Making gambling 100% enjoyable
We transform gambling

Over the last 20 years, Kindred Group has brought together some of Europe’s most successful online gambling brands – forming one of the largest online gambling companies in the world. We rest on our purpose to transform gambling into a more trusted source of entertainment and positive contributor to society. That includes offering our 30 million customers a superior experience while helping them feel safe and secure.

About this report
Kindred’s Sustainability Report has been prepared in accordance with Global Reporting Initiative (GRI) Standards: Core Option. The report covers activities in the 2020 calendar year and numbers are for the year ending 31 December 2020. We continuously track our material ESG issues – our most important environmental, social and governance impacts – to ensure we are addressing the most vital topics.

The report is focused on material issues and activities in line with our stakeholder concerns and relevance, as per the extensive materiality assessment updated in 2020 and continuous stakeholder dialogues. We strive for accuracy, timeliness, clarity and reliability in our communication.

Testing agency eCOGRA has conducted a thorough audit of all 2020 commitments set out in 2019 and on the reported progress on these. The report itself has not been subjected to independent third-party assurance.

For more information about Kindred and our operations, please visit www.kindredgroup.com/sustainability.
Sustainability highlights 2020

In 2020, we launched an exciting collaboration with Zafty Intelligence using AI to tackle problem gambling.

We are proud to become the first gambling operator to develop and launch a public KPI to openly track progress on the percentages of Gross winnings revenue derived from harmful gambling.

Together with the European Football for Development Network, we launched Fair Sport 4 All, educating football clubs across Europe on anti-match-fixing procedures.

During 2020, we became part of the first pan-European code of conduct on responsible advertising for online gambling published by the European Gaming and Betting Association (EGBA).

To play our part in limiting global warming, we have set Science Based Targets for our emissions by 2023.

Our bug bounty programme has been made public on the HackerOne platform to make our brand websites safer.

An internal support programme, called Kindred Hive, has been developed to support all colleagues working from home and improve mental health during the pandemic.

We are happy to share that our CDP (formerly Carbon Disclosure Project) score has improved to a B.

52% reduction in CO₂e emissions per employee.
Kindred at a glance

Over the last 20 years, Kindred Group (Kindred) has brought together some of Europe’s most successful online gambling brands – forming one of the largest online gambling companies in the world.

About us
The Company was founded as Unibet in 1997 on the principle that there is always a better way to operate in the gambling sector to ensure a truly great experience – we think of it as Kindred being run by players, for players.

We hold local gambling licences in Australia, Belgium, Denmark, Estonia, France, Germany (Schleswig-Holstein), Ireland, Italy, Romania, Sweden and the UK. In the wake of the ruling overturning the Professional and Amateur Sports Protection Act (PASPA) in 2018 in the USA, we have seen states open for online sports betting and casino, opening the doors to a potentially huge market. Today, Kindred holds local licences in Indiana, New Jersey and Pennsylvania. During 2021, Kindred is planning to enter Illinois and Iowa.

Kindred is listed on the Nasdaq Stockholm Large Cap list and is a member of the European Gaming and Betting Association (EGBA) and founding member of the International Betting Integrity Association (IBIA). Kindred Group is audited and certified by eCommerce Online Gaming Regulation and Assurance (eCOGRA) for compliance with the 2014 EU directive, the Recommendation on Consumer Protection and Responsible Gambling (2014/478/EU).

A changing regulatory landscape
In recent years we have witnessed a major shift across Europe and in the USA, in terms of the transition from .com to .country, meaning that markets are adopting a local licence system, with the Netherlands expected to follow in 2021. Increased focus on control mechanisms, restrictions and tighter regulation have been put in place in an attempt to curb excessive gambling. Operators have adapted to a new market reality and work with stakeholders to ensure that the level of channelisation – the share of customers who choose to play with locally licensed operators – remains high in a digital environment where the alternative is only one click away.

Digitalisation unlocks opportunities
As we look forward, our heritage of “offering players a better and safer way to gamble” remains crucial. With the introduction of 5G mobile systems in the USA, Europe and Asia, gambling will truly become a new form of entertainment for a wider audience. We will experience gambling in new ways and probably see a new form of gamification in society. At the same time, the technological development can help make gambling safer, more secure and more sustainable than ever before. Innovation in technology, marketing and data offer huge opportunities to get even closer to our customers, providing world-class digital entertainment. We believe a successful business is about future-proofing our operations to be economically, socially and environmentally sustainable in the long term.
Our locations and licences

USA

Indiana
Pennsylvania
New Jersey
New York

Europe

Ireland
United Kingdom
Belgium
France
Denmark
Spain
Sweden
Stockholm
Estonia

Australia

Darwin
Northern Territory
Queensland
Western Australia
South Australia
New South Wales
Sydney
Victoria

Italy
Gibraltar
Malta

Company overview
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Kindred Group plc Sustainability Report 2020
“Kindred’s fantastic team has proven that we can give our customers a great and safe experience despite a global pandemic.”

Henrik Tjärnström
CEO
When I wrote this letter a year ago, we were seeing the first signs of the COVID-19 disease reaching Europe. I did not then expect it turning into a global pandemic that has paralysed the world and caused great distress for countries, organisations and individuals; 2020 did not become the year I envisioned.

Adapting to a new market reality
The pandemic has put us, and every other organisation, to the test. I have on several occasions through the years referred to Kindred’s strong culture and ability to adapt to new market realities. Seldom has this been as true as during the past year. As a team we have always challenged the status quo and found new ways forward. We have overcome obstacles and pushed ahead. The way Kindred’s team swiftly and smoothly shifted to a working from home environment without any negative impact to our business and customer experience is remarkable.

During the spring, employee engagement groups and management teams focused on keeping morale high and ensuring wellbeing was a top priority. We developed internal support networks, launched a tailored employee support programme called Kindred Hive, and we learned how to run digital social events with our teams. I believe this has continued to help our employees as the pandemic increased in intensity during the autumn, with new lockdowns in most of our markets.

Setting a new purpose to reflect our long-term ambition
The COVID-19 pandemic also resulted in virtually all sports seizing up in the second quarter of the year. Consumers shifted their purchasing patterns from bricks and mortar to online. Gambling was no exception.

Kindred has always had the ambition to be a leader in creating a safe and secure environment for our customers who see gambling as entertainment. Equally, we believe that we have a role to play in building a better future in our communities. For this reason, we decided to revise our purpose statement to better reflect our long-term ambitions. Our new purpose is to “transform gambling by being a trusted source of entertainment that contributes positively to society”. A bold and important purpose that will require Kindred to work closely with regulators, researchers, partners and peers.

Our annual Sustainable Gambling Conference, this year held digitally for the first time, is one of many initiatives focused on facilitating open discussion amongst stakeholders on how to achieve a more sustainable gambling environment. During the conference in October, we introduced a project in partnership with Zafyti Intelligence, which you can read more about on page 23, exploring the use of AI to give customers greater control over their gambling, and to provide researchers with important data.

Reporting on our journey towards zero
We have continued to invest in technology, updating our control tools and proprietary detections system (PS-EDS), making it more accurate with a wider range of detection markers based on the fifth edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM 5). These are all important steps on our journey towards zero per cent revenue from harmful gambling by 2023. We have now decided to openly report on our progress on this journey by disclosing our share of revenue from our highest customer risk category, those customers who we deem to have a harmful gambling behaviour. Getting to zero will not be an easy task, but we are confident we can get there through collaboration with researchers, investing in technology, and working with regulators to secure a robust regulated market. You can read more about our journey and data on page 18.

Being a positive contributor to society
The second part of our purpose focuses on being a positive contributor to society. Apart from the contribution through taxes, employment, sponsorships, and being compliant with local regulations, we work closely with our partners to engage in communities. Our sponsorships with Swedish Elite Football, Derby County Football Club, Club Brugge, Paris Saint-Germain, and the European Football for Development Network, to name a few, all have dedicated community initiatives.

Equally important is our environmental footprint, which as a digital business is limited. With the pandemic preventing travel, our impact has decreased further. Nevertheless, we make sure to offset our entire carbon footprint. We have this year also established Science Based Targets to ensure Kindred aligns to the Paris Agreement, and I am very pleased to note that Kindred’s Carbon Disclosure Project score has once again improved to a B.

Integrating sustainability through improved governance
It is my firm belief that sustainability needs to be an integrated part of our corporate strategy, governance process and business model. To ensure we move in this direction we have set up a Sustainability Council and a Governance, Risk and Compliance Council. These groups work to establish cross-functional integration across Kindred and ensure we continue to make progress on our sustainability commitments.

A year ago, I did not expect that our entire operation would be run from our homes throughout 2020. So, it is with care I say that I look forward to a year where we will be able to once again meet face to face in our offices across the world, but only when it is safe to do so. Kindred’s fantastic team has proven we can give our customers a great and safe experience despite a global pandemic. I am very proud of the team in these difficult times, and I know we will get through this challenge as well.

Henrik Tjärnström
CEO
Malta, 12 March 2021

“We have decided to openly report on our share of revenue from our highest customer risk category.”
How we create value

Input of resources

**Societal and relationship capital**

30 million customers worldwide, and additional relationships with suppliers, partners and decision-makers.

**Human capital**

1,564 employees, representing 62 nationalities with extensive experience and highly developed skills.

**Tech capital**

> GBP 45m is invested yearly in developing our technical platform which allows us to predict what a particular customer is interested in, and how they play.

**Trust capital**

72% of our customers say they use us as their primary provider. We have required levels of system and data security to ensure that gambling is conducted fairly and openly. Our behaviour monitoring system helps customers stay in control.

**Financial capital**

GBP 268m in free cash flow.

Transforming gambling

**We deliver a great customer experience**

We put our customers at the heart of everything we do and are constantly improving to offer the best experience. That includes a safe and agile platform, a multi-brand approach and global scale and local relevance.

**We provide solid returns**

We break new ground and find new, better ways to meet customers’ expectations by investing in innovation, technology, culture and our people.

**We operate a sustainable framework**

A responsible and sustainable business is a successful business, and that goes as well for our industry. We always strive to set best practice when it comes to responsible gambling, maintaining integrity and contributing to our communities.

Our brands

- 32Red
- OTTO
- bingo.com
- STORSPILLER
- CASINOHUONE
- UNIBET
- kolikkopelit
- VLADCAZINO
- MARIACASINO
## What we deliver

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Casino &amp; Games</td>
<td>51%</td>
<td></td>
</tr>
<tr>
<td>Sports betting</td>
<td>43%</td>
<td></td>
</tr>
<tr>
<td>Bingo &amp; other games</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>Poker</td>
<td>3%</td>
<td></td>
</tr>
</tbody>
</table>

**GBP 1,130m** in Gross winnings revenue  
**GBP 287m** underlying EBITDA  

- **24%** annual growth  
- **14** local licenses  
- **~60 million** transactions handled in a single day  
- **~11,000** tech releases during 2020  
- **~250 million** sports and racing bets  
- **95%** average pay-back ratio to our customers

## Value creation

### Customers
Our vision is to make gambling 100 per cent enjoyable, and that our customers enjoy safe, fair and fun games. We have developed responsible gambling tools and detection system to help customers stay in control.

**84%** Customer Satisfaction Score

### Owners and investors
We strive to generate long-term value for our shareholders and investors.

**40%** in total return

### Employees
Our employees are unified by a strong culture based on our values. We give access to a great office environment, training and development. As well as competitive benefits and great events.

**82%** of our employees feel that Kindred is a great place to work

### Business partners
We want to be a stable partner to our suppliers and partners. We contribute by earnings and employment and share technological development.

**GBP 47m** in sponsorship value

### Society
We want to be an active participant in our local communities and contribute via tax income and job opportunities. We help combating climate change and we give back via sponsorships, charity and sharing knowledge.

**GBP 272m** generated to governments in tax
Our purpose and strategy

Our vision is to make gambling 100 per cent enjoyable, for everyone. In 2020, we revised our purpose statement to better reflect our long-term ambitions. Our new purpose is to “transform gambling by being a trusted source of entertainment that contributes positively to society”.

Transforming gambling
Kindred has always had the ambition to be a leader in creating a safe and secure environment for our customers. Equally, we believe that we have a role to play in building a better future in our communities. Our business and strategic direction rests on this purpose and we use our knowhow and experience to lead the way.

We strive to give players a superior experience while helping them feel safe and secure. By investing in behavioural research, predictive artificial intelligence (AI) technologies, a thriving sports ecosystem and local community initiatives, we bring value to society, contributing to improved health, wellbeing and positive long-term outcomes. We know that doing the right thing and earning trust sustains our business, supports the industry and widens our impact by contributing positively to society.

Becoming the number one operator
Sustainability is at the heart of Kindred’s business operations and is embedded in our corporate strategy to transform gambling. Our business is based on three areas:

- Always the best deal and product
- Licence to operate
- Ability to achieve results

These areas are broken down into 11 focus areas. Kindred’s sustainability work is then focused on the five priority areas in which we know we can have an impact and create real value. See model on page 9.

Ensuring sustainable growth
We see great value in delivering sustainable growth and shared value for our customers, shareholders, employees and the communities around us. Our focus on driving a sustainable business ensures that we keep our legal and social licence to operate and maintain our customers’ trust. Having healthy, long-lasting customer relationships and being a positive contributor to our surroundings gives us a clear competitive advantage. By improving this advantage, and acting in a responsible way today, Kindred safeguards the ability to do good business tomorrow.

Building relevance in society – Sustainable Gambling Conference 2020

On 21 October 2020, almost 700 registered attendees from across the gambling industry gathered virtually to discuss how the online gambling industry can take advantage of technological advancements to build a more sustainable industry.

The 2020 Sustainable Gambling Conference (SGC) was Kindred’s fifth annual conference and is a key output of Kindred’s sustainability work. We believe that cooperation across the industry is crucial for a sustainable industry and the prevention of problem gambling.

The theme for 2020 was how technological advancements can be used to build a more sustainable industry. Speakers discussed the potential of using AI in order to prevent, detect and mitigate harmful gambling, acknowledging that the full potential has not yet been achieved. During the years to come, we will most likely see an exponential development of AI and how we realise its potential.

During the conference, Kindred presented its funding of a new self-control app developed together with Zafty Intelligence. The app uses AI to learn patterns from a user’s problem gambling. Read more about the Zafty app on page 23.

Sustainability as a core theme
In order to deliver on this, Kindred has highlighted sustainability as a core theme in our Group strategy and thereby ensuring it is embedded in every business decision. Sustainability cannot and should not be an isolated area of our operations, which is why we constantly work on integrating sustainability frameworks across the Company, as well as adopting a governance structure to facilitate that it happens.

Risk and risk management
As the industry faces several uncertainties and challenges, and as Kindred has grown through the years in size and revenue, good risk management is critical now more than ever. Uncertainty about future events is a natural feature of all business operations and the Group has implemented a holistic risk management process to ensure that risk is managed proactively.

Kindred divides its principal risks into general risks and industry-specific risks, and includes strategic, operational, financial and compliance-related risks. Detailed information about our principal risks and uncertainties can be found in the Kindred Annual Report 2020.

WATCH OUR SUMMARY
VIDEO FROM SGC 2020
www.sustainablegambling.com/sustainable-gambling-conference-2020/
Our business model

- Always the best deal and products
  - We put our customers first
  - We break new ground through data, innovation & strong culture

- Ability to achieve results
  - We work to raise industry standards by setting best practice

- Licence to operate
  - A scientific and data-driven approach
  - True innovation

- Running a compliant business
  - Running a compliant business

- Maintaining integrity
  - Responsible Gambling
  - Being Kindred

- Contributing to our communities
  - 3 Good Health and Well-being
  - 16 Peace, Justice and Strong Institutions

- Multi-brand approach

- Global scale & local relevance

- True innovation

- Safe & style platform

- Scalable & efficient culture and people

- Running a compliant business

- Transforming gambling

Read more about our business model and strategy on our website: https://www.kindredgroup.com/investors/business-model-and-strategy/
We believe a successful business stems from future-proofing operations to be economically, socially and environmentally sustainable. For us, this means making continual improvements and taking responsibility for our operations. We set a high standard for our sustainability work, including five priority areas, long-term ambitions and bold commitments.

Our priority areas

Our sustainability work is based on five priority areas: Responsible Gambling, Maintaining integrity, Running a compliant business, Being Kindred and Contributing to our communities. For each of these priority areas, a clear focus guides the sustainability work going forward:

> Making gambling 100 per cent enjoyable
> We always strive to behave with integrity and fairness in everything we do to maintain the trust of our customers, the regulators and society as a whole
> We strive to ensure that our operations always meet the highest professional, compliance and ethical standards
> Become one of the world’s highest-ranked companies for employee engagement
> Equip the communities in which we operate with the knowledge and resources to build a better future

Ambitions and commitments

Kindred has set three long-term ambitions:

> By 2023, we want to derive zero Gross winnings revenue from harmful gambling
> By 2023, we want to achieve a 50/50 gender split in our senior management team
> By 2023, we want to procure 100% of our electricity from renewable sources of energy

Additionally, Kindred sets ambitious commitments for each priority area in order to drive a sustainable gambling business. You can read more about the commitments in this report starting on page 16.

Our most material SDGs

The UN Sustainable Development Goals (SDGs) are 17 global goals that form a blueprint for achieving a better and more sustainable future by 2030. The goals call on governments, civil society, businesses and the general public to act to manage the challenges we all face related to poverty, inequality, climate change, environmental degradation, and peace and justice. The goals are interconnected and within each goal are a number of targets and indicators.

Kindred has identified three priority SDGs, the ones we contribute the most to, and four supporting SDGs. In the beginning of 2020 we identified which targets, within each SDG, we contribute to the most and have linked these to our own KPIs.
## Alignment with the UN Sustainable Development Goals

<table>
<thead>
<tr>
<th>Priority SDGs</th>
<th>Priority area(s) &amp; material topics</th>
<th>Specific SDG target(s)</th>
<th>Indicators</th>
</tr>
</thead>
<tbody>
<tr>
<td>SDG 3 Good health and well-being</td>
<td>Responsible Gambling, Contributing to our communities</td>
<td>3.4 By 2030, reduce by one third premature mortality from non-communicable diseases through prevention and treatment and promote mental health and well-being</td>
<td>% revenue from problem gambling (reporting began in 2021) % of customers using control tools % of customers adopting healthier gambling behaviour after intervention Number of sponsorships and partnerships focusing on local communities and initiatives</td>
</tr>
<tr>
<td>SDG 8 Decent work and economic growth</td>
<td>Being Kindred, Employee engagement, Employee training and development, Diversity, equity and inclusion</td>
<td>8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value</td>
<td>% employees feeling Kindred is a great place to work % employees feeling Kindred’s corporate values reflect who we are today</td>
</tr>
<tr>
<td>SDG 16 Peace, justice and strong institutions</td>
<td>Maintaining integrity, Running a compliant business</td>
<td>16.4 By 2030, significantly reduce illicit financial and arms flows, strengthen the recovery and return of stolen assets and combat all forms of organised crime</td>
<td>% employees completed anti-money laundering and/or anti-match fixing training</td>
</tr>
<tr>
<td></td>
<td></td>
<td>16.5 Substantially reduce corruption and bribery in all their forms</td>
<td>% employees completed anti-bribery training % revenues from licensed markets</td>
</tr>
</tbody>
</table>

**Supporting SDGs**

| SDG 1 No poverty | Contributing to our communities | 1.3 Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable | Will be developed in 2021 |
| SDG 4 Quality education | Being Kindred, Employee training and development | 4.4 By 2030, substantially increase the number of youth and adults who have relevant skills, for employment, decent jobs and entrepreneurship | Will be developed in 2021 |
| SDG 5 Gender equality | Being Kindred, Diversity, equity and inclusion | 5.5 Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life | Will be developed in 2021 |
| SDG 7 Affordable and clean energy | Contributing to our communities | 7.2 By 2030, increase substantially the share of renewable energy in the global energy mix | Will be developed in 2021 |
| | | 7.3 By 2030, double the global rate of improvement in energy efficiency | |
The ultimate governance and supervisory body on sustainability in Kindred is with the Board of Directors. The Board reviews and confirms the guidelines for our sustainability framework to ensure long-term capacity for value creation. These guidelines are formulated in our sustainability policy.

How we are organised
In 2020, as part of our continued improvement and increased focus on sustainability governance, Kindred implemented a Sustainability Council as well as a Governance, Risk and Compliance Council. The Sustainability Council is comprised of committed and experienced business owners representing all aspects of Kindred’s sustainability priority areas. The Council is sponsored by the Group Chief Executive Officer. The Council meets quarterly to update on sustainability matters ranging from strategic planning, progress on ongoing commitments and initiatives, and tracking of sustainability KPIs. Based on the outcome of Sustainability Council meetings, the Sustainability Manager presents a quarterly update on sustainability items to the Executive Management team and to the Audit Committee at its quarterly meetings.

Kindred’s Executive Management is responsible for execution and ensuring sustainability is embedded in the organisation. Responsibility for strategic alignment, recommended activities, and carrying out specific sustainability activities lies with the Sustainability Manager and a network of business owners across the business. This ensures that the functions with the most impact and opportunity to influence behaviours are empowered to drive change. To improve corporate accountability for sustainability, Kindred has linked sustainability improvements to employee incentives.

Policies guiding our sustainability work
Internal guidelines
- Supplier code of conduct
- Sustainability policy
- Supplier terms and conditions
- Dividend policy
- GDPR policy
- Modern slavery act

International frameworks
- ESBA Code of Conduct on Responsible Marketing
- Science Based Target initiative
- Agenda 2030
- CDP (Formerly Carbon Disclosure Project)
- Global Reporting Initiative (GRI) Standards: Core Option

The regulatory landscape is constantly evolving and there are several laws, regulations and principles being developed which will most likely have an impact on our business. Kindred is continuously monitoring new legislation within sustainability and the green economy, such as the development of the Task Force on Climate-related Financial Disclosures (TCFD) and the European Union’s Taxonomy.

Kindred has several guidelines and policies guiding our sustainability work. You can read more about them on our website: www.kindredgroup.com/about/corporate-governance/policy-documents/?year=Policies
Our governance model

- **Board of Directors (Audit Committee)**
  - (Maximum quarterly agenda slot and update report)

- **Group Executive Management Team**
  - (Minimum quarterly agenda slot and monthly update report)

- **Group Sustainability Council**
  - (Minimum quarterly meetings of sustainability leads for departments (Commercial, Legal, RG, Cyber Security, Sports Betting Integrity, HR, Communications))

- **Operational working groups**
  - (Minimum half-year meetings)

External accreditations

- MSCI AAA
- Carbon Footprint
- ESG Transparency Partner Nasdaq
- CDP score B
- Great Place to Work certified in Australia and UK
- Best Workplace in Tech in UK
Materiality assessment

During the autumn of 2020, we completed our second materiality assessment. The assessment helps us define, determine and prioritise the governmental, social and environmental topics that matter most to us and our key stakeholder groups.

The list to the right is an overview of the stakeholder groups that were engaged in the materiality assessment and the topics identified as the most material within each group. For this year’s assessment, we added three topics: financial stability; innovation; and regulatory stability.

How we did it
The stakeholder dialogues took the shape of in-depth interviews and surveys on five markets. Customers, employees, owners, investors, business partners and industry associations were asked to rate and consider the 21 topics in terms of relevance.

Subsequently, we gathered a group of Kindred’s internal stakeholders, representing all areas of our business, to analyse and assess each topic in terms of both its relevance to the various stakeholder groups and the impact of each topic on Kindred’s business and the external environment in which we operate.

An updated matrix for 2020
The final result is an updated materiality matrix, presented to the right. The topics categorised as most material are of high relevance to Kindred’s stakeholders and have a greater impact on Kindred’s business or external environment. The topics that were rated as less material remain important to us and are areas upon which we continue to focus.

Similar to the 2017 assessment, responsible gambling and player protection, cyber security, customer data integrity and anti-money laundering, are categorised as the most material topics. This year, new topics have been placed in the most material category: anti-corruption; employee training and development; financial stability; and regulatory stability.

<table>
<thead>
<tr>
<th>Stakeholder group</th>
<th>Material topics raised</th>
<th>Stakeholder dialogue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owners and investors</td>
<td>&gt; Responsible gambling and player protection</td>
<td>Interviews</td>
</tr>
<tr>
<td></td>
<td>&gt; Ethical marketing</td>
<td></td>
</tr>
<tr>
<td></td>
<td>&gt; Customer data integrity</td>
<td></td>
</tr>
<tr>
<td>Business partners</td>
<td>&gt; Responsible gambling and player protection</td>
<td>Interviews</td>
</tr>
<tr>
<td></td>
<td>&gt; Integrity in sports betting</td>
<td></td>
</tr>
<tr>
<td></td>
<td>&gt; Customer data integrity</td>
<td></td>
</tr>
<tr>
<td>Employees</td>
<td>&gt; Responsible gambling and player protection</td>
<td>Web-based survey, interviews, workshop</td>
</tr>
<tr>
<td></td>
<td>&gt; Cyber security</td>
<td></td>
</tr>
<tr>
<td></td>
<td>&gt; Anti-money laundering</td>
<td></td>
</tr>
<tr>
<td>Customers</td>
<td>&gt; Cyber security</td>
<td>Web-based survey</td>
</tr>
<tr>
<td></td>
<td>&gt; Customer data integrity</td>
<td></td>
</tr>
<tr>
<td></td>
<td>&gt; Anti-corruption</td>
<td></td>
</tr>
</tbody>
</table>

Environmental aspects
1. Green buildings and energy management
2. Responsible business travel
3. Waste management

Social aspects
4. Responsible gambling and player protection
5. Ethical marketing
6. Product transparency
7. Integrity in sports betting
8. Employee engagement
9. Diversity, equity and inclusion
10. Employee development and training
11. Community involvement management

Governance aspects
12. Responsible sourcing
13. Tax transparency
14. Anti-money laundering
15. Anti-corruption
16. Fair competition
17. Customer data integrity
18. Cyber security
19. Financial stability
20. Innovation
21. Regulatory stability

Assessed impact on Kindred’s business and external environment
Engaging with our stakeholders

We know we cannot achieve our ambitions on our own. Therefore, we engage with a diverse range of stakeholders to deliver progress on our sustainability strategy, and we continue to seek partnerships and collaborate with experts.

Ongoing dialogue with our stakeholders guides the choices we make in our effort to create a more sustainable business and industry. Throughout the year, we engage with our stakeholders via surveys, meetings, investor relations programmes, participation in industry seminars, through our customer support department and social media platforms.

Dialogue with stakeholders helps us to better understand their views. Engagement helps us explore how we can collaborate with stakeholders to improve our operations and create long-term value in a sustainable way.

Our investors

As a publicly listed business on Nasdaq Stockholm, we provide investors with detailed and transparent information to help their understanding of our strategy and performance.

Example activities
- Individual investor meetings and calls
- Annual General Meeting
- Financial reports
- Quarterly meetings, webcasts and teleconferences for analysts, investors and financial media

300+ individual investor meetings

Our customers

We are driven by a desire to offer our customers the best online gambling experience. To do this we need to continue to engage with them.

Example activities
- Customer satisfaction surveys
- Social media
- Focus groups
- Customer service communications
- App reviews
- Customer events

~127,000 customers replied to customer satisfaction surveys in 2020

Our people

Our people are our strongest asset. We rely on attracting and retaining top talent to deliver on Kindred’s strategy to ensure sustainable growth and profits.

Example activities
- Annual Great Place to Work survey
- Quarterly snapshot surveys
- Exit interviews with departing employees
- Quarterly performance review sessions

80% of employees responded to the annual Great Place to Work survey in 2020

Our partners and suppliers

We work with multiple partners. We strive to build open and long-term relationships with all strategic partners and suppliers.

Example activities
- Contract negotiation process
- Regular contact
- External benchmarking
- Online training

>1,000

Football players and coaches have participated in the online training on rules and laws around match-fixing, as part of our SEF-sponsorship

Our communities

Kindred believes in being an active participant in its local communities.

Example activities
- Hosting our annual Sustainable Gambling Conference
- Proactive engagement with regulators, decision-makers and partners
- Local charity support and events
- Annual awareness surveys

690

regulators, researchers, therapists, industry representatives and other experts registered for our virtual Sustainable Gambling Conference
Responsible Gambling

By working together, across gambling operators, regulators, reformed problem gamblers, researchers, other stakeholders and through technological advancements, we strive to offer customers a superior experience while ensuring they feel safe and secure. We want all players to enjoy the thrills, excitement and feeling of community that represent gambling at its best.

2020 highlights

58,000
personalised and targeted responsible gambling messages have been sent to customers after detection in our player monitoring system, PS-EDS

70%
of our customers deposit less after their first detection in our behaviour monitoring system

76%
of our customers adopt healthier gambling behaviour after their first detection

12%
of our customers use non-mandatory control tools

690
researchers, therapists, regulators, operators and other experts registered to attend the online Sustainable Gambling Conference

1 Kindred Group platform, excluding the USA.
### Making gambling 100 per cent enjoyable

**Long-term ambition by 2023:**
Zero Gross winnings revenue derived from harmful gambling

#### Progress of commitments

<table>
<thead>
<tr>
<th>What we said in 2019</th>
<th>What we did in 2020</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continue to educate our customers in responsible gambling by ensuring communication campaigns on sustainable consumption message are carried out across our markets.</td>
<td>32Red’s “Know Your Limits” campaign, Unibet’s “Stay in Control” campaign, responsible gambling messages on boxing canvases in the UK, industry collaboration in Denmark and responsible gambling promotion in the UK are some examples of Kindred Group’s responsible gambling initiatives during the year.</td>
<td>✔️</td>
</tr>
<tr>
<td>Take leadership on industry-wide collaboration and knowledge sharing by hosting internal events and the fifth annual Sustainable Gambling Conference.</td>
<td>We hosted an online conference with almost 700 registered attendees. The focus for the day was on how the online gambling industry can take advantage of technological advancements to build a more sustainable industry.</td>
<td>✔️</td>
</tr>
<tr>
<td>Continue to support the responsible gambling research field by developing two or more research papers in the field by the end of 2020 and continue to implement relevant research findings to our systems and processes.</td>
<td>Two research papers, conducted by Kindred’s in-house researcher through the PhD supervision of Professor Mark Griffiths, have been finalised and are awaiting publication. We have also released an online research library to highlight and share relevant pieces of research.</td>
<td>✔️</td>
</tr>
<tr>
<td>Enhance detection capabilities for our player monitoring system, PS-EDS, by increasing the number of indicators based on relevant research findings as a step towards the 2023 ambition of 0% of revenue from harmful gambling.</td>
<td>Development of a KPI to openly track progress on the percentages of Gross winnings revenue derived from harmful gambling.</td>
<td>✔️</td>
</tr>
</tbody>
</table>

#### New sustainability commitments

<table>
<thead>
<tr>
<th>New sustainability commitments</th>
<th>Target year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensure a minimum of 5% of each marketing budget is committed to safer gambling initiatives.</td>
<td>2021</td>
</tr>
<tr>
<td>Make improvements to the current responsible gambling tool box to assist sustainable gambling.</td>
<td>2021</td>
</tr>
<tr>
<td>Academically place our player monitoring system, PS-EDS, through peer review and collaboration with external researchers.</td>
<td>2021</td>
</tr>
<tr>
<td>Openly report on percentage of revenue derived from harmful gambling to show progress towards our 0% ambition.</td>
<td>2021</td>
</tr>
</tbody>
</table>
Responsible Gambling
continued

Gambling should only ever be entertainment. The majority of customers enjoy our offering in sports betting, casino and games in the way it is intended – around 98 per cent do so for fun. However, this means that a small percentage of our customers do not use our products in the way they are intended. For those customers, gambling can harm their physical, psychological, emotional and financial health, and possibly affect the lives of their friends and family. We fully acknowledge our responsibilities as a gambling operator, and we are committed to do all that we reasonably can to prevent and minimise any harm caused by gambling. Working together across the industry is key, along with developing improved technology and sustainable regulations that ensure customers stay within licensed markets.

Zero Gross winnings revenue derived from harmful gambling
Our vision is to make gambling 100 per cent enjoyable. With that in mind we have a clear ambition that none of our revenue will be derived from harmful gambling by the end of 2023. During 2019, we set a baseline for how we can effectively measure and report on our progress towards this ambition. This year, we have developed, and in 2021 launched, a public KPI to openly track progress on reducing the percentage of Gross winnings revenue derived from harmful gambling.

The figures are updated regularly and published on our website together with a measurement of the effectiveness of the Group’s sustainability work. The share of revenue derived from high-risk customers was 4.3 per cent in Q4, 2020.

FOLLOW OUR JOURNEY TOWARDS ZERO ON OUR WEBSITE
www.kindredgroup.com/sustainability/our-journey-towards-zero/

Share of revenue from customer risk level

Detecting problematic customer behaviour
For more than two decades, we have invested heavily in developing technologies to detect and prevent problematic gambling. We use our knowledge to create a digital fingerprint of our customers’ behaviour. This fingerprint allows us to monitor, detect and follow up on problem activities, and provide targeted customer protection, which is a central part of building a safe and responsible gambling environment. Our player monitoring system PS-EDS (Player Safety – Early Detection System) detects early signs of problem gambling and is a major pillar in Kindred’s sustainable gambling approach.

The system monitors customer behaviour, integrates data from each customer into a scoring system and alerts our Responsible Gambling team if a customer shows signs of potential problem gambling. Such signs range from chasing losses and winnings, declined deposits and reversed withdrawals, to time spent betting or browsing our platforms.

In 2020, we developed this system further by forming and finalising an updated algorithm based on the Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition (also known as DSM-5, it is a US-published classification system used by mental health professionals) and artificial intelligence. Kindred has also started looking at innovative ways of handling interventions that are also scalable and hopefully more reliable.

Helping customers stay in control
If a customer starts to show signs of problematic gambling behaviour, an automatic notification, via PS-EDS, is sent to our Responsible Gambling team, which consists of analysts who are trained in harm minimisation and consumer protection. Our team builds a profile of the customer and advises on the most suitable responsible gambling messages and tools to help them stay in control on all our platforms, even if the customer is not logged in.

In 2020, our Responsible Gambling team analysed 26,997 (2019: 20,374) customer profiles in order to ensure a personalised and targeted responsible gambling approach. Almost 58,000 personalised and targeted messages were sent to customers in 2020 (2019: 40,000). This resulted in 76 per cent of these customers adopting a healthier approach to their gambling. For example, we observed that 70 per cent of our customers deposit less after their first detection and receiving a responsible gambling message, and 10 per cent set up a non-mandatory control tool in the following month.

Providing responsible gambling tools
We invest in research to understand what makes a control tool efficient in helping our customers. Research shows that the most efficient tools are voluntary rather than mandatory but, depending on the jurisdiction, we offer what local gambling regulation requires or recommends.

If a customer does not play responsibly – even after following our recommendation to implement our control tools – it can be necessary for them to take a break. For those customers, we advise the option to self-exclude from gambling either for a short period, such as 24 hours, or for a longer period, even up to five years, depending on the market. In some jurisdictions, we offer permanent self-exclusion and in severe cases, we close the account ourselves. We also offer software that blocks gambling on a free of charge basis to our customers and have integrated Gamban blocking software into the self-exclusion process. This means customers have the option to not only self-exclude from Kindred brands, but also block their access to over 30,000 other online gambling websites. Read more about Gamban at: https://gamban.com/

We also continuously invest in a range of control tools that offer such possibilities as setting limits on depositing or on losses on a specific product group within a specific timeframe, or even blocking certain products entirely. Other control tools include reality checks, which allow customers to receive a time reminder and display clear information about gambling behaviour.

For Maris Catania, Head of Responsible Gambling and Research at Kindred Group, 2020 was an eventful and proud year. She was nominated as one of the industry’s most influential women 2020, by the B2B magazine iGaming Business, and she was appointed to the advisory board of Gamban.

iGaming Business describes Maris’ work: “Catania was the driving force behind Kindred’s ground-breaking Player Safety Early Detection System (PS-EDS), which industry insiders say has stopped ‘thousands of players from becoming addicted’ by making sure they are ‘caught early so they don’t progress to the addiction stage, thus allowing them to truly learn how to gamble responsibly’.”

Maris has a Diploma in Gambling Addiction Counselling and Psychology and is currently completing her PhD under the supervision of Professor Mark Griffiths. Her PhD focuses on analysing early signs of online problem gambling, responsible gambling tools and responsible gambling promotion.
Proactivity with a positive impact
12 per cent (2019: 11.5 per cent) of our customers use one or more of our non-mandatory control tools and we see a correlation between using the tools and staying in control. Chart 1 on the next page shows that, while the long-term trend of self-exclusion is flat, the use of voluntary control tools is increasing over time.

Chart 2 shows the relationship between the use of control tools and long-term self-exclusions for PS-EDS detected customers. There is a clear uptick in the use of control tools in the group of customers who have been identified in our system as gamblers at risk and have received personal advice as a result. It indicates that our proactive outreach approach does have a positive effect on a customer’s level of control.

In recent years, the use of control tools has increased which means more customers stay in control and use our products as they are intended. We continually evaluate our responsible gambling tools’ impact and are committed to providing the best possible tools in the most efficient way.

We work closely with a broad range of stakeholders to investigate new and innovative ways to expand our responsible gambling efforts. We have seen that collaboration between researchers and operators can significantly enhance research in the area of responsible gambling and we are involved in a range of research studies and sponsor a number of PhD programmes. For instance, we have supported Matthew Vassallo’s PhD work focusing on revealing insights into online problem gambling and those who are affected.

In 2020, we continued our investment in the area of responsible gambling with leading researchers. Two research papers, conducted by Kindred’s in-house researcher through the PhD supervision of Professor Mark Griffiths, have been finalised and are awaiting publication. One paper looks at how consumer protection is presented through analysing different operators; the other looks at the reliability of using voluntary self-exclusion as a proxy measure of problem gambling.

In October 2020, Kindred Group organised the fifth Sustainable Gambling Conference, based on the simple idea of connecting the brightest minds across disciplines to discuss how we can work together to secure a sustainable gambling industry. Due to the pandemic, 2020’s conference took place online with almost 700 registered attendees, all focused on how the online gambling industry can take advantage of technological advancements to build a more sustainable future.

During the year, Kindred has continued to proactively reach out to customers through online responsible gambling messages, offering relevant tools and conducting calls and intervention when necessary to ensure their wellbeing.

When summarising 2020, we see that the share of detected cases of problematic gambling behaviour (2 per cent) has increased marginally compared to 2019 (1.8 per cent). The biggest share of this increase took place during April to July, a time of lockdowns in many parts of the world.

The pandemic has given us new knowledge and helps us in our continuous work to minimise any harm from gambling. We always want our customers to enjoy online gambling while feeling safe and secure.

How does isolation affect gambling behaviour?
Societies across the world have experienced a new reality with the COVID-19 pandemic forcing a vast proportion of the world population into some form of lockdown and, possibly, quarantine. This has led to people spending a lot more time at home which has put a new focus on activities that might increase in times of loneliness or boredom. Online gambling can be such an activity and isolation can lead to problematic gambling behaviour.

During the year, Kindred has continued to proactively reach out to customers through online responsible gambling messages, offering relevant tools and conducting calls and intervention when necessary to ensure their wellbeing.

When summarising 2020, we see that the share of detected cases of problematic gambling behaviour (2 per cent) has increased marginally compared to 2019 (1.8 per cent). The biggest share of this increase took place during April to July, a time of lockdowns in many parts of the world.

The pandemic has given us new knowledge and helps us in our continuous work to minimise any harm from gambling. We always want our customers to enjoy online gambling while feeling safe and secure.

Kindred’s online research library
Kindred’s online research library, available on our website, highlights and shares relevant pieces of research. In the library you can, for example, find some of Dr Jonathan Parke’s and Dr Adrian Parke’s recent pieces, including, “Getting grounded in problematic play”, which identifies proposed theories of problematic play. Research from Professor Mark Griffiths and Dr Michael Auer can also be found, such as the study, “An Empirical Study of the Effect of Voluntary Limit-Setting on Gamblers’ Loyalty Using Behavioural Tracking Data”, which suggests that players who set voluntary spending limits were more loyal to Kindred than those who do not.
**This is how our player monitoring system (PS-EDS) works**

**Four gambler types in the PS-EDS framework**

All our customers’ behaviour is classified into a scoring system. We base our risk classifications on four gambler types.

- **Low risk**
- **Moderate risk**
- **High risk**

![Gambler Types Diagram](image)

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**Our tools**

Our responsible gambling tools are promoted through a dedicated responsible gambling page on all our brand sites and when appropriate through personal communications to our customers.

<table>
<thead>
<tr>
<th><strong>Our tools</strong></th>
<th><strong>All customers</strong></th>
<th><strong>Customers detected in PS-EDS</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>2019</strong></td>
<td><strong>2020</strong></td>
</tr>
<tr>
<td>Deposit limits</td>
<td></td>
<td></td>
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<tr>
<td>Reality checks</td>
<td></td>
<td></td>
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<tr>
<td>Loss limit</td>
<td></td>
<td></td>
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<tr>
<td>Self-exclusion &gt; 6 months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-exclusion &lt; 6 months</td>
<td></td>
<td></td>
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<tr>
<td>Product blocks</td>
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</tr>
</tbody>
</table>

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**Chart 1**

Monthly % usage of self-exclusions (6+ months) compared to non-mandatory control tools (within all market active customers)

**Chart 2**

Monthly % usage of self-exclusions (6+ months) compared to non-mandatory control tools (within customers detected in PS-EDS)

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**Notes**

1 Source: Kindred Group platform, excluding the USA.
Supporting best practice in marketing

Our ambition to transform gambling includes our approach to marketing. Kindred is a provider of entertainment and we compete for people’s leisure time and spend. We invest in marketing to differentiate ourselves from competitors because we believe in promoting our products and their features. At the same time, we believe that advertising should be carried out in a socially responsible manner, and have adjusted our marketing approach accordingly.

Even if little is known about whether advertising actually contributes to problem gambling1, as a leading proactive operator, we want to minimise risk where we can. Customers who self-exclude from a brand will not receive direct marketing from that brand, and our ambition is to act carefully and not market to any customer who does not wish to receive gambling advertising. All of our marketing is executed in accordance with applicable laws and general consumer protection legislation. In March 2021, the independent testing agency eCOGRA will conduct an audit of Kindred’s progress and alignment with the EU Recommendations III to XII to ensure our efforts in this area are on par with, or exceed, the recommendations.

We are proud to become part of the first pan-European code of conduct on responsible advertising for online gambling published by the European Gaming and Betting Association (EGBA) during 2020. The code is broad in scope and sets important standards for advertising content, across all media platforms, and dedicated measures for social media. It has a particular focus on the protection of minors and intends to complement and strengthen existing legal and self-regulatory frameworks for online gambling advertising in Europe.

Affiliate marketing

In addition to our own marketing channels, we use affiliate partners to advertise on behalf of our brands. We maintain control of our marketing outputs by carefully selecting the affiliates, who are bound by our strict terms and conditions, including clear affiliate advertising guidelines. We have zero tolerance towards any affiliate that breaches these terms and conditions and have entered into a collaboration with web monitoring services. These services continuously scan third-party sites to ensure our brands are promoted in a compliant and sustainable manner. In addition, the individuals and companies that own and operate our affiliates are verified in a similar way to our customers.

New marketing initiatives

Kindred focuses on new ways of promoting its products in a socially responsible manner. This has resulted in a diverse list of new initiatives during 2020:

- Kindred has continued its focus on sustainable customer communication with the conclusion of 32Red’s Know Your Limits campaign and the launch of a new Unibet campaign on responsible gambling featuring Mika Hääkkinen, the two-time Formula One world champion. The main theme of this initiative is “Stay in Control”.

Mika Hääkkinen was featured in Unibet’s campaign on Responsible Gambling

> In the UK, Kindred has promoted responsible gambling on boxing canvases as an extension of the 2019-20 season campaign to place responsible gambling messaging on the front of football shirts. As do football clubs, the boxing community has a unique reach and cut through with adult audiences and, as such, is a great avenue for promoting healthier gambling behaviour and remaining in control.

> In Denmark, Spillebranchen, the Danish association for online gambling operators and of which Kindred’s brand Unibet is a member, produced several ads on the topic of responsible gambling.

Carl Frampton, three-time world champion boxer, is featured in Kindred’s Know Your Limits campaign

1 Hanss, Daniel & Mentzoni, Rune & Griffiths, Mark & Pallesen, Stale. (2015). The Impact of Gambling Advertising: Problem Gamblers Report Stronger Impacts on Involvement, Knowledge, and Awareness Than Recreational Gamblers. Psycho logy of Addictive Behaviours. 10.1037/adb0000062. “Responsible gambling and player protection” and “Ethical marketing” were both topics deemed most material in our Materiality Assessment. The corresponding GRI topics can be seen in the GRI Index.

UK Responsible Gambling promotion

Kindred Group is proud to go over and above what is required of a gambling company with regards to the promotion of responsible gambling. We have used our position within sports sponsorship to promote and educate around responsible gambling and mental health. This includes becoming the first and only company to promote responsible gambling on the front of the shirts of our sponsored clubs. For example, the front of shirt messages “Stay In Control”, “Play Responsibly”, “Set Your Limits” and “Never Chase Losses”, clearly illustrate our commitment to promote responsible gambling as our most visible sponsorship asset. We are also proud to promote responsible gambling messages in approximately 30 per cent of our pitch-side LED advertising space.
Using AI to tackle problem gambling

In 2021, Kindred will partner with the European Association for the Study of Gambling (EASG) to launch the Bettor Time app to its customers. The app can help identify early signs of problem gambling to its users. Bettor Time has been developed by Zafty Intelligence, a leading company in mobile mental health assessment, using proprietary machine learning software to identify unique changes in user behaviour associated with mental health issues.

The app will be owned and managed by EASG, who will control and distribute the aggregated anonymised user data for academic research. The aim will be to share access to this app across all markets and the wider industry, ensuring that operators can offer their customers access to the app and improve their responsible gambling efforts based on any research conducted.

How does the app work?
On the surface, the self-control app is essentially a time tracker that monitors a user’s time spent on gambling-related activities across all operators. To measure their use, the app timestamps recognised gambling products that are open and front of screen.

The important work goes on in the background. Zafty’s unique machine learning algorithms take the recorded activity and learn each user’s normal behaviour. Once this baseline has been established, the system can monitor changes in activity, sometimes very subtle, that might indicate early signs of problem behaviour; for example, a player who regularly bets for two hours on a Saturday morning suddenly starting to play at midnight on a Tuesday.

Based on the level of change in the user’s behaviour, the app will recommend tailored features and support that will help the user to restore their gambling behaviour to a healthy level.

Launch during 2021
The screen-time tracker application will be finished during 2021. An initial launch on the Android mobile operating system will take place in the UK and France. An iOS launch will follow thereafter, with further development and partnership with other operators.
Maintaining integrity

Kindred’s priority around integrity rests on two pillars: sports betting integrity and integrity in Kindred’s platform in terms of cyber security and customer data protection. Our ambition is to always behave with integrity and fairness in everything we do in order to retain the trust of our customers, the regulators and society.

2020 highlights

61 vulnerabilities identified, with all high and criticals within our perimeter remediated

10 employees appointed to certified Privacy Champions

19 sports betting events reported as suspicious

85% of our customers believe that Kindred brands offer a trustworthy gambling experience
# We always strive to behave with integrity and fairness in everything we do to gain the trust of our customers, the regulators and society as a whole

## Progress of commitments

<table>
<thead>
<tr>
<th>What we said in 2019</th>
<th>What we did in 2020</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enhance our data governance framework to further improve the data management process.</td>
<td>New reporting process for General Data Protection Regulation (GDPR) breaches.</td>
<td><img src="checkmark.png" alt="Icon" /></td>
</tr>
<tr>
<td>Continued rollout of our Internal Privacy Champion programme. This enables employees to become certified in the field of data protection and privacy so they can act as experts in their specific business area with the support of a Data Protection Officer.</td>
<td>We have a number of Privacy Champions across different markets and offices. We have developed a continuous development policy to further increase our Privacy Champions’ knowledge within the field.</td>
<td><img src="checkmark.png" alt="Icon" /></td>
</tr>
<tr>
<td>Develop and implement a collaborative anti-match-fixing programme targeted at European Football for Development Network (EFDN) member clubs.</td>
<td>Together with EFDN we developed and launched the Fair Sport 4 All programme, educating European football clubs on how to detect and prevent match-fixing.</td>
<td><img src="checkmark.png" alt="Icon" /></td>
</tr>
<tr>
<td>Continue to develop and further improve our internal defensive capabilities to be an accredited member of a recognised computer security incident response team (CSIRT) community by 2021.</td>
<td>Kindred has completed the first step which is to get listed. The second step, accreditation audit, is planned to be completed in early 2021.</td>
<td><img src="checkmark.png" alt="Icon" /></td>
</tr>
<tr>
<td>Implement significant verification deliveries, towards a Zero Trust concept where no system, service or user operating from within the traditional perimeter is automatically trusted.</td>
<td>Kindred has now finished the internal discovery phase and found a suitable system that will allow us to apply zero trust concepts to our production infrastructure. Implementation has started and is planned for delivery by the end of 2021.</td>
<td><img src="checkmark.png" alt="Icon" /></td>
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</tbody>
</table>

## New sustainability commitments

<table>
<thead>
<tr>
<th>Key</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completed</td>
</tr>
<tr>
<td>Ongoing</td>
</tr>
<tr>
<td>Not on track, behind schedule to meet target</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What</th>
<th>Target year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Empower our customers on the security of their account by offering cross-market, Strong Authentication capabilities, starting with Unibet.com.</td>
<td>2021</td>
</tr>
<tr>
<td>Continue strengthening our foundations including internal and external training, as well as further collaboration with regulatory and sports governing bodies.</td>
<td>2021</td>
</tr>
<tr>
<td>Continue to develop and further improve our internal Defensive Capabilities to be an accredited member of a recognised CSIRT community.</td>
<td>2021</td>
</tr>
<tr>
<td>Implement significant verification deliveries, towards a Zero Trust concept where no system, service or user operating from within the traditional perimeter is automatically trusted.</td>
<td>2021</td>
</tr>
<tr>
<td>Continue to educate employees, organisations and sports clubs on sports integrity processes and procedures, using our commercial and corporate partnerships.</td>
<td>2021</td>
</tr>
</tbody>
</table>
Maintaining integrity continued

We are dedicated to delivering a safe and secure platform that people can use to enjoy our gambling products. We want our customers to experience a rewarding journey through our digital gambling platform and a crucial part of this is to provide the required levels of system and data security as well as a trustworthy gambling product.

Building trust in our platform

We offer hundreds of games on our platform, all of which are regularly tested by independent accredited agencies as well as local gambling authorities. The international testing agency eCOGRA (e-Commerce and Online Gambling Regulation and Assurance) examines us and our suppliers annually to certify that the software is accurate, reliably and securely maintained and operated, and that we and our suppliers are continuously tested by other independent agencies. All suppliers undergo a rigorous due diligence process – in which everything from corporate ownership to operational suitability is assessed – before being integrated into Kindred’s platform.

Trusting our cyber security

We operate on a proprietary technical platform giving us the flexibility, scalability and stability necessary to continue to grow as a business. The platform handles an average of 46 million transactions per day and processes the personal data of millions of customers, making cyber security one of our top priority areas. As a gambling operator holding financial funds for our customers, we always strive to have the highest standards of security in place. We constantly adopt best-in-class controls and tools and further innovate through new and emerging technologies to ensure we maintain the highest security levels. Kindred’s security team has a range of ongoing projects to continue to protect our critical assets and to further increase the maturity of our cyber security governance.

ISO 27001 security certification: A strong commitment and an already valuable investment

Since 2019, Kindred has been ISO 27001:2013 certified for all our core markets. ISO 27001 is the internationally recognised specification for an information security management system (ISMS), and it is one of the most recognised standards for information security. Being ISO 27001 certified shows all interested parties, including our regulatory bodies, that Kindred takes information security seriously, and does as much as possible to reduce identified risks to an acceptable level and manage them effectively.

Back when we started the project, we thought it would facilitate the process of applying for licences in new territories and simplify the audits of existing ones. The data is proving us right: in 2020, we saved more than 40 days during audits in the Group Security team alone, and considerably shortened the audit process for our licence for the Swedish market.

Bug hunting to help identify vulnerabilities

We operate a bug bounty programme, through which we invite selected security researchers to test the security of our various brand websites to discover vulnerabilities before they are exploited by malicious entities. We made this programme public in February 2020 on the HackerOne platform and we are constantly trying to expand its scope to cover all our externally facing brands and services. During 2020, we increased the scope of the programme to include all Kindred brand websites and mobile apps. As our programme matures, we have conducted several campaigns offering extra reward for any vulnerability found in specific critical areas, such as our customer authentication system. Through the programme, we identified 61 vulnerabilities in 2020, two of which were of a critical nature and which have been resolved and remediated (2019: 92, 4).

How valuable a bug bounty programme can be

At Kindred, we know that the regulatory requirements regarding security testing are not enough to protect against modern cyber security threats. That’s why we complement it with additional security controls such as internal penetrations tests and our bug bounty programme.

In 2020, a security researcher reported a weakness in one of our third-party platforms that, if exploited, could have allowed an attacker to bypass our know-your-customer (KYC) process in this specific area. The issue was verified by our cyber security team within 3 hours of the report; our partner maintaining the platform was notified and mitigated the issue within the next 8 hours, all of this happening within the same day.

Thanks to this swift response we did not see any abuse of the system.

Fighting against phishing

The security team tests our employees regularly without warning to raise awareness of phishing attempts and the importance of information security generally. Once a week, fictitious phishing campaigns are sent internally, keeping staff aware of attackers’ new ‘tricks’ and the importance of reporting all phishing attempts made against them.

In 2020, we also fought actively against phishing attempts made on customers, collaborating with local authorities to take down phishing platforms when applicable.

Empowering our customers with security opt-ins

Strong authentication or multi-factor authentication (MFA) is one of the strongest security controls one can implement to fight against attacks on customer accounts, such as credential stuffing or phishing. While Kindred’s platform already offers the MFA option on several key markets leveraging local, well-adopted solutions such as BankID in Sweden, such options are unfortunately not always available.

To address this, we are working on a generic, cross-market MFA option, starting with Unibet.com. Once deployed, our clients will be able to opt-in to strengthen the security of their account. This new feature will come on top of many other security controls we already have on the platform to protect customer accounts, such as our password audit framework (PAF), which we released on an open source basis in 2019.

Becoming a CSIRT

CSIRT stands for Computer Security Incident Response Team. For the last three years, Kindred has put a lot of effort into building up internal capability on security incident monitoring and response through the security operations team. The step up in maturity we are committing to is to be accredited as a CSIRT. In 2020, we achieved the first step by being officially listed in the Task Force Computer Security Incident Response Teams (TF-CSIRT), a widely recognised European community that shares information and knowledge, offers assistance to other members during incidents, and membership of which allows us to leverage the skills of such a strong community in the incident response world. In 2021, we intend to complete the accreditation process, which will give us access to even more knowledge-sharing groups, such as national CSIRT groups in some of the countries in which we operate.
Keeping customer data safe through our data governance framework
We have completed a detailed gap analysis to facilitate further improvements within our data governance framework. During 2020, Kindred updated the reporting process for General Data Protection Regulation (GDPR) breaches. Protecting our customers from having their accounts compromised by a security breach is a crucial part of our cyber security efforts. We are on constant guard against threats such as the "credential reuse attack" in which malicious entities use credentials, such as customer names and passwords they have illegally obtained from other companies, against us.

As a digital company, adhering to data protection best practices and laws, such as GDPR, is one of our highest priorities. This is reflected in our internal Privacy and Data Protection Policy, which covers all customers, channels, brands, products, platforms, suppliers and transactions. In 2020, we performed a number of actions:

> We appointed a number of Privacy Champions across the business, certified through the EU GDPR Foundation Course (ISO 17024 certificated). The Privacy Champions are responsible for supporting the business teams with day-to-day queries and for improving policies and processes.

EGBA’s code of conduct – the industry is self-regulating
During the year Kindred has, together with other operators, worked on the code of conduct of the European Gaming and Betting Association (EGBA). The code includes essential sector-specific rules and best practices to ensure the highest standards in data protection and GDPR compliance for the online gambling sector and is currently under review by the data protection authorities.

Diligent and vigilant
It is crucial for our ongoing business success that our employees are diligent and observant. Every year, all Kindred employees and contractors must pass mandatory training in cyber security and information security. On top of this, all employees and contractors undergo mandatory training on what GDPR means for our business policies and processes. In 2020, the rate of completion for our information security trainings was 97 per cent.

Partnering to tackle match-fixing
Cooperation is key in combatting match-fixing, and we continue to seek partnerships and to invest in relationships with relevant stakeholders in the sports integrity field. We collaborate with sports’ governing bodies, sports and betting trade associations, law enforcement, gambling regulators and other betting operators to educate and learn more about match-fixing. National platforms are set up to improve cooperation between relevant stakeholders, who include local prosecutors, regulators and sports federations, reflecting the provisions in the Macolin Convention on the manipulation of sporting events, published by the Council of Europe. We participate regularly in international sports betting integrity conferences and forums to discuss issues that are crucial in the fight against match-fixing. We are engaged in a number of partnerships, including:

> Being a member of the UK Sports Betting Integrity Forum
> Co-operating with Anti Doping Denmark, the secretariat of the Danish national platform
> Being represented via the trade association Branschforeningen for onlinespel (BOS), in the national platform of Sweden
> Holding a Memorandum of Understanding with FIFA, football’s global governing body

1 The Convention on the Manipulation of Sports Competitions (the Macolin Convention) is a legal instrument and the only rule of international law on the manipulation of sports competitions. The Convention is implemented by the public authorities, in co-operation with national and international actors. The Macolin Convention entered into force on 1 September 2019.
Holding a Memorandum of Understanding with the Tennis Integrity Unit

Being part of Fair Sport 4 All (read more about this project on the next page)

Being a founding member of the International Betting Integrity Association (IBIA).

Detecting and reporting suspicious betting activity

As a digital company, we monitor all placed bets and continuously collect information and knowledge to develop intelligence about suspicious betting activity. We look at several factors when we investigate irregular betting activity, one of which is when market prices exceed our assessments of what is reasonable. We work side by side with local authorities, regulators, policy makers, cyber security firms, law enforcement agencies and sports federations to eliminate attempts to pollute sport with criminal activity. As a sports betting operator, our contribution is thorough identification and verification of customers and monitoring every deposit, withdrawal and game. When suspicious betting activity is detected, we follow a strict process in which we always:

- inform local authorities
- inform the relevant sports, governing bodies
- report to IBIA.

In 2020, we reported 19 sports betting events (2019: 20) to IBIA. We believe cooperation is an important part of eradicating betting-related match-fixing. We are dependent on a sustainable and functioning regulatory environment as part of securing high levels of integrity in sports, and we are committed to contributing to the success of this.

In February 2020, the Swedish Gambling Authority (Spelinspektionen) was invited to Kindred’s Stockholm office for a “deep-dive” into how Kindred maintains sports betting integrity. In October, a similar meeting was arranged for the Swedish police’s action group working against match-fixing and other sports-related crimes. The purpose of this meeting was to offer guidance in how to analyse and interpret information of suspicious betting activity received from Kindred.

In January 2020, Kindred started its sponsorship agreement with Swedish Elite Football (SEF). During the year, Kindred has, together with SEF, arranged online training with information about rules and laws around match-fixing, in which all players and coaches in SEF’s 32 clubs have participated. The 15-20 minutes sessions cover frameworks and guidelines for tackling match-fixing and ensuring player protection. Besides the online training, Kindred and SEF have appointed one integrity officer per club who received additional training on these matters. During the autumn of 2020, Kindred arranged a workshop with the integrity officers to discuss how Kindred works to prevent match-fixing and how to make use of responsible gambling tools. Kindred also collaborates with Hockeyallsvenskan (Sweden’s second highest ice hockey league) on similar matters and will implement online training in the 2021 season.

Maintaining integrity continued

5. If IBIA finds evidence of an integrity concern, IBIA and operators report the case to gambling regulators and governing bodies.
Case study – Fair Sport 4 All

At Kindred, we know that collaboration is key in the fight against match-fixing. We collaborate with governing bodies, industry associations, sports clubs and authorities to share data and experience. Kindred has, together with the European Football for Development Network (EFDN), our community partner, launched Fair Sport 4 All, focused on anti-match-fixing.

When we started working with EFDN, we quickly saw an overlap in our experience and knowledge with fighting match-fixing and EFDN’s reach to their member clubs across Europe. Match-fixing is not only a threat to society as a whole, but also to the fundamental idea of sport. If people lose faith in the honesty of a sporting event, they will lose faith in our betting product too. As an operator, we hold valuable knowledge and data which we want to share to benefit the fight against match-fixing.

Fair Sport 4 All is a 36-month programme to raise awareness of the threats of match-fixing. The main objective is to ensure that the values of true sportsmanship are represented, respected, and encouraged by all individuals involved in European football.

The Fair Sport 4 All programme involves an online educational tool to increase awareness of match-fixing among players, managers and other stakeholders involved in sport. The online training will also include coping skills for resisting offers to engage in match-fixing, as well as guidance on how to report match-fixing to the relevant authorities.
Running a compliant business

Compliance is a prerequisite for our business, and we are subject to strict rules and provisions in the countries and regions in which we hold licences. At Kindred, all employees are accountable for compliance being upheld. Our ambition is to ensure that in a highly regulated industry, our operations always meet the highest professional, compliance and ethical work standards.

2020 highlights

46 million transactions on average per day
18 regulatory audits with all open points closed
60% Gross winnings revenue is derived from locally regulated markets
14 local licences – all monitored through local gambling authorities
We strive to ensure that our operations always continue to meet the highest professional, compliance and ethical standards

### Progress of commitments

<table>
<thead>
<tr>
<th>What we said in 2019</th>
<th>What we did in 2020</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continue to develop and further implement the Kindred Compliance Framework according to the ISO19600 standard for compliance governance and management.</td>
<td>We have developed the framework which has been successfully audited. As Kindred enters new markets, the framework will be updated and revised in order to ensure it covers all areas.</td>
<td>Ongoing</td>
</tr>
<tr>
<td>Deliver updated Incident Management Process with an end-to-end process to capture compliance incidents to ensure good governance and proper rectification of control weaknesses.</td>
<td>Kindred has delivered an Incident Management Process successfully and a number of awareness training sessions have been completed with key stakeholder groups.</td>
<td>Completed</td>
</tr>
<tr>
<td>Increase internal engagement and understanding of compliance in a regulated industry through establishment of proper governance structures throughout the organisation.</td>
<td>During the past year, we have developed a compliance training matrix including elements focusing on trust, integrity, safety and culture.</td>
<td>Completed</td>
</tr>
</tbody>
</table>

### New sustainability commitments

<table>
<thead>
<tr>
<th>New sustainability commitments</th>
<th>Target year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expand employee awareness and knowledge of gambling regulations and internal policies, so that we empower our employees in all compliance matters related to their roles, whilst ensuring everyone becomes an active participant in the identification and mitigation of compliance risks.</td>
<td>2021</td>
</tr>
<tr>
<td>Encourage a practice of inter-departmental transparency and support employees in investing additional time and resources dedicated to ‘following-up’ on compliance incidents by growing internal collaboration within Kindred’s Compliance Incident Process.</td>
<td>2021</td>
</tr>
<tr>
<td>Reinforce the Compliance and Governance model by adopting a set of techniques and methodologies to measure quality in all present and future processes, to act as a foundation for a value-adding Quality Management System.</td>
<td>2021</td>
</tr>
</tbody>
</table>
A proactive compliance approach

Compliance is a prerequisite for our business, and we are subject to strict rules and provisions in the countries in which we hold licences. With every local licence having its own specific legal, operational and commercial requirements, Kindred invests heavily in compliance and governance functions. We currently have more than 150 employees within our business working directly with this aspect of our operations. All employees in Kindred take responsibility for compliance topics, ensuring a proactive compliance approach. We govern our operations according to internationally recognised standards and our policies outline the way we conduct business in a responsible and transparent way. Our ambition is to ensure that in a highly regulated industry, our operations always continue to meet the highest professional, compliance and ethical work standards.

In March 2020, Kindred received a warning and a sanction fee of SEK100 million from the Swedish Gambling Authority (“SGA”) for having allegedly offered incentives in early 2019 in breach of the Swedish Gambling Act. Kindred has appealed the SGA’s decision to the Swedish Administrative Court and the appeal proceedings are currently ongoing.

As a global organisation operating in regulated markets, we need licences and appropriate authorisations to operate. Kindred currently holds international gambling licences in Malta and Gibraltar and local licenses in 14 jurisdictions including Australia, Belgium, Denmark, Estonia, France, Germany (Schleswig-Holstein), Ireland, Italy, Romania, Sweden, the UK and the USA (New Jersey, Pennsylvania and Indiana), which are all monitored through local gambling authorities. In 2020, 60 per cent of our Gross winnings revenue was derived from locally regulated markets and the percentage is growing every year (2019: 59 per cent). During 2020, Kindred undertook 18 regulatory audits (2019:17) across all its licensed activities, as required by the terms of its licences, with all open points closed.

Compliance Governance 2.0

Kindred operates in a highly regulated industry, where compliance is key to survival of the organisation. However, maintaining compliance is becoming more complex due to increased regulatory obligations. To be more efficient and competitive, we felt that we needed to improve our compliance governance, which is why we launched the Kindred Compliance Framework (KCF) at the end of 2019.

KCF includes a Compliance Register designating several Compliance Managers as responsible for the maintenance of the compliance obligations of their assigned jurisdiction. The different requirements are then split into different compliance areas with a responsible compliance owner.

This governance structure creates a shared responsibility of meeting all compliance obligations in the different jurisdictions. Although the compliance department is ultimately responsible, it is of great importance that the entire organisation feels a sense of ownership of these matters. In addition to the new governance structure, the Chief Legal and Compliance Officer is now part of the Executive Management team.

To ensure that all of Kindred’s employees are up to date with the compliance requirements, the compliance owners have worked together to develop a
multi-layered compliance training matrix based on employee roles. Whilst Kindred had already established a satisfactory level on training compliance, this matrix now ensures that all levels of compliance are effectively delivered and maintained.

In 2020, Kindred implemented a Governance, Risk and Compliance Council comprised of key stakeholders across the Group with the aim of ensuring we comply with all relevant obligations. The Council meets on a quarterly basis.

**Contributing to a sustainable economy**
As one of the largest gambling operators in the world with millions of customers, more than 1,550 employees, and hundreds of suppliers, Kindred makes an important contribution to sustainable economic growth. We generate government revenues through the taxes we pay, and we stimulate economic growth through higher production and a focus on innovation as well as through direct and indirect employment.

In 2020, we made a total tax contribution of almost GBP 272 million (2019: GBP 226 million). Kindred is determined to fulfil its global tax obligations by operating in full compliance with all local and international tax laws as well as OECD transfer pricing guidelines. We pay taxes in accordance with local regulations in all the countries we operate in. We manage tax costs and risks carefully, and by reporting and paying taxes as due, we have established a reputation for being responsible and compliant.

**A positive impact through our suppliers**
We purchase many different services and goods. We see it as our responsibility to extend our influence throughout the value chain to improve the standards of our business partners and suppliers. We work to build long-term relationships with our suppliers and apply a Global Procurement Policy as well as Supplier Code of Conduct that clearly communicates the standards we expect regarding labour and human rights, health and safety, business ethics and the environment. We believe that by placing the same high demands on our suppliers that we place on ourselves, the pace of progress will increase, contributing to a more sustainable economy. See the chart below for our spend distribution across supplier types.

### Generating government revenues through taxes*

<table>
<thead>
<tr>
<th>Category</th>
<th>FY 2020 GBPm</th>
<th>FY 2019 GBPm</th>
<th>FY 2018 GBPm</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nordics</td>
<td>39</td>
<td>32</td>
<td>18</td>
</tr>
<tr>
<td>Western</td>
<td>187</td>
<td>174</td>
<td>147</td>
</tr>
<tr>
<td>CES</td>
<td>26</td>
<td>15</td>
<td>16</td>
</tr>
<tr>
<td>Other</td>
<td>20</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Group</td>
<td>272</td>
<td>226</td>
<td>186</td>
</tr>
</tbody>
</table>

* Corporate taxes, VAT, betting duties and payroll taxes.

### Total spend distribution by category of supplier (%)

- **Marketing** 42.0%
- **Products** 32.1%
- **Corporate** 5.4%
- **Taxes and regulatory** 9.5%
- **Tech services** 4.4%
- **Consultant and contractors** 3.4%
- **HR** 1.9%
- **Other suppliers** 1.3%
Running a compliant business continued

**Working with stakeholders to ensure sustainable regulation**

We understand that gambling needs to be regulated in a stable manner to ensure protection that considers both the needs of the individual customer and wider social impacts, resulting in the channelling of digital customer demand to the regulated framework. A high level of channelling of customers to licensed operators is beneficial to customers who are better protected, and to broader society as operators are able to support local communities through taxes, sponsorship of grassroots sports and other local initiatives.

To ensure channelling, operators must be able to offer their customers a value adding offer, including premium user experience and financial value. When taxes are too high and the consumer experience is not aligned to the digital market reality, channelling will be undermined, customers will look outside the licensed offer for entertainment and the purpose of the regulated market is missed. Kindred has worked for many years in cooperation with legislators, regulators, industry bodies and other stakeholder groups to ensure that gambling regulation achieves a relevant sustainable environment. We are active members of all gambling trade associations in our markets and strive through collaboration with peers to further streamline the communication on policies from the industry.

**Tackling money laundering**

We take crime prevention very seriously. Our systems and controls are designed to keep money launderers and other criminals away from our platform across multiple jurisdictions. We require all employees to participate in regular anti-money laundering (AML) training, and we provide further training targeted to those groups who are tasked with detecting and preventing money laundering. Further, Kindred has a Group Money Laundering Reporting Officer (MLRO) who provides the CEO with regular reports on individual cases. As an online gambling operator, we face some of the same challenges as financial institutions. In 2020, we processed on average 46 million transactions per day (2019: 35 million) and every one of these is subject to strict anti-money laundering rules. Our global Anti-Money Laundering/Counter-Terrorism Financing Policy, together with our research-based systems and tools, provide the foundation for all of our employees to recognise and adhere to requirements in this area.

As a digital business, all transactions are conducted online. We have several systems monitoring each single transaction to determine risk and require high-risk customers to provide their source of funds. Higher-risk activity is checked by a dedicated team trained to de-risk the situation by appropriate customer due diligence and necessary actions. If a customer’s activity level is determined to be high risk, an Internal Risk Report is raised and, if following further internal investigations there are indications of money laundering attempts, we raise a report to the National Financial Investigation Unit in the specific market. In 2020, Kindred reported 439 suspected cases of money laundering (2019: 337) to relevant authorities. All Kindred’s supplier relationships are also subject to frequent anti-money laundering review.

Collaboration between operators, authorities, regulators and other partners is crucial if we are to improve techniques and tools to fight fraudulent behaviour across digital platforms. During 2020, we have continued to rollout our updated AML framework. The work on the updated framework included improving our detection capability using data science models in monitoring and customer profiling, optimising our data and evidence gathering, and implementing a fully audited process.
Customer identification
Customer identification is an important part of our anti-money laundering work. In January 2020, the identification system IDIN was implemented in the Netherlands. IDIN is a similar system to BankID which is used in Sweden. During 2020, Kindred has upgraded how our customers can verify themselves on our site. Where possible this is done through solutions similar to BankID, or IDIN, otherwise customers upload their ID-card details and other documents that may be required. In 2021, KindredID will be launched which will improve our ability to connect customer accounts across multiple brands so that we gain a single profile of each player, however many accounts they may have.

In 2021, Kindred will continue to integrate external affordability information providers in the system that will give us estimates and indicators of affordability across markets. This will provide us with a more accurate indication of whether a person actually can afford the activity on their account. Affordability indicators will be an important tool not only for anti-money laundering purposes but also for responsible gambling measures, ensuring that no one is playing with money they do not have.

Fighting corruption
We do not tolerate corruption or bribery under any circumstances and require all employees to participate in regular anti-corruption and anti-bribery training. We enforce an employee-focused Global Bribery Policy and a Global Gift Policy to provide useful and necessary assistance to all employees. There have not been any reported breaches of these policies within Kindred’s workforce.

Maintaining a transparent business
We strive to maintain a transparent business environment and high professional ethics and we value the safety and respect of everyone affected by our business. At Kindred, employees have an important role in raising concerns about any form of malpractice in our organisation through our whistleblowing service, which is readily available to all employees on the intranet. In 2019, we launched “Speak Up”, our reviewed whistleblowing procedure. We have partnered with an independent reporting service which facilitates secure and confidential communication between Kindred and its stakeholders. Concerns raised are managed and reported on a quarterly basis to the Audit Committee, with two cases being reported in 2020. Both ongoing and closed cases are presented to the Board every quarter.

Using AI to tackle money-laundering
We are always looking to find innovative ways of improving our business and are currently exploring how the use of deep-learning and AI techniques can strengthen our anti-money laundering decision process by collaborating with City, University of London and BetBuddy, a Responsible Gambling data analytics specialist. During the Sustainable Gambling Conference, Charitos Charitou from City, University of London talked more about the use of AI for anti-money laundering.

WATCH THE BREAK-OUT SESSION HERE: youtu.be/b8CLmCVtjfo
Being Kindred

Kindred’s long-term success is driven by our people. Attracting and retaining the best people to support and drive Kindred’s long-term strategic objectives, purpose and business operations, remains a key priority. A significant element of this is to offer a best-in-class employee experience. We are dedicated to building a great place to work by investing in the training and development of our employees as well as by offering highly competitive benefits.

2020 highlights

82% of our employees feel that Kindred is a great place to work

1,564 employees

62 nationalities represented in our employee group

20,881 employee hours dedicated to training

93% of our employees feel that they are treated fairly regardless of their gender
Become one of the world’s highest-ranked companies for employee engagement

Long-term ambition by 2023:
We want to achieve a 50:50 gender split in our senior management team

Progress of commitments

<table>
<thead>
<tr>
<th>What we said in 2019</th>
<th>What we did in 2020</th>
<th>Status</th>
</tr>
</thead>
</table>
| Create a wider pool of female talent at management and leadership level, by incorporating a transparent, consistent and objective selection process into Kindred’s leadership development programme. | We launched our Kindred Alchemy Leadership programme and achieved the application targets we set out for the year. Our female applicants performed very well through the selection process and we now have a High Potential leadership talent pool of 56 per cent female at senior leadership level. This talent pool will continue to be developed through 2021 and the selection process we created will now be implemented in our other programmes to ensure a good gender split at other levels. | ![Completed](https://example.com/)

| Develop an employer brand strategy to ensure we attract key talent.                                                                                                                                                  | Initiated the development of an updated employer branding strategy. Due to unforeseen events and the COVID-19 pandemic, we were forced to delay the process and plan to finalise this work during 2021.                                                                                     | ![Ongoing](https://example.com/) |

| Deliver internal diversity campaign to increase internal engagement and understanding of diversity.                                                                                                                 | Employee networks such as Black, Asian, Minority Ethnic & Allies, LGBT& Allies, Parents, and Solo Worker have been formulated. Campaigns for these networks are under construction and will roll-out in 2021. We introduced Black History Month as well as Pride Month in June when Kindred had several campaigns published on our social media channels. | ![Not on track, behind schedule to meet target](https://example.com/) |

New sustainability commitments

| Expand the Group Sustainability element of the employee bonus structure to include additional metrics which improve alignment with sustainability framework.                                                                 | 2021                                                                                                                                                                                                                                                                                                                                                  |        |
| Evolve our employer brand strategy and align to the Group purpose, to ensure we continue to attract key talent to support the group strategy.                                                                        | 2021                                                                                                                                                                                                                                                                                                                                                  |        |
| As part of our long-term ambition we will work to increase gender balance of senior leadership to 30:70.                                                                                                           | 2021                                                                                                                                                                                                                                                                                                                                                  |        |
| Ensure that we embed inclusive leadership principles across the management group.                                                                                                                                   | 2021                                                                                                                                                                                                                                                                                                                                                  |        |
| Capture inclusion and equity data for all minority groups and work with internal employee networks to build a 2023 roadmap from this data.                                                                     | 2021                                                                                                                                                                                                                                                                                                                                                  |        |
Our people are our greatest asset and, from the very start, Kindred was founded on clear values and a strong culture. As we grow, we need to protect this culture and ensure it encompasses the entire company. The ability to nurture our culture has allowed us to attract and retain the best talent in a truly diverse team.

2020 has been an extraordinary year in many regards. The COVID-19 pandemic has resulted in employees having to work from home, meaning that Kindred as an employer has faced a new type of challenge and responsibility – ensuring everyone is doing well without being able to meet in person.

We are a values-led team with a strong culture built on dedicated employees from diverse backgrounds. Our employees strongly identify with our values and they play a leading role in creating the ground-breaking culture necessary for Kindred to be the number one operator across all our markets. As we continue to expand into new markets, products and brands, we maintain our focus on supporting and nourishing our culture. We regularly measure our employees’ level of engagement and satisfaction to better understand how we can best support our culture and employee wellbeing.

Working at Kindred
At Kindred, all employees have clearly defined roles and responsibilities. Employees are encouraged to drive change and challenge how things are done. As a global company operating a diverse range of products, across multiple markets and with employees based in a number of offices across the world, employees share knowledge and best practice across departments and country borders, which supports our teams in learning from each other. We are proud to have been officially recognised as a Great Place to Work in Australia and in the UK, as a top ten Best Workplaces in Tech and once again to receive the Excellence in Wellbeing Award from Great Place to Work.

Kindred employees are not subject to collective bargaining agreements but are entitled to a series of employee benefits, ranging from pension schemes and private health insurance to parental leave and a wellbeing allowance. On top of this, we give all our employees the opportunity to contribute to, and share in, the success of the Group through Kindred's Employee Share Plan and, during 2020 1,144,686 shares were awarded to employees (2019: 980,657).

Our culture of learning
Our strength is in our people. We foster a learning and coaching culture by investing in employee development from day one. We have a strong internal network to deliver facilitator-led and peer-to-peer development opportunities. The "Kindred Academy" provides employees with the opportunity to acquire new in-depth skills, expertise and knowledge, as well as expand their internal and external network. By investing in the development of our people, we ensure that we are building a team that will challenge the status quo and that will identify new and better ways of working. On top of individual training and development, Kindred requires all employees to complete regular mandatory training on information security, anti-money laundering, responsible gambling, the General Data Protection Regulation, health and safety, as well as anti-bribery and anti-corruption refresher courses.
Encouraging sustainability
Our employees are essential for the realisation of our sustainability ambitions and the long-term success of Kindred. To further encourage our employees to engage in sustainability activities, and ensure deeper integration of sustainability into business operations, we have changed our Group bonus structure in 2020 by introducing Group Sustainability as a core element of all bonus plans. The Group Sustainability weighting for the Executive Management bonus plan is 20 per cent for 2020. For all other employees on a bonus plan, the weighting will vary depending on function and level within the company.

Group Sustainability will be recorded by a sustainability index linked to various measures and targets set for the performance year. The index tracks: a) level of customer trust; b) share of customers who change their gambling behaviour after detection by Kindred’s Player Safety team; and c) level of employee trust as measured through an annual engagement survey. The index has been agreed by the Executive Management team and the Remuneration Committee.

A diverse workforce
Kindred is committed to building a diverse workforce of people from a wide range of backgrounds, cultures and experiences. We promote equal opportunities across the employee life-cycle, regardless of gender, ability, race, nationality, religion, sexual orientation or age.

Our diverse workforce enhances the quality of decision-making and business performance. Over the year, our diversity has been enhanced in several aspects. For example, our employee group represents an increasingly diverse range of the world’s nationalities and we are proud that 93 per cent of our employees feel they are treated fairly regardless of their gender.

Kindred is committed to work towards gender equality both within Kindred and in the communities in which we operate. In 2020, Kindred has engaged in important initiatives focusing on gender equality. Read more on page 40.

Kindred’s response to COVID-19
In March 2020, Kindred responded to the global COVID-19 pandemic by initiating a full remote working policy for employees. This was quickly and effectively executed thanks to prior investment in technical infrastructure. Kindred’s priority throughout the pandemic has been the health and wellbeing of employees and their families. Additional support was offered to employees in relation to maintaining their mental health and employee support groups were established to ensure those in isolation had social contact with colleagues, even if only on a virtual basis.

During the pandemic we increased the number of our mental health first-aiders. These valuable members of our team have each received two days of training to provide them with greater insight into mental health issues and the factors that may affect mental wellbeing. Regular internal surveys showed high satisfaction scores from employees about Kindred’s response to the pandemic and good levels of productivity and collaboration whilst working remotely.

Kindred Hive
Even in the first week of lockdown, we managed to get two remote training modules – “Working from Home” and “Managing Remotely” – live. Instead of the usual engagement survey, which is sent out every two months, a targeted remote working survey was conducted. The survey’s findings were shared with support functions so that all necessary support could be offered to our employees. This work led to a global support programme being designed, which we have called Kindred Hive.

The concept of Kindred Hive is that everyone can contribute and support each other in a social setting. Kindred Hive consists of core modules built around core habits needed to thrive in lockdown. The programme was built around psychological safety and gives employees tools with which they can gauge and enhance their mental wellbeing and that of those around them. People were grouped across functions and locations into “support bubbles” which created a helpful framework in which they could share ideas, challenges and advice. Sessions revolve around three key themes: “Focus on You”, “Focus on Each Other”, and “Deliver the Essentials”.

Running alongside these virtual sessions were support networks for groups that we had identified as having particular challenges with working from home, such as parents and those living alone.

Our engagement groups also had great success in securing free virtual gym classes, running poker tournaments for fun, organising cooking classes and establishing remote running clubs.

Kindred Hive received the backing of our Executive team and our CEO shared his own video story, from his living room, as to how he was finding remote working and took the opportunity to reinforce the importance of looking after our mental health during this period.

Focus on You Focus on Each Other Deliver the Essentials
Kindred Alchemy Leadership programme

Kindred has developed its Alchemy programme as a leadership programme aimed at our High Potential Leaders. It consists of modulated workshops interspersed with one-to-one and peer coaching, including one-to-one mentoring from the Executive team. Due to the COVID-19 pandemic, the personal contact elements of the programme had to be effected remotely, while the planned quarterly face-to-face workshops remain ready for rollout in 2021.

Increasing the number of female applicants

Kindred is committed to achieving a 50:50 gender balance in its senior management team by 2023. During 2020, the gender balance in senior management has changed to 19:81 (2019: 20:80), which is not satisfactory. Throughout the year Kindred has invested significant time in creating a wider pool of accomplished female talent at leadership and senior management level and we now expect this pool to fill future senior positions. The Alchemy programme has strict diversity criteria in place to ensure that the gender balance of applicants is fair and the leadership capabilities on which it is built have been verified by an external expert to ensure they are bias free.

Every quarter, managers meet team members individually to conduct a review. This includes evaluating Kindred’s “talent identifiers”: potential; performance; loss-impact (an estimate of the impact on the business if the employee were to leave Kindred); and likelihood of leaving. Employees that are identified as having high potential and of being high performers are invited to apply for the leadership programme. In this initial year of the Alchemy programme, we found that fewer female colleagues were being identified as “high potential” so we invited those that have been rated as “high performers” and those rated at the top end of medium potential to apply to the programme. Interestingly, the result from the application process showed that the female applicants performed well, demonstrating that our female talent is strong, but within Kindred there appears to be some unconscious bias around the identification of potential.

During 2021, Kindred will focus on embedding inclusive leadership principles across the organisation and explore the extent of any unconscious bias at management level. The Executive team has committed to this workshop in Q1 and we will cascade this training throughout the organisation during the year. As we now have the Alchemy programme running, we will also review our Kindred Manager DNA programme to ensure that inclusive leadership is embedded in those competencies too. We will adopt the selection process and diversity, equity and inclusion (D, E & I) checks from Alchemy in all of our other high potential programmes. This will ensure that we have diverse “bench strength” and enhance the sustainability of our D, E & I agenda over the long term.

Being Kindred continued

Women in Racing [WiR]

Kindred announced a new partnership with Women in Racing (WiR). The purpose of the partnership is to raise awareness of the issues working mothers in the racing industry face, by sharing experiences and encouraging debate from an invited audience. The impact of having children and work/life balance are topics which women are often reluctant to discuss openly, as they fear it could affect their career prospects and alter their colleagues’ or management’s perception of them. Kindred is supporting the WiR programme “Racing Home”, which they are delivering in collaboration with Simply Racing and Oxford Brookes University. The programme includes workshops and webinars to gather experience and insights, as well as academic research to capture data and make recommendations to the industry.

Women in Tech (WiT)

For the fourth year in a row Kindred supported Women in Tech Sweden as a co-creating partner with the theme of #WITsthlm2020 being “Beyond Barriers”. WiT is the Nordic region’s largest event for women in the technology industry. It is driven by companies and individuals who want to create change. Kindred also hosted a breakout session focusing on how we can build trust through active monitoring.

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Diversity and equality

All employees
- 65% male
- 35% female

Executive management
- 80% male
- 20% female

Average hours of training in 2020
- 9.7 per employee, all employees
- 7.7 per employee in senior management

Senior management
- 81% male
- 19% female

Board of Directors
- 80% male
- 20% female

Nationalities
- 37% Other (Finnish, Polish, Spanish, Romanian, Danish and other)
- 23% British
- 13% Swedish
- 9% French
- 6% Indian
- 4% Maltese
- 4% Australian
- 4% Italian
Contributing to our communities

Our long-term ambition is to equip our communities with the knowledge and resources to build a better future. We do so by engaging in meaningful partnerships with local and global organisations. We are increasing our social engagement through additional partnerships and active sponsorships, and are working towards securing 100 per cent of our purchased energy from renewable resources by 2023.

2020 highlights

52% reduction in CO₂e emissions per employee

100% of our reported CO₂e emissions were offset

20 MSEK was handed out to football clubs as part of Kindred’s sponsorship with the Swedish Elite Football League to help fund development in each club

Kindred improved its CDP (formerly Carbon Disclosure Project) score from a B- in 2019

Kindred has set Science Based Targets for its emissions and as a result are contributing to the Paris Agreement and the IPCC two-degree target
**Equip the communities in which we operate with the knowledge and resources to build a better future**

**Long-term ambition by 2023:**
We are committed to procure 100 per cent of our electricity from renewable sources of energy

### Progress of commitments

<table>
<thead>
<tr>
<th>What we said in 2019</th>
<th>What we did in 2020</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continue to engage with our local communities through social activation of our sport sponsorships in all sponsorship agreements.</td>
<td>During 2020 we have continued to engage with our local communities through several sponsorships, including supporting SEF and Au Coeur de Football.</td>
<td><img src="https://example.com/Key.png" alt="Key" /> Ongoing</td>
</tr>
<tr>
<td>Implement an action plan to increase our proportion of renewable energy, towards our 2023 target of 100 per cent renewable energy.</td>
<td>Together with Schneider Electrics we have developed an action plan to increase the proportion of energy we use from renewable sources and have reviewed our contracts to see which ones we can switch to renewable sources.</td>
<td><img src="https://example.com/Key.png" alt="Key" /> Ongoing</td>
</tr>
<tr>
<td>Ensure partnership with EFDN is integrated in existing sponsorships to increase the sharing of knowledge and experience between partners.</td>
<td>The process to introduce EFDN to existing and new commercial partners has started with among others Swedish Elite Football joining as a member of EFDN. Kindred’s commercial sponsorship team have during 2020 initiated plans to identify areas of activation.</td>
<td><img src="https://example.com/Key.png" alt="Key" /> Ongoing</td>
</tr>
<tr>
<td>Increase the number of employees who use their sustainability days by 50 per cent.</td>
<td>Due to the COVID-19 pandemic and the various restrictions imposed to mitigate its spread, we have been unable to fulfil this commitment. We have launched a trial of a new tool for 2021 to help employees use their days in a more efficient way.</td>
<td><img src="https://example.com/Key.png" alt="Key" /> Not on track, behind schedule to meet target</td>
</tr>
</tbody>
</table>

### New sustainability commitments

<table>
<thead>
<tr>
<th>What we said in 2019</th>
<th>Target year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase the number of employees who use their sustainability days by 50% with 2019 as base.</td>
<td>2023</td>
</tr>
<tr>
<td>Ensure partnership with EFDN or engagement in other community project is integrated in our sponsorship agreements to increase community involvement in our markets.</td>
<td>2021</td>
</tr>
<tr>
<td>Have renewable energy powering our offices in the locations we can.</td>
<td>2023</td>
</tr>
<tr>
<td>Have certificates for renewable energy to cover the whole Kindred Group energy consumption including data centers.</td>
<td>2023</td>
</tr>
</tbody>
</table>
Contributing to our communities continued

We want to be an active participant in our local communities and are committed to giving back to our neighbours through sponsorships, and by sharing our knowledge and experience where we can add value. Our employees are offered three extra paid days of leave per year to support local communities and we aim to increase the number of employees who take up this offer. Our local market teams and brands undertake a variety of initiatives to support their communities, including funding local sports clubs, commissioning research into areas such as responsible gambling and mental health, and sponsoring the training programmes of elite sports people.

Helping combat climate change
As a company operating solely online, our climate impact mainly comes from energy usage and business travel. While our operations continue to grow, we are committed to promoting sound greenhouse gas (GHG) reduction practices and environmental awareness in our business. We know that businesses have an important role to play in fighting climate change and we are committed to doing our bit for the planet. By 2023, we have the ambition to procure 100 per cent of our electricity from renewable sources of energy where we can.

During 2020 we have, together with Schneider Electric, developed an action plan to realise this goal. We have reviewed all of our energy contracts to see whether we can re-negotiate them to increase the proportion of renewable sources where possible. Developing this action plan has been an important step in realising our 2023 ambition.

Science based targets
To play our part in limiting global warming, we have set science based targets for our emissions. The targets have been developed with support from external experts, and they are aligned to the guidelines published by the Science Based Target initiative (SBTi). Our science based carbon-reduction targets focus on cutting carbon emissions across our data centres, offices and business travel activities. By 2023, we aim to reduce 85 per cent of absolute scope 1 and 2 emissions (market-based) from a 2018 base year by purchasing certificates of origin. We also aim to reduce 30 per cent of our business travels by 2023, also from a 2018 base year. We consider these to be science based targets in line with Intergovernmental Panel on Climate Change (IPCC) 1.5°C and 2°C ambition levels.

Understanding our carbon footprint
In 2020, our total carbon footprint was 2,839 tonnes of CO₂e (2019: 6,254 tonnes). To read detailed information on our emissions see note 6 on page 55 of this report. We always strive to use our resources efficiently and in 2020, we managed to decrease our Group emissions per employee by 52 per cent (2019: 11.4 per cent).

The main contributor to our carbon footprint is business travel by air. In 2020, flights represented 30 per cent of our carbon footprint. Given the COVID-19 pandemic, our business travel has to a very large extent been replaced by video conferencing, leading to a decrease of 78 per cent in travel-related CO₂e emissions compared to 2019. Business travel will most likely increase from this year’s level when the pandemic is over, but it is our belief that the shift from physical travel to virtual meetings will continue, which is why we will continue to invest in and embrace technology supporting this shift.

For activities where Kindred simply cannot reduce its carbon footprint, we have chosen to offset our emissions through a verified third party and through projects that meet the requirements of the Verified Carbon Standard. We are pleased to say that, for 2020, our entire carbon footprint was offset and we technically achieved carbon neutrality.

Our CDP (formerly Carbon Disclosure Project) score indicates the Group’s ability to monitor and quantify its carbon emissions. The score range is from A to D, with A as the best possible rating. In 2020, Kindred received a score of B, an improvement on 2019 when our score was B-. The CDP score provides us with an understanding of how we can continue to improve our performance.

Initiatives from our offices
Rooftop beehives: in Wimbledon, our hives are thriving and we estimate we have around 20,000 bees in residence. We harvested 48 jars of honey in August, which were eagerly snapped up by employees and the money raised was donated to Blue Cross, the animal welfare charity.

Beach clean-ups: In Gibraltar, Kindred volunteers go out once per month to clear the island’s beaches of rubbish. On World Cleanup Day, teams in both UK and Malta joined in, with the three employees in Malta ‘winning’ after having collected 15 bags of litter in Sliema.
Contributing to our local communities
We believe in being an active participant in the local communities in which we operate. We are committed to giving back to our surroundings through sponsorships as well as by sharing our knowledge and experience within our areas of technology, integrity, great experiences and diversity. In 2020, 42 employees used their sustainability days to contribute to their local community (2019: 148 employees).

During 2020, the number of employees using their sustainability days decreased compared with 2019 due to COVID-19 limiting the possibilities of engaging in the ways we are used to. That being said, Kindred has introduced several initiatives as a response to the pandemic. In the UK, for instance, food from the catering department was donated to a local food bank; in Gibraltar, all Easter eggs due to be given to employees were donated to St John Gibraltar instead, who kindly distributed them to the elderly or people in need. On Malta, the resident catering team prepared 30,000 meals for local hospitals, the homeless across the island via the Knights of Malta, and migrants.

To increase the number of employees making use of their sustainability days, Kindred launched a trial of a new corporate social responsibility (CSR) platform, "Givur", in Gibraltar in December 2020. Givur connects employees with initiatives focused on contributing to our local communities. Specifically, Givur will enable Kindred to capture and report on the amount of employee CSR activity in each location. The initial trial will run to June 2021, with initiatives focused on alleviating loneliness in the elderly, better physical health and wellbeing, and supporting women's crisis charities. If the trial is successful, Kindred will rollout the platform to all employees during 2021.

Investments in mental health initiatives
A report Kindred commissioned, entitled "Tackling The Stigma", shows how powerful sport can be in breaking down the barriers to accessing support for mental health issues. Given the importance of football clubs and other sporting organisations to their communities, there is a huge opportunity for sponsors to use their partnerships as a vehicle for positive community impact.

Tackling poor mental health is at the core of Kindred’s commitment to become the sponsor of choice for sporting organisations and their communities and reinvent sponsorship so that it benefits places and societies. In 2020, Kindred Group has made significant investments in different initiatives focusing on mental health. One of these initiatives is Team Talk, an initiative run by Derby County Community Trust (DCCT), in partnership with Kindred, to provide social connections and meaningful activities for socially isolated men (typically with non-acute anxiety and/or depression). Team Talk also exists in Glasgow and Middlesbrough, and Kindred Group’s investment into these programmes has allowed the organising football clubs to open more centres supporting men’s mental health. This significant investment of GBP 140,000 per year directly benefits the local communities and is in addition to any commercial commitment we have made to sponsor the football clubs.

Team Talk was evaluated this summer with the results showing that participants are strongly committed to the initiative and, in spite of the effects of COVID-19 and lockdown, there is a strong sense of commitment, satisfaction and positive identity associated with the programme.

Another initiative focusing on helping those with a range of “invisible” and mental health issues is #GoRacingGreen, a scheme to make horse racing accessible to those who might otherwise find attending a race too overwhelming. #GoRacingGreen has significant backing from the British Horseracing Authority (BHA) and the Racecourse Association (RCA) and works to introduce small changes and additions, such as sensory guides and invisible access statements, around courses which can help those with “invisible” illnesses enjoy a day at the races or perhaps help potential new racegoers in deciding whether to even venture out to racecourses in the first place.

In summary, with Kindred's investment and help it means that:
>
> Racecourses at which Unibet are a sponsor are contracted to ensure key operational staff undergo mandatory mental health awareness and Dementia Friends training sessions prior to race sponsorship
>
> #GoRacingGreen are provided with a designated “quiet space” that those with “invisible” illnesses know they can visit on the day
>
> One in three Unibet adverts (both digital and other media) are donated to #GoRacingGreen to help promote key messages
>
> There is collaboration throughout the year to deliver an industry-standard “kitemark” with agreement from BHA and RCA
>
> #GoRacingGreen are able to organise special racehorse stable visits for those who would not otherwise find themselves able to attend such places
Social initiatives
In 2020, our brands and offices undertook several other initiatives to support their local communities, including:

> In the UK, Kindred, together with all other major betting operators, donated all the profits from the virtual Grand National to NHS Charities Together, the umbrella organisation representing over 140 NHS charities.

> In Romania, a charity poker tournament was arranged in April where 90 per cent of the price money would be donated to hospitals in need. The amount raised was doubled by Unibet. A total of 180 players participated in this tournament resulting in a donation of 3,000 EUR to this good cause.

> In Belgium, Kindred is the main sponsor of Club Brugge football club. In November, Kindred and Club Brugge launched an initiative enabling supporters to vote for their Club Brugge player of the month. Through this initiative, Kindred will finance the purchase of defibrillators and support the organisation of free workshops on resuscitation and the use of defibrillators for Belgian amateur football clubs.

> In Sweden, Unibet became the main sponsor of Allsvenskan and Superettan (the two top men’s football leagues in Sweden). One part of the sponsorship includes our commitment to giving out SEK 20 million annually to the 32 clubs. The distribution is based on our customers’ team preferences, and is called “Hemmaklubben”. The clubs have decided that the sponsorship money should be dedicated to their youth sections. Kindred is also working with the clubs on match-fixing prevention and education.

> In Sweden, the 30/30 fund, launched in 2019, has continued to sponsor local sports clubs. NHL ice hockey player Henrik Lundqvist is the ambassador for the fund and participated in this year’s virtual gala, hosted during the autumn. A total of 1,800,000 SEK has been granted to local sports clubs during the first two years of this collaboration in which Henrik Lundqvist and Unibet finance 50 per cent each.

> In Australia, Unibet, the sponsor of the Roosters rugby team, agreed to remove its logo from the jersey of a player who declines to have gambling, alcohol and bank logos on his jersey for religious reasons. Unibet donated their logo space to the non-profit organisation Gotcha4Life which raises awareness of mental health issues. Unibet also donated AUD 10,000 to Gotcha4Life.

> As part of Unibet’s sponsorship agreement with Swedish Elite Football (SEF), money is directed towards the youth academy programme Unicoach, one of the largest youth academy programme in Sweden. Through the sponsorship, 16 MSEK is reserved for this project every year. Each club is fully responsible for its own programme, which is designed to secure the strong development of Swedish football talent.

> In the UK, Kindred’s brand 32Red has donated its naming rights on the front of the club’s shirts to the Middlesbrough Football Club (MFC) Foundation, a charity that has over 40 programmes to raise aspirations and improve the life chances of people across the local community.

> In 2020, Kindred partnered with the European Football for Development Network (EFDN) to tackle match fixing through the programme Fair Sport 4 All. Besides tackling match fixing, Kindred has supported EFDN’s global Supporter of Each Other campaign.

> For the 18th consecutive year, Unibet hosted the project Unibet 2:an. Together with journalists, club coaches and players, we award the best players in Sweden’s fourth highest football league in each position. Each winner receives 15,000 SEK, of which 10,000 SEK goes directly to the club.

> In Norway, Unibet donated all our exposure rights for games played in Norway during the EHF Euro 2020 handball tournament, to the European Network of Active Living for Mental Health.
Case study – #AuCoeurDuFootball

Since 2019, Kindred’s brand Unibet has experimented with an innovative sponsorship model to support grassroots sports in France. #AuCoeurDuFootball (#AtTheHeartOfFootball) is a large-scale sponsoring operation to support and show our commitment to amateur sports and engage with communities on a very local level.

This is Kindred’s very first sponsorship agreement with amateur clubs and it has a unique and innovative design. Over 6,000 amateur clubs applied via the online platform to be one of the 135 clubs that would be selected. Team kit – shirts, shorts and socks – is always a big expense for clubs, but we offer them high quality outfits which helps clubs financially and makes teams feel more professional. This sponsorship has been particularly appreciated during these tough times for the sports’ industry. Due to the COVID-19 pandemic, amateur sports have lost a significant share of revenue through the loss of local sponsors and other income streams. This only strengthened Unibet’s resolve to sustain and reinforce its commitment in 2020.

Over the last two years 235 French clubs and 11,200 players have received football kits. Thanks to our partner, we have been able to help clubs increase their revenue by creating a digital store.

We are currently working on a third season of this sponsorship with additional initiatives to reinforce the engagement of our partnered clubs. For the 2020-21 season, we plan to have five different Unibet initiatives to award clubs that have a good social media communication such as best shirt presentation, the most beautiful goal and the best match picture. The clubs participating in this competition are able to win additional equipment.
## GRI content index

The following table contains Standard Disclosures from the Global Reporting Initiative (GRI) Standards: Core Option.

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<td><strong>General Disclosures (Core Option)</strong></td>
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<td>102-1 Name of the organisation</td>
<td>Annual Report, page 2</td>
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<td>102-2 Activities, brands, products and services</td>
<td>Annual Report, pages 2-3</td>
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<td>102-3 Location of headquarters</td>
<td>Annual Report, page 53</td>
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<td>102-4 Location of operations</td>
<td>Annual Report, page 81</td>
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<td>102-5 Ownership and legal form</td>
<td>Annual Report, pages 46, 48</td>
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<td>102-6 Markets served</td>
<td>Annual Report, page 2 Sustainability Report, pages 2-3</td>
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<td>102-7 Scale of the organisation</td>
<td>Annual Report, page 1</td>
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<td>102-8 Information on employees and other workers</td>
<td>Page 51</td>
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<td>102-9 Supply chain</td>
<td>Page 33</td>
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<tr>
<td>102-10 Significant changes to the organisation and supply chain</td>
<td>No significant changes to the organisation's size, structure, ownership or supply chain</td>
<td></td>
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<tr>
<td>102-11 Precautionary principle</td>
<td>See sustainability policy on kindredgroup.com/about/corporate-governance/policy-documents</td>
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<td>102-12 External initiatives</td>
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<td>102-16 Values, principles, standards and norms of behaviour</td>
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<td>102-40 List of stakeholder groups</td>
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<td>102-41 Collective bargaining agreements</td>
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<td>102-42 Identifying and selecting stakeholders</td>
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<td>102-43 Approach to stakeholder engagement</td>
<td>Pages 14-15</td>
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<td>102-44 Key topics and concerns raised</td>
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<tr>
<td>102-45 Entities included in the financial statements</td>
<td>Annual Report, page 81</td>
<td>The report covers the whole Kindred Group</td>
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<td>102-46 Defining report content and topic boundaries</td>
<td>Page 14</td>
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<td>102-47 List of material topics</td>
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<td>102-48 Restatements of information</td>
<td>Not applicable</td>
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<td>102-49 Changes in reporting</td>
<td>Not applicable</td>
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<td>102-50 Reporting period</td>
<td>Inside front cover</td>
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<tr>
<td>102-51 Date of most recent report</td>
<td>6 March 2020</td>
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<td>102-52 Reporting cycle</td>
<td>Inside front cover</td>
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<td>102-53 Contact point for questions regarding the report</td>
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<td>Material topic(s)</td>
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</tr>
<tr>
<td>Anti-corruption</td>
<td>GRI 103 (2016) Management Approach 103-1, 2 &amp; 3</td>
<td>Pages 32-35</td>
<td>No cases of corruption involving Kindred Group reported during 2020</td>
</tr>
<tr>
<td></td>
<td>GRI 205 (2016) Anti-corruption 205-3</td>
<td>Page 35</td>
<td></td>
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<td>Green buildings, energy management and responsible business travel</td>
<td>GRI 103 (2016) Management Approach 103-1, 2 &amp; 3</td>
<td>Pages 43-44</td>
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<td></td>
<td>GRI 302 (2016) Energy 302-1 Energy consumption within the organisation</td>
<td>Pages 42, 55</td>
<td>No current overview of Kindred’s proportion of renewable energy</td>
</tr>
<tr>
<td></td>
<td>GRI 305 (2016) Emissions 305-2 Energy indirect (Scope 2) GHG emissions 305-3 Other indirect (Scope 3) GHG emissions</td>
<td>Page 55</td>
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<td>Employee engagement, training and development, and diversity and equality</td>
<td>GRI 103 (2016) Management Approach 103-1, 2 &amp; 3</td>
<td>Pages 38-40</td>
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<td>GRI 401 (2016) Employment 401-1 New employee hires and employee turnover</td>
<td>Page 52</td>
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<td>GRI 404 (2016) Training and education 404-1 Average hours of training per year per employee</td>
<td>Page 53</td>
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<td>GRI 405 (2016) Diversity and equal opportunity 405-1 Diversity of governance bodies and employees</td>
<td>Page 51</td>
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<td>Responsible sourcing</td>
<td>GRI 103 (2016) Management Approach 103-1, 2 &amp; 3</td>
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<td>GRI 414 (2016) Supplier social assessment 414-1 New suppliers that were screened using social criteria</td>
<td>Page 26</td>
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<td>Responsible gambling and player protection</td>
<td>GRI 103 (2016) Management Approach 103-1, 2 &amp; 3</td>
<td>Pages 16-22</td>
<td>No incidents reported during 2020</td>
</tr>
<tr>
<td></td>
<td>GRI 416 (2016) Customer health and safety 416-2 Incidents of non-compliance concerning the health and safety impacts of products and services</td>
<td>–</td>
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<td>GRI 419 (2016) Socioeconomic compliance 419-1 Non-compliance with laws and regulations in the social and economic area</td>
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<td>Ethical marketing, product transparency and integrity in sports betting</td>
<td>GRI 103 (2016) Management Approach 103-1, 2 &amp; 3</td>
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<td>GRI 417 (2016) Marketing and labelling 417-1 Requirements for product and service information and labelling</td>
<td>Pages 22, 26-28</td>
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<tr>
<td></td>
<td>417-3 Incidents of non-compliance concerning marketing communications</td>
<td>Page 49</td>
<td>15 incidents have been corrected and none have resulted in any sanctions for breaches of laws or regulations, and where needed they have been self-reported to the relevant authorities.</td>
</tr>
<tr>
<td></td>
<td>Own indicator – confirmed breaches of integrity in sports betting</td>
<td>Page 28</td>
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### Specific Standard Disclosures

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<thead>
<tr>
<th>Material topic(s)</th>
<th>GRI Standard and disclosure reference</th>
<th>Page(s)</th>
<th>Comment(s)/omissions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Customer data integrity and IT security</strong></td>
<td>GRI 103 (2016) Management Approach 103-1, 2 &amp; 3</td>
<td>Pages 26-27</td>
<td></td>
</tr>
<tr>
<td></td>
<td>GRI 418 (2016) Customer privacy 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data</td>
<td>–</td>
<td>No sustained complaints about customer privacy due to leaks, thefts and loss of customer data</td>
</tr>
<tr>
<td></td>
<td>Own indicator – significant incidents of IT security breaches</td>
<td>Page 26</td>
<td></td>
</tr>
<tr>
<td><strong>Tax transparency</strong></td>
<td>GRI 103 (2016) Management Approach 103-1, 2 &amp; 3</td>
<td>Page 33</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Own indicator – tax payments in significant countries of operations</td>
<td>Page 33</td>
<td></td>
</tr>
<tr>
<td><strong>Anti-money laundering</strong></td>
<td>GRI 103 (2016) Management Approach 103-1, 2 &amp; 3</td>
<td>Pages 34-35</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Own indicator – reported suspected incidents of money laundering</td>
<td>Page 34</td>
<td></td>
</tr>
</tbody>
</table>
### Note 1. Information on employees and other workers

<table>
<thead>
<tr>
<th></th>
<th>Total headcount</th>
<th>of which</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Permanent</td>
<td>Temporary</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>546</td>
<td>535</td>
<td>11</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>1,018</td>
<td>1,007</td>
<td>11</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,564</td>
<td>1,542</td>
<td>22</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nordics</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>336</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Total</td>
<td>336</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Western Europe</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>1,108</td>
<td>1,088</td>
<td>20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>120</td>
<td>118</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,564</td>
<td>1,542</td>
<td>22</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th>Full-time</th>
<th>Part-time</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>546</td>
<td></td>
<td>521</td>
<td>25</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>1,018</td>
<td></td>
<td>1,009</td>
<td>9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,564</td>
<td></td>
<td>1,530</td>
<td>34</td>
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<td></td>
</tr>
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</table>

### Note 2. Diversity of governance bodies and employees

<table>
<thead>
<tr>
<th>Age group</th>
<th>&lt;25</th>
<th>26-30</th>
<th>31-35</th>
<th>36-40</th>
<th>41-50</th>
<th>50+</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Board</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Men</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td><strong>Executive Management</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Men</td>
<td>1</td>
<td>4</td>
<td></td>
<td>3</td>
<td>8</td>
<td></td>
<td>8</td>
</tr>
<tr>
<td><strong>Senior Management</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>2</td>
<td>2</td>
<td>6</td>
<td></td>
<td>10</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>Men</td>
<td>7</td>
<td>13</td>
<td>16</td>
<td>6</td>
<td>42</td>
<td></td>
<td>42</td>
</tr>
<tr>
<td><strong>All other employees</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women</td>
<td>43</td>
<td>127</td>
<td>156</td>
<td>106</td>
<td>76</td>
<td>26</td>
<td>534</td>
</tr>
<tr>
<td>Men</td>
<td>50</td>
<td>215</td>
<td>273</td>
<td>203</td>
<td>166</td>
<td>61</td>
<td>968</td>
</tr>
</tbody>
</table>
### Note 3. New employee hires and employee turnover

#### Employee new hires

<table>
<thead>
<tr>
<th>Age group</th>
<th>Women</th>
<th>Men</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;25</td>
<td>37</td>
<td>38</td>
<td>75</td>
</tr>
<tr>
<td>26-30</td>
<td>36</td>
<td>56</td>
<td>92</td>
</tr>
<tr>
<td>31-35</td>
<td>29</td>
<td>44</td>
<td>73</td>
</tr>
<tr>
<td>36-40</td>
<td>13</td>
<td>24</td>
<td>37</td>
</tr>
<tr>
<td>41-50</td>
<td>3</td>
<td>14</td>
<td>17</td>
</tr>
<tr>
<td>50+</td>
<td>1</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>119</strong></td>
<td><strong>184</strong></td>
<td><strong>303</strong></td>
</tr>
</tbody>
</table>

#### Employee turnover

<table>
<thead>
<tr>
<th>Age group</th>
<th>Women</th>
<th>Men</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;25</td>
<td>24</td>
<td>33</td>
<td>57</td>
</tr>
<tr>
<td>26-30</td>
<td>44</td>
<td>62</td>
<td>106</td>
</tr>
<tr>
<td>31-35</td>
<td>41</td>
<td>51</td>
<td>92</td>
</tr>
<tr>
<td>36-40</td>
<td>25</td>
<td>40</td>
<td>65</td>
</tr>
<tr>
<td>41-50</td>
<td>15</td>
<td>49</td>
<td>64</td>
</tr>
<tr>
<td>50+</td>
<td>5</td>
<td>16</td>
<td>21</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>154</strong></td>
<td><strong>251</strong></td>
<td><strong>405</strong></td>
</tr>
</tbody>
</table>

#### Hire rate

- 19%

#### Turnover rate

- 18%
### Note 4. Average hours of training per employee category

<table>
<thead>
<tr>
<th></th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average hours of training by gender</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average hours of training per employee, all employees</td>
<td>14.48</td>
<td>12.24</td>
<td>9.67</td>
</tr>
<tr>
<td>Average hours of training per employee, women</td>
<td>17.66</td>
<td>14.74</td>
<td>11.56</td>
</tr>
<tr>
<td>Average hours of training per employee, men</td>
<td>15.64</td>
<td>12.11</td>
<td>9.40</td>
</tr>
</tbody>
</table>

| **Average hours of training by governance body**       |        |        |        |
| Executive management                                    | 9.67   | 5.61   | 8.41   |
| Senior management                                       | 32.82  | 10.25  | 7.69   |
| Rest of employees                                       | 13.85  | 12.33  | 9.92   |

| **Average hours of training by function**               |        |        |        |
| Commercial                                              | 11.99  | 9.03   | 6.82   |
| Tech                                                    | 10.95  | 11.87  | 9.77   |
| Corporate                                               | 13.17  | 12.43  | 12.33  |
| Product                                                 | 8.35   | 8.47   | 4.95   |

| **Total hours of training, all employees**               |        |        |        |
|                                                        | 29,985 | 25,755 | 20,881 |

| **Average hours of training, all employees**            |        |        |        |
|                                                        | 14.48  | 12.24  | 9.67   |

| **Average cost of external training per employee**      |        |        |        |
|                                                        | GBP 259| GBP 120| GBP 102|
### Note 5. External initiatives and memberships

<table>
<thead>
<tr>
<th>External initiatives and memberships</th>
<th>Industry association memberships</th>
</tr>
</thead>
<tbody>
<tr>
<td>Founding member, European Gaming and Betting Association (EGBA)</td>
<td>Founding member, Belgian Association of Gaming Operators, (BAGO)</td>
</tr>
<tr>
<td>Founding member, International Betting Integrity Association (IBIA)</td>
<td>Founding member, Branschforeningen for onlinespel (BOS)</td>
</tr>
<tr>
<td>Member of the United Kingdom Sports Betting Integrity Forum</td>
<td>Founding member, Norsk bransjeforening for onlinespill (NBO)</td>
</tr>
<tr>
<td>Memorandum of Understanding FIFA</td>
<td>Founding member, Danish Online Gambling Association (DOGA)</td>
</tr>
<tr>
<td>Memorandum of Understanding Anti-Doping Danmark</td>
<td>American Gaming Association (AGA)</td>
</tr>
<tr>
<td>Memorandum of Understanding Tennis Integrity Unit</td>
<td>Asociatia Organizatorilor de Jocuri de Noroc la Distanta (AOJND)</td>
</tr>
<tr>
<td>Memorandum of Understanding Rugby Football Union</td>
<td>Association Française du Jeu en Ligne (AFJEL)</td>
</tr>
<tr>
<td>Support for the Protect Integrity campaign by EU athletes</td>
<td></td>
</tr>
<tr>
<td>Protect Integrity</td>
<td>Bettings and Gaming Council (BGC)</td>
</tr>
<tr>
<td>Deutscher Sportwettenverband (DSWV)</td>
<td></td>
</tr>
<tr>
<td>CDP Disclosure Insight Action</td>
<td>Netherlands Online Gambling Association (NOGA)</td>
</tr>
<tr>
<td>Gibraltar Betting and Gaming Association (GBGA)</td>
<td>iGaming European Network (iGEN)</td>
</tr>
<tr>
<td>Italian gambling industry association (LOGiCO)</td>
<td>Malta Remote Gaming Council (MRGC)</td>
</tr>
<tr>
<td>Malta Remote Gaming Council (MRGC)</td>
<td></td>
</tr>
<tr>
<td>Österreichische Vereinigung für Wetten und Glücksspiel (OVWG)</td>
<td></td>
</tr>
</tbody>
</table>
### Note 6. Energy usage, travel and emissions

<table>
<thead>
<tr>
<th>Energy usage, travel and emissions</th>
<th>2019/20</th>
<th>2018/19</th>
<th>2017/18</th>
</tr>
</thead>
<tbody>
<tr>
<td>CO₂ emissions (tonnes CO₂e)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Scope 1 – Operation of site facilities</td>
<td>44.3</td>
<td>111.0</td>
<td>12.1</td>
</tr>
<tr>
<td>Scope 2 – Grid electricity purchased</td>
<td>1,939.1</td>
<td>2,260.9</td>
<td>2,329.4</td>
</tr>
<tr>
<td>Scope 3 – Business travel</td>
<td>855.3</td>
<td>3,882.2</td>
<td>3,938.2</td>
</tr>
<tr>
<td><strong>Total emissions</strong></td>
<td><strong>2,838.7</strong></td>
<td><strong>6,254.1</strong></td>
<td><strong>6,279.7</strong></td>
</tr>
</tbody>
</table>

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tonnes CO₂e emissions per employee</td>
<td>1.76</td>
<td>3.73</td>
<td>4.29</td>
</tr>
<tr>
<td>Tonnes CO₂e emissions per GWR GBP million</td>
<td>2.64</td>
<td>6.85</td>
<td>6.93</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Electricity use (kWh)</th>
<th></th>
<th></th>
<th></th>
<th>% change on previous year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total electricity use (kWh)</strong></td>
<td>6,653,000</td>
<td>5,838,200</td>
<td>5,606,400</td>
<td>14.0%</td>
</tr>
<tr>
<td>Energy ratio (electricity kWh per employee)</td>
<td>4,125</td>
<td>3,481</td>
<td>3,827</td>
<td>18.5%</td>
</tr>
<tr>
<td>Energy ratio (electricity kWh per GBPm of Gross winning revenue)</td>
<td>6,196</td>
<td>6,398</td>
<td>6,187</td>
<td>-3.2%</td>
</tr>
</tbody>
</table>

To be compliant with the Greenhouse Gas Protocol Corporate Standard, we used a third party to calculate the Group’s CO₂e emissions.

All carbon footprints are expressed as an absolute amount in tCO₂e. Conversion of non-CO₂ greenhouse gases to CO₂e has been based upon DEFRA 2020 and IEA 2020.

Scope 2 emissions for electricity are calculated using the location-based method.

No separate data for heating and cooling is available for 2020. Combustion of natural gas to heating is included for one office due to the decision to include data for the consumption of fossil fuels.

We have offset our entire carbon footprint in 2020, amounting to 2,838.7 tonnes of CO₂e by supporting a Verified Carbon Standard project.

The report has not been subjected to independent third-party assurance.

---

1 To ensure CO₂e data is collected on a timely and accurate basis, the CO₂e reporting year is a month ahead of the financial year. The employee headcount has been measured as at 30th November to align with the CO₂e reporting year. In 2020, the emissions have been calculated with more accurate emissions factors meaning that the emissions for 2017/18 and 2018/19 have been recalculated as well allowing for a better comparison.
Glossary

AI artificial intelligence
AML anti-money laundering
B2B Business to Business
BHA British Horseracing Authority
BOS Branschföreningen för Onlinespel (Industry Association for online gambling Sweden)
CDP formerly Carbon Disclosure Project. A not-for-profit charity that runs the global disclosure system for investors, companies, cities, states and regions to manage their environmental impacts
CSIRT Computer security incident response team
CSR Corporate Social Responsibility
DCCT Derby County Community Trust
DEFRA Department for Environment Food & Rural Affairs in UK.
D, E & I Diversity, Equity and Inclusion
DSM 5 Diagnostic and Statistical Manual of Mental Disorders
EASG European Association for the Study of Gambling
eCOGRA eCommerce and Online Gambling Regulation and Assurance. Independent and internationally approved testing agency specialising in the certification of online gaming software and systems
EFDN European Football for Development Network
EGBA European Gaming and Betting Association
ESG environment, social and governance
FIFA Fédération Internationale de Football Association
GDPR General Data Protection Regulation
GHG Greenhouse gas
GRI Global Reporting Initiative
IBIA International Betting Integrity Association
IEA International Energy Agency
IOC International Olympic Committee
IPCC Intergovernmental Panel on Climate Change
ISO 17024 Conformity assessment
ISO 27001 for information security
KCF Kindred Compliance Framework
KPI Key Performance Indicator
KYC Know your customer
MFA Multi-factor authentication
MFC Middlesbrough Football Club
MLRO Group Money Laundering Reporting Officer
MSCI Morgan Stanley Capital International
NHL National Hockey League
NHS National Health Service
OECD Organisation for Economic Co-operation and Development
PAF Password Audit Framework
PASPA Professional and Amateur Sports Protection Act
PS-EDS Player Safety – Early Detection System
RCA The Racecourse Association
RG Responsible Gambling
SBTI Science Based Target initiative
SDG Sustainable Development Goals
SEF Swedish Elite Football
SGA Swedish Gambling Authority
SGC Sustainable Gambling Conference
TCFD Task Force on Climate-related Financial Disclosure
TF-CSIRT Task Force Computer Security Incident Response Teams
UEFA Union of European Football Associations
WiR Women in Racing
WiT Women in Tech
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Anna Jein
Sustainability Manager
anna.jein@kindredgroup.com

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