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EDITORIAL

GAMING IS NO ORDINARY LEISURE ACTIVITY



As one of Europe's leading betting and gaming operators, we have a responsibility to address the risks inherent in our business. Gaming is no ordinary leisure activity. Although it is entertainment—and remains recreational for 95% of players—it may, in certain circumstances, entail risks and potential harm when it gets out of control. We understand this reality and consider it our responsibility to do everything we can to reduce these risks.

As a responsible operator, our duty is two-fold: to provide an appealing offering while also working to prevent excessive or problematic behaviour. These two commitments go hand in hand and depend on an effective regulatory framework, enabling us to channel demand away from the illegal market while offering a high level of protection for the players.

As our sector evolves, our responsibility grows. Digital technology and artificial intelligence offer unprecedented levels of protection, particularly when it comes to detecting risky gaming behaviour, but these developments also require constant vigilance in the face of new vulnerabilities. Over the past twenty years, our dialogue with health and social services professionals, researchers, and associations has enabled us to advance our efforts to protect players. Responsible gaming is not merely part of our policy. It is an integral piece of our business model, and it begins with the design of our games.

FDJ UNITED's purpose—*"Inspire the future of safe and entertaining lottery, gaming and betting with positive impacts on society"*—guides our commitment to recreational play. Through Safe Play, FDJ UNITED draws on a single framework deployed across all of its European markets, built on three complementary pillars: prevention, detection, and support. The following pages show how this commitment comes to life for our players, our retail partners, and all of our stakeholders.

"RESPONSIBLE GAMING IS NOT MERELY PART OF OUR POLICY. IT IS AN INTEGRAL PIECE OF OUR BUSINESS MODEL, AND IT BEGINS WITH THE DESIGN OF OUR GAMES."

Stéphane Pallez, Chief Executive Officer and Chairwoman of FDJ UNITED

INTRODUCTION

SAFE PLAY: PROMOTING RESPONSIBLE GAMING

The Safe Play programme provides FDJ UNITED with a common framework for player protection. It is founded on one principle: players should not be solely responsible for protecting themselves.

Across the Group's brands (FDJ, ParionsSport, Unibet, ZEturf...) , the same identity is used to communicate about responsible gaming: the Safe Play logo. The "A-shaped" image conveys just what it promises: a safe and controlled gaming environment for players. Visible across all our markets, it assures the same commitment to protection and responsibility across borders, while taking into account regulatory requirements in each country where we operate.

"FDJ UNITED deploys its responsible gaming approach across all its activities: lotteries, sports betting, poker, and horse race betting... The Group adopts a tailored approach depending on the sensitivity of each activity and how customers actually play," explains Charles Lantieri, Deputy Chief Executive Officer of FDJ UNITED.

Preventing underage play and excessive gaming, and supporting vulnerable players: these issues form the foundation of the Safe Play programme, which is based on the principle that responsibility cannot rest with the player alone.

ACTING BEFORE, DURING, AND AFTER

An operator's commitment begins with the creation of the games. Their rules, design, and risk factors undergo an in-depth analysis before they are brought to market. This then continues at every stage of the gaming experience. This principle connects back to the programme's three pillars.

Prevention comes first, by acting before risks emerge. This involves raising public awareness of the problems associated with underage and excessive gaming, providing players with easily accessible tools to keep their gaming activity under control, and training retail partners, who are the first line of defence in enforcing the ban on sales to minors at retail locations.

Detection comes next, by identifying warning signs before behaviour becomes problematic. This happens online, through tools that harness data and artificial intelligence, and at points of sale, through the mobilisation of the retail network.

Support, finally, means intervening with players identified as vulnerable and, where necessary, referring them to partner support organisations. "*The operator's role is not to provide treatment for at-risk players,*" Charles Lantieri explains. *"Its responsibility, however, is to identify them and refer them to prevention specialists that can support them."*

The Group's ongoing dialogues with prevention specialists, health care and social services experts, researchers, and industry stakeholders help to deliver on this responsibility. Momentum is now building across Europe, helping to foster a common approach to player protection.

20 YEARS OF COMMITMENT TO RESPONSIBLE GAMING

The Group's responsible gaming policy has been built in successive stages.

2005 **La Française des Jeux launches its responsible gaming policy,** designed to prevent underage play and excessive gaming. A dedicated in-house Responsible Gaming team is established.

2009 La Française des Jeux's responsible gaming policy receives its **first certification from the European Lotteries**, with equivalent recognition from the World Lottery Association. Certification was subsequently renewed in 2012, 2015, 2018, 2021, and 2025, achieving 100% compliance.

2012 **The Board of Directors establishes a committee dedicated to CSR and responsible gaming.** This commitment is monitored at the highest level of corporate governance.

2016 **Kindred Group hosts the first Sustainable Gambling Conference** in Malta. Now organised by FDJ UNITED, this annual event brings together operators, regulators, researchers, and charities to discuss the sector's key issues.

2020 **The Group adopts a corporate purpose,** approved at the General Meeting and included in the preamble to its Articles of Association. The prevention of addiction and underage gaming is explicitly included.

2023 **Support begins for OPERA,** an ARPEJ* programme that raises awareness among 16- to 19-year-olds of the risks associated with gaming.

In the same year, **the acquisition of Premier Lotteries Ireland** marks the Group's first expansion into a lottery market outside France.

2024 **The acquisition of Kindred Group** transforms the Group's scale. Its European footprint creates the opportunity to harmonise practices inherited from different markets.

2025 **Launch of FDJ Protect,** the new version of its risk-detection model deployed across France's online lottery to assess players' gaming risk levels and implement appropriate support measures tailored to those levels.

2026 **The Safe Play programme is launched,** bringing together all responsible gaming initiatives across Europe under one banner.

**Association for Research and Prevention of Excessive Gaming*

OUR COMMITMENT IN NUMBERS

33 million

PLAYERS ACROSS EUROPE.

34,000

RETAIL PARTNERS TRAINED TO PREVENT UNDERAGE AND EXCESSIVE GAMING, INCLUDING 29,000 IN FRANCE AND 5,000 IN IRELAND.

over 2,000

MYSTERY VISITS CARRIED OUT EACH YEAR AT THOSE RETAILERS TO MONITOR COMPLIANCE WITH THE BAN ON SALES TO MINORS IN FRANCE.

over 33,000

OUTBOUND CALLS MADE IN 2025 ACROSS THE GROUP, TO PLAYERS IDENTIFIED AS BEING AT HIGH RISK.

50,000

YOUNG PEOPLE REACHED BY THE OPERA PROGRAMME DELIVERED BY ARPEJ IN FRANCE BETWEEN 2023 AND 2025.

10%

AT LEAST OF ADVERTISING INVESTMENT DEVOTED EACH YEAR TO RESPONSIBLE GAMING COMMUNICATIONS.

22

PROJECTS SUPPORTED WITH €3.2 MILLION PROVIDED IN FUNDING IN 2025, TO ASSOCIATIONS AND RESEARCH ORGANISATIONS SPECIALISING IN THE STUDY OF EXCESSIVE GAMING.

30

EMPLOYEES WORKING EXCLUSIVELY ON RESPONSIBLE GAMING AT FDJ UNITED, WORKING WITH ALL TEAMS ACROSS THE GROUP.

JOINT INTERVIEW

"RESPONSIBILITY MUST BE SHARED...

One organisation distributes gaming products; the other works to combat the risks from excessive gaming. Yet Vincent Perrotin, Director of Sustainability and Engagement at FDJ UNITED, and Emmanuel Benoit, Managing Director of ARPEJ, have worked together for more than 20 years. With OPERA, they launched the most extensive youth prevention programme ever delivered in France. Here, they share their perspectives on advertising aimed at people under 25, illegal gaming, and artificial intelligence.



Vincent Perrotin, Director of Sustainability and Engagement at FDJ UNITED
Emmanuel Benoit, Managing Director of ARPEJ

The sector has changed significantly in the last few years. What new risks have emerged, and what new forms of protection do you see developing?

Emmanuel Benoit : What has changed is that gaming is now accessible remotely, 24 hours a day, with games accelerating in pace. We see this in poker and sports betting. Everything is getting faster, mechanically increasing the risk of addiction. It's important to remember that gaming addiction involves the brain losing control. However much someone is told to stop, they cannot. It's an illness. That said, online gaming also provides new controls: players are identified, which then enables alerts, limits, and moderation tools. Artificial intelligence also helps us identify and support players.

Vincent Perrotin : The key development has been the rise of digital gaming over the past decade in an increasingly competitive market, particularly online sports betting. Some operators push the boundaries of regulation and heavily target young people. This evolution is problematic in a market which visibility has increased over the past five years, creating additional risks for younger audiences.

E. B.: For years, the "housewife under 50" was a commercial target. Today, it's the under 25s. Yet their emotional maturity is still developing, and the way our society relates to money is so complicated that gaming can appear to be the solution. Once people think that way, their aim is no longer to play, but to make money.

V. P.: There is also a generational effect. Generation Z has grown up in a digital ecosystem that exposes them to gaming and money from an early age, even indirectly, for example with video games. The earlier that exposure begins, the greater the subsequent risks. Digital technology offers genuine safeguards to protect players, but they work best with appropriate regulation. Today, if you restrict a player with one operator, they will just move to another—or even to illegal sites where no safeguards exist.

In practical terms, how does a partnership between an operator and an organisation such as ARPEJ help to address the prevention and care of at-risk players?

E. B.: Continuity is essential. The operator identifies players experiencing difficulties and then refers them to care providers. If everyone works in isolation, that handoff does not happen.

We must nevertheless be careful with terminology: an operator's role is not to deliver prevention programmes but to provide preventive information. Prevention itself is about developing psychosocial skills to help young people retain critical thinking, the ability to say "no," and self-esteem. It also means enabling them to understand for themselves the role of chance. These tools help them make sound decisions. It is worth remembering that every €1 invested in addiction prevention saves €150 in treatment costs.

V. P.: When it comes to gaming, public authorities have rarely used preventive tools, especially in relation to underage play. Yet, in light of recent developments, no one can address societal change alone. Everyone has their own lane and their specific role, but we all need to be in the pool. Youth prevention therefore falls to the associations and, because it is not funded by the state, operators such as FDJ UNITED must contribute. Our role is to directly inform people about the nature of our product, and this is why we have partnered with ARPEJ to support the OPERA prevention program. Gaming is recreational for nearly 95% of players, but risk exists and always will. We must face the fact that every excessive player directly affects approximately ten people around them—a partner,

...WHEN ADDRESSING GAMING-RELATED RISKS"



children, relatives, and friends. We must act for them, too. That is why we devote at least 10% of our media budget to campaigns reminding people, among other things, that gaming is prohibited for minors. We must also detect and even anticipate risky behaviour using AI-based tools. Then it is up to support organisations to care for players who have lost control. The challenge is to ensure that handover happens.

Launched by ARPEJ in 2023 with support from FDJ UNITED, OPERA raises awareness among 16- to 19-year-olds of the risks associated with gaming. How did the programme begin, and what impact is it having?

V. P.: It began with a realisation. During the European football championship in the summer of 2021, there was an unreasonable surge in advertising aimed at young people. It shocked many—parents, charities, and lots of operators, too. We knew we couldn't just stand by: we had to work with non-profit organisations to develop a genuine solution aimed at prevention. Emmanuel Benoit wanted to launch a youth programme, so we decided to make an unprecedented nationwide commitment. It is the largest responsible gaming partnership in our history: €10 million over five years. The programme needed to be innovative and professional, led by experts and scientifically evaluated. FDJ UNITED is not visible to the young participants at any point. Ethically, that's the only way it can work.

E. B.: By the end of 2026, 70,000 young people will have completed OPERA—an educational prevention tool addressing gaming-related risks—comprising four workshops and five hours of prevention work per participant. It is the most extensive gaming prevention programme ever launched in France. We work through regional ambassadors who approach secondary schools, apprenticeship training centres, second-chance schools, sports clubs, local youth employment services, and schools for people with disabilities. The annual renewal rate is 92%, reflecting these institutions' high level of satisfaction. The programme is being evaluated by the French National Federation of Regional Health Observatories, by comparing more than 2,500 young participants with a control group. Evaluation of an earlier programme has already shown that this kind of intervention corrects false beliefs—for example, that a win is more likely to happen after a series of losses. Chance has no memory.

What are the next steps for improving player protection in France and across Europe?

E. B.: We must target the people who are most at risk: if we've been able to reach them through advertising, we must also be able to protect them. You wouldn't give a race car to someone who has just passed their driving test. Perhaps some games should not be available to anyone under 25. Harm reduction remains the responsibility of the operator and also depends on the player's behaviour. But achieving the right balance is difficult: if rules become too restrictive, players will turn to illegal offerings. That's why it's important for the legal offering to remain attractive, competitive, monitored, and fair.

V. P.: We need to go further on four fronts. First, we must expand youth prevention and encourage other stakeholders to join us. Second, we must take a firmer stance on advertising campaigns that encourage young people to take risks. Regulators should also adopt a cross-operator view of player behaviour to understand excessive gaming more effectively. Finally, we must intensify the fight against illegal gaming, particularly by ending social media advertising from unauthorised online casinos and prediction markets, and cutting off their financing. At the European level, regulators, associations and operators have developed remarkable initiatives. We should learn from them.



INTERVIEW

"IT'S THE SMALL, REPETITIVE WINS THAT LEAD TO ADDICTION"

People do not become excessive players because they lose, but because they win. Professor Michel Lejoyeux, a psychiatrist and addiction specialist at Bichat Hospital in Paris, discusses the mechanisms of excessive gaming, the warning signs, and the role of an operator.

Michel Lejoyeux, Addiction Psychiatrist

What do the latest available studies tell us about the prevalence of excessive gaming in France today?

Michel Lejoyeux: According to the 2024 report by the French Monitoring Centre for Drugs and Drug Addiction, 51.6% of people in France aged 18 to 75 played games of chance in 2023, which was an increase of 4.6% since 2019. Among those who played during the year, 4.9% met the criteria for problem gaming. That is, they were at risk of excessive gaming according to the Canadian Problem Gambling Index, with 3.4% being moderate risk players and 1.5% being high risk players. Horse race betting, sports betting, and poker generate by far the highest proportion of problematic behaviour. Lotteries and scratchcards are the most widely played games in France, but their individual addictive potential remains statistically much lower. According to France's National Gambling Authority, excessive players are six times more prevalent among sports bettors.

What are the risk factors and vulnerabilities that can cause recreational gaming to become problematic?

M. L.: Risk factors for excessive gaming relate both to the game and to the player. On the game side, the size and repetition of winnings, stimulation, and a sense of skill and control can cause gaming to become problematic. This is essential and often misunderstood: people become excessive players only once they start winning. Repeated small wins create addiction because they encourage people to play again, whereas an exceptional jackpot attracts occasional players trying their luck.

On the player side, excessive gaming is much more common among men: 19.7% are at risk, compared with 9.2% of women. There are virtually no women in the groups for pathological payers that I run at Bichat Hospital. People aged 18 to 24 are also at risk, as are those who consume alcohol, tobacco, or drugs, and those with a personal or family history of addiction.

In practical terms, what signs should the players, their families, or professionals be concerned about?

M. L.: Signs that meet the criteria for pathological gaming include a loss of control, becoming preoccupied with gaming to the point of thinking about it constantly, giving up other activities in order to play, and feeling the need to try to win back losses.

What role should an operator such as FDJ UNITED play in these situations, or in preventing them more effectively?

M. L.: First, it must act on the games it offers so that they do not contain excessively stimulating or addictive features. This must be tested through specific trials. It must then help identify players whose gaming is becoming excessive. Digital channels now make it possible to monitor individual gaming behaviour in a way that exists nowhere else in addiction treatment. Finally, it has a duty to provide information about risks and to communicate carefully about addictive effects.

THE CANADIAN PROBLEM GAMBLING INDEX (CPGI)

The Canadian Problem Gambling Index (CPGI) is a widely used reference tool for assessing players' level of risk and the prevalence of problem gambling. Based on nine questions about gambling behaviours and their consequences over the previous 12 months, it identifies four categories: non-problem gambler, low-risk gambler, moderate-risk gambler and problem gambler.

	CPGI Score	Category
🟢○○○	0	Non-problem gambler
○🟡○○	1–2	Low-risk gambler
○○🟠○	3–7	Moderate-risk gambler
○○○🔴	8–27	Problem gambler



PREVENTION

IT ALL STARTS BEFORE A GAME IS EVEN LAUNCHED

At FDJ UNITED, every new game is assessed before launch and may be modified to reduce any identified risks. But prevention does not end with design. It continues through awareness campaigns, tools made available to players to help them control their gaming, and right through to the retailer's counter.

The idea for a new game is developed within the marketing teams. Before it is marketed, however, every project is reviewed by the Responsible Gaming team. *"Whenever a new game is proposed, we examine every component—the design, the mechanics, and the prizes—to identify any potential risks related to underage or excessive gaming,"* explains Pauline Fieux, Head of Responsible Gaming at FDJ UNITED. With one scratchcard launched each month at points of sale, along with one or two online games launched in France, this assessment is part of the teams' everyday work.

To ensure that this assessment does not depend solely on the teams' judgement, the Group developed its own tool, Serenigame, in 2012. Built with external experts and adapted to each activity, this appeal-assessment matrix gives each prospective game a risk score, classifying it as green, yellow, or red. Where necessary, the graphics or game mechanics are revised to make the game less appealing to minors or less conducive to excessive gaming. *"For online games, we may ask for the speed at which symbols or winnings are revealed to be revised. If it is too fast, it can create a risk of excessive gaming,"* Pauline Fieux explains.

The most innovative or sensitive games are also reviewed by a panel of four external experts specialising in prevention, addiction medicine, and social sciences. Their advisory opinion may also lead to adjustments to certain features of the product.

COMPLEMENTARY MEASURES ONLINE AND AT POINTS OF SALE

Prevention continues after the game is released. At least 10% of advertising investment supports awareness campaigns built around three simple rules: do not play before the age of 18, set limits, and stay within your budget. Every major advertising campaign undergoes post-testing to measure its impact on players according to their risk profile. Another measure, the underage impact index, checks that these campaigns reach minors as little as possible.

Prevention also includes tools that help players remain in control. Available online through their FDJ or Unibet account, a dashboard displays the amounts wagered, losses, and play time over the previous week, month, or year. A coloured indicator continuously displays the level of risk. *"It helps players understand the reality of their gaming behaviour,"* says Pauline Fieux.

At points of sale, prevention depends first and foremost on retail partners in France and Ireland. They all receive initial training on preventing underage play and excessive gaming when they join the network, followed by continuous training. In France, for example, FDJ network inspectors check every point of sale for compliance with responsible gaming requirements, and more than 2,000 mystery visits are carried out each year, specifically to monitor compliance with the ban on sales to minors. The compliance rate continues to improve, reflecting the adoption of the right practices. In the event of a breach, penalties range from additional mandatory training to temporary suspension, with the duration reflecting whether the breach has been repeated. *"It is not always easy for a retailer to ask a customer for identification,"* Pauline Fieux acknowledges. A notice at the till encourages customers to present it without being asked.

DETECTION

DATA TELLS THE STORY ONLINE



Online, every player has a personal account. Their gaming data can reveal risky behaviour, as long as the right analytical tools are in place. The next step is to intervene at the right time and in the appropriate way.

An accelerating frequency of play. Bets that rise in value. Late night sessions, repeated deposits, and attempts to exceed limits. On their own, none of these signals is enough to raise an alarm. But when looked at together, over time, they can reveal gaming behaviour that is becoming problematic.

That is the purpose of detection: to identify risky behaviour before it becomes problematic. Online gaming lends itself to this because players are identified. Every player has an account and, therefore, a transaction history.

The challenge is to build models capable of distinguishing between an ordinary variation and a genuine loss of control. The most advanced models go beyond simply monitoring stakes: they combine a wide range of criteria, including gaming patterns, the types of games played, financial indicators and the player's age. This data is analysed to assign a risk level to each player with an account, which is regularly updated to reflect changes in their gaming behaviour over time.

FROM DETECTION TO INTERVENTION

The response is gradual. Intervention is initially automated, with a contextual message alerting the player to changes in their gaming activity and inviting them to use the available tools—for example, by adjusting their personal limits. In the highest risk cases, certain tools are no longer optional but mandatory, and human intervention may become necessary.

The Group uses several systems rather than a single solution, reflecting its European diversity. For online lottery, it uses FDJ Protect, an internally-developed algorithm deployed in France. For online betting and gaming, it draws on the experience of its various brands, with an early detection system that has operated since 2012 and alerts the Responsible Gaming team whenever a player shows signs of problematic behaviour. A third-party solution, Crucial Compliance, tracks behavioural changes using risk markers and alert thresholds and is configured market by market. Introduced in the United Kingdom and the Netherlands, it will be progressively deployed elsewhere in Europe.

FDJ PROTECT: A TRAFFIC LIGHT FOR THE FRENCH ONLINE LOTTERY

Dark green, light green, yellow, red. A coloured indicator appears in every online lottery player's account. It represents their risk level, calculated by FDJ Protect, an internally developed algorithm introduced in 2025 to replace the previous Playscan tool. The scale has four levels, ranging from recreational gaming to high risk, based on the Canadian Problem Gaming Index.

Has the colour worsened? A message tells the player that their gaming activity has become riskier over a certain period and reminds them of the tools available to them. They can then decide whether to use them. At red, those tools become mandatory and the player is subject to enhanced protection measures, such as exclusion from marketing communications.

All players must also set weekly deposit and stake limits when creating their accounts, before they can play online in France. The Group has also taken the initiative to add mandatory limits for the highest-risk players. There is a daily cap on lottery stakes that decreases as risk increases and a weekly loss limit for sports betting and poker. Once the limit is reached, gaming is blocked.

THE RETAILER'S WATCHFUL EYE

At French and Irish retail outlets, gaming is anonymous. Without data on players' gaming behaviour, the retailer's observation makes all the difference. The key is their ability to distinguish a habit from a loss of control.



A customer comes in, buys a ticket, and goes outside to scratch it. Five minutes later, they return. Then again. There is nothing alarming in and of itself, but the pattern repeats, the visits become more frequent, and their face no longer looks like they're having fun.

This is what an FDJ retail partner is trained to do: observe, identify, intervene, and refer. *"They are our eyes and ears because, in reality, there is no data that allows us to track a player's behaviour at a point of sale in the way we can online,"* says Sophie Renault, Head of Responsible Gaming for Lottery and Sports in France at FDJ UNITED. The Group has listed 12 warning signs, with one important caveat: a single sign means nothing. *"A player who comes in every morning to play their favourite game with a coffee does not necessarily have a problem,"* she says. It is the accumulation and acceleration of warning signs that raise concerns.

Completing this training is part of the agreement between retailers and the Group. But the obligation alone is not enough. Two years ago, the sales team met each of the 29,000 retail partners across France over a six month period to explain gaming vulnerability and engage them in a positive approach that benefits everyone. The argument that secured their support also focused on business sustainability: a point of sale dependent on players whose gaming may spiral out of control is itself a vulnerable business.

FINDING THE RIGHT WORDS

The hardest part remains approaching the player. *"Choosing the right moment and the right words is where it becomes difficult,"* she acknowledges. *"You need to make the player aware that you have noticed something, without ever judging them or damaging the relationship."* Retailers fear saying the wrong thing and losing a customer who reacts defensively. There is no single formula. Suggested wording is provided for situations in which the player listens, becomes irritated, or leaves, and role playing exercises allow retailers to practise.

In the most difficult cases, the retailer reports the situation to their FDJ contact and discusses it with the Responsible Gaming team. A brochure and a letter of awareness, which preserve the player's anonymity, can then be given to them together with contact details for partner support organisations ready to take over. In two years, reports have risen from around one hundred a year to more than a thousand.

ACCOUNT

"YOU DO NOT TELL A PLAYER THAT THEIR BEHAVIOUR IS BECOMING EXCESSIVE"

Ten years behind the counter and two cases of excessive gaming. The most recent occurred in early October 2026, when an employee alerted him. A customer was sitting on the terrace, immediately replaying €100 in winnings, and the way he scratched his tickets had changed. *"He no longer scratches the whole ticket; he stops halfway through. The prize has become his sole focus, he is no longer in control of his gaming behaviour."*

Jean Taitinger has completed several responsible gaming training courses provided by FDJ UNITED and passes what he learns on to his four employees. He has developed an approach similar to the one he uses at the bar in his establishment. *"You do not tell someone who has drunk too much that they are drunk, otherwise it immediately becomes confrontational. Nor do you tell a player that their behaviour is becoming excessive."*

Instead, he negotiates. *"You have just won, which is great. What I suggest is that you take one or two more games and then stop for today. Does that work for you?"* Very often, it does.

Refusals to sell to minors are much more frequent. When identification is missing, he has a tactic. *"We are going to play a simple game: tell me your date of birth."* The spontaneity of the answer is often enough to decide.

Jean Taitinger, manager of Taravao Village, a bar and tobacconist in Mérignac, Gironde.

SUPPORT

MAKING CONTACT TO HELP PLAYERS REGAIN CONTROL

Detecting signs of risk is not enough. Action must follow. That is why the Group's teams go beyond simply flagging a concern to actually contacting at-risk players by email or telephone where necessary to discuss their gaming behaviour.

In 2025, FDJ UNITED teams made more than 33,000 calls to players identified as being at the highest risk level.

The purpose of these conversations is clear: to review their gaming habits and remind them of the control tools available, including deposit, stake, and loss limits, along with self-exclusion. When necessary, they can also refer them to partner support organisations. This work is not outsourced. Calls are conducted by specially trained employees from the Responsible Gaming team or the Customer Operations department, depending on the gaming vertical.

HEIGTHENED VIGILANCE DURING THE WORLD CUP

Certain periods require particular vigilance. Major sporting events, for example, attract new audiences to betting and can accelerate certain gaming patterns. During the most recent football World Cup in 2026, FDJ UNITED strengthened its prevention and support measures in the French market. Setting a loss limit became mandatory for all high risk players, additional contacts were made with the players most at risk, and particular attention was paid to players aged 18 to 24.

Because a phone call cannot resolve every situation, support sometimes continues beyond the operator's role. Affected players may then be referred to partner support organisations specialising in listening services, psychological support, and social or budgetary assistance. Knowing when to rely on this expertise is an integral part of our responsibility.

3 QUESTIONS FOR ENZO COMES,
DIRECTOR OF CUSTOMER OPERATIONS, ONLINE BETTING AND GAMING, FDJ UNITED

"WE ASSESS EACH SITUATION INDIVIDUALLY"

In practical terms, what was involved in the more than 33,000 awareness calls made in 2025 across the Group?

Enzo Comes: They reflect our determination to act before a situation becomes problematic. These are conversations with players whose behaviour has been identified as potentially risky through detection models specific to each market. We discuss their gaming activity, control, spending and, more broadly, their wellbeing.

How do you support a player at risk and refer them to the right type of assistance?

E. C.: We contact them proactively and assess each situation individually. This includes their gaming habits, their perception of risk, and their knowledge of responsible gaming tools. Depending on their needs, we discuss limits, activity reminders, monitoring tools, or self-exclusion. Where necessary, we refer them to specialist organisations or online tools such as BetBlocker, which allows players to block all online gaming sites on their devices.

Why does human support remain the essential complement to technological tools?

E. C.: Technology helps us identify risk at scale, while human interaction allows us to understand an individual situation. The calls follow established procedures developed with the support of specialist external training. Ongoing support for the teams making the calls then helps us refine conversations, identify areas of concern, and refer players to the right contacts. This synergy is the benefit of our approach.

THOSE WHO TAKE OVER

Psychological support, legal assistance, financial education, and prevention in sports: the vulnerabilities associated with gaming are not all the same, and neither are the organisations to which players are referred.

A gaming operator does not provide treatment. It identifies, alerts, and refers. Beyond that, support is a matter for the professionals whose job it is to listen, advise, and help those affected regain their balance. In France, two leading organisations play this role.

First, SOS Joueurs. Founded in 1990, this association brings together psychologists, lawyers, and social workers who specialise in issues related to excessive gaming. They offer support to players experiencing difficulties with gaming, as well as to their families and friends.

Since 2022, SOS Joueurs has been the remote support unit of ARPEJ. It provides players with various complementary support tools depending on each individual's needs, such as the SOS Joueurs helpline, a chat service, discussion groups and, more recently, an online therapy tool called SELF, short for Soin en ligne français (French online care).

BUDGET MANAGEMENT: THE OTHER CHALLENGE

Crésus works in a different area: financial stability. As a publicly recognised network of 27 associations, it supports people in financial difficulty and helps prevent excessive debt. Through its Dilemme programme, it uses games as an educational tool to raise awareness of budget management through concrete, everyday situations. Preventing gaming-related risks is among its objectives.

By combining the expertise of SOS Joueurs and Crésus, the programme provides a more complete response to the needs of those affected. The difficulties associated with excessive gaming do not all take the same form. Behind the same behaviour may lie psychological vulnerabilities, family tensions, or financial difficulties.

A NETWORK THAT EXTENDS BEYOND BORDERS

FDJ UNITED operates in several European countries, and this international scale is reflected in the variety of its partnerships. With the acquisition of Kindred Group and Premier Lotteries Ireland, their local actions were added to those already developed in France. In Sweden, a partnership with Spelfriheten aims at raising awareness of risky gaming behaviour among players and staff at the 32 clubs in the top two football divisions. The awareness programme also operates in Swedish schools. In this context, thanks to support from FDJ UNITED, Spelfriheten carried out 47 intervention sessions in 2026 to raise young people's awareness of the risks associated with gaming.

Responses differ according to national contexts, but one conviction remains the same: preventing gaming-related risks is a collective responsibility.



CONCLUSION

RESPONSIBLE GAMING IS A COLLECTIVE EFFORT

"WE ARE ONE LINK IN A CHAIN OF COLLECTIVE RESPONSIBILITY, WHOSE EFFECTIVENESS DEPENDS ON EVERYONE'S COMMITMENT."

Charles Lantieri, Deputy Chief Executive Officer of FDJ UNITED and Chairman of the FDJ UNITED Foundation



Responsible gaming can be defined simply: it is how we organise ourselves to ensure that gaming remains a pleasure. The preceding pages bear witness to this, reflecting our understanding of an operator's responsibility. Embedded in our purpose, this mission commits us to our 33 million players, our 34,000 retail partners in France and Ireland, and our 5,700 employees. But we are one link in a chain of collective responsibility, whose effectiveness depends on everyone's commitment. Specialised associations possess expertise that we do not and step in where we must stop, supporting those for whom gaming has ceased to be entertainment. We provide them with resources and access to audiences they could not reach alone. Effective prevention depends on everyone getting involved.

It also requires an appropriate, balanced regulatory framework that is coordinated across all operators, because no rule is meaningful if it applies only to some. This framework must cover every channel through which people are exposed to gaming, starting with social media, where the boundary between entertainment and betting is blurring for younger people.

Finally, illegal gaming thrives outside the protective frameworks established for licensed operators. The fight against it must intensify, and regulators must have the means, resources, and power to act. Safe Play is not a finishing line. Its rollout continues across all our European markets. We are taking our share of the responsibility, but it will only have a real impact if everyone takes theirs, as well.