

# Experiences from player's limit setting

Daniela Johansson - Chief Responsibility Officer, Deputy CEO

# Founded in 1966

We are an **international** gaming company, **founded on Åland in 1966**, licensed and controlled by the government of Åland

## Engineers of entertainment

**We do entertainment** in the form of monetary gaming online, on cruise ships and on land. We also provide amusement games.

**We care about our customers** and the society we live in.



# Founded by

- The Save the Children's association
- The Red Cross
- Folkhälsan - a public health organization

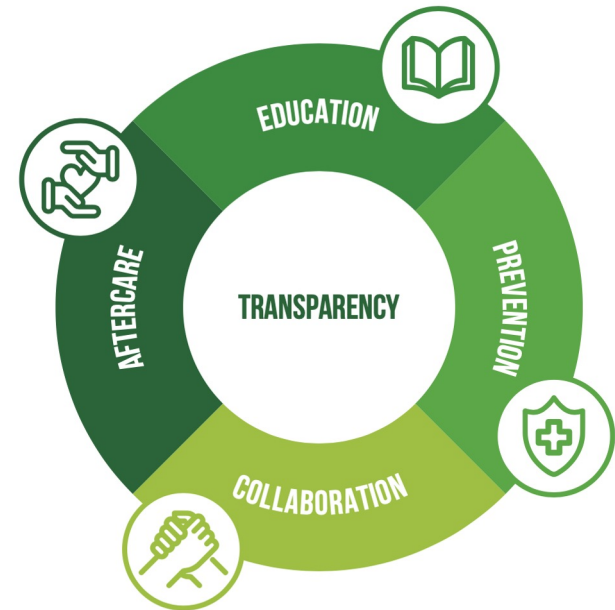




**416 million euro to the society  
since 1966**

# Responsible gaming tools available at Paf

- Loss limits
  - Yearly loss limit
- Treatment insurance
- Time limits
- Deposit limits
- Self-exclusion
  - Big winner process
- Gaming summary
- Slots session limits
- Gaming reminders
- Self test
  - National deposit limits
- Radar - player tracking system and proactive contacts
- Gaming freezes/time out
- National self-exclusion

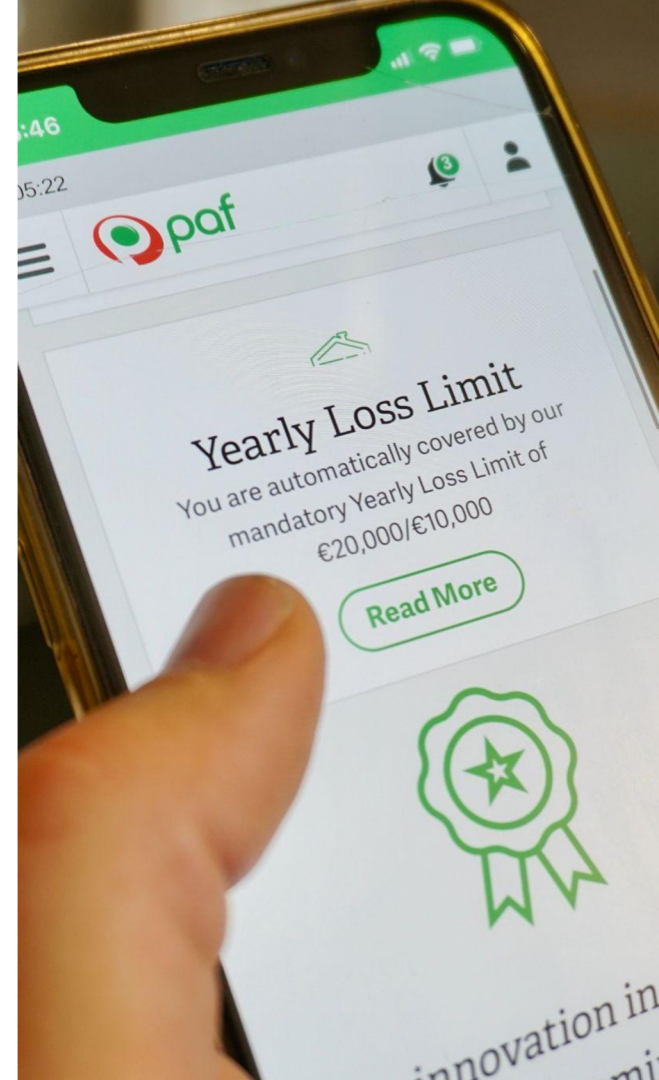


# Yearly Loss Limit

Paf is the only international gaming company with a mandatory loss limit for all customers that includes all gaming categories. No player at Paf can lose more than 20,000€ in a calendar year. The limit for young adults 18-24 year is 10,000€.

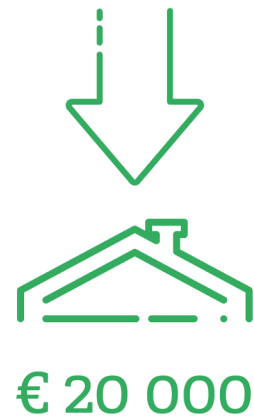
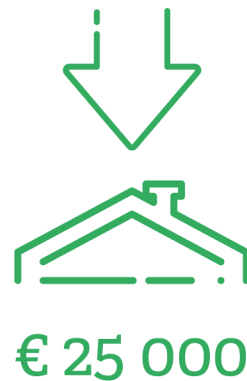
€20,000/€10,000 - no exceptions

The loss limit is mandatory and the maximum limit cannot be raised to a higher level. But the limit can easily and quickly be set to an even lower level on a daily, weekly or monthly basis by the player himself.



# Mandatory Loss Limit

- Introduced in 2018, and lowered twice

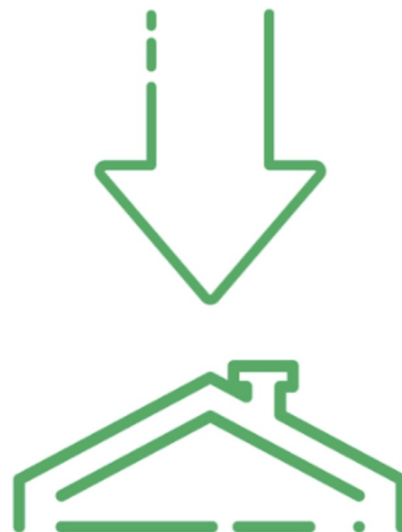


# Lowering of yearly loss limit

- In June 2023 Paf will lower the yearly loss limit to **€17,5K**.
- In addition Paf will lower the loss limit for 18-19 year olds from today's €10K to **€1,8K**.

## Summary of Paf's loss limits after 1H 2023 changes

- 18-19 year olds €1,8K
- 20-24 €10,0K
- >24 €17,5K



**€17 500**



# Paf's player segments

CUSTOMER SEGMENT (EUR)	TOTAL GAMING PROFITS						NUMBER OF CUSTOMERS PER SEGMENT						AVERAGE GROSS GAMING PROFITS PER CUSTOMER (EUR)					
	2022	2021	2020	2019	2018	2017	2022	2021	2020	2019	2018	2017	2022	2021	2020	2019	2018	2017
> 30,000	0	0	219,812 *	6 072 132	9 648 523	13 653 368	0,00%	0,00%	0,00%	0,05%	0,13%	0,20%	0,00	0,00	54 953	39 175	39 870	44 765
15,001 - 30,000	16 890 079	14 026 102	18 284 221	26 214 835	18 087 884	18 436 519	0,27%	0,25%	0,28%	0,43%	0,48%	0,60%	17 235	17 959	19 597	20 561	20 255	20 349
8,001 - 15,000	42 019 085	29 342 290	24 750 155	28 863 944	22 007 735	21 600 129	1,09%	0,89%	0,69%	0,91%	1,09%	1,32%	10 587	10 627	10 654	10 655	10 751	10 805
0 - 8,000	163 851 378	134 369 798	120 684 221	104 547 874	71 410 935	67 150 397	76,93%	70,52%	72,91%	70,83%	66,74%	73,65%	585	617	494	498	570	604
WINNING PLAYERS	-46 191 446	-43 161 469	-43 367 676	-31 772 901	-23 056 491	-23 003 994	21,66%	28,32%	26,12%	27,78%	31,57%	24,22%	-586	-494	-495	-386	-389	-629
TOTAL	176 569 096	134 576 721	120 570 733	133 925 884	98 098 586	97 836 418	100%	100%	100%	100%	100%	100%	485	436	359	452	522	648

# Reached yearly loss limit - Player perspective

- Before reaching the yearly loss limit the player has got various kinds of interactions, for example on-site messages, e-mails, calls or affordability checks.
- Player receives 98% message just before they are blocked.
- Blocked from playing until 1.1 next year



Play Responsibly

Hi!

We want to make you aware that your losses have almost reached the Yearly Loss Limit. Once our mandatory Yearly Loss Limit is reached, you will be blocked from playing until 1 January. We make no exceptions to this rule.

How close am I to the Yearly Loss Limit?

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

Stakes: `{{limit_bet_total}}`

Winnings: `{{limit_win_total}}`

**Loss: `{{limit_loss_total}}`**

Your Yearly Loss Limit will be reset on 1 January.

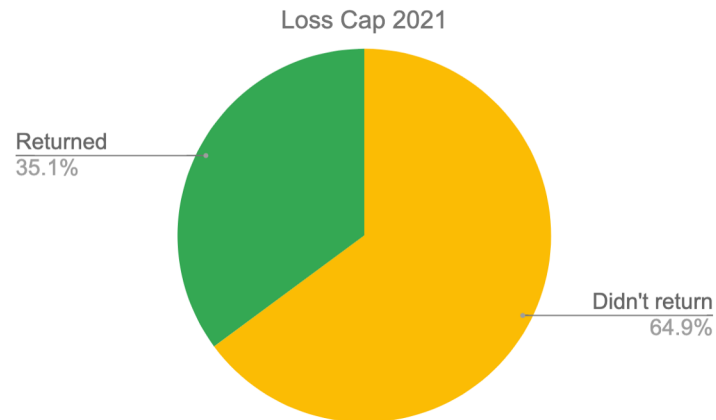
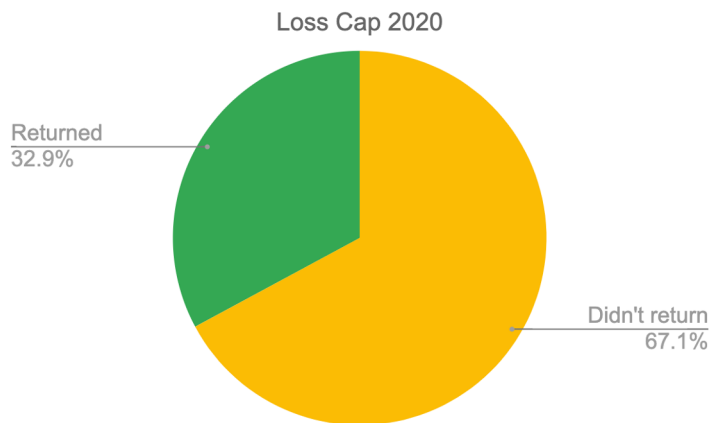
If you have lost control over your gaming, we strongly recommend you to contact [BeGambleAware](#)

Regards

Paf

Please contact [support@paf.se](mailto:support@paf.se) if you have any questions.

# Do players return?



- Players affordability is checked before returning
- Only 1/3 of the young people returns

# National deposit limits



# Players play on several gaming sites

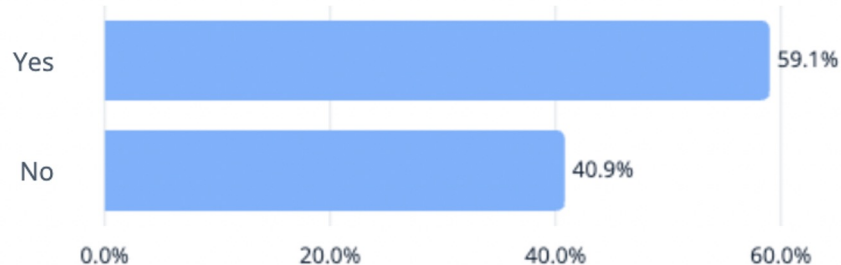
Statistics from Paf's brands in Sweden (Paf has seven brands). Market share for Paf in Sweden is 4%.

Number of accounts	Percentage share
1	51,8%
2	26,9%
3	12,3%
4	5,1%
5	2,3%
6	1,2%
7	0,5%

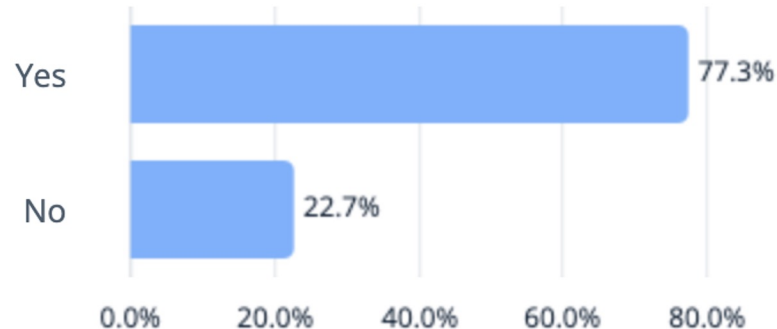
# Players play on several gaming sites

Survey to Paf's existing customers. In the last 3 months, have you played for real money on other gambling sites.

## Estonia



## Home Market



# Spain will introduce national deposit limits

Statistics from the Spanish regulator (DGOJ)

	<b>Multi-operator players in the highest loss segment</b>	<b>% of players in the highest loss segment</b>
Multi-operator player	59.361	75,33%
Multi-operator players who surpassed their max limit*	31.391	52,88%
Multi-operator players who surpassed their min limit**	48.117	81,06%



\*Max limit: The max dep limit the player have set across all their accounts with different operators

\*\*Min limit: The min dep limit the player have set across all their accounts with different operators

# Why is a national limit needed?

- Setting an individual limit for gambling is required by law in most jurisdictions in Europe and a valuable tool to help players control their gambling
- A player is required to set limits when registering an account. The limit is only valid for that specific license/operator
- In Sweden there were 65 online gambling licenses in 2021\*
- There is nothing stopping a player from having an account with each of these 65 operators
  - A player hitting his/her limit on a specific operator can easily continue playing with any of the other 64 operators
    - This essentially means that the limits have little preventive value for a problem gambler





# **A national limit would be a powerful tool**

- A national limit covering all the licensed operators would be a powerful tool to help problem gamblers gradually reduce their gambling as well as a preventive measure for casual and risk players
  - While still remaining within the licensed system to limit the very problematic unlicensed gambling
- Why a deposit limit and not a loss limit?
  - To limit the volume of calls to the service. Deposits are much less frequent than bets or spins



# How it would work - high level

- Each player needs to set a daily, weekly and monthly deposit limit using the central interface
- All deposits are reported to the central interface and stored to calculate the remaining available “deposit space” (difference between the limit and the accumulated deposits)
- Once the deposit is executed the amount deposited is reported back to the central interface (and used to calculate an updated “deposit space”)

**Thank you!**

