

SAFER GAMING



Safer Gaming

Without proper gambling habits and control tools, online gambling can lead to risks, such as personal or financial problems for people who develop problem gambling and their families. We believe that playing in the Paf Group casinos has to be a fun and entertaining experience, and for this reason we offer you a variety of Responsible Gaming tools. Our ambition is to be the most responsible gaming company in the world.

We also want to remind you that minors are totally prohibited from accessing any online gaming page, and our website is only for people over 18 years of age.



Limits and Self-exclusion

We offer a range of helpful tools and services. Make sustainable gaming decisions by setting your personal limits. Deposit and loss limits are shared between the Paf Group sites. The **Paf Group** sites are: paf.es, pinatacasino.es, goldenbull.es and speedybet.es

● Deposit Limit

Set limits on how much you can deposit into your gaming account to control your spending.

Daily: €600

Weekly: €1,500

Monthly: €3,000

These limits comply with regulations. If you wish to lower them, you can make an immediate request to us.

Increasing or Removing Limits:

You may request higher deposit limits or even removal of limits. To do so, you'll need to:

- Pass addictive behavior prevention tests.
- Ensure no risky behavior has been shown in the last 3 months.
- After passing these checks, new limits take effect within 3 days.

Note: You can only request an increase every 3 months.

For 30 days after new limits start, you won't receive personalized promotions, but can still use previous ones.

● Loss Limit

Control how much money you spend on playing by regulating your potential losses.

● Gaming Freeze

A tool for shorter timeouts from one or more of the gaming categories.

● Gaming Reminder

Activate gaming reminders to receive relevant responsible gaming messages while you play.

● Gaming SummaryT

Your Gaming Summary shows how much you have won and lost.

● Self-exclusion

If you want to stop playing with us, you can exclude yourself in the Exclusion settings section of your profile. We offer you the following exclusion periods:

- 24 hours
- 1 week
- 2 weeks
- 3 weeks
- 4 weeks
- 6 weeks
- 6 months

For longer breaks we recommend you to block yourself by registering on the General Register of Gaming Access (RGIAJ) that will block you from all licensed operators.

● Self-prohibition

If you need to block your access to all regulated gambling services in Spain, you can register in the **General Registry of Bans on Access to Gambling (RGIAJ) on the website of the Directorate General for the Regulation of Gambling (DGOJ)**. The validity is indefinite but its cancellation can be requested to the DGOJ after 6 months.

Learn more about your gaming



Try our short Self Test and get some insights into your gaming behaviour

What kind of player am I?

Our self test can give an indication of whether your gaming behavior is sustainable.

Find out with this quick and easy test. Please reply spontaneously while thinking about the past 12 months. The test is a standardized PGSI test. It is anonymous and we do not store your result.

Find Support



If you're experiencing any problems with gambling we recommend you to talk to someone.

Our Customer Service provides you with information and support on Responsible Gaming on the phone: +34 900 997 901. Also, speaking with an expert is an important and necessary step. We recommend the following:

FEJAR

In FEJAR (Spanish Federation of Rehabilitated Gamblers of Chance) they will be able to listen to you, advise you, or even help you start a rehabilitation treatment.

Jugar Bien

Meeting point of the Directorate General for the Regulation of Gambling where you will find information and tools to encourage that, when you play, you do so as an entertainment option.

National Health System

You can apply for free care at Social Security, through your primary care doctor.

Sign up for the impersonation alert service

We are members of the identity theft alert service created by the Directorate General for the Regulation of Gambling (DGOJ). Subscription to this service allows anyone whose data is used to create a gaming account on the websites of participating operators in Spain to be notified, in order to detect identity theft attempts.

Yearly Loss Limit



Every player that plays at any site under the Paf Group is automatically covered by our Yearly Loss Limit. The Paf Group sites are: www.paf.es, www.pinatacasino.es, www.goldenbull.es and www.speedybet.es. The Yearly Loss Limit is applied as below:

Age 25	→	17.500 €
Age 20-24	→	8.000 €
Age 18-19	→	1.800 €

Example of how we calculate bets stakes/loss:



■ Total stakes:	10.000€
■ Total wins:	7.500€

Total loss: 2.500€

Remaining amount to your limit annual loss: 15.000 €

How are losses calculated?

Profit or loss is calculated as deposit minus withdrawals. This number is measured automatically during each calendar year (1 January - 31 December).

What happens if a player reaches the Yearly Loss Limit?

Once a player reaches the Yearly loss limit they are blocked from depositing until the next calendar year.

Note! If you change age groups on your birthday, the loss limit will also change to the higher limit. For example, if you are in the age group 18-19 and turn 20, the age limit will increase to the 20-24 age group.

Why is the Yearly Loss Limit lower for young players?

Research shows that young players are at greater risk of developing a gambling problem.

Is it possible to avoid reaching the Yearly Loss Limit?

We make no exceptions to our Yearly Loss Limit. However, all players can limit their potential losses by using our Loss and Deposit Limit tool. We advise that our players make a careful assessment of their own financial situation in order to set realistic limits that will be effective for them.

Protect minors



Gambling is prohibited for anyone under the age of 18. If we detect any gaming activity in persons under the age of 18, the gaming account will be blocked, and you will not be able to access the online gaming service.

There are services that can help control your gaming habits and keep minors away from online gaming sites. Make sure to log out when you're not playing!

- Here is information on how to use Parental Control on **ANDROID and iOS** mobile devices. In addition, there are specific parental control apps, such as SecureKids for Android.
- Block underage gamers, using, for example, **Qustodio**.
- Block yourself from gaming sites using, for example, **Gamban**.

Registration process

To play on any Paf Group site, you must register by completing and submitting our registration form. Upon submission, we verify that you are over 18 and that you have no gambling prohibitions or exclusions. If all checks are passed, you will receive an activation email.

Once your account is activated, you can log in and start playing. However, deposits above €150 and any withdrawals require successful identity verification. You can verify your identity immediately after activation by providing a passport or national ID and a selfie.

Support your loved ones



Do you know someone who is playing too much?
We have some tips that might help you as a friend.

Talk to someone

Starting a dialogue and actually talking about the problem is an important first step. As a friend or family member you possibly need to talk about the problems yourself because they are affecting you too. If the affected player gets treatment supported by our gaming insurance, then a relative can also join the treatment sessions.

Your health is just as important

It's easy to forget yourself and only focus on the person with the problem. You can support them better if you also make sure that you take care of yourself.

Be a friend, not a bank

Players with gaming problems can come up with the most creative stories about why you should lend them money. As a close friend or relative, your job is first and foremost to support your friend emotionally, not financially. So keep careful control of your own finances.

The secret of winning



Ever wondered how it all really works, why sometimes you win and sometimes you don't?

Why does my luck change?

Casino games are completely random by design. Each spin or round is totally independent of what went before. So it makes no difference whatsoever what happened before. Chance has no memory. You cannot affect your chances of winning in any possible way.

Random? Independent event? What does that mean?

Inside every slot machine (or similar game) is a random number generator producing millions of numbers every second. Each one of those numbers is independent of each other with an equal chance of being a winning or losing number. What went before or after has no effect on the outcome.

If it's random, why do I never win?

It can sometimes feel that way. Random number generators are the reason why some people win on their first try, while others can spend a long time playing without winning. There's no way of influencing the outcome, it's all about chance and mathematics.

What is the role of skill in gaming?

For games like Sport Betting, Texas Hold'em Poker and Blackjack, your level of skill can influence the outcome of a game. In these types of games, your playing decisions directly influence the result (which is not the case with slot machines). But it doesn't matter how good you are, you can't eliminate the house advantage built into the rules of the game. This house advantage means that even the best players will, in all probability, lose over time. In the long run the gaming company usually wins.

Radar and Player Segments



We communicate differently depending on how you play

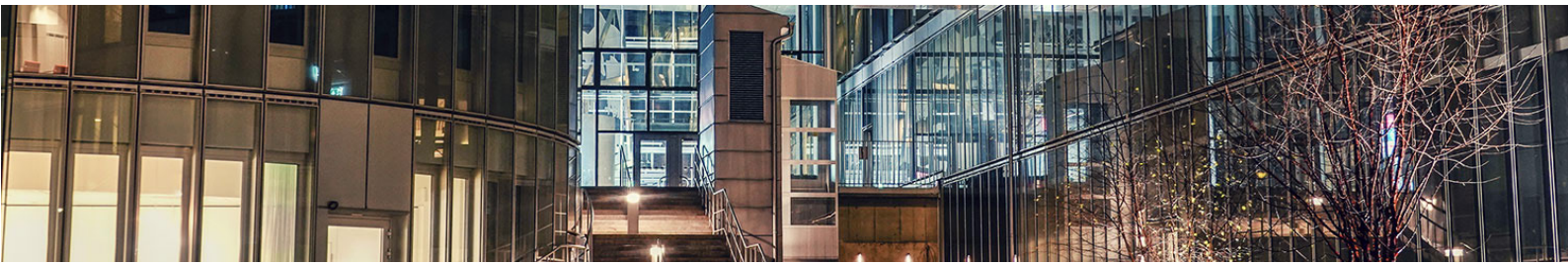
We have our own in-house player monitoring system, called the Radar. The purpose of the Radar is to detect potential risky behaviours so that we can proactively contact players from a responsible gaming perspective.

How does it work?

Our Player Segmentation classifies players into different risk segments based on their gaming history during the previous 90 days, so that we can tailor our communication to match each player's specific gaming situation. The risk segmentation for each player is updated every day, which means players can move between different segments.

Why am I not receiving marketing?

We don't send marketing to players in the risk zones. Players who have lost more than €2.000 during the last 90 days will not receive direct promotions or rewards.



Responsible Gaming research



Read about our studies on Responsible Gaming in cooperation with Stockholm University.

Research project on Responsible Gaming

In January 2020, Ekaterina Ivanova presented her doctoral thesis at Stockholm University, after a four-year cooperation between Stockholm University and Paf Group. Paf Group funded the research project and provided data from our online gaming website to support the research.

The objective of the project was to contribute to research in the area of Responsible Gambling and problem gambling, since it is an area that lacks sufficient studies. This research studies real money gambling, focusing on limit setting, gambling behavior, attitudes towards responsible gambling tools, and predicting behavior patterns.

[Here you can consult the research carried out at the University of Stockholm](#)



The risks of gaming

Speed

The speed of a game is the factor that affects the risk level of gaming the most. The shorter the time between each action and each result, the greater the risk.

Sound and design

Games usually consist of different combinations and variations of sound effects and visual elements. These elements have been designed to create the maximum excitement for the player. It is a significant risk factor, as it can become increasingly captivating.

Increasing stakes

Players can seek more excitement by raising their bet stakes continuously, and this can lead to an eventual loss of control while playing.

The chance to win

When a player wins, a sense of reward results. Several small wins grouped together can create the illusion of improved winning chances, which further increases the risk of developing a gaming addiction.

Continuous gaming

Playing for long periods without breaks significantly increases the risk factor. When playing for an extended period, it is very common to gamble more than planned. We offer a range of award-winning tools to help you keep track of how much time and money you spend on your gaming.

And remember:
Play responsibly!