Our Approach

Millions of customers around the world bet with us every year — they like the excitement of having a small flutter and the thrill of winning. Betting and gaming are an enjoyable, sociable and memorable way to spend time; that's why it continues to be so popular. However, unfortunately, for a small percentage of people, gambling ceases to be entertainment and can cause personal, social, financial and even health problems.

It is our responsibility to help our customers gamble safely and responsibly, and reduce the risk of harm and help people who need treatment to get it.

This is why we have developed a new, safer gambling strategy, 'Changing for the Bettor'.

The guiding principle of our safer gambling campaign is to be the most trusted and enjoyable betting operator in the world. We are putting customers at the heart of our business by ensuring they are protected from harm while enjoying their regular flutter. For more information about our strategy, please see our policy page.

This page was last reviewed and updated: **June 2020**

Our Policy

The guiding principle of our safer gambling campaign, Changing for the Bettor, is to be the most trusted and enjoyable betting operator in the world. This strategy is based around 7 pillars;

- **Understanding the problem and best solutions** –we have announced a five year, multi-million dollar project with the Division on Addiction, Cambridge Health Alliance, a Harvard Medical School teaching hospital.
- **Educating our key stakeholders** –including the national rollout of youth education programmes with gambling charities as well as state-school awareness campaigns.
- **Promoting responsible attitudes** –leading the industry in agreeing responsible marketing campaigns.
- **Empowering customers** –using algorithms and gambling controls to prevent gambling harm.
- **Funding treatment for those in need** –increasing our donation to research, education and treatment on problem gambling ten fold, from 0.1% to 1% of gross gaming revenue (GGR).
- **Championing responsible product design** –developing more responsible product design principles.
- **Drive cultural change within our business** ensuring that a safer gambling approach underpins all aspects of our business

Helping You Stay in Control

Whilst the majority of people do gamble safely and responsibly, for some, gambling can become a problem. When gambling, always remember the following

- Gambling should be entertaining and fun and not seen as a way of making money
- Only gamble what you can afford to lose
- Avoid chasing losses
- Keep track of the time and amount you spend gambling

If you are concerned about your gambling, then honestly answering the questions below may give you an idea of whether your gambling is problematic:

- Do you stay away from work, college or school to gamble?
- Do you gamble to escape from a boring or unhappy life?
- When gambling and you run out of money, do you feel lost and in despair and need to gamble again as soon as possible?
- Do you gamble until your last penny is gone, even the fare home or the cost of a cup of tea?
- Have you ever lied to cover up the amount of money or time you have spent gambling?
- Have others ever criticised your gambling?
- Have you lost interest in your family, friends or hobbies?
- Do arguments, frustrations or disappointments make you want to gamble?
- Do you feel depressed or even suicidal because of your gambling?

The more you answer 'yes' to these questions, the more likely you are to develop a gambling problem. It is recommended to request a self-exclusion and seek <u>professional help</u>.

If you are concerned about your gambling, why not take an independent and anonymous survey to help you understand more? You can complete the following <u>jugarBIEN Test</u>, and moreover, if you have answered YES to any of those questions, we suggest that you take any of the following Self-Assessment Tests to evaluate your behaviour:

- South Oaks Gambling Screen Test
- National Opinion Research Center DSM Screen for Gambling Problems Test

Deposit Limits

Personal deposit limit

bwin offers all its customers initial regulatory daily, weekly and/or monthly deposit limit. The daily, weekly and monthly deposit limits are as follows: \in 600 per day (00:00 to 24:00); \in 1,500 a week (from Monday at 00:00 to Sunday at 24:00) and \in 3,000 per month (first day of the month at 00:00 until the last day of the month at 24:00).

All requests for limit decreases will be implemented immediately.

Any request to increase the limits or to remove any existing limits over the abovementioned amounts will be accepted, as long as they are made in accordance with the conditions stipulated below:

- The player must successfully complete and pass the latest version of DGOJ's <u>test</u> <u>for the prevention of addictive gambling behaviors and safe gambling</u>.
- Over the last three months, the player has not engaged in risky behaviour, based on the historical analysis of the player's participation and conduct in accordance with the applicable regulatory requirements, carried out by bwin on the occasion of the application.

The new limits will come into effect no later than three days after the two previous conditions have been met.

Please note we will not be able to process an increase of the limits, if three months have not elapsed since the last increase of deposit limits.

To set a deposit limit, please click here.

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Other types of limits

Session limits

bwin users also have the option to set a session limit. Once this limit has been reached, said session will automatically finish, disconnecting the session once the game in progress has ended.

Time Out, Self-Prohibition and Self-Exclusion

Time-out or Cool-Off periods

bwin customers can take a break from gaming at any time. These breaks can go from 1 week, 1 month or any other period up to 1 year. The request to temporarily block access will be imposed during the Cool-Off period chosen by the player and will be irrevocable. The account will be automatically reactivated following the expiration of the period set.

Self-Exclusion

You can exclude yourself with respect to any gambling websites by registering in the General Registry of Gambling Access Interdictions (Registro General de Interdicciones de Acceso al Juego), in the following link - https://www.ordenacionjuego.es/es/rgiaj. The registration in the General Registry of Gambling Access Interdiction will be for an indefinite period, however you can request a cancellation after 6 months from the date when the registration was made.

Self-exclusion with us

Self-exclusion involves a joint commitment from the customer and us. We will take reasonable steps to prevent the customer from re-opening their account or opening new accounts. However, during the period of self- exclusion the customer must not attempt to re-open their account nor try to open new accounts.

Self-exclusion periods have a minimum duration of 12 months. The maximum length of the self-exclusion can be indefinite.

Please note that during a time-out/cool-off or self-exclusion period, customers will not be able to deposit funds or play. Also, they will be excluded from targeted commercial communication.

To set up a time-out/cool-off period or to self-exclude, please click here.

In addition to self-exclusion, access to gambling sites can be blocked with <u>Gamblock</u>. Parental control software like <u>Cybersitter</u> and <u>NetNanny</u> can also be used to block access to gambling sites.

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Account Safety and Terms and Conditions

Protection of minors

bwin excludes minors (persons under the age of 18) from gambling by running identification checks which can require copies of various documents. We take our responsibility to prevent minors from playing with us seriously, and to offer the best

possible protection we require the shared responsibility of parents.

In addition to the safety procedures described above, you might want to consider Parental control software like <u>Cybersitter</u> and <u>NetNanny</u> to block gambling sites from under 18s.

If you know someone under the age of 18 who is registered with us, please contact us immediately here.

Account safety

bwin meets the highest security standards in the industry, with a five-level security system, multiple firewalls, and 256-bit SSL encryption. Early-warning systems in the form of limits on unusually high stakes and winnings prevent manipulation and other criminal activities at an early stage.

However, you can help us to increase the safety of your account even further:

- Configure your computer's auto-lock feature to protect it from unauthorised use.
- Keep your access details safe (user ID, password and your question and answer combination).
- Don't share your gambling account credentials, credit card or bank account details
- Don't leave the computer or device unattended when you're logged in
- Do not use the 'Save password' option on log-in screens
- Create separate profiles for everyone who uses your computer or device, so that nobody else can access your information

Change your password regularly

Changing your password regularly helps to keep your account safe. If you cannot remember logging into your account at the specified date and time, please change your password immediately. If you have forgotten your password, click here. You'll receive an email with further steps to obtain a new one.

Terms and Conditions

You can view the current version of our Terms and Conditions, to which you have agreed here.

If you want to check an older version of our Terms and Conditions, please send a request to our Customer Service team.

Other Sources of Help and Support

Sources of help

Customers and family members who are experiencing problems with gambling should seek help. If you need to talk to someone about your or someone else's problem gambling, please contact any of the below:



FEJAR

(Spanish Federation of Rehabilitated Gambling Players) is the union of several Associations and Federations of regional Associations, from all over Spain. The primary purpose of the Federation is to unify criteria and actions between Associations for the best defence of the interests of people affected by dependence on games of chance.

For more information about Responsible Gaming and to give guidance to people (affected or relatives) with problems due to Gambling, please call 900 533 025, toll-free number with 24-hour service, 365 days a year.



Juega Bien

This is a page managed by the General Directorate for the Regulation of Gambling (General Directorate for the Regulation of Gambling) where you can find useful information on gambling and its associated risks. For more information visit https://www.jugarbien.es/

online help for problem gamblers



Gambling Therapy

Gambling Therapy provides online, multi-language, support and advice. For more information, visit GamblingTherapy.org



Gamblers Anonymous

This is a fellowship of people who share their experience, strength and hope with each other so that they may solve their common problem and help others to recover from a gambling problem. You can find an A-Z international list of locations where meeting are held here

For more information about Responsible Gaming please call 800 098 861, toll-free number for customers located in Spain.

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MINORS PARTICIPATION PROHIBITION

Participation in the gaming offer is only allowed to persons 18 years of age or older. Participation by minors in the games offered by www.bwin.es / www.partypoker.es / www.partycasino.es is strictly prohibited. ElectraWorks (Ceuta) SA (formerly named ElectraWorks (Malta) Plc) has put into place rigorous procedures to verify the age of its customers and if the registration of a minor is noticed, said registration will be canceled. In order to prevent any abuse, please keep your access data (email, password) in a safe place.

Any unauthorized person (including minors) will be able open an account on our website or use our services directly or indirectly for a purpose other than the obligations that they may have.

Registration Process

To use the Services, You will first need to register for an account with Us. You can open an account with Us by choosing a unique account name or User ID and/or introduce your email address and password, and by entering other information that We ask for on Our registration form such as (but not limited to) Your first and surnames, address, email, gender, birth date, identity card and telephone number. You shall ensure that the details provided at registration are accurate and kept up to date. You can change the details You provide at registration at any time by editing Your Account preferences, provided that such information is true and complete. Please see Our Privacy Policy for further details. Alternatively, You can contact <u>Us</u> for further information.

For more information on the registration process, please see our <u>General Terms and</u> <u>Conditions</u>.

You may access any of Our Services from Your Account once the registration and correspondig verification processes are completed.