

Young people should be prioritized in responsible gaming measures

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Founded by charities



For good causes since 1966

To support important initiatives that could drive the well-being of the population, Paf (Ålands penningautomatförening) was founded on Åland in 1966 by the local branches of Folkhälsan, Save the Children, The Finnish Red Cross and Dagens Barn. Paf was given the important task of raising funds through gaming entertainment to be used for the good of the Åland community.



A photograph of two men standing in front of a building. The man on the left is wearing a dark blue blazer over a white shirt and is pointing towards the camera. The man on the right is wearing a red jacket with a Finnish Red Cross patch and is also pointing towards the camera. The building behind them has several signs, including the Finnish Red Cross logo and the text 'Räikku'.

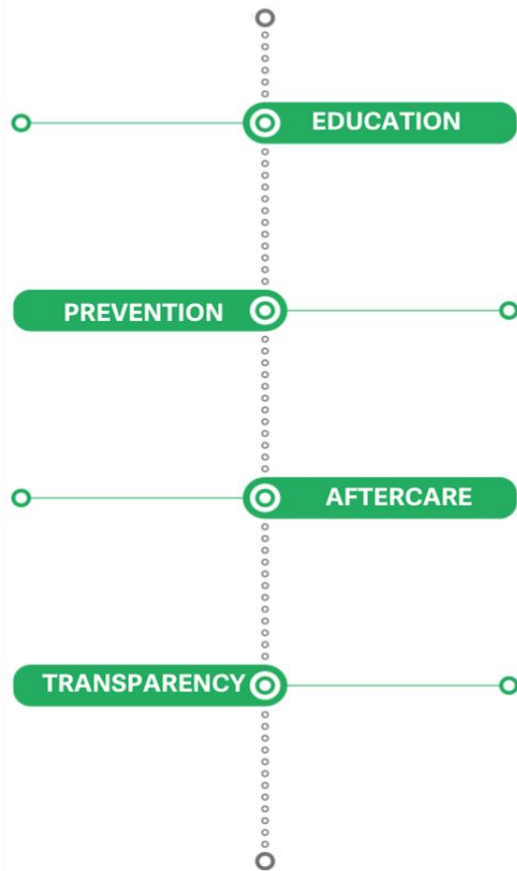
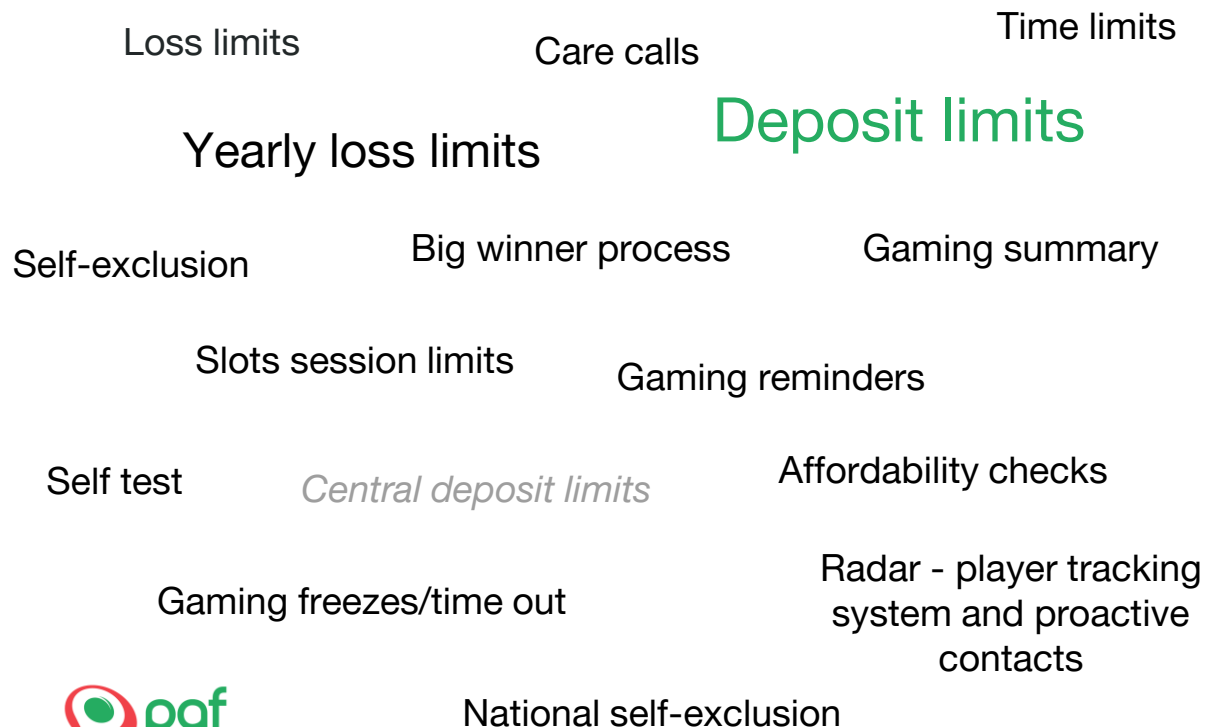
**472 million euro to the
society since 1966**

The Paf brands

reflecting our core values



Responsible Gaming in practice at Paf



Yearly Loss Limit reductions over the past years

€30,000

Paf was the first international gaming company in the world to introduce a Yearly Loss Limit.

€20,000

€17,500

€10,000

€1,800

Limits were lowered, with a new cap for 18-19-year-olds

€16,000

€6,000

€1,800

2019

2022

2024

2018

2021

2023

2025

€25,000

€20,000

€10,000

The limit for players between 18-24 was introduced.

€8,000

Limit was lowered again for 20-24 years-olds.



A positive trend towards sustainable gaming

	TOTAL GAME WIN							
CUSTOMER SEGMENT (€)	2024	2023	2022	2021	2020	2019	2018	2017
> 30 000	0	0	0	0	219 812 *	6 072 132	9 648 523	13 653 368
15 001 - 30 000	18 271 370	16 277 904	16 890 079	14 026 102	18 284 221	26 214 835	18 087 884	18 436 519
8 001 - 15 000	40 136 117	39 276 018	42 019 085	29 342 290	24 750 155	28 863 944	22 007 735	21 600 129
0 - 8 000	198 084 579	176 351 783	163 851 378	134 369 798	120 684 221	104 547 874	71 410 935	67 150 397
WINNING PLAYERS	-50 743 868	-49 309 516	-46 191 446	-43 161 469	-43 367 676	-31 772 901	-23 056 491	-23 003 994
TOTAL	205 748 198	182 596 189	176 569 096	134 576 721	120 570 733	133 925 884	98 098 586	97 836 418

~99% of customer base is “sustainable”

SHARE OF CUSTOMER BASE								AVERAGE LOSS PER CUSTOMERS (€)							
2024	2023	2022	2021	2020	2019	2018	2017	2024	2023	2022	2021	2020	2019	2018	2017
0,00%	0,00%	0,00%	0,00%	0,00%	0,05%	0,13%	0,20%	0	0	0	0	54 953	39 175	39 870	44 765
0,18%	0,24%	0,27%	0,25%	0,28%	0,43%	0,48%	0,60%	16 871	16 833	17 235	17 959	19 597	20 561	20 255	20 349
0,63%	0,92%	1,09%	0,89%	0,69%	0,91%	1,09%	1,32%	10 395	10 437	10 587	10 627	10 654	10 655	10 751	10 805
78,66%	71,83%	76,93%	70,52%	72,91%	70,83%	66,74%	73,65%	408	598	585	617	494	498	570	604
20,54%	27,02%	21,66%	28,32%	26,12%	27,78%	31,57%	24,22%	-400	-445	-586	-494	-495	-386	-389	-629
100%	100%	100%	100%	100%	100%	100%	100%	333	445	485	436	359	452	522	648

~1%
(but 23%
of
revenues)

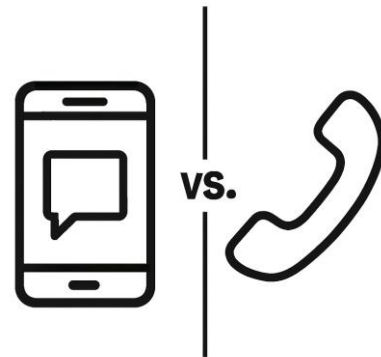
~99%
“green” or
winning
player

Focus on young players in our duty of care interventions

- The duty of care calls are conducted both internally and through our external partner, Sustainable Interactions.
- Strong focus on **young players aged 18 - 24, with high limits and high gambling intensity.**
- All these players have received at least one RG message before contacting them with a duty of care intervention.
- **The main goal is to encourage reflection and motivate players to reduce their limits** (deposit limit or personal loss limit).
- **All young players who are contacted receive follow-up actions.**

Are messages more suitable than calls for young players?

- **Young players are more likely to set reasonable limits when responding via SMS than by phone.** SMS may give them more time to reflect.
- **All young players receive at least one RG message before a duty of care call.** Around 15 % of the players immediately freeze the account or adjust limits without any call.



Most players sticks to lower limits after a duty of care intervention

82%

of the **Finnish** players have maintained their lower limits after a duty of care intervention.

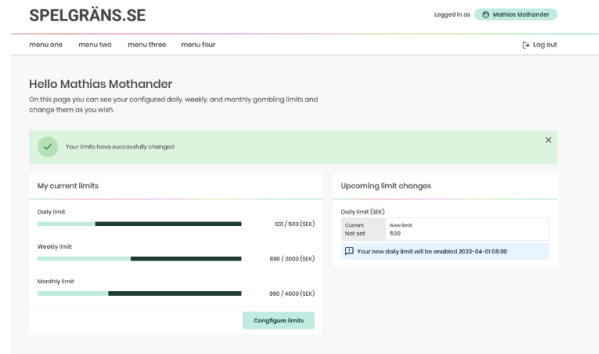
73 %

of the **Swedish** players have maintained their lower limits after a duty of care intervention.

But 30 % of those who raised their limits is now registered at Spelpaus.

A central deposit limit would be a powerful tool

- Our experience says that young players tend to **play on many different gambling sites**.
- In most jurisdictions setting a limit is mandatory - but only on an individual gambling site.
- A **central limit** covering all licensed operators would be a **powerful tool to help young players** control their gambling.



Elever spelar bort pengar

Unga har spelskulder på uppemot 100 000 kronor

KUNGSBACKA. Det har blivit vanligare att unga killar spelar om pengar. I Kungälv ser man samma trend. På kommunens gymnasieskolor spelar elever på lektionstid och på raster. Vissa har stora problem

och har förlorat mycket pengar.

– Det finns de som redan i unga åldrar har spelat bort uppemot 100 000 kronor, säger Ulf Dohn, på trygghetsteamet på kommunens gymnasieskolor.

I gymnasieskolorna har man nu dragit igång projektet Game Over. Planen är att spelproblem ska bli något som tas upp i undervisningen.

SIDORNA 4-5

How can we protect and prioritize young people in the gambling industry?

- **Set lower mandatory limits** for young people than for the adults to reduce early exposure to harm.
- Provide **early protection and tailored support** to help form sustainable and healthy gaming habits.
- Reach young players with **timely interventions through the most effective channels**.
- Implementing **central deposit limits** across licensed operators would be positive, especially as **young players often engage on multiple platforms**.

Thank you

Questions?

