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## **WE ENCOURAGE YOU TO PLAY RESPONSIBLY**

Gambling is a form of entertainment, but it should be enjoyed responsibly. It's not a way to earn a quick buck. You should always avoid chasing losses, never play with money that you can't afford to lose, and never gamble for money that should go towards rent, bills or other expenses. You should check your activity regularly in the Balance page to keep on top of your money spent.

If you start to feel uncomfortable in any way due to your gambling, you should take a break from playing or even consider self-exclusion.

If you have any questions, contact the support department and they will help you.

Email: [support@on.spingenie.ca](mailto:support@on.spingenie.ca)

Chat: Just [Login](#) and click on Live Chat for instant contact.

Phone: Dial +13433035151

### **How Games Work**

Random Number Generators (RNGs) are used in software-based versions of Slots, Blackjack, and Roulette to ensure that every wheel spun, dice rolled, and card dealt is completely random and unpredictable. RNGs are thus critical for making games fair and honest. The game generates a string of random numbers the moment it is loaded. This sequence is constantly moving and will not stop until you press the button. When the button is pressed, the sequence is interrupted and a random number is converted into a distinct outcome – the reels stopping, a card being dealt, the winning pocket on a roulette wheel, and so on. Independent regulators test RNGs, and casino sites that fail these tests will not be granted an operating license.

Live games, on the other hand, use real human dealers and croupiers, real cards, and real tables. As a result, RNGs cannot be used to generate fair outcomes. Live card games, on the other hand, use a freshly shuffled deck of cards for each hand to prevent card counting and other exploitative strategies. Of course, the outcomes of live games are still 'random,' but not as random as a true RNG.

### **Common Misconceptions About Gambling**

You can avoid losing more than anticipated by distinguishing between gambling facts and myths.

People frequently have erroneous or mythical beliefs about gambling. Belief in lucky numbers, rituals, or the ability to influence the outcome of a game can all lead to problems.

Here are some common myths and their debunkings:

- “If I keep playing, I will eventually get lucky and win back all the money I’ve lost”

The outcome of each bet is completely independent of the previous one. That is, the odds are no better on the tenth bet than they were on the first bet. The more you risk, the more you lose over time.

- “If I play multiple slot machines, I have a higher chance at winning”

You may win more often if you play two slot machines or poker games at the same time, but you will also spend more and ultimately lose more. Remember that the more you gamble, the more you lose over time.

- “Gambling can be a good source of income”

Gambling should be regarded as a form of recreation. Gambling entails putting money at risk on an event or game with uncertain outcomes. As a result should be regarded as a pleasurable pastime rather than a source of revenue.

### **Player Protection Tools**

People who gamble at high stakes lose sight of the fact that they are playing a game. They begin to see gambling as a way to make money, or they may believe they have unusual luck or abilities. When they lose, they frequently bet more and more in an attempt to recoup their losses.

Those who gamble in a low-risk manner usually consider gambling to be just one form of entertainment. They incorporate gambling into their household budget by establishing and adhering to spending limits.

A small gambling loss is the cost of a night's entertainment for them, just like a movie ticket or restaurant bill. They don't see gambling as a way to make money, and they don't expect to win back any money they've lost.

It's important that our customers enjoy themselves in the casino, but we also understand that for some players, gaming can become a problem. Thus we pride ourselves of being fair, transparent and socially responsible and want to protect our players from playing irresponsibly and safeguard you, so you can have a playful, yet responsible gaming experience.

This is why we have the ability for you to set deposit limits or entire play limitations, these tools can help you keep control of your gambling and can be found in the My Account section of the casino.

## Deposit Limits

You can set a maximum total deposit amount per day, week and month. Once that limit is reached, you won't be able to make any more deposits until the period is over. Daily, weekly and monthly limits are independent, and you can have 1, 2 or 3 limits active at any time.

To set a deposit limit, visit [My Account > Settings > Deposit Limits](#) and enter the amount you wish to set. If you are lowering your deposit limit, it will take effect instantly. If you are increasing your limit, it will take effect in 24 hours.

## Login Time Limits

Within 'My Account,' you have the ability to set login time limits. Options include Daily, Weekly, or Monthly login time limits. Once your allotted time has been exhausted, you'll be automatically logged out. You won't be able to log back in until the specific time limit that prompted the logout has reset.

Any decrease to the time set will be applied immediately to your Account. However, if you wish to increase your Time Limits, there will be a 24 hour delay before the change takes effect.

## Loss Limits

You can also limit the amount you can lose daily, weekly or monthly. Daily, weekly and monthly limits are independent, and you can have 1, 2 or 3 limits active at any time. Loss Limits are determined by calculating the amount you Wager and the amount of Payouts you receive. 'All Wagers minus Payouts' in the relevant period will not be able to exceed your chosen loss limit.

### Example:

You decide to set a daily loss limit of \$50.

**Day 1:** You start the day with \$200 in your balance. Throughout the day, you place wagers on various games. Your total wagers amount to \$150, and you receive payouts totaling \$300, so your balance is now \$350 Your net activity for the day is calculated as follows:

Total Wagers: \$150

Total Payouts: \$300

Net Profit/Loss (Wagers minus Payouts):  $\$150 - \$300 = - \$150$

On Day 1, you had a net profit of \$150. This is within your loss limit of \$50, this means that during the same day, you can lose the extra \$150 that you won, plus another \$50, until the daily limit resets.

**Day 2:** On this day, you start with a balance of \$150. Halfway through the day, you place wagers totaling \$100 and receive payouts amounting to \$50. Your net activity for the day is calculated as follows:

Total Wagers: \$150

Total Payouts: \$100

Net Profit/Loss (Wagers minus Payouts):  $\$150 - \$100 = \$50$

On Day 2 your net loss is exactly \$50, it equals your daily loss limit of \$50. As a result, you will not be able to continue playing.

**Day 3:** Your loss limit resets on the new day, and you start with a balance of \$50. Throughout the day, you place wagers on various games, bring your total wager amount to \$30, and you receive payouts totaling \$200. Your net profit/loss for the day so far is calculated as follows:

Total Wagers: \$30

Total Payouts: \$200

Net Profit/Loss (Wagers minus Payouts):  $\$30 - \$200 = - \$170$

You decide to decrease your loss limit to \$10. The decrease in Loss Limits is immediate. This means that you can only lose the \$170 you already won, plus another \$10.

To set a loss limit, visit My Account > Settings > Loss Limit and enter the amount you wish to set. A cooling-off period of 24 hours will be applied if you decide to increase or remove your limits. Any Loss Limits applied to an account are specific for that account. Should you have other wallets on Our license, it is Your responsibility to apply Loss Limits on all wallets that you require them on.

### **Take A Break**

Feel the need to take a break from gambling and would like to restrict your account? Our Cooling Off periods let you lock your account from 24 hours, 7 days, 30 days, 60 days and 90 days.

To place a cooling off period, visit My Account > Settings > Account Limitation/Self-Exclusion and follow the navigation instructions. You can check the date and time your account will be reactivated before you make your request. Once your break begins, you will be able to log in and request withdrawals, but you will not be able to deposit or play games for real money. You will also be blocked from receiving marketing emails within 24 hours. Once your break is over, your account will automatically become active again.

### **Request A Self-Exclusion**

Please note, a Self-Exclusion will only affect the account you exclude, unlike BetGuard (see next section) which will exclude you from all accounts you hold with operators regulated by the Alcohol and Gaming Commission of Ontario (AGCO) through iGaming Ontario.

Self-Exclusion is the longest period of account restriction you can request. Your account will be closed for at least 6 months, 1 year, or 5 years.

To request a self-exclusion, visit My Account > Settings > Account Limitation/Self-Exclusion and follow the navigation instructions. If after choosing your period you would like to increase it to 1 year or 5 years, please contact the support department. Your account will be immediately closed, and you will be removed from receiving any marketing emails within 24 hours. Please note that placing a self exclusion will immediately log you out of the casino and prohibit you from logging in. In addition, you will be restricted from making any deposits or bets during the period you are excluding for. If you place a Self-Exclusion, you will automatically have any remaining balances paid. If you do not receive your funds within 5 business days, please contact customer support.

If you wish to self-exclude from all regulated online gambling operators in Ontario, you may also consider enrolling in BetGuard, a centralized self-exclusion program.

### **BetGuard**

BetGuard lets you opt out of all regulated online gambling in Ontario. It's your decision and it's both simple and secure. BetGuard is available to those 19 or older. A player account is not required. Enrolling in BetGuard is separate from any self-exclusion you may have arranged directly with SpinGenie.on. BetGuard is a player support tool provided by iGaming Ontario, an agency of the Government of Ontario. If you have any questions, visit BetGuard.ca or call 1-833-776-7171 (toll-free).

# BetGuard

## Opt out of online gambling

### **Time Tracking**

It's always good to know how long you've been playing for. There is a timer on every game to keep an eye out on how long you have been playing your game session for.

### **Play History**

Want to know how much you've spent or how many games you've played? Your full play and payment history is just a few clicks away.

To check out your Play History, visit My Account -> Game Activity, select a category (for example Blackjack), a specific game and a date range.

To view your transaction history, visit My Account -> Transaction History and select either Deposits, Pending & Reversed or Withdrawals and select a date range.

### **SafeMate**

SafeMate is a handy new tool you can find under the 'Responsible Gaming' section in Your Account which allows you to track how much money you've spent, what you've won or lost, and how much time you've spent gambling over the last 6 months

But it's more than just your stats. Think of SafeMate as your Safer Gambling personal assistant who shows you if your playing habits are changing, compares you to other players like you, and gives you a quick health check score.

You can also compare what you think you've spent with what you actually spent, and SafeMate sends you perfectly-timed alerts containing personalised tips for safer play.

### **Playing Behaviour**

Check how long you've played for and what you've deposited, withdrawn and spent overall across a range of time periods. You can also see if you're playing more or less than other players who have a similar profile to you.

### **Game Types**

See how much you've staked on different game types, for example slots, roulette or blackjack.

### **Trends**

Graphs are a quick and easy way to see how your gambling activity has changed over the last 4 weeks. If you spot concerning trends and identify the cause, we can help you take immediate action to manage your gambling.

### **Self-Assessment**

Having a true picture of your gambling behaviour is vital to gambling safely. With the self-assessment test within SafeMate, you can guess how much money and time you've spent recently and compare it against the actual figures. If your guesses are far less than the reality, it's a good indication

that you should use tools like deposit limits and time alerts, and even seek further support to manage your play.

## **Risk Score**

Get quick risk scores for your level of gambling activity. The scores are calculated using a range of financial factors including total wagers, deposits and withdrawals, as well as play management factors like the length of your play sessions and the times of day you play. Most players who play for real money will fall into the No Risk category. If you see any High-Risk scores and would like to know what they mean and how you can respond, please contact our Support team.

## **Messages/alerts**

It's not always convenient to check your activity stats during or after a play session, but you can sign up for personalised alerts which will keep you informed and highlight any activity we think you should be aware of, or any actions you might want to consider.

If you play with other casinos operated by SkillOnNet, the information shown within SafeMate will be a combination of all play on those accounts. If the SafeMate data does not match the information displayed in your 'My Account' section, please treat the information in 'My account' as the latest data.

## **Self-Assessment**

A self-assessment test is just as it sounds... a test where you can check if your gambling is starting to become an issue for you. By doing a self-assessment test, you can easily understand if gambling is becoming an issue for you and act before it gets out of hand.

If you're concerned about your gaming or just want to control it, you can [click here](#) and take the Self-Assessment Test.

## **Signs of Harm**

If you're worried about someone you know, here's how to tell if they might need help managing their play and what you can do to help.

### Understanding The Effects

Most people gamble in moderation and don't need any extra assistance to keep it fun. Some need a helping hand with Safer Gambling tools and that'll be enough. However, some people find it difficult to control the amount of time or money they spend. Problem gambling can affect a person's financial, mental and professional wellbeing, as well as harming those around them.

### What To Look For

Although problem gambling can be difficult to spot, there are a few signs to look out for:

- **Time spent on gambling**– Unexplained absences from work or home, or excessive device use
- **Money problems**– Excessive spending, borrowing or stealing to fund gambling
- **Mood change**– Short term mood swings or longer-term personality change
- **Behaviour change**– Neglecting work or normal activities, or isolating from friends and family
- **Dishonesty**– Hiding gambling behaviour or the impact of gambling losses

### How You Can Help

By learning more about safer gambling, the signs of problem gambling and how to get help, you're already on the right track.

## Talk it out

Compulsive behaviour is hard to control, and this person might not be ready to open up.

## Seek Help For Yourself Too

Living with problem gamblers can be a difficult experience for those closest to them. Speaking to someone from a support organisation or discussing it with other people in the same situation can relieve the strain, show you you're not alone and give you hope for a solution. If you need to talk to someone, contact one of the organisations in our Get Help section below.

## **Get Help**

You can also view the information at the below websites which may be able to provide support and advice in overcoming problems with gaming:

### CONNEXONTARIO

Discover Mental Health, Addiction and Problem Gambling Services. ConnexOntario is available 24/7 and can offer support and information regarding services in your community.

Call 1-866-531-2600

Visit [ConnexOntario](#)

### RESPONSIBLE GAMBLING COUNCIL (RGC)

This not-for-profit agency offers information and resources for problem gamblers and their loved ones.

Visit <https://www.responsiblegambling.org/>

### YMCA

The YMCA Youth Gambling Awareness Program is a free service offering educational, preventive programs to raise awareness of the risks of gambling and promote healthy, active lifestyles for young people.

Visit <https://ymcagta.org/youth-programs/youth-gambling-awareness-program>

### GAMTALK

Sometimes talking about a problem is the first step to solving it. GamTalk features chatrooms and forums for those experiencing problems with gambling to connect with one another. Read and share stories, find information and support, and get links to helpful local professionals.

Visit <https://www.gamtalk.org/>

## Protecting Minors

### We say NO to Underage Gambling

We do not allow players under the age of 19 to gamble. This is stated in our [Terms and Conditions](#).

We use both automated and manual processes in order to verify the age of the customer registering the account and any player under the age of 19 who registers an account will have their account closed immediately.

### Prevent Underage Gambling

We recommend that parents install filtering programs on their computer to block certain software and websites. This will allow you to control the programs your children view and use.

Our recommended filtering programs are: Cyber Patrol, GamBlock and Net Nanny.

We also advise taking the following precautions:

- Children should not be left unattended in front of a computer.
- When they reach the correct age, your children should be educated as to what gambling is and how it can affect them if it is not controlled.
- Due to the emotion that can be emitted whilst gambling, do not allow children to watch or hear you while you are playing any of our games.
- If any children have access to your computer, we recommend you do not use the check-box for remembering your password.
- Do not allow children to access your card or any other payment information.
- A different profile that only contains appropriate software and website access can be created on your computer for children. Parents playing our games can then use a different profile.
- Parents should educate themselves on the dangers of underage gambling and act accordingly.

## More Tips For Safer Gambling

### Money Tips

- **Manage your money-** Keep betting money separate from life costs, make a budget and bet only what you can afford to lose.
- **Don't borrow-** Don't borrow money to gamble or use money that's meant for rent, bills or other life expenses.
- **Keep tabs on your play-** Keep track of how often you're playing and how much you're spending. If you see a sudden increase or a gradual upward trend, ask yourself why.

### Mindset Tips

- **Play for fun-** Gambling is for entertainment, not a way to make money. If you're gambling for any reason other than fun, or it stops feeling fun, take a break.
- **Bet with a clear mind-** Don't gamble when you're tired, stressed or under the influence of alcohol or drugs. It can be harder to make sound decisions.
- **Stay cool-** If you feel the game is against you or the results seem unfair, it's time to take a break.

### Betting Tips

- **Don't chase your losses-** Playing to win back money you recently lost, especially by placing larger bets, is more likely to lead to bigger losses.
- **Understand the maths-** It's impossible for Red to appear 10 times in a row, right? Where random luck is concerned, nothing's impossible.
- **You can't predict the future-** It's impossible to predict the outcome with games of chance. You might see patterns or get a hunch, but games are totally random

### Play Management Tips

- **Manage your time-** It's easy to lose track of time when you play. Set time checks or create your own alarms to help remind you when it's time to stop.
- **Use the tools-** Our Safer Gambling tools can help you to control your play. Learn what's available and how they work so you can gamble in a fun, affordable way.
- **Protect your account-** Keep your password safe and lock your screen between sessions. We don't want anyone, especially minors, accessing your account

Here are a few simple but effective ways you can prevent unauthorized access to your account:

- Never tell anyone your username or password
- Leave the "Remember Password" box unchecked
- Always make sure you've logged out when you've finished playing
- Never tell anyone your email username or password
- Leave the "Remember Password" box for your email account unchecked
- Always make sure you've logged out of your email account when finished
- Be extra vigilant on the above when using a shared computer

Here are a few things to look out for if you think someone has accessed your account:

- **Bankroll:** make a note of it when logging in and out and report any discrepancies
- **Game history:** keep track of the games you've played (you can get a log of games played each session by contacting support)
- **Cashier:** make sure all transactions have been made by you
- **Receipts:** look out for transaction receipts in your email inbox when you know you haven't been playing
- If you suspect your account has been accessed by someone else, get in touch with support immediately.