



Safe and secure gaming

Customer Privacy

At Svenska Spel we handle a large amount of information regarding our customers, including personal data, gaming behavior and more. We do this, for example, in order to pay out the winnings to the correct person and to be able to handle your ongoing games properly. We operate with high security to protect your privacy and the privacy of other customers. We comply with the Personal Data Act (1998:204) when we handle information regarding personal data, gaming behavior and the like. No information is distributed or ends up in the wrong hands. This is to ensure that the games what they are supposed to be – a bit of pleasure for a while, played in a fair way.

We know that safety and security are important to you as a customer. You can be confident that your personal information is protected, and your transactions and money will be handled securely. That's why Svenska Spel works on the security of the products and services we offer to you as a customer. Our mission is also to ensure our activities can't be exploited and utilized for criminal activities, such as money laundering and fraud.

New money laundering law for the entire gaming industry. That's why we ask questions.

Money laundering is a major social problem by which criminal entities attempt to get billions that are gained from criminal activity to appear as legal "white money". They want illegal funds gained from, for example, fraud, theft or drug trafficking to appear as if they come from honest work or business activities. To prevent the gaming industry from being used for money laundering and financing of terrorism, a new Swedish law – Measures on Money Laundering and Terrorist Financing – was enacted on August 1, 2017. This may mean new routines for you as a customer, both when playing and when you collect your winnings. They are small changes, but more secure and for a good reason!

Someone who has encountered money laundering in reality, and also has written about it, is the author and former lawyer, Jens Lapidus. Watch the film (in Swedish only) and hear him tell how it can happen, who is affected and how to protect yourself and your money.

Jens Lapidus: "Stopping money laundering is stopping crime"

What does the Money Laundering Act mean to you as a customer of Svenska Spel?

According to the new law, all gaming companies must have accurate knowledge of their customers. According to the Money Laundering Act, it is called customer knowledge and means, among other things, that if you want to gamble with us, you need to identify yourself in a safe way.

At Svenska Spel, we want to make sure that the identification process is as easy as possible for you as a customer. Therefore, you can use Bank-ID when you log in and play online. You will also be able to identify yourself with most approved Swedish ID credentials if you play at any of our agents' locations. This means that you will no longer need your gaming cards when we install new game terminals at all authorized gaming locations in the spring.

If you are a new customer

The new law means that as a gaming company, we need to get to know our customers. In addition to secure identification when you become a customer and open a game account with us, you also need to answer some basic questions before playing your first game. This is because of the customer knowledge requirement contained in the Money Laundering Act.

If you already are a customer

Those of you who are already customers may need to provide additional information. You will probably recognize both the routine and the questions from contacts with your bank. The fact

that we may need to ask you some additional questions is due to the money laundering requirements for customer knowledge.

Persons in politically exposed positions (PEP)

All companies subject to money laundering laws must ascertain if you, as a customer, are a “PEP”, an abbreviation of the term, Politically Exposed Person. If you have, or have had, important functions in a state or in an international organization, you may be considered a PEP. Companies must also know which customers are family members and well-known employees of a PEP. This is a way of preventing corruption. PEPs, or relatives to a PEP, may also be at greater risk of being subjected to extortion or similar issues.

These are some of the measures we implement to comply with the new law to counter money laundering and financing of terrorism. At Svenska Spel we are actively working for a healthy gaming market. It is important for both us and our customers that games are fun and exciting, but also safe and secure.

Why is the gaming industry included in money laundering laws?

The gaming industry turns over billions each year and some gaming products are at risk of being used for money laundering. Our company and other gaming companies' payment systems with deposits and withdrawals in the gaming account are similar to those of bank accounts. Therefore, the EU has decided that the entire gaming industry is regulated by the money laundering act. The law's requirements for secure identification and so-called customer knowledge issues can be compared to the security check we all undergo at the airport. Everyone must pass through security personnel to detect those who need to be checked more carefully, and together we can make a difference to stop criminal activity.

Thus, the Swedish Act (2017: 630) on Measures on Money Laundering and Terrorist Financing has been valid from August 1, 2017.

Would you like to know more?

If you would you like to know more about the money laundering and terrorist financing act, you will find information in Swedish at [Spelbranschens Riksorganisation SPER](#) (the national organization of the gaming industry). Lotteriinspektionen (The Swedish Gambling Authority) authorizes certain gaming activities as well as reviewing the gaming and gambling industry's compliance with the laws. Read more about [Lotteriinspektionen in English](#).