

BETIKA RESPONSIBLE GAMING POLICY

1 INTRODUCTION

As Betika we are committed to responsible gambling and take our customers and our social responsibility very seriously. Our products are designed for your entertainment and enjoyment and we are committed to providing a secure, fair and socially responsible service. We want you to enjoy our products safely and responsibly.

We believe in a firm but fair approach to responsible gambling. That is why to assist you, we offer a range of advice and options to help you manage your gaming and ensure that everyone who enjoys our service can do so in as safe a way as possible.

Responsible gaming is a serious matter and if you feel like gambling is becoming a problem, help is readily accessible. Our customer service staff are available to listen and to support you in keeping control, and our **toll free** Responsible Gambling helpline **0800 724835** is available 24 hours a day.

2 RESPONSIBLE GAMBLING TIPS

We believe that gambling should always be an enjoyable leisure activity. Remembering these simple tips can help make sure your gambling does not become a problem.

1. Gambling should be entertaining and not seen as a way of making money.
2. Bet sensibly and never chase losses.
3. Only gamble what you can afford to lose.
4. Monitor the amount of time you spend playing.
5. Balance gambling with other activities. If gambling is your only form of entertainment, think about whether you are still having fun.
6. Take regular breaks from gambling. Gambling continuously will cause you to lose track of time and perspective.
7. Do not gamble when under the influence of alcohol or any substance/circumstance that may impair your judgment or when you are upset or depressed.
8. Think about how much money you spend gambling. You can track your activity in your bet history.
9. If you need to talk to someone about a gambling problem, contact our toll-free Responsible Gambling helpline is **0800 724835**.

3 UNDERSTANDING YOUR LEVEL OF PLAY

Curious about your playing style and want to get an idea of how positive your play is? A quick and easy Responsible Gaming Quiz to help you figure out where you are at with your playing can be found at:

<https://gamhelpkenya.com/gambling-addiction-test/gambling-addiction-test>

3.1 SELF-EXCLUSION

For a few customers gambling might become a serious problem. We offer a self-exclusion option that can be easily implemented by a customer's request.

To self-exclude from accessing our products:

1. Please contact Customer Services via email: accountclosure@betika.com and give **clear written instructions of the self-exclusion measure**, and the **period of exclusion** you would like implemented on your specific account.
2. Before you send your request for self-exclusion, make a **withdrawal** of funds from your Betika wallet to your mobile wallet.
3. It is our policy not to suspend or exclude any accounts before all available funds have been withdrawn from the account or Betika wallet in question.
4. Ensure that in your written request you have provided a copy of your **national ID, full names and the mobile number** used to register your Betika account. In your self-exclusion request, you will need to **declare that the mobile number, which is a unique identifier for your account, is registered in your name by the mobile services operator**.
5. Where the withdrawal has been effected and all the above information and documentation has been received by us, then the account may be suspended within a period of five (5) business days.
6. The customer ought to be diligent to ensure that the withdrawal has been made from their Betika wallet and all the information and documentation above has been sent in full.
7. Once the self-exclusion application is made by you, you are advised **not to place any bets** as that would rescind the existing application. Any running bets placed prior to self-exclusion applied will continue to be in place and any winnings will be credited into your account as soon as the event is settled.
8. Once you make an application to self-exclude, or communicate with our customer service team on email, refrain from accessing your account under any circumstance. In circumstances where this is not possible, we will contact you for the sole purpose of obtaining alternative refund method details. Refunds to such alternative method shall be processed subject to it being successfully verified.

Access to account and our games and services will be restricted throughout the self-exclusion period, or permanently if permanent self-exclusion was applied.

We will endeavor to effect self-exclusion requests within the shortest period business of their receipt, during which period we will undertake due diligence on the account activity and make inquiries with mobile money service providers, the National Police Service, the Betting Control and

Licensing Board, the Ethics and Anti-Corruption Commission, the Financial Reporting Centre and the Unclaimed Financial Assets Authority among other relevant competent government authorities. This due diligence exercise applies to all self-exclusion requests and may delay the turnaround time for effecting such requests.

Where we have many requests, for instance during peak seasons such as international football seasons, there may be delays in processing your application for self-exclusion. We encourage you, in any event, to engage the Responsible Gaming options and meet a counsellor to assist in your gambling journey.

Automatic lapse: Where 6 months lapse with no transactions in your account, your account will lapse automatically.

Once self-excluded, you will not be allowed to register a new account. Any request for a new account during self-exclusion period in force will be declined. Where a new account belonging to a self-excluded customer is detected, it will be suspended and closed immediately. Any transaction you undertake within the new account after existing account is self-excluded would be voided, may be considered a Prohibited Act under our General Terms and Conditions and stake returned and you will be notified accordingly.

At the end of the exclusion period requested by the punter, self-exclusion applied will remain in place and continue to be in force for a minimum of seven (7) years, unless you take positive action to gamble again by requesting the exclusion to be removed and/or the account to be re-activated.

You **MUST** contact Customer Services by email only after the period has expired in order to re-activate and to regain access to the account and be able to place bets. **Any other requests (other than by email) will not be considered (you will be requested to send a written request after the request via telephone has been made).**

Betika reserves the right to exclude a customer for a longer period at our discretion. This may include instances where Betika is informed by legitimate sources (e.g. regulators or other authorities, authorized professional organizations, authorized medical professional etc.) that may warrant extension of a customer's self-exclusion period.

3.2 ACCOUNT CLOSURE

- a) If You want to close Your account, You should inform us either in writing, through email or letter addressed to accountclosure@betika.com. Any activity on Your account will remain Your responsibility up to the point of actual account closure.
- b) Any other requests (other than written requests) will not be considered and you will be requested to send a written request after the request via telephone has been made.
- c) Before you send your request for account closure, make a withdrawal of funds from your Betika wallet to your mobile wallet.
- d) It is our policy not to close any accounts before all available funds have been withdrawn from the account or Betika wallet in question
- e) Ensure that in your written request you have provided a copy of your **national ID, full names and the mobile number** used to register your Betika account. In your account closure request, you will need to **declare that the mobile number, which is a unique identifier for your account, is registered in your name by the mobile services operator**;
- f) Where the withdrawal has been effected and all the above information and documentation has been received by us, then the account may be suspended within a period of five (5) business days;
- g) The customer ought to be diligent to ensure that the withdrawal has been made from their Betika wallet and all the information and documentation above has been sent in full;
- h) Should You wish to resume Your use of the Service you will be required to open a new account in accordance with these Terms.
- i) We may withhold any outstanding balance or outstanding bet settlements in respect of Your account in accordance with the terms under Prohibited Acts, Errors and Palpable Errors following our review of your account activity.
- j) We will endeavor to effect self-exclusion requests within the shortest period business of their receipt, during which period we will undertake due diligence on the account activity and make inquiries with mobile money service providers, the National Police Service, the Betting Control and Licensing Board, the Ethics and Anti-Corruption Commission, the Financial Reporting Centre and the Unclaimed Financial Assets Authority among other relevant competent government authorities. This due diligence exercise applies to all self-exclusion requests and may delay the turnaround time for effecting such requests.

3.3 INDEPENDENT PROFESSIONAL HELP

Betika commits to provide information on where you, our customers, could seek professional help, support and advice pertaining to gambling problems.

Betika acknowledges that we are not qualified professional advisers on problem or compulsive gambling related matters and accordingly, we are not in a position to offer professional advice of such nature to customers.

As such, we have partnered with GamHelp Kenya, the leading provider of responsible gambling education in Kenya. GamHelp Kenya is one of the leading providers of Responsible Gambling education in Kenya and offers free treatment to problem gamblers across the country. Their specialized services include:

- The operation of a toll-free hotline (0800-724835).
- A fully equipped treatment and Research Centre for problem gambling. The Centre provides both outpatient and inpatient services for all psychiatric cases, including chronic problem gambling and operates in partnership with several rehabilitation centers across Kenya.
- Fully certified to offer addiction treatment by the Kenya Counselling and Psychological Association (KCPA) and the National Authority for the Campaign Against Alcohol and Drug Abuse (NACADA). NACADA's free helpline service number is 1192 for telephone counseling and referrals.

Their website, www.gamhelpkenya.org offers a free self-assessment and based on the outcome, if necessitated, directs one of the counsellors to reach out and follow up.

4 THIRD PARTY INFORMATION

We may receive problem gambler or problem gambling related information concerning our customers from third parties from time to time. Such information will be acted upon **ONLY IF** they are received directly from the following legitimate third parties:

- a) Regulators or other similar authorities;
- b) Authorized professional organizations that help and provide support to problem gamblers;
- or
- c) The customer's authorized medical general practitioner.

Information received from any other third parties will be afforded due consideration, but will not be acted upon in isolation. Activities of a customer who has been reported as problem gambler by such third parties will be monitored to establish if the person displays any signs of gambling problem. Whilst we recognize that information may be provided by such third parties with good intentions and for appropriate reasons, it may not always be the case. Rather than acting solely based on unverified information received, we will undertake appropriate monitoring and assessment of suspected problem gamblers to identify if the reported customer is potentially a problem gambler. We will not, at any point, discuss and/or disclose any aspect of customer's account with such third parties (related or otherwise).

5 PREVENTING UNDERAGE GAMBLING

It is illegal for anyone under the age of 18 to gamble. Betika takes its responsibilities to prevent access by persons under the permitted age very seriously. We make it clear in our Terms and Conditions and in the account registration process that underage gambling is illegal. We reserve

the right to carry out verification checks to ensure that all account holders are at least 18 years old and may suspend an account until adequate verification is received.

It is unlawful to allow minors to gamble and we ask our customers to do their part in ensuring that this does not happen. We ask all of our customers, and in fact it is the responsibility of our customers, to ensure that their account is not used for under aged gambling. Some suggestions on how to make sure this does not happen are provided below:

- a) Do not leave your computer unattended when you are logged on to our website.
- b) Make sure to logout when you leave our website.
- c) Do not share your Mobile Money account details.
- d) Do not leave the "Save Password" option enabled.
- e) Use child protection software.
- f) Create separate computer profiles for your children.
- g) If you know a registered user below the lawful age, please contact Customer Services at 0729290290 or 0780 290290.

6 PARENTAL CONTROLS

There are a number of third-party applications that parents or guardians can use to monitor or restrict the use of their computer's access to the Internet:

- a) Net Nanny filtering software protects children from inappropriate web content: www.netnanny.com;
- b) CYBER sitter filtering software allowing parents to add their own sites to block: www.cybersitter.com.

7 COMPLAINTS

Betika endeavours to make a customer's experience with us an enjoyable one. However, there may be occasions where a customer feels dissatisfied with the quality of our product/s or our customer service. A customer may raise a complaint by sending an e-mail to our Customer Service at: support@betika.com.

We will endeavor to handle complaints as soon as practicable. We request our clients to be patient with our internal processes owing to the number of requests we receive on a daily basis, system upgrades, changes requested by the regulator and new instructions from the customer.

A complaint shall be deemed to have been submitted in a valid manner when it contains clear information regarding the customer's identity and gives all relevant details giving rise to the complaint.