

A photograph of three young adults (two men and one woman) sitting around a table, smiling and playing a board game. The image is overlaid with a semi-transparent green filter. The text "SAFER GAMING" is centered over the image in a white, bold, serif font.

# 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 Paf 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 Limit**

Control how much money you spend gaming by regulating how much you can deposit into your gaming account. In compliance with applicable regulations, deposits by gaming Clients in the Operator's gaming account may not exceed the following limits: six hundred (600) euros per day, one thousand five hundred (1,500) euros per week, and three thousand (3,000) euros per month. Notwithstanding the foregoing, the Gaming Client may lower the above limits by sending an express and individualized request to the Operator, which must be met immediately.

Similarly, the Gaming Client may request the Operator, also through an express and individualized request, to increase the deposit limits above the limits established in the first paragraph of this section, or even their disappearance. The Operator may respond to said requests when the Client has satisfactorily passed the addictive behavior prevention tests established for this purpose by the Directorate General for the Regulation of Gambling, and has not shown risky behavior in the last three (3) months, and must the operator to perform for this purpose and as a consequence of said request a historical analysis of the gaming trajectory of the gaming Client. The entry into force of the new limits will come into force within three (3) days from the fulfillment of the above requirements. In any case, the operator may only agree to said request for an increase in the limits when at least three (3) months have elapsed since the last increase in said limits. Within thirty (30) days from the entry into force, if any, of the new limits, the Gaming Client may not receive any personalized promotion, although they may continue to use those granted prior to said date.

- **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 Summary**

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

- **Self-exclusion**

If you want to take a longer break, we can help you lock your gaming account for a period of 6 months, 1 year or 2 years.

During this period you will not be able to access your gaming account, nor will you be able to cancel the self-exclusion until the selected period has elapsed. Contact our Customer Service to know more.

Self-exclusion is only valid on your Paf account, not on third-party accounts.

- **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



**Completa nuestro test y obtén información importante sobre tus hábitos de juego.**

### ¿Qué tipo de jugador soy?

The questions you will find in the personal test can help you assess if you are in a danger zone regarding the game. The test follows the guidelines of the PGSI test standard system. We do not save the results. Please respond spontaneously by selecting an option on the scale: Never - Sometimes - Many times - Almost always.

By answering the test, assess your behavior during the last 12 months. The first answer that comes to mind is usually the most appropriate.

[> Take the test](#)

## 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.org/](http://fejar.org/)

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.es/](http://www.jugambien.es/)

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](http://www.sistema-nacional-de-salud.es/)

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

### Sign up for the impersonation alert service

Paf participates in the **new 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 Paf is automatically covered by our Yearly Loss Limit. The Yearly Loss Limit is applied as below:



### 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) within Paf.

### 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.*

### 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.

### Why is the Annual Loss Limit lower for young players?

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

## 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 at Paf you need to register a gaming account by duly completing and submitting our registration form. When you submit the form, Paf checks that you are over 18 years of age and that you do not have any gambling prohibition or exclusion. If the registration passes all verifications, you will receive an activation email.

After activation, you can login and play with us. However, it is not possible to make deposits above €150 or withdrawals of any amount before your identity has been successfully verified. Identity document verification is available immediately after account activation. During the process, Paf requires identity documents (passport or national identity document) and can request DNI + 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**

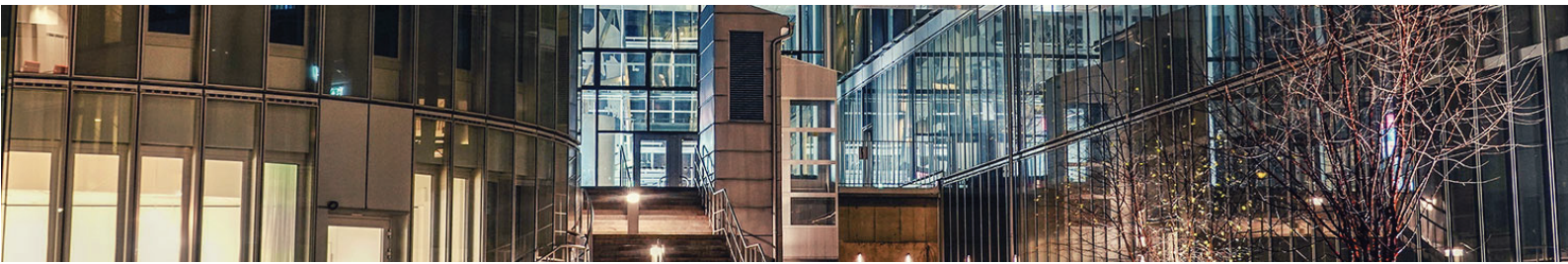
Paf has its own internal tracking system, called Radar. Radar was developed several years ago to detect risky behavior from our customers, as well as proactively communicate with them, from a responsible gaming perspective. The goal is to segment players based on risk from a responsible gaming perspective, and adapt preventive communication. Radar is in a continuous process of improving the detection of behavioral alerts, as well as preventive communication.

### How does it work?

Risk Segmentation categorizes players into different segments based on their gaming history over the past 90 days, meaning a player can move between different risk segments over time. The risk segmentation of each player is updated every day.

### Why am I not receiving marketing?

Paf has also made the decision not to send commercial communications or personalized offers to players in the risk segments. Players who have lost more than €2,000 in the last 90 days will not receive commercial communications or personalized offers. One of the included offers is, for example, Cashback.



## 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. Paf 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 Stockholm1.pdf](#)

[Here you can download the summary and conclusions of the investigation in PDF version](#)

## The risks of gaming



### Speed, Sound and Design, Bet Level, Odds of Winning and Continuous Play

#### 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: Always play responsibly!**

Check the complete information on our **website** 