

Responsible Gambling

Responsible Gaming is one of the key pieces of our Corporate Social Responsibility programme. That is why we have defined, within our CSR strategy, the promotion of responsible gaming as one of the priority prevention areas. This commitment to responsible gaming is reflected in the implementation of the best responsible gaming practices at Loterías del Estado.

Principles

In all its operations and activities, Loterías has a firm commitment to responsible gaming, based on the following principles.

- Incorporate mechanisms to avoid the improper access to game by minors.
- Encourage the integrity and the collaboration to fight illegal gaming.
- Identify the best practices in relation with Responsible game.
- Introduce Responsible Game as an integral part of its operations, establishing clear rules in order to ensure the observance of the regulation and that the interest of the players and vulnerable groups are protected.
- Encourage research and/or studies in order to contribute to the understanding by the society of the game social impact, communicating its results to groups of interest.
- Provide concise and adequate information to the public so that they can select reasonably their game activities, promoting Responsible Game attitudes.
- Provide training and information, in terms of Responsible Game, to the SELAE employees and implement programs for the Sales Agents.
- Inform the players and Sales Agents in reference with the Help Specialised Centres or Associations, in case of excessive game.
- Continuous improvement of its programs of Responsible Game.

General information about safe gambling and possible gambling risks

Gambling

Gambling is an experience that has been incorporated as one more activity among leisure activities, without any type of problems for most people and with significant social acceptance. However, in the same way that alcohol use can lead to alcoholism or recreational drug use to drug addiction, participation in gambling activities - at least, in some type of games - can lead to a small group of vulnerable subjects, to problematic gambling or pathological gambling, whose consequences go beyond the person directly affected to influence their family or workplace or society as a whole.

Research in this regard has shown that these problems with gambling are not distributed randomly, but rather have an important relationship with the type of games and their degree of hazard, as well as with the behaviour of the players themselves.

SELAE is aware that gambling can be a problem for a small percentage of players in terms of their following addictive behaviour, for this reason SELAE promotes a model focused on gambling responsibly and in the protection of minors and vulnerable groups, for this reason it has implemented within all its business processes (from design to sale) the best practices on Responsible Gaming of the European Lotteries. SELAE is regularly audited by an external entity to ensure independently that it complies with these best practices.

What is pathological gambling?

Pathological gambling is a behavioural disorder, recognised as such by the World Health Organization (WHO), which in 1992 defined pathological gambling as a disorder characterised by the presence of frequent and repeated episodes of participation in betting games, which dominate the life of the afflicted person to the detriment of their values and social, work, material and family obligations; this behaviour persists and often increases despite adverse social consequences such as loss of personal fortune, deterioration of family relationships and critical personal situations.

In 2013, the American Psychiatric Association (APA) categorised compulsive gambling as a substance-free addiction, due to its similarities in clinical expression, origin, physical comorbidity and treatment with the rest of addictions to alcohol, tobacco and illegal drugs.

For people with this disorder, they have acquired a habit from which they feel unable to break free and the pleasure of playing turns into a feeling of discomfort for them and they continue to play despite repeated efforts to control, stop or curtail their behaviour.

Signs of risky behaviour.

There are certain signs that alert us to showing risky behaviour in relation to gambling, including:

- 1.- Being frequently concerned about gambling.
- 2.- Needing to bet increasing amounts of money to achieve the desired level of excitement.
- 3.- Restlessness or irritability when someone tries to interrupt or stop one's gambling.
- 4.- Repeated failure to control, interrupt or stop one's gambling.
- 5.- Use of gambling as an escape route from problems or relief from emotional discomfort.

6.- Repeatedly trying to recover the money lost when gambling.

7.- Lying to hide one's degree of involvement in gambling.

8. Having risked or lost significant interpersonal relationships, work and educational or professional opportunities due to gambling.

9.- Repeated financial support from family and friends.

In the case of seeing yourself reflected in 4 or more of the aforementioned warning signs, you should go to a specialist so that they can help you.

Impact of Problematic Gambling

- Economic
 - Financial losses / Debts.
- Emotional
 - Sadness, anxiety, depression, or irritability.
- Relatives.
 - Breakups, separations and divorce.
- Work / Academic.
 - Decline in performance / Unjustified absences.
- Social
 - Neglecting friendships / breaking off relationships.
- Legal
 - Theft, scams or other criminal activities.

Truths and myths about gambling

MYTH: "If I continue playing, my luck will change and I'll be able to win back the money that I have lost."

TRUTH: The chances of winning do not change because we play more, since the result each time we play is independent of the bets we have made previously: your chances of winning do not change over time.

MYTH: "I only just missed it, next time I'll win."

TRUTH: The result obtained by a bet is not affected by one's previously having been on the verge of winning.

MYTH: "If I place my bet at this point of sale, or with this pen, I have a better chance of winning."

TRUTH: "The outcome of gambling is NEVER a function of our superstitions."

MYTH: "My knowledge of the numbers that have come out increases my chances of winning."

TRUTH: In games of chance based on numbers, winning only depends on luck, not on our knowledge or skills.

What is Responsible Gaming?

This consists in certain good practices, measures and tools that are implemented by operators with the aim of reducing or eliminating the negative impacts that gambling has on some people and especially on the most vulnerable groups.

The commitment by Loterías del Estado to responsible gaming is reflected in the implementation of the best responsible gaming practices and in the measures implemented. Since 2013, Loterías del Estado has been certified by the Code of Practice for Responsible Gaming of the European Lotteries Association. (European Lotteries. EL). It is annually audited by an external entity to verify the compliance of said Association.

<https://www.european-lotteries.org/certified-lotteries-0>

The Responsible Gaming management model of Loterías del Estado follows the ten sections defined in EL's Responsible Gaming Standard: Research, employee training, sales agent training, game design, remote gaming channels, advertising and marketing, referral to treatment services, information for players, dialogue with stakeholders, reporting and certification.



Standard for Responsible Gaming Association of European Lotteries
<https://www.european-lotteries.org/european-gaming-standards>

The ten golden rules for responsible gaming

Remember that you have to play with common sense and responsibility, to make sure that the game is always an entertainment. The following is our advice:

- For you, gaming must only be a healthy form of entertainment.
- Don't forget that if you play, you can also lose.
- Don't spend more money than you can afford
- Set yourself a budget and don't exceed it.

- Never borrow money to be able to gamble.
- Do not gamble to win back money you have already lost by gambling.
- Moderate the time you spend gambling by balancing it out with other leisure activities.
- Don't let gambling interfere with your work or with your daily responsibilities.
- Remember that gambling is not the most important thing in your life. Don't let gambling affect your family life or your relationship with your friends.
- If gambling causes you stress, anxiety or health problems, you should give it up.

Protection of minors

The prohibition of gambling to minors under 18 is a prohibition under the law, established in the Gaming Regulation Act 13/2011, of 27 May. To comply with this law, SELAE has established measures for both in person and online gaming.

SELAE's games are intended for people over 18 years of age.

Established measures

SELAE informs customers on the prohibition of gambling to minors both in person and online and in all its advertising actions.

The measures established at the point of sale are: Placement in a visible location of a logo that indicates the prohibition of playing to minors and the prohibition of sale to minors by the agents of our commercial network.



The measures established in the online channel (loteriasyapuestas.es) are: Placement in a visible location of an icon indicating the prohibition of playing to minors. The registration to be able to play online is subject to the age of the player and if they are under 18 it does not allow them to register and therefore they cannot play. At SELAE we guarantee control over the accuracy of the data provided by online channel participants, through our verification mechanisms, as required by the Gaming Regulation Act 13/2011, of 27 May. In order to prevent the access of minors using an adult account, we provide information to guarantee the confidentiality of passwords, in addition to preventing the option of automatically saving user passwords with which a minor can access an account.

All SELAE advertising actions indicate the prohibition on gambling by minors.

Signs

Minors are more vulnerable to gambling because they have less control over their impulses and a lower perception of risk. In addition, they have a greater belief that their knowledge allows them to predict results and make a quick profit.

We must take into account some of the following signs to alert us that a minor has a problem with gambling:

Decline in performance at school.

Focused more on the results of competitions than on the sport itself.

Playing on the Internet for long periods of time.

Constant irritability or anxiety with the family.

Continual spending of money.

Disappearance of money in the home.

Information on the existence of parental control mechanisms.

If your computer can be used by minors, it is advisable to take precautions and install parental control tools on your devices.

Right now in the market there are many tools that allow you to manage the control of the different devices you have (PC, mobile, tablet) so that minors cannot access certain content, either by blocking Internet access, guaranteeing restrictions on certain websites and allowing access tracking.

The tools can be found on the Internet depending on the device you have and on which you are going to perform the control.

How do I register on the website

In this link, you can see the registration process on the website.

Internet gambling limits

Self-limitation of stakes and online gambling

Pursuant to Article 36 of Royal Decree 1614/2011, enacting the aforesaid Gaming Regulation Act 13/2011, with regard to licenses, authorisation and gaming registration, SELAE does not currently allow participants to deposit amounts in excess of:


- 400 Euros per day
- 1.500 Euros per week
- 3.000 Euros per month

All participants have the option of reducing the authorised deposit limits. Any reduction of the deposit limits authorised by the participant will take effect immediately.

Regardless of the aforementioned deposit limits, the participant's online player profile has a field where they can indicate the maximum amount of weekly expenditure.

Each time they try to participate in our games, the system will control that the amount of the bets placed during the last seven days does not exceed that value.

The modification of these limits can be done once you have authenticated in the Loterías y Apuestas platform and, from the options shown in the menu of your electronic wallet, select "OPTIONS".


Sesión: 10:26 - Último acceso: 08/08/2022-07:45h.
Hola
Saldo: 0,00 €

EURO MILLONES 39 MILLONES
LA PRIMITIVA 16,7 MILLONES
BONOLOTO 900.000 €
EL GORDO DE LA PRIMITIVA 5,4 MILLONES
LOTERÍA NACIONAL 300.000 €
LA QUINIELA

[Inicio](#) > [Opciones de Lotobolsa](#)

Saldo: 0,00 €
 Cargar Lotobolsa
 Movimientos
 Descargar Lotobolsa
Opciones
 Juego Responsable

CUENTA DE DESCARGA


IBAN DE LA CUENTA BANCARIA

No puedes dejar el campo en blanco

Debes registrar una cuenta bancaria de tu titularidad al ser un dato esencial de tu cuenta de juego.

CONTRASEÑA

.....

No soy un robot 

GUARDAR

LÍMITES DE JUEGO

LÍMITES DE JUEGO RESPONSABLE

DEFINE TU LÍMITE DE GASTO SEMANAL

Escribe el límite (€)

Máximo: 2.000,00 €

LÍMITES DE DESCARGA

PAGAR PREMIO A CUENTA BANCARIA A PARTIR DE

Máximo: 400,00 €

Máximo número de descargas en 24h: 1
Máximo número de descargas por semana: 2

LÍMITES DE CARGA

LÍMITE DIARIO DE CARGA DE LOTOBOLSA:

Máximo: 400,00 €

LÍMITE SEMANAL DE CARGA DE LOTOBOLSA:

Máximo: 1.500,00 €

LÍMITE MENSUAL DE CARGA DE LOTOBOLSA:

Máximo: 3.000,00 €

GUARDAR

Self-exclusion and self-prohibition from gambling

Self-exclusion

In the event that you are a participant in our games through this website, and you consider yourself unable to control yourself or maintain a certain balance, Loterías del Estado offers you a temporary self-exclusion service (rest periods) through your participant account, considering this as a way to prevent problems related to gambling.

This self-exclusion is a process by which you can leave your gaming account blocked for a period of time that you can choose from a pre-established list, thus avoiding any online participation in our games.

This facility is available once you have authenticated yourself on our platform, from your profile under the option "ACCESS DATA".



The user can exclude himself/herself for different periods of time of 1, 3, 6 months or on a personalised basis.

During the period of temporary self-exclusion, customers will not be able to unblock their accounts by themselves, nor will they be able to:

- participate through loteriasypuestas.es in any of the SELAE games
- deposit amounts in the game account
- receive promotional offers or communications from SELAE
- open another user account

In the case of temporary self-exclusion, at the end of the established period your user registration will be automatically reactivated, allowing you to operate normally from then on. In the case of personalised self-exclusion, if you have indicated more than 6 months, SELAE provides you with the possibility of requesting your readmission.

These are measures established by SELAE that allow people who present disorderly conduct in gambling with the possibility of blocking the online gaming channel.

Self-prohibition

The General Gambling Access Prohibition Registry (RGIAJ) is a public register, created pursuant to the Gaming Regulation Act 13/2011, which includes people who have exercised their right to request that their participation in gambling activities be prohibited. The registry also lists citizens who are legally prohibited from gaming, and who are legally incapacitated for this activity.

If you wish to **register**, **modify** your data or **unsubscribe** from the General Gambling Access Prohibition Registry, you can request it from the General Directorate for the Regulation of Gambling through the link you will see at the end of this page.

If you have the sensation of not being able to control yourself or if for any other reason you wish to limit your participation in the game, you can use the option to self-prohibit your access to the game by using the **General Registry of Gambling Access Prohibition (RGIAJ)**, for which you can sign up voluntarily.

<https://www.ordencionjuego.es/es/rgiaj>

Once registered, you will not be able to continue playing on SELAE or on any other gaming page. Six months after registering in the registry, you can request to unsubscribe from it.

Responsible gambling test and prevention of addictive gambling behaviours

This questionnaire is anonymous and confidential. The results that it gives are only advice or recommendations and in no case can replace the evaluation of an expert.

The questionnaire asks you questions about your gambling habits in the last 12 months, please indicate whether or not you agree with the statements listed below:

- Do you need to bet larger amounts of money in games to get the desired pleasure?
- Yes
- No

- Do you find yourself nervous, irritated, or restless when you try or plan to stop playing any of the games?
- Yes
- No

- Have you tried to control, reduce or stop your gambling, but not been able to achieve it?
- Yes
- No

- Are you preoccupied by, obsessed with or overly interested in gambling?
- Yes
- No

- Do these games help you overcome discomfort (anxiety, depression, helplessness, guilt, etc.)?

Yes

No

- Do you ever play games again to try to recoup the losses you had in previous experiences?

Yes

No

- Have you ever lied to your family about how much you play, or your degree of involvement in those games?

Yes

No

- Has playing these games affected your personal relationships, your school grades or your work?

Yes

No

- Have you ever borrowed money, or have you ever sold something so you could continue playing because you had lost money in these games?

Yes

No

Mechanism for the detection of risky gambling behaviour

Responsible Gambling



Mechanism for the detection of risky gambling behaviour

SELAE has defined a model and implemented a process for the detection of risk behaviour of its players. The process for the detection of risk behaviour will be done in a three-week block.

Risk Gambler behaviour detection pattern

A "risk gambler" is considered to be a player whose behaviour:

1. In 3 consecutive weeks meets either of the following two conditions:
 - a. Spending in the week in excess of €400 (for those over 24) and €200 (for those under 25)
 - b. Frequency of purchase in the week in excess of 80 bets.
2. Within 12 consecutive weeks, in at least 7 weeks the following criteria have been detected:
 - a. Spending in the week in excess of €400 (for those over 24) and €200 (for those under 25)
 - b. Frequency of purchase in the week in excess of 80 bets.

The processing of personal data of gamblers resulting from the application of the model shall only be used for the purpose of detecting persons engaging in risky behaviour and for the implementation of the following measures:

If a player in the SELAE gambling system is found to be engaging in risky behaviour for 3 weeks in a row (block), the following information will be sent to him/her, the first time he/she is detected:

1. Information relating to the gambler's participations and expenditure during the period of the analysis.
2. Completion of the self-assessment test.
3. Recommend access to the responsible gambling area of the website and:
 - a. Consult the control of existing gambling activity and expenditure.
 - b. Consult the self-exclusion and self-ban.
4. Recommend responsible gambling.

In the event that the gambler continues to engage in risky behaviour in subsequent weeks, SELAE will send him/her the following information:

1. Information relating to the gambler's participations and expenditure during the period of the analysis.
2. Recommend access to the responsible gambling area of the website and:
 - a. Consult the control of existing gambling activity and expenditure.
 - b. Consult the self-exclusion and self-ban.
3. Recommend responsible gambling.

Notification of temporary gambler account suspension

If the gambler, in the following two three-week blocks (6 consecutive weeks), is found to be engaging in risky behaviour in at least two weeks of each block, a notice of account suspension will be issued.

Temporary account suspension of the Risk Gambler

SELAE will proceed to temporarily suspend the gambler's account for a period of 3 months, when the gambler maintains at least one risky behaviour after three weeks from the suspension notice. Once the three months of the temporary suspension of the account have elapsed, the gambler will be informed of the activation of the account.

During the account suspension, the gambler will not be able to load his lotobolsa or place bets, but he will be able to recover the money he had in the lotobolsa and the prizes previously obtained will be paid to him.

When a gambler ceases to be considered a risk gambler

When a Risk Gambler, since detection and reporting, has gone 12 weeks in a row without detection of risky behaviour, he/she shall again be considered as a NON-Risk gambler.

Consumer helpline

This service is directly provided by SELAE. The content of the assistance provided is information about:

- a) The risks that gambling activity may generate.
- b) The possibility of taking a self-assessment test.
- c) The possibility of exercising the powers of self-prohibition or self-exclusion.
- d) Public services for the prevention and care of disorders associated with gambling.

All the information processed is confidential

Telephone numbers: 91 5962300 and 900 112313

Schedule:

Monday to Friday: 8:00 a.m. to 9:30 p.m.

Saturday: 8:00 a.m. to 4:00 p.m.

[Contact - State Lotteries and Betting \(loteriasyapuestas.es\)](http://loteriasyapuestas.es)

Help centres

If you think you have a gambling problem or if you have a family member who you think may have a gambling problem, you should ask for the help of professionals.

If you would like to contact help services or request information, you can do so through the following links:

- **FEJAR (Spanish Federation of Rehabilitated Gamblers).**

Avenida Constitución nº 27. Entresuelo A

Villena, Alicante

Postal Code: 03400

Tel.: 900 200 225

- Through the Electronic Headquarters of the Directorate General for the Regulation of Gambling, <http://www.jugarbien.es/content/ayuda-cerca-de-ti> which allows you to learn about the associations, official bodies, hospitals in the National Health System and universities and other aid and assistance centres present in each Autonomous Community,
- You can also contact the **User Service Centres of Loterías y Apuestas del Estado and they can inform you about the help centres.** Telephone: 900 11 23 13/91 596 23 00

Information from the Directorate General for the

Regulation of Gambling

Information from the Directorate General for the Regulation of Gambling about responsible gambling: www.jugarbien.es

Studies and reports

SELAE STUDIES

Loterías y Apuestas del Estado financed the study on "Study of the prevalence of gambling in Spain 2013". Mr. Francisco Labrador Encinas, Professor of Behavioural Modification at the Complutense University of Madrid, was responsible for directing the research team made up of: E. Becoña, M. Crespo, E. Echeburua and M. Labrador, who carried out the aforementioned study. The survey covered the entire national territory, targeting residents in Spain of both sexes and aged between 18 and 81 years. 3,000 personal interviews were carried out on the street using a semi-structured questionnaire designed specifically for the purpose.

To download the report: [Study on Gambling Prevalence in Spain 2013](#)

STUDIES BY THE GENERAL DIRECTORATE OF GAMING

To see the studies on gambling click on the following link:

<https://www.ordenacionjuego.es/es/estudio-prevalencia>

Certification in Responsible Gambling

This commitment to responsible gaming is reflected in the implementation of the best responsible gaming practices. Since 2013, Loterías has been certified by the European Lotteries Association's Code of Practice for Responsible Gaming.

This code of practice framework requires re-certification every three years to ensure that certified operators continue to work on continuous improvement in each of the sections they operate in.

The management model of Responsible Lottery Gaming follows the ten sections defined in the EL Responsible Gaming Standard: Research, employee training, sales agent training, game design, remote gaming channels, advertising and marketing, referral to treatment services, information for players, dialogue with stakeholders, reporting and certification.

The European Lotteries Association's Responsible Gaming Standard:
<https://www.european-lotteries.org/european-gaming-standards>



**THE EUROPEAN
LOTTERIES**

FOR THE BENEFIT OF SOCIETY