vulnerable Persons, promoting responsible gambling as well as preventing and mitigating problem gambling patterns - by setting a range of tools, mechanisms and procedures outlined below.
2. A Vulnerable Person is defined as having one or more of the following traits:
 - Under eighteen years of age.
 - Has no, or insufficient, control over his or her gambling behaviour, because of which he or she is, or threatens to become, addicted to one or more Games of Chance and, as a result, may cause harm to himself or herself or to other people.
 - Has been banned from playing any Game of Chance either by force or at his or her own request.
 - Has been declared bankrupt.
3. Our company does not allow underage gambling (for persons under the age of 18).
We do not advertise our products and services to minors or vulnerable people.
We guarantee that our advertising, sponsorship, and marketing activities do not contain any information aimed at attracting underage or vulnerable persons to the Service.
4. If you share your device with underage persons, you should make sure that they do not have access to usernames, passwords, and banking details. You may further protect your account by using software available for limiting access to gambling, for example, NetNanny and Cyber Patrol.
5. We regularly carry out checks to determine the age of our customers to guarantee that all our players have reached the legal age.
In some cases, our checks cannot confirm the customer's age, and we request the added information to confirm that the player has reached the legal age.
Availability of a personal account may be limited, and funds may be frozen until we receive the necessary information, and the fact that you have reached the legal age will be confirmed unambiguously.
The legal age for betting and gambling is determined by laws of your country and is usually 18 years.
Our customers should understand that they are the guarantors of their legal registration on **najahbet.com**.
6. Our advertising campaigns and ads do not mislead customers or misrepresent the services that we offer. Customers are informed about their chances of winning and possible risks. Services are provided for payment, excessive spending is not encouraged. To test the level of your gambling addiction, please answer "Yes" or "No" to the questions below:
 - Did you ever lose time from work or school due to gambling?

- Has gambling ever made your home life unhappy?
- Did gambling affect your reputation?
- Have you ever felt remorse after gambling?
- Did you ever gamble to get money with which to pay debts or otherwise solve financial difficulties?
- Did gambling cause a decrease in your ambition or efficiency?
- After losing did you feel you must return as soon as possible and win back your losses?
- After a win did you have a strong urge to return and win more?
- Did you often gamble until all your money was gone?
- Did you ever borrow to finance your gambling?
- Have you ever sold anything to finance gambling?
- Were you reluctant to use "gambling money" for normal expenditures?
- Did gambling make you careless of the welfare of yourself or your family?
- Did you ever gamble longer than you had planned?
- Have you ever gambled to escape worry, trouble, boredom, loneliness, grief or loss?
- Have you ever committed, or considered committing, an illegal act to finance gambling?
- Did gambling cause you to have difficulty in sleeping?
- Do arguments, disappointments or frustrations create within you an urge to gamble?
- Did you ever have an urge to celebrate any good fortune by a few hours of gambling?
- Have you ever considered self-destruction or suicide as a result of your gambling?

If you answered "Yes" to any of the questions above, then it is likely that you have a gambling problem.

7. It's never too late to admit that you have an addiction and to address it. We value our customers and will certainly never contribute to the problem. Please read the following tips to help you reduce the risk of developing a gambling addiction:
 - Do not consider gambling as your main source of income or as an investment.
 - Put a cap on the amount of money and time you want to spend, and do not exceed the limits you set.
 - Only gamble with money that you can afford to lose.
 - Avoid the temptation to chase your losses.
 - Do not gamble if you are under the influence of alcohol or drugs, or are feeling depressed.
8. **Najahbet.com** supports the policy of responsible gaming and offers various tools for self-control:

Cooling-off:

The Cooling-off tool allows you to suspend gaming activity for a selected period.

During this time, you will not be able to:

- deposit into your account,
- place bets,
- participate in promotions.

During this time, you will be able to:

- access your account,
- withdraw funds from your account,

You can choose one of the following periods:

- 24 hours
- 7 days
- 1 month
- 3 months

After the specified period expires, access to all platform functions will be restored automatically.

You can exclude yourself from any marketing communications during the cooling-off period.

You can access the cooling-off functionality **here [direct link to respective option in user's personal account]**.

Self-exclusion

With the Self-exclusion tool, you will irrevocably lose access to the following functions for the selected period:

- accessing your account
- depositing,
- placing bets,
- participating in promotions.

You can choose one of the following periods:

- 1 year
- 3 years
- 5 years
- 10 years
- for life

The decision cannot be reversed, and you will need to send us a written request to reactivate your account after the expiry of the restriction period. It may take time for us to review and reactivate your account.

During Self Exclusion, you are not allowed to create a new Account, and every attempt to create a new Account during Self Exclusion is a violation of our Terms of Service and may result in the permanent ban of your original account.

The Company shall have no financial liability and shall not be held otherwise accountable if you continue gambling or using a new Account with the Service under a different name or address.

You must complete any tournaments (for example poker tournament) that is in-running at the time of self-exclusion.

Contributions to progressive jackpots that you made through gameplay prior to the self-exclusion request remain in place, but you will not be eligible to participate in the jackpot after the self-exclusion comes into effect.

You can access the self-exclusion functionality **here [direct link to respective option in user's personal account]**.

Deposit Limits

You can use the Deposit Limit tool to limit the total amount you can deposit over a defined period of time. Once the limit has been reached, further deposits will not be available until the end of the specified period.

Decreases in the limit will take effect immediately and increases will only take place after 7 days.

You can choose one of the following periods:

- daily
- weekly
- monthly

Any resolved or unresolved wager made prior to the deposit limit being set in place remains unaffected by the said limit.

You can access the limit setting functionality **here [direct link to respective option in user's personal account]**.

If you want to set limits on your online activity, then contact us at **support-en@najahbet.com**. Also, you can find these options in your Account in the Responsible Gaming section.

9. If you want to contact us regarding any concerns over Responsible Gaming, please send us a message at **support-en@najahbet.com**. Also, you can find these options in your Account in the Responsible Gaming section.

10. You may want to consider third party tools which can further help you gamble responsibly. Among such tools, the most prominent are:

betblocker.com

gamblock.com

gamban.com

11. Additional Support

If you're concerned about your own gambling habits or know someone who is struggling to manage theirs, there are several external support organizations available to offer guidance and assistance.

Gamblers Anonymous

Website: <https://gamblersanonymous.org/ga/>

Gambling Therapy

Website: <https://www.gamblingtherapy.org/>

Contact: support@gamblingtherapy.org

GamCare

Website: <https://www.gamcare.org.uk/>

Live chat: <https://www.gamcare.org.uk/get-support/talk-to-us-now/#>

Gambleaware:

Website: <https://www.gambleaware.org/>

Contact: contact@gambleaware.org