#### Why am I receiving this statement?

It is a requirement under the law (the National Consumer Protection Framework) for all wagering operators to provide a monthly Activity Statement to their customers who were active during the month.

We provide the statements based on a calendar month. If you have any active account during July 2022 you will receive your first Activity Statement in early August 2022.

# Can I receive this more or less frequently i.e., weekly, or quarterly?

No, the requirement is to provide a monthly Activity Statement and the requirements do not give customers the option to change the frequency. If you would like to see your transaction history for a longer or shorter period, see FAQ [4].

## I didn't receive an Activity Statement last month, why?

Activity Statements will only be sent to customers if they have some form of wagering activity on their account within the relevant month, and if their account is not closed at the time statements are issued. If you did not have any wagering activity in a calendar month you would not receive a statement for that month.

If you did have wagering activity and your account was closed at the time statements were issued, a copy of the Activity Statement will be stored in Punter Assist in your account and you can contact Customer Support to obtain a copy of it.

If you did have wagering transactions with us, have an open account and still didn't receive a statement, please check your spam or junk folder and if the statement isn't there, call customer support to confirm that we have your correct email address.

### Where I can find a detailed transaction list

All transactions can be found under your Resulted Bets tab within your account. Alternatively, you can download your last 12 months of transactions by logging in to your account and heading to Punter Assist located in 'My Account'.

### Can I change where this statement is sent to?

You can update your email address at any time by contacting our Customer Support team on 1300 523 276 or email us at <a href="mailto:support@ladbrokes.com.au">support@ladbrokes.com.au</a> (email from your current address and include the new email address you would like us to use in the future). Please note, that this will update your email address for all correspondence from Ladbrokes.

# I've unsubscribed from marketing, why am I still receiving this statement?

The Activity Statement is not considered marketing, and in accordance with the law (the National Consumer Protection Framework) you cannot opt out from receiving the statement.

### Does my spending summary include all cash bets?

The "You Spent" figure on your Activity Statement includes the sum of all stakes from both cash bets and bonus cash bets.

In this way, the "You Spent" figure represents the total turnover (from both cash bets and bonus cash bets) in your account.

#### How are winnings calculated?

The "You Won" figure on your Activity Statement includes all payouts from successful bets (both cash bets and bonus bets) minus stakes from cash bets only (not bonus bets).

### My loss details seems to be missing bets from bonus cash.

That's right, the "You Lost" figure on your Activity Statement includes only losses from cash bets (and not bets made with bonus cash).

# I don't understand the calculation for the net result figure?

The "Your net result" figure on your Activity Statement is the sum of:
Winnings from any successful cash bet resulted in the period, minus the stake
Winnings from any successful bonus cash bet resulted in the period
The stake of any refunded or cancelled bets from the relevant month or previous month (if they weren't captured in the previous month's statement)

Less:

The stake of any unsuccessful cash bets

The stake of any cash bets that have yet to be resulted at the end of the period (i.e. pending bets)

# Why is my Opening Balance different to the Closing Balance from the previous month?

Your Opening Balance will not necessarily match the Closing Balance to your previous Activity Statement due to the timing of actions such as cancelled withdrawals, or other adjustments that are made according to our Terms and Conditions.

# My Net Result doesn't equal my Your Wins minus my Your Losses?

This is likely due to cash bets that have yet to be resulted at the end of the statement period (i.e. pending bets). The stake of these bets are reflected in your Net Result but are not reflected in Your Wins or Your Losses until the bet has been resulted. This approach is necessary to ensure the figures in your Account Summary add up.

### How do I know if I have Bonus Cash available?

To view your current Bonus Cash balance, simply login to your Ladbrokes account and select "Bonus", displayed next to your account balance. Alternatively, you can select My Account then Bonus Offers. Your Bonus Cash balance will be displayed in a separate section to regular Bonus Bets. A break down of your available Bonus Cash (including when amounts are due to expire) is also provided for your convenience.

#### How do I use Bonus Cash?

Bonus Cash is used in much the same way as regular Bonus Bets. Once you've made your selection, simply tick the Bonus Cash box in the Quickbet Widget, or in the Bet Slip. Once this box has been ticked, your stake amount will be taken from your Bonus Cash balance.

#### How do I verify my identity?

Your account ID verification can be completed by navigating to My Account section and selecting Verification Centre.

Select Verify. This section will ask you to enter details for identification documents in order to verify your account online.

These documents are:

- Australian Driver's Licence
- Australian Passport
- International Passport (Australian Visa)
- Medicare Card
- NZ Driver's Licence
- NZ Passport

Enter the information required in each section and select the Verify These Details button. If your details are all correct and the verification process is completed, you will receive a notification on your screen to confirm that your account identity verification status is verified.

If your documents are not successful in verifying your identity online, please call customer support on 1300 523 276 and one of our Customer Support representatives will be able to assist you in manually verifying your ID over the phone.

If your ID documents are issued in a country outside Australia and you do not have a valid Australian visa, your account will require manual verification. Please refer to the Manual Verification page for more information on this process.

#### **Deposit Limits**

Deposit Limit is a Punter Assist feature that enables you to limit the amount of money that you are able to deposit within a specified time frame (Periodic and Weekly limits) or for particular days (Daily limits).

To add a limit, simply navigate to the Punter Assist section and select "Deposit Limits".

To remove a limit, select the Remove button next to the limit you have set. Note: removing a limit will take 7 days to come into effect.

#### How do I set a deposit limit?

Choose whether you want a Weekly (resets on the same day each week), Periodic (for a specific time frame), or Daily (specific day or days) limit; enter the limit amount and choose the timeframe, and click confirm.

# How long do I have to wait for my funds to appear in my account?

Whichever way you choose to deposit, your Ladbrokes account will update with the tendered amount automatically as soon as the transaction is completed.