REFERENCE APPENDIX

Limits, risks and player support

ENGLISH

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G25

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Editorial specification

• Overview for 18+. The official source of help and the French voluntary gambling ban is indicated separately from the editorial contact. ANJ — voluntary exclusion (https://anj.fr/foire-aux-questions/interdiction-de-jeux)

GR10 · Amounts at risk

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ID	Parameter	Scope, condition and result
GR10-06	Total amount at risk	Risk of a single bet in the absence of Frozen. After Frozen the protected gross is retained
GR10-07	Outcome class boundaries	Crash, manual Cashout or protected crash determine the log classes
GR10-11	Bet ratio for mean zero	There is no second bet, there is no ratio of the two panels
GR10-12	Expected net result of the selected events	For the binary reference E(net)=−0,03 × turnover. For realized events net per §3

GR24 · Pace and limits

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ID	Parameter	Scope, condition and result
GR24-01	Share of rounds in which a bet is placed	60% of 40 windows = 24 paid cycles
GR24-03	Pauses during the period	4 min of pauses out of 20
GR24-07	Session net loss limit	20 EUR stop-loss in the Monte Carlo calculations
GR24-09	Limit trigger event	After settlement when the balance is ≤30 EUR, before the next bet

1w: money, KYC and self-exclusion

Under the saved general terms, the account holder's name must match the name on the payment method. For withdrawal, a turnover of at least 100% of each deposit is required. If the withdrawal amount, stated in the terms as exceeding 500 USD or the equivalent, identification may be carried out. ID, payment cards, proof of address no older than three months and a bank statement no older than six months are provided for. On the card image, the rules require the first six and last four digits to be visible; CVV2 may be hidden.

Approved timeframes: up to 50 USD — 1–60 minutes, from 50 USD — up to five days; separately, bank/payment system delays of up to three business days are possible. For the boundary amount of exactly 50 USD, the conditions of the corresponding payment route apply. For withdrawal of funds that did not participate in play, the operator reserves the right to withhold its costs. For a win of more than 50 000 USD, an individual daily limit is possible. These timeframes are fixed by the withdrawal terms.

AML provides for initial and subsequent checks, storage of documents and transactions, requests for source of funds, screening against sanctions/terrorist lists, blocking of suspicious transactions and transfer of information to competent authorities.

Self-exclusion via support, upon the operator's statement, takes effect immediately; the minimum term is one year, and cancellation before its end is impossible. Permanent closure without reopening can be requested.

During the self-exclusion period, it remains possible to withdraw the balance that existed before the request. The source advises not to regard play as earnings, to limit time and money in advance, not to borrow money and not to chase losses. A ten-question questionnaire treats five positive answers as a sign of risk; this is the operator's statement, not a medical diagnosis.

Responsible gaming and limits

- 2.4. The terms for accepting bets, including odds, handicaps, outcome wagers, and maximum bet limits, may be adjusted after any bet is placed. However, the terms of previously placed stakes remain unchanged. Clients are responsible for reviewing any updates to the current betting line before placing a new stake.
- We promote responsible gambling among our users. However, we would like you to note that any use of the Services is at your sole option, discretion and risk. By using Betting Services, you acknowledge that you are fully aware of the risk of losing money when gambling and that you are fully responsible for any such loss.
- J. To assess your gambling activity for responsible gaming purposes (Legal obligation, Legitimate interest, Performance of a contract)
- Sometimes business and legal requirements oblige us to retain certain information, for specific purposes, for an extended period. For example, when a person self-excludes from our Services, we will retain the Personal Data of this person for longer periods as required for purposes of responsible gaming.
- Responsible gaming is an important part of the policy to service the Clients, because of that we pay much attention to problems which may arise in the outcome of addiction to the gambling. We believe it is our direct duty to protect the players from any excessive aptitude for gambling and not to allow any minors to participate in gambling.
- We completely support and uphold the internationally accepted responsible gaming policy as well as do everything for our Clients to enjoy the safe and spectacular game, not losing control.
- Amongst the majority of people for whom gambling is just an amusing way of leisure, there is a small part of players who suffer from gaming addiction. The outcomes of the most recent researches demonstrate that only an insignificant part of adults face the problem called gaming addiction. But we pay much attention to that problem and suggests that the betting participants to always remember that:
- It is difficult to differentiate between a healthy game passion and a sick addiction. But there are some signs which may witness that the betting participants start to have problems.
- You are invited to answer 10 questions. If the answer at least 5 of them is affirmative the probability is high that you already have a gaming addiction.
- Self-exclusion offers Clients a valuable opportunity to take a break from gambling, reduce the risk of harmful behavior, and access support resources, promoting responsible gaming and well-being.
- Should you wish to self-exclude, please contact our customer support. Any such request will take effect immediately and you will be able to use services again only after the expiration of the set period.
- Self-exclusion shall be set for a period of minimum 1 year without possibility to cancel it until the expiration of the set period. You can also request a permanent closure, then we shall honor this request in all circumstances and reopening will not be permitted.
- The Company is not responsible for any discrepancies in match duration. Information provided in the Upcoming and Live sections is for reference only. Clients must follow the official competition regulations.

Responsible gaming and limits

- Match progression (lead-win, lead-draw, lead-lose) – bets are accepted on regulation time including added time. This bet type will be settled based on the first team to take the lead in the score, combined with the final result, regardless of how often the lead changes afterwards during the game.
- The bets "Any goalkeeper will touch the ball within the first N minutes of the match" and "Both goalkeepers will touch the ball within the first N minutes of the match" take into account any touches of the ball by the goalkeepers, even if the ball was out of play at the moment of the touch, etc. These bets take into account the actual touches of the ball by the goalkeepers, regardless of whether such an episode was shown in the TV broadcast or not. If the moment of the ball touch was not shown in the broadcast (for example, if a goal kick was not shown because a replay was being shown at that moment), the time of the ball touch is taken to be the time when the live broadcast resumes.
- Only one of the dependent outcomes may be included in an accumulator. If two or more dependent events are included in one accumulator (system), the events with the lowest odds are excluded from that accumulator (system). Dependent outcomes (interdependent events) – the result of one part of the bet affects the result of the other part.
- With an "Asian handicap" bet, the bookmaker actually accepts two bets. Thus, a bet with odds (+1,25) represents a set of two bets: on the handicap (+1) and on the handicap (+1,5). The amount for each of these bets equals half the amount of the entire handicap. The total winnings of the handicap will equal the sum of the winnings of these two bets. Depending on the result, you may win both bets; win one and get a refund on the other; or lose both.
- An accumulator is a bet on several independent outcomes of events. The winnings on an accumulator equal the product of the stake amount and the odds of all outcomes included in the accumulator. A loss on one of the outcomes of the accumulator means a loss on the entire accumulator.
- c) any actions you carry out or attempts that may reasonably be regarded as unlawful in any relevant jurisdiction, committed intentionally or with the intent to deceive and (or) circumvent restrictions provided by law, regardless of whether such action or attempt ultimately caused you losses or damage;
- For the purposes of these Terms, "user" (and, depending on the context, "you", "your") means a person who accesses the Site and its content, as well as uses gaming and other services (hereinafter – "Services") on the Site or through the Site (hereinafter – "Client", "you", "your"). These Terms determine the procedure for accepting bets, paying winnings and resolving disputes, and also determine the specifics of individual bets on certain sports. These Terms govern any other relations between the Company and the Client. These Terms apply to bets placed on the Site and at the Company's betting shops.

Responsible gaming and limits

- Although the gameplay itself is simple and based on the principle of randomness, certain betting strategies can help increase your chances of winning. Depending on the type of baccarat and the available options, you can bet on a tie or on various pairs.
- The advantage of online baccarat is that the house edge is lower compared to a physical casino, depending on the game and the provider.
- The Stake online casino offers a wide selection of baccarat for all levels of play. Whether you are an amateur or a professional gambler, an exciting gaming experience awaits you at Stake.com.
- An ace can count as either 1 or 11 points – depending on what is more advantageous for your hand. It is at this

stage that the choice between a "soft" and a "hard" hand becomes important. If the sum of your first two cards is exactly 21, you receive a payout at a ratio of 3:2.

- Always remember the importance of responsible gaming . Review our Stake Smart recommendations . We also recommend using the budget calculator and the betting limits guide to determine how much you are willing to allocate to gaming per month.
- A sensible approach to choosing your bet size will allow you to maintain your gaming balance longer and get the most enjoyment from the process. Before you start, review our responsible gaming tools and choose a suitable strategy so that you can clearly control your bet size if necessary.
- Finally, it's important to always exercise responsible gambling practices and follow our tips to help you Stake Smart . You can use our betting limits and budgeting guide and our budgeting calculator to help set appropriate limits when playing online.
- Of course, all people are different, and there are many casino strategies to consider, but these tips will be useful to you regardless of whether you are an experienced player or just starting to learn.
- The online budget calculator is just one of the responsible gaming tools available on Stake. The following tools will help you follow the Stake Smart principles:
- Self-assessment Test NOD of 10 questions that will help you better understand your gaming habits. Start the test on the "Responsible Gaming" page and answer the questions. It will take about 3 minutes.
- Loss limits Limit the amount you can lose per day, week or month. The limit applies to net loss, so profit during the selected period is not counted as a loss when calculating the limit. On the "Responsible Gaming" page, open the gaming limits section and select the "Losses" type. Specify the amount and period: day, week or month.
- Betting limits Limit the total amount of bets over a certain period. The limit takes effect immediately, and it can only be changed after a 24-hour waiting period. On the "Responsible Gaming" page, open the gaming limits section and select the "Bets" type. Specify the amount and period: day, week or month.
- Restricting access to a specific product Blocks the ability to place bets on the sportsbook platform or play in the casino for a selected period. The restriction can be set temporarily or indefinitely. On the "Responsible Gaming" page, open the self-exclusion section. Request a restriction of access to a specific product, select casino or the sports betting section and specify the period.
- Self-exclusion If you already have gambling problems or a risk of developing them, self-exclusion allows you to close your account for an indefinite period. On the "Responsible Gaming" page, open the self-exclusion section. Request self-exclusion and select the indefinite option.
- Limit your bet size during play so as not to exceed your budget. With a sensible approach, even a small budget can last a long time. One of the best ways to manage your bankroll is to limit your bet size to a certain percentage of the total bankroll. Then, as the bankroll decreases, your bets will decrease, and as it grows, they will increase. On the "Responsible Gaming" page, you can set betting limits. They will limit the total amount of bets per day, week or month.
- Many people can play online responsibly without any problems, but some may develop harmful habits.
- Our online calculator will help you control your spending and stick to a budget. Before you place bets, read our responsible play tips.
- Responsible play requires self-control, and Stake's tools and resources help you maintain it. With our calculator, you can determine a budget for responsible play.

- The information you provide is confidential: it is not stored and is not accessible to Stake. Learn from our guides how to play popular games and bet on sports safely and responsibly.
- On the Responsible Play page, open the self-exclusion section. Request a break from play and choose a period: 24 hours, 48 hours, 7 days or 30 days.
- The main difference of live casino is the ability to play with other participants in real time. This is a multiplayer format that creates the atmosphere of a real casino. Whether you play from a desktop computer or a mobile device, all live games on Stake are developed using HTML5 technology, which ensures stable operation and high-quality image without restrictions on place and time.
- Set a budget. Before you start playing, determine the amount you are prepared to spend. Use the responsible play tools available on Stake.com to control your spending.
- The platform features popular games, including Blackjack Lobby Live and Live One Blackjack from Pragmatic Play, as well as Blackjack Lobby and Lightning Blackjack from Evolution. Whichever you choose, each game guarantees a dynamic and realistic gaming experience within Stake's live casino.
- It is important to remember to bet within your means and adhere to the principles of responsible play . You can learn how to stay in control of your play from our guide to sensible betting . You can also use the monthly budget calculator and the betting limits guide to determine a comfortable amount you can allocate to gambling.
- When you launch a spin, the system records the result at that very moment. Therefore, each spin is an independent event. This means that past results do not influence subsequent rounds in any way. A losing streak does not increase the likelihood of success in the future, and a big win does not reduce the chances of luck on the next spin.
- There are apps for blocking gambling sites that help limit access to gambling sites as a protective measure to keep yourself safe or, in some cases, to prevent the risk of a minor becoming involved in gambling.
- Choose manual or automatic mode, then specify the bet amount, adhering to the principles of responsible play.
- Customizable volatility . In many Stake Originals games, you get full control over volatility. You can adapt this parameter depending on your risk appetite and personal preferences.
- Please remember to play within your financial means and follow the principles of responsible play . Our Stake Smart recommendations will help you stay in control of the process. You can also use the monthly budget calculator and the betting limits guide to determine the amount of free funds you can allocate to play without harming your budget.
- We also want to emphasize the importance of managing your gaming budget. Regardless of the RTP level of the selected slot, allocate a strictly defined amount of funds to one session.
- We strive to make the Stake casino a convenient and exciting place to play. Check out our responsible play tools , including the budget calculator , which will help you control spending in slots with high RTP.
- We have also prepared some useful tips that are worth considering regardless of which slot you choose:
- Each numbered division on the wheel is called a "pocket". Their arrangement differs depending on the version of roulette (for example, American or European , which adds variety and strategic nuances to the game.
- Want to learn more tips, techniques and strategies for successful play in roulette and other table games at the Stake casino? Regardless of your level – whether you are a beginner or an experienced player – check out our online roulette guide to develop your own winning strategy.
- Use our responsible play calculator to determine what budget you have and calculate how much you can

reasonably spend on gambling each month.

- Please always remember to bet within your means and play responsibly . You can learn how to stay in control of your play from our Stake Smart guide and the principles of responsible play . You can also use the monthly budget calculator and the betting limits guide to determine what portion of your disposable income you can afford to allocate to gambling.
- d) You are in breach of these Terms and Conditions, the applicable regulations or the fair use of our services, or Stake has concerns that You are a compulsive problem gambler without being self-excluded;
- d) You are not currently self-excluded from any gambling site or gambling premises. You will inform Stake immediately if you enter into a self-exclusion agreement with any gambling provider.
- 15.2 For customers using a mobile device for the placing of bets/wagers, please note that Stake will not be responsible for any damage to, or loss of data from the mobile device that the software is installed on, and will also not be responsible for any call, data or other charges incurred whilst using the software.
- Gambling addiction can seriously affect relationships, which can further complicate a player's life. Consider the following situations:
- – a guarantee of mitigating its destructive impact on relationships. Counseling, therapy, support groups and financial counseling can provide addicts and their families with the necessary tools to cope with gambling addiction problems and rebuild relationships based on trust, communication and mutual support.
- – essential conditions for preventing financial consequences and regaining control over your financial future. With counseling, support groups and financial planning, it is possible to break free from the grip of gambling addiction and embark on the path to financial stability and recovery.
- Learn how to play online responsibly with our safe betting tips!
- Complete a self-assessment using the NODS method by taking a short 3-minute test of 10 questions to better understand your current gambling addiction.
- In a Tarot bet, three random floats between 0.0 and 1.0 are generated — one for each arcana card from the left to right. Each float determines which arcana card is selected from a predefined payout table. The first and third cards are drawn from the Minor Arcana (displayed as grey cards), while the second card is drawn from the Major Arcana (displayed as a gold card). The Minor and Major Arcana each have their own probability mapping ranges for each difficulty level. The payout table is available at the footer of the Tarot game and in the provable fairness verification calculation page. The final multiplier is calculated by multiplying the multipliers of all three generated arcana cards.
- No. Gambling addiction is a behavioral addiction that has financial and other consequences. Even if a person pays off their debts, other problems may arise.
- The problem of gambling addiction excludes no one and can affect anyone who gambles, regardless of economic, social or cultural status or level of education. There are factors that can increase the risk of developing this addiction. These include genetics, environment, medical history and age.
- Using responsible play tools plays an important role in managing your gambling activity.
- Responsible play interactions are messages sent by email or in the software. Their purpose is to promote healthy gaming activity and help people understand what tools and resources are available to manage it. These messages usually include information about setting limits,
- When you click on the self-exclusion option, a confirmation email will be generated and sent to the email address registered on your account.

- Confirm the self-exclusion request by clicking on the "start self-exclusion" option.
- Your account will be suspended for 24 hours. After this period ends, you will need to confirm the available self-exclusion period.
- If you do not select a self-exclusion period, the Account remains active indefinitely.

Responsible gaming and limits

- 1) through the multifunctional center for the provision of state and municipal services, regardless of the place of residence or place of stay of the individual, upon presentation by the individual of a passport or other identity document;
- 1) on which the outcome of events depends, with respect to which risk-based win agreements are concluded, regardless of the fact and (or) method of carrying out by these programs, equipment arithmetic and other mathematical transformations of data and information about such events into numerical values and combinations, visual images, drawings and symbols, including those identical or confusingly similar to visual images, drawings and symbols that are used in conducting gambling in casinos and gaming machine halls;
- - a combined sports bet may include several independent sports matches. An accumulator is formed from events across different disciplines. If at least one prediction in the accumulator does not win, the entire bet loses. When a player correctly predicts all the selected matches in the accumulator coupon, the winnings will be calculated as the product of the stake and the final odds in the coupon.
- Depending on the sport, odds may change every two seconds or after the next goal scored.
- 6.11. The result of the prediction is determined depending on the outcome (result) of one or more events.
- When settling the prediction, all video replays are taken into account, regardless of who initiated them.
- Bouts may continue until the end of all pre-announced rounds and may end earlier, depending on the method of victory in the bout.
- Boxing bouts may continue until the end of all pre-announced rounds and may end earlier depending on the method of victory in the bout.
- 9.31.1. In online esports games, two teams compete, and, depending on the game format, each team mainly consists of 1, 2, 3 or 5 players.
- The bout may continue until the end of all pre-announced periods or may end earlier – depending on the method of victory in the bout (early victory).
- A wrestler who wins a period early is also considered the winner of that period, regardless of the point difference at that moment.
- Matches are held in the format 2×7, 2×6 or 2×5 (2 halves, each lasting 7, 6 or 5 minutes, respectively), depending on the requirements of the championship being held.
- Matches are held in the format of 3, 7 or 9 innings, depending on the requirements of the championship being held.
- Matches are held in the format 2×6 or 2×8 (2 halves, each lasting 6 or 8 minutes, respectively), depending on the requirements of the championship being held.
- Matches are held in the format 2×10 or 2×5 (2 halves, each lasting 10 or 5 minutes, respectively), depending on the requirements of the championship being held.
- Bouts may continue until the end of all pre-announced rounds or end earlier, depending on the method of

victory in the bout.

- The number of frames varies depending on the internal procedure of the championship.
- 2.1. Participation in gambling does not guarantee a win and may lead to loss of funds and the development of gambling addiction.