

COURT OF APPEAL FOR ONTARIO

B E T W E E N:

IN THE MATTER OF A REFERENCE to the Court of Appeal pursuant to section 8 of the *Courts of Justice Act*, RSO 1990, c. C.34, by Order-in Council 210/2024 respecting permitting international play in an online provincial lottery scheme

**PROPOSED RECORD OF ATLANTIC LOTTERY CORPORATION,
BRITISH COLUMBIA LOTTERY CORPORATION, LOTTERIES AND GAMING
SASKATCHEWAN AND MANITOBA LIQUOR and LOTTERIES CORPORATION
(Motion for Leave to Intervene)**

June 24, 2024

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INDEX

Tab	Description	Page No.
WILLIAM HILL		
A.	Affidavit of William Hill affirmed April 8, 2024	1 – 14
1.	Exhibit 1 – Registrar’s Standards for Internet Gaming as of February 28, 2024	15 – 60
2.	Exhibit 2 – Ipsos News Release dated January 16, 2023	61 – 64
3.	Exhibit 3 – Notice of Reference dated February 23, 2024	65 – 83
4.	Exhibit 4 – Order of Justice Van Rensberg dated March 1, 2024	84 – 89
B.	Supplemental Affidavit of William Hill affirmed June 21, 2024	90 – 117
1.	Exhibit 1 – CTV Article re Bet99 at YQM Country Festival dated August 29, 2023	118 – 120
2.	Exhibit 2 – CTV News Article re Bet99 at YQM Country Festival dated August 26, 2023	121– 124
3.	Exhibit 3 – PointsBet Advertisements at Women's World Curling Championships dated March 23, 2024	125 – 130

Tab	Description	Page No.
4.	Exhibit 4 – World Curling Instagram Post re with PointsBet dated March 21, 2024	131 – 132
5.	Exhibit 5 – Screen Recording of Sports Interaction Instagram dated April 23, 2024	133 – 134
6.	Exhibit 6 – Screen Recording of PokerStars Travis Nesbitt Promotion	135 – 136
7.	Exhibit 7 – Regina Leader–Post Article re Travis Nesbitt dated December 31, 2018	137 – 144
8.	Exhibit 8 – Grand Slam of Curling Instagram Post re Jackpot City dated December 16, 2023.pdf	145 – 146
9.	Exhibit 9 – ALC Annual Reports 2022 and 2023 Excerpts	147 – 167
10.	Exhibit 10 – BCLC Annual Report 2022 and 2023 Excerpts	168 – 183
11.	Exhibit 11 – MBLL Annual Reports 2022 and 2023 Excerpts	184 – 193
12.	Exhibit 12 – SIGA Annual Reports 2022 and 2023 Excerpts.	194 – 206
13.	Exhibit 13 – Saltwire Article re ALC and Unregulated Gaming dated June 18, 2024	207 – 218
14.	Exhibit 14 – Cease and Desist Letter to NorthStar Bets dated November 7, 2023	219 – 222
15.	Exhibit 15 – Cease and Desist Letter to Super Group dated May 3, 2023	223 – 227
16.	Exhibit 16 – Cease and Desist Letter to Entain dated May 3, 2023	228 – 232
17.	Exhibit 17 – Cease and Desist Letter to 888 dated May 3, 2023	233 – 237
18.	Exhibit 18 – Letter from iGO Operator Coalition dated May 17, 2023	238 – 240
19.	Exhibit 19 – C. Sethi Response to iGO Operator Coalition dated June 30, 2023	241 – 246
20.	Exhibit 20 – iGO Operator Coalition Response to C. Sethi dated July 19, 2023	247 – 248
21.	Exhibit 21 – M. Milne-Smith Letter to AGCO dated November 7, 2022	249 – 252
22.	Exhibit 22 – M. Milne-Smith Email to AGCO dated May 4, 2023	253 – 254
23.	Exhibit 23 – AGCO Response to M. Milne-Smith dated May 23, 2023	255 – 257

Tab	Description	Page No.
24.	Exhibit 24 – M. Milne-Smith Response to AGCO dated June 30, 2023	258 – 261
25.	Exhibit 25 – M. Milne-Smith Letter to AGCO re Northstar Bets dated November 7, 2023	262 – 264
26.	Exhibit 26 – AGCO Response to M. Milne Smith re Northstar Bets dated December 18, 2023	265 – 267
27.	Exhibit 27 – MGA Statement re MOU with AGCO dated May 31, 2024	268 – 270
28.	Exhibit 28 – Letter from C. Sethi to MGA dated July 6, 2023	271 – 275
29.	Exhibit 29 – MGA Response to C. Sethi dated August 21, 2023	276 – 278
NING FUNG TSE		
C.	Affidavit of Ning Fung Tse affirmed June 21, 2024	279 – 294
1.	Exhibit E001 – PEI – LeoVegas Screenshots	295 – 296
2.	Exhibit E002 – PEI – 888Poker Screenshots	297 – 298
3.	Exhibit E003 – PEI – Bet365 Screenshots	299 – 300
4.	Exhibit E004 – PEI – Bet99 Screenshots	301 – 302
5.	Exhibit E005 – PEI – Bwin Screenshots	303 – 304
6.	Exhibit E006 – PEI – PartyCasino Screenshots	305 – 306
7.	Exhibit E007 – PEI – PartyPoker Screenshots	307 – 308
8.	Exhibit E008 – PEI – Sport Interaction Screenshots	309 – 310
9.	Exhibit E009 – PEI – Play OJO Screenshots	311 – 312
10.	Exhibit E010 – PEI – Slotsmagic Screenshots	313 – 314
11.	Exhibit E011 – PEI – KnightSlots Screenshots	315 – 316
12.	Exhibit E012 – PEI – Spingenie Screenshots	317 – 318
13.	Exhibit E013 – PEI – Betway Screenshots	319 – 320
14.	Exhibit E014 – PEI – JackpotCity Screenshots	321 – 322
15.	Exhibit E015 – PEI – SpinCasino Screenshots	323 – 324
16.	Exhibit E016 – PEI – Northstar Bets Screenshots	325 – 326
17.	Exhibit E017 – PEI – PokerStars Screenshots	327 – 328

Tab	Description	Page No.
18.	Exhibit E018 – PEI – Fanduel Screenshots	329 – 330
19.	Exhibit E019 – PEI – BetMGM Television Commercial	331 – 332
20.	Exhibit E020 – PEI – LeoVegas Television Commercial	333 – 334
21.	Exhibit E021 – PEI – Bet365 Television Commercial	335 – 336
22.	Exhibit E022 – PEI – TonyBet Television Commercial	337 – 338
23.	Exhibit E023 – PEI – BetMGM Television Commercial	339 – 340
24.	Exhibit E024 – PEI – BetMGM Television Commercial	341 – 342
25.	Exhibit E025 – PEI – BetMGM Television Commercial	343 – 344
26.	<i>Exhibit E026 – No Commercial Recorded</i>	
27.	Exhibit E027 – SK – LeoVegas Screenshots	345 – 346
28.	Exhibit E028 – SK – 888poker Screenshots	347 – 348
29.	Exhibit E029 – SK – Bet365 Screenshots	349 – 350
30.	Exhibit E030 – SK – Bet99 Screenshots	351 – 352
31.	Exhibit E031 – SK – Bwin Screenshots	353 – 354
32.	Exhibit E032 – SK – Party Casino Screenshots	355 – 356
33.	Exhibit E033 – SK – Party Poker Screenshots	357 – 358
34.	Exhibit E034 – SK – Sports Interaction Screenshots	359 – 360
35.	Exhibit E035 – SK – Play OJO Screenshots	361 – 362
36.	Exhibit E036 – SK – Slotsmagic Screenshots	363 – 364
37.	Exhibit E037 – SK – Knightslot Screenshots	365 – 366
38.	Exhibit E038 – SK – Spingenie Screenshots	367 – 368
39.	Exhibit E039 – SK – Betway Screenshots	369 – 370
40.	Exhibit E040 – SK – JackpotCity Screenshots	371 – 372
41.	Exhibit E041 – SK – SpinCasino Screenshots	373 – 374
42.	Exhibit E042 – SK – Northstar Bets Screenshots	375 – 376
43.	Exhibit E043 – SK – PokerStars Screenshots	377 – 378
44.	Exhibit E044 – SK – Fanduel Screenshots	379 – 380
45.	Exhibit E045 – SK – GGPoker Screenshots	381 – 382
46.	Exhibit E046 – MB – LeoVegas Screenshots	383 – 384

Tab	Description	Page No.
47.	Exhibit E047 – MB – 888poker Screenshots	385 – 386
48.	Exhibit E048 – MB – Bet365 Screenshots	387 – 388
49.	Exhibit E049 – MB – Bet99 Screenshots	389 – 390
50.	Exhibit E050 – MB – Bwin Screenshots	391 – 392
51.	Exhibit E051 – MB – Party Casino Screenshots	393 – 394
52.	Exhibit E052 – MB – Party Poker Screenshots	395 – 396
53.	Exhibit E053 – MB – Sports Interaction Screenshots	397 – 398
54.	Exhibit E054 – MB – Play OJO Screenshots	399 – 400
55.	Exhibit E055 – MB – Slotsmagic Screenshots	401 – 402
56.	Exhibit E056 – MB – Knightslot Screenshots	403 – 404
57.	Exhibit E057 – MB – Spingenie Screenshots	405 – 406
58.	Exhibit E058 – MB – Betway Screenshots	407 – 408
59.	Exhibit E059 – MB – JackpotCity Screenshots	409 – 410
60.	Exhibit E060 – MB – SpinCasino Screenshots	411 – 412
61.	Exhibit E061 – MB – Northstar Bets Screenshots	413 – 414
62.	Exhibit E062 – MB – PokerStars Screenshots	415 – 416
63.	Exhibit E063 – MB – Fanduel Screenshots	417 – 418
64.	Exhibit E064 – MB – GGPoker Screenshots	419 – 420
65.	Exhibit E065 – PEI – GGPoker Screenshots	421 – 423

Court File No. COA-24-0185

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**NOTICE OF MOTION OF ATLANTIC LOTTERY CORPORATION,
BRITISH COLUMBIA LOTTERY CORPORATION,
LOTTERIES AND GAMING SASKATCHEWAN AND
MANITOBA LIQUOR AND LOTTERIES CORPORATION
(Motion for Leave to Intervene)**

AFFIDAVIT OF WILLIAM HILL

I, William Hill, of the Town of Oakville, in the Province of Ontario, MAKE OATH
AND SAY:

1. The proposed interveners, Atlantic Lottery Corporation (“**ALC**”), British Columbia Lottery Corporation (“**BCLC**”), Lotteries and Gaming Saskatchewan (“**LGS**”) and Manitoba Liquor and Lotteries Corporation (“**MBLL**”, and together with ALC, BCLC and LGS, the “**Proposed Intervenors**”) are regional or provincial lottery corporations authorized to conduct and manage gambling and betting within their respective jurisdictions. As further described below, the Proposed Intervenors (along with Loto Québec and the Saskatchewan Indian Gaming Authority) are members of the Canadian

-2-

Lottery Coalition (the “**Coalition**”), a consortium of regional and provincial gambling corporations that seek to combat illegal online gambling.

2. I am the Executive Director of the Coalition. In my capacity as Executive Director, which I have held since September 2023, I have coordinated the efforts of the Coalition’s various members to combat the problem of illegal online gambling. These efforts include coordinating and sharing information with law enforcement and various levels of government; conducting research on the impact of illegal online gambling on Coalition members; and directing the Coalition’s legal activities.

3. I have more than a decade of experience working in the Canadian gambling industry, for both public and private entities. From 2009 to 2021, I worked for the Ontario Lottery and Gaming Corporation (“**OLG**”) in varying positions, including Special Adviser to the President and Chief Executive Officer from 2015 to 2018 and Vice President of Strategic Partnerships from 2018 to 2021. After leaving OLG, I worked as a management consultant and in business development for private online gaming operators.

4. Through my work with the Coalition and with the benefit of my fifteen years of experience in the gambling industry, I have become very familiar with the online gambling landscape not only in the jurisdictions where Coalition members operate but also across Canada. As such, I have knowledge of the matters contained in this Affidavit. Where I do not have personal knowledge of the matters set out herein, I have stated the source of my information and, in all such cases, believe it to be true.

-3-

5. The Proposed Interveners wish to intervene in this matter as they have an interest in the subject matter of this Reference will be affected by its outcome.

A. The Proposed Interveners

6. As noted above, the Proposed Interveners are provincial (or in the case of ALC, regional) lottery corporations. Provincial lottery corporations are authorized to conduct and manage lottery schemes (including online gambling such as online casino games, online poker and sports betting) in their respective jurisdictions pursuant to an exemption under section 207(1)(a) of the *Criminal Code*. All other for-profit gambling and betting, including through the operation of online gambling websites, is prohibited under the *Code* unless such activities are conducted and managed in accordance with the various other narrow exemptions set out therein.

7. ALC was established pursuant to an agreement by among provincial governments and provincial crown corporations in Atlantic Canada. ALC's mandate is to provide government-regulated and responsible products for those Atlantic Canadians who choose to game.

8. BCLC is a provincial Crown corporation that conducts and manages all legal commercial gambling products in the province of British Columbia, including online gambling. Its activities are regulated by the British Columbia Gaming Policy and Enforcement Branch.

9. LGS is a provincial Crown corporation that oversees all lotteries and gaming in the province. LGS provides management oversight for commercial gambling in

-4-

Saskatchewan, ensuring that lotteries, casinos, VLTs, and online gambling are operated in a socially responsible manner for the benefit of the people of Saskatchewan.

10. MBLL is a provincial Crown corporation that oversees the sale of liquor and gambling within the province of Manitoba. MBLL is regulated by The Liquor, Gaming and Cannabis Authority of Manitoba and meets the needs of the Manitoba government by making the greatest possible contribution to the economic and social well-being of the Province of Manitoba.

11. All profits generated by the Proposed Interveners are used to fund health care, education, supports for First Nations and Indigenous groups, social services and other vital government programs in the jurisdictions where they operate. As a result, residents in the Atlantic Provinces, British Columbia, Manitoba and Saskatchewan are the ultimate beneficiaries of the revenues earned by the Proposed Interveners from players who engage with their respective gambling offerings.

12. The Proposed Interveners are regulated by the governments of the provinces in which they operate and are required to comply with strict requirements, including those related to financial reporting and anti-money laundering. As regulated entities, they are also required to implement measures that promote responsible gambling, creating a safer gambling experience for players.

13. Each of the Proposed Interveners has the sole legal authority, or acts as agent to the provincial lottery corporation with such legal authority, to offer online gambling products and services in its respective jurisdiction, including sports betting, lottery and

-5-

casino games. Each of them does so through proprietary websites that are “geo-blocked” such that they are only available to persons in the respective province or provinces of each Proposed Intervener.

14. Notwithstanding the fact that no companies other than the Proposed Interveners are authorized to operate online gambling platforms in the Atlantic Provinces, British Columbia, Manitoba and Saskatchewan, numerous companies offer gambling platforms illegally in these provinces (and, indeed, throughout Canada).

B. The Canadian Lottery Coalition

15. As mentioned above, the Proposed Interveners are all members of the Canadian Lottery Coalition. The Coalition is a consortium of provincial gambling corporations devoted to combatting the proliferation of illegal gambling websites in their respective jurisdictions. The members of the Coalition are ALC, BCLC, LGS, MBLL, the Saskatchewan Indian Gaming Authority and Loto-Québec.

16. The Coalition was formed due to concerns about private, unregulated companies illegally promoting their gambling websites to residents in the Atlantic Provinces, British Columbia, Manitoba, Saskatchewan and Québec, making it difficult for those residents to distinguish which online gambling platforms are lawful and legally regulated from those that are not. Illegal operators do not geo-block their websites and indeed solicit and welcome customers across Canada.

17. The Coalition has taken an evidence-based approach to understanding the scope of illegal online gambling in the respective jurisdictions of its members and has used this

-6-

information to inform the public about the existence of such illegal gambling sites and to lobby governments to assist in curtailing such activities. For example, the Coalition has engaged with government and industry stakeholders, emphasizing the growing market for illegal online gambling in Canada and the resulting harms on its members and Canadians.

18. Data from H2 Gambling Capital, a recognized authority on market data and intelligence in the gambling industry worldwide, estimates that illegal online Canadian gambling revenues in 2023 amounted to approximately \$1.86 billion. Notably, a clear majority of these illegal revenues went to entities that are registered iGO Operators (as defined below).

C. Online Gambling in Canada and the Launch of iGaming Ontario

19. Until recently, only provincial lottery corporations such as the Proposed Interveners have had the authority to conduct and manage online gambling platforms within their respective provinces in accordance with the exemptions under the *Criminal Code*. Although private companies and other operators also advertised and offered online gambling services to Canadians in various provinces, they did so illegally in violation of Canada's *Criminal Code*.

20. In July 2021, however, the Province of Ontario established iGaming Ontario as a wholly-owned subsidiary of the Alcohol and Gambling Commission of Ontario ("**AGCO**") with the intent of opening a regulated, gambling market through which private companies could legally provide online gambling services and products to Ontarians.

-7-

21. iGaming Ontario's online gambling market went "live" on April 4, 2022. Under the new regime, existing operators who were marketing and offering online gambling services to Ontarians illegally were given until October 31, 2022 to register with iGaming Ontario and enter into contracts to become authorized to provide legal internet gambling and betting to individuals in Ontario. Since that time, dozens of third-party operators have registered with iGaming Ontario (the "**iGO Operators**").

22. iGO Operators are required to enter into an operating agreement with iGaming Ontario. As part of that agreement, iGO Operators are subject to regulation and oversight by the AGCO. Specifically, iGO Operators must operate pursuant to the *Registrar's Standards for Internet Gaming* (the "**AGCO's Standards**"). Under the AGCO's Standards, iGO Operators are required to, among other things, implement responsible gambling practices, abide by applicable law, and avoid misleading advertising and promotions. A copy of the Standards is attached hereto as **Exhibit 1**. The AGCO is responsible for enforcing the Standards as against iGO Operators.

23. To date, Ontario remains the only jurisdiction in Canada that permits private companies to advertise and offer online gambling services to Canadians.

D. The Proliferation of Illegal Online Gambling in Canada

24. The Coalition has observed a marked proliferation of illegal online gambling in provinces other than Ontario alongside the launch of the Ontario iGaming market. According to H2's data, the estimated online gambling revenue generated in 2020 by illegal operators from Canadian players was approximately \$1.34 billion. By 2023, as

-8-

noted above, that number has grown to an estimated \$1.86 billion, reflecting an increase in revenue of roughly 40%.

25. The launch of the Ontario iGaming market has led to confusion among Canadians about lawful online gambling options. According to Ipsos, one of Canada's largest market research companies, 27% of Atlantic Canadians, 29% of individuals in Manitoba and Saskatchewan and 39% of British Columbians incorrectly believe that both the provincial lottery corporations and unlicensed operators are operating legally within their respective jurisdictions. This confusion is unsurprising given that many online gambling operators misrepresent themselves as providing lawful gambling services in Canada. Attached hereto as **Exhibit 2** is a copy of a news release from Ipsos summarizing these findings.

26. To the Coalition's alarm, many iGO Operators are among the most prominent illegal operators advertising online gambling to Canadians outside of Ontario, including in the jurisdictions of the Proposed Interveners. As noted above, these iGO Operators have no lawful authorization to offer any online gambling services outside of Ontario. These include ubiquitous television advertisements during prominent sporting events; venue advertisements physically located in the provinces of the Proposed Interveners; online advertisements of all kinds; and various forms of print and billboard media.

27. Most problematic of all, most iGO Operators are also illegally offering online gambling to Canadians resident in the provinces of the Proposed Interveners, either directly or through affiliates. Indeed, iGO Operators or their affiliates comprise a large majority of the illegal online gambling offered in Canada outside Ontario. I am informed

-9-

by various members of the Coalition and investigators retained by the Coalition, and believe that when a person outside Ontario attempts to register to gamble online with iGO Operators, some of these Operators allow a person to gamble without restriction. In other cases, the iGO Operators will recognize that a person is outside Ontario but encourage that person to visit a parallel website, whether operated by the same legal entity or a corporate affiliate, that mirrors the Ontario website (such as at a “.com” domain). Based on the information available to the Coalition, few iGO Operators deny access to their services to Canadians from outside Ontario entirely, even though they all have the technical ability to do so.

28. In addition to flouting the *Criminal Code*, the actions of these iGO Operators conflict with the regulatory standards promulgated by AGCO, the Ontario regulator. Standard 3.02 of the AGCO’s Standards specifically provides that “[g]ames on gaming sites *shall be provided only within Ontario*, unless they are conducted in conjunction with the government of another province” (emphasis added). The AGCO has also specifically admonished in its Standard 1.01 that “[o]perators are expected to ensure that the Standards related to the operation of their gaming site are met, *regardless of the entity that is carrying out the related activities*” (emphasis added).

29. Nevertheless, the AGCO has taken the position in correspondence with the Coalition that it does not have the jurisdiction to regulate the illegal activities of iGO Operators or their affiliates outside of Ontario, even if those iGO Operators are licensed in Ontario. The AGCO has also stated that it will not be taking action against such offending iGO Operators.

-10-

E. The Harm to the Proposed Interveners and Canadians Resulting from Illegal Online Gambling

30. The Proposed Interveners have suffered and continue to suffer direct harm from illegal online gambling. Most significantly, when Canadians engage in online gambling on platforms hosted by illegal operators, they unwittingly divert significant sums of money to private operators that would otherwise have gone to support public programs. Unlike illegal operators who operate for their own profit, the Proposed Interveners, like all Coalition members, return 100% of their profits to the governments of their respective jurisdictions in order to fund vital government programs.

31. Beyond lost revenues, Coalition members have also been forced to spend money to combat the growing problem of illegal operators. Each of the Proposed Interveners has been forced to incur expenses to fight illegal gambling, educate players about illegal gambling and otherwise mitigate their harm. These expenses have reduced the profits that they could otherwise return to their provincial governments.

32. Canadians are also harmed by the actions of illegal operators in other ways. To state the obvious, illegal operators are not subject to the same regulatory scrutiny as legal operators such as Coalition members are. As a result, these operators are not accountable to provide their gambling products and services in a socially responsible manner. For example, there is no requirement for them to implement age-of-majority controls or other responsible gambling features. Similarly, these illegal operators do not face the same financial data reporting regulations or pay any taxes, leading to increased risks of fraud and money laundering.

-11-

F. The Proposed Intervener's Interest in this Reference

33. I understand that this Reference involves the interpretation of section 207 of the *Criminal Code* and whether section 207 permits players participating in legal online gambling to participate in games and betting involving players located outside of Canada. A copy of the Notice of Reference filed by the Attorney General of Ontario on February 23, 2024 is attached to this Affidavit as **Exhibit 3**. A copy of the Order of Justice Van Rensberg dated March 1, 2024 regarding the conduct of this Reference is attached as **Exhibit 4**.

34. The Proposed Interveners have a substantial interest in legal proceedings that may bear on the scope and nature of a Province's authority to offer legal gambling services and products. The Proposed Interveners have accordingly participated on multiple occasions, in various capacities, in legal proceedings that concern such issues. For example, I am aware that the Supreme Court of Canada granted BCLC leave to intervene in *Atlantic Lottery Corp. Inc. v. Babstock*,¹ a putative class action against ALC on behalf of users of video lottery terminal games in Newfoundland and Labrador. Similarly, the Supreme Court of Nova Scotia granted ALC leave to intervene in *Hi-Fi Novelty Co. et al. v. Nova Scotia (Attorney General)*,² an application challenging, *inter alia*, the constitutionality of certain regulations under the Nova Scotia *Lottery Act* and *Theatres and Amusements Act*.

¹ [2020 SCC 19](#).

² [1992 CanLII 14937 \(NSSC\)](#).

-12-

35. I am also aware that BCLC participated in *Earth Future Lottery (P.E.I.) (Re)*,³ which was a reference to the Prince Edward Island Supreme Court (Appeal Division) (as it was then known) concerning the lawfulness of a lottery based in Prince Edward Island selling lottery tickets to players around the world by means of the Internet. BCLC also participated in the subsequent appeal of that decision to the Supreme Court of Canada.⁴

36. The Proposed Interveners seek to intervene in this Reference because they are concerned that the outcome of the Reference could lead to the further proliferation of illegal online gambling in the jurisdictions in which they operate and across Canada. Although it is not currently clear to me precisely how the Government of Ontario plans to implement the proposed reforms to certain online games within the iGaming marketplace, it appears that by allowing dozens of iGO Operators to enter the market, the Ontario market has been spread too thin. Certain games (such as online poker or certain forms of sports betting) require certain volume of players to be viable, and some or all iGO Operators do not have a sufficient volume of players for these games. With the proposed reforms, it appears that the Government of Ontario intends to solve this problem by allowing the iGO Operators to access larger pools of players serviced by their affiliates in other countries, well beyond Ontario's borders. But it is unclear how the iGO Operators would ensure that such gaming continued to be conducted and managed by iGaming Ontario, as is required by the *Criminal Code*.

³ [2002 PESCAD 8](#).

⁴ Reference re Earth Future Lottery, [2003 SCC 10](#).

-13-

37. In contrast to the predicament apparently facing the iGO operators, the Proposed Interveners do not have a similar “player liquidity” problem as they share player pools for certain games across their platforms. This provides an advantage for the Proposed Interveners over iGO Operators, and a disincentive for Canadians resident in the provinces of the Proposed Interveners to switch their play to iGO Operators.

38. Whatever solution the Attorney General ultimately proposes, the Proposed Interveners have grave concerns that a broad interpretation of section 207 would allow the Province of Ontario to conduct and manage online gambling outside of Ontario’s borders. In particular, the Proposed Interveners are concerned that Ontario’s solution to the iGaming “player liquidity” problem will remove one of the few remaining hurdles iGO Operators face to attract customers from outside Ontario. What is more, the Proposed Interveners are concerned that any expansion of Ontario’s power to conduct and manage gaming outside Ontario will embolden illegal operators, including some iGO Operators operating illegally outside Ontario, to offer and expand their unlawful online gambling services to Canadians who live in the jurisdictions of the Proposed Interveners.

39. For the reasons noted above, such an interpretation would result in significant further harm to the Proposed Interveners and deprive Canadians from the benefits of vital social programs funded by those lottery corporations’ legitimate revenues. As a result, the Proposed Interveners are bringing this motion for leave to intervene in good faith to ensure that their real and direct interests in the issues to be resolved on the Reference are protected.

AFFIRMED remotely by William Hill, stated as being located in the Town of Oakville, in the Province of Ontario, before me at the City of Toronto, in the Province of Ontario, on the 8th day of April, 2024, in accordance with O. Reg 431/20, Administering Oath or Declaration Remotely.



Jacqueline Houston

Will Hill

Commissioner for Taking Affidavits
(or as may be)

WILLIAM HILL

JACQUELINE HOUSTON

This is Exhibit "1" referred to in the Affidavit of William Hill affirmed by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on April 8, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Registrar's Standards for Internet Gaming

Last Updated:

2024-02-28

The Registrar Standards for Internet Gaming came into force on April 4, 2022 when Ontario's new igaming market launched.



[Print Version](#)

Introduction

The Standards-Based Approach

Under the *Gaming Control Act, 1992* (GCA) the Registrar is authorized to establish risk-based standards to regulate Ontario's gaming sector. The objective of a standards-based regulatory model is to shift the focus from requiring registrants to comply with a specific set of rules or processes, which tend to be prescriptive in nature, towards the broader regulatory outcomes or objectives they are expected to achieve. These regulatory outcomes are reflected in the "Standards" established herein.

In most cases, these Standards are drafted at a high level of generality, with the aim being to capture the purpose behind the rule. This offers greater flexibility for regulated entities to determine the most efficient and effective way of meeting the outcomes required, which in turn helps reduce regulatory burden and support market innovation. Since there may be many ways for a registrant to meet the Standards, they have the flexibility to determine what works best for

their business, thereby strengthening regulatory outcomes without needlessly burdening regulated entities. Further, the flexibility inherent in a Standards-Based model allows the Alcohol and Gaming Commission of Ontario (AGCO) to focus its resources on key risks and to deliver a modernized approach to gaming regulation in a rapidly evolving industry.

Registrar’s Authority

OLG (Ontario Lottery and Gaming Corporation), iGaming Ontario, Operators, and gaming-related suppliers are required to comply with the GCA and Regulation 78/12. Specifically, Sections 3.8 and 3.9 of the GCA require registrants, employees and other persons retained by OLG and iGaming Ontario to comply with the Standards and Requirements established by the Registrar. The GCA provides the Registrar with the authority to establish Standards and Requirements for the conduct, management and operation of gaming sites, lottery schemes or businesses related to a gaming site or a lottery scheme or for related goods or services.

To Whom the Standards Apply

Standards and Requirements established by the Registrar will apply to OLG with respect to its internet gaming site, to iGaming Ontario with respect to its activities, and to all registered internet gaming Operators in Ontario. Additionally, certain Standards and Requirements also apply to registered gaming-related suppliers.

Operators are expected to ensure that the Standards related to the operation of their gaming site are met, regardless of the entity that is carrying out the related activities. Depending on the circumstances, the Registrar may hold an Operator, a gaming-related supplier, or both, accountable for meeting a particular Standard.

The Registrar may direct any registered supplier to comply with any additional Standards and Requirements, as considered necessary to enhance and preserve the integrity of and public confidence in gaming in Ontario. The Registrar may also propose additional terms of registration specific to an Operator or other registrant to give effect to the purposes of the GCA.

The Registrar may refuse a registration if the applicant is carrying on activities that would be in contravention of the Standards, if the applicant were registered.

Standards and Requirements for Sport and Event Betting

The AGCO recognizes that sport and event betting is an integral part of internet gaming. The AGCO has taken an integrated approach where the standards and requirements for sport and event betting are embedded within the *Registrar’s Standards for Internet Gaming*. This integrated structure means that the *Registrar’s Standards for Internet Gaming* will generally apply to sport and event betting. The standards and requirements apply to all sports, esports, novelty, betting exchange, and fantasy sports products, and includes various bet types such as single-event, in-game, pool, parlay, and exchange bets. Virtual sports are not a type of sport and event betting, thus standards specific to sport and event betting do not apply.

The Registrar’s Standards for Internet Gaming — Composition

This document includes only the Registrar’s Standards for Internet Gaming, applicable to regulated internet gaming sites in Ontario.

The “Standards and Requirements” are divided into the six identified risk themes, under which theme-specific Standards and Requirements are provided. The six identified risk themes which make up the “Standards and Requirements” include:

1. Entity Level
2. Responsible Gambling
3. Prohibiting Access to Designated Groups and Player Account Management
4. Ensuring Game Integrity and Player Awareness
5. Information Security and Protection of Assets
6. Minimizing Unlawful Activity Related to Gaming

Requirements

For certain Standards, further and more explicit direction is provided through one or more specific “Requirements”. These Requirements establish the minimum obligations a registrant must achieve to fulfill the corresponding Standard.

Guidance

Included as part of a number of the Standards and Requirements is a corresponding section which provides regulatory guidance specific to the given standard or requirement. Guidance serves to provide registrants with greater clarity as to the purpose or intent behind a given Standard or Requirement.

Definitions

[Amended: February, 2022]

Term	Definition
AGCO	AGCO means the Alcohol and Gaming Commission of Ontario.
Authenticator	Authenticator is the means or mechanism by which an individual is identified and verified by the system.
Auto-wagering	Auto-wagering is a game feature whereby the player can elect to bet during a game without having to manually activate the betting feature each time a bet is made.

Term	Definition
Bet	A Bet is an amount of money at risk in a wager.
Board	Board refers to either the entire Board of Directors of an Operator or gaming-related supplier (as the case may be) or a committee of the Board that has been delegated a particular element of Board oversight (e.g. audit, compliance, etc.) For purposes of clarity, “Board” does not include the iGaming Ontario Board.
Bot	A Bot is a software application that runs automated tasks over the internet.
Control Activity Matrix	A summary of all control activities used to address the regulatory risks identified by the AGCO and achieve the regulatory outcomes reflected in the Standards and Requirements.
Controls or Control Activities	Controls or control activities include the individual policies, procedures, business processes, monitoring systems, structures, accountabilities, tools and instruments that comprise the control environment management establishes to address the regulatory risks identified by the AGCO and achieve the regulatory objectives reflected in the Standards and Requirements.
Deactivated Account	A Deactivated account is a player account which has been made no longer available to the player for log on and use.
Dormant Account	A Dormant account is a player account which has been temporarily frozen due to inactivity and made unavailable for player log on and use.
Eligible Individuals	Eligible individuals are those persons who are not prohibited from accessing gaming sites or playing lottery schemes under Standard 3.1.
eSports	Multiplayer video games played competitively for spectators; eSports are

Term	Definition
	considered a sport for the purpose of these Standards.
Fantasy Sports	Any pay-to-play sport betting product (fantasy sports contests are considered a type of sport betting for the purpose of these Standards) provided by an operator wherein consumers can assemble a virtual team composed of real in a given sport and compete against other virtual teams based on the performance of those players in real matches.
FINTRAC	FINTRAC means the Financial Transactions and Reports Analysis Centre of Canada.
Free-to-play Games	Free-to-play Games refer to games, including those offered for promotional purposes, that provide players the option to play without paying or betting.
Gaming-related supplier	Gaming-related supplier has the same meaning as it does in Ontario Regulation 78/12, made under the <i>Gaming Control Act, 1992</i> .
Game outcome	The result of a wager.
Game session	A game session is the playing of any of the applicable lottery schemes, and begins when a player starts playing a game for real money. A gaming session ends when a player exits a game.
Gaming site	Gaming site means an electronic channel maintained for the purpose of playing or operating a lottery scheme.
Gaming supplies	Gaming supplies refers to gaming equipment that could influence or is integral to the conduct, management or operation of a lottery scheme.

Term	Definition
Gaming system	Gaming system includes hardware, software, applications and all associated components of gaming supplies and the technology environment.
GCA	GCA means the <i>Gaming Control Act, 1992</i> .
igaming	igaming refers to lottery schemes conducted and managed by OLG or iGaming Ontario that are played or operated through the internet, but does not include OLG lottery products.
Independent Integrity Monitor	Any supplier registered by the Registrar to perform the Independent Integrity Monitor role pursuant to Standard 4.32, which provides services to, among others, regulators, or operators to receive, assess, and distribute unusual/suspicious betting alerts and has the expertise to analyze and evaluate the accuracy and severity of received unusual/suspicious betting alerts.
Independent oversight function	Independent oversight function has the meaning ascribed to it in Standard 1.02.
Lottery scheme	Lottery scheme has the same meaning as in subsection 207(4) of the Criminal Code (Canada).
Manual controls	Manual controls are human-performed control activities.
Notification Matrix	Notification matrix is the policy document that lists the obligations of Operators and gaming-related suppliers to notify the AGCO in specifically delineated circumstances.
Novelty Events	Any bet placed on a non-sporting event where real-world factual occurrences are the contingency on which an outcome is determined and in accordance with

Term	Definition
	Standard 4.34.
OLG	OLG means the Ontario Lottery and Gaming Corporation.
OPP	OPP means the Ontario Provincial Police.
Operator	Operator has the same meaning as it does in Ontario Regulation 78/12, made under the <i>Gaming Control Act, 1992</i> , and further includes OLG and iGaming Ontario.
Peer-to-peer games	Peer-to-peer games are a type of lottery scheme where players gamble against each other rather than against the house.
Randomness or Chance	Randomness or Chance is observed unpredictability and absence of a pattern in a set of events that have definite probabilities of occurrence.
Registrar	Registrar means the Registrar established under the <i>Alcohol, Cannabis and Gaming Regulation and Public Protection Act, 1996</i> .
Self-excluded persons	Self-excluded persons are individuals who participate in a process to exclude themselves voluntarily from gaming sites.
Sensitive Data	Sensitive data includes but is not limited to player information and data relevant to determining game outcomes.
Single-player games	Single player games are any games which are not considered to be peer-to-peer games.

Term	Definition
Slots	Casino games of a reel-based type (includes games that have non-traditional reels).
Sport and Event Betting	<p>Any bet on occurrences related to sports, competitions, matches, and other types of activities which meet the criteria articulated in Standard 4.34, and which excludes games or events where the outcome is determined or controlled by a random number generator, peer-to-peer play, or an operator. Sport and event betting includes:</p> <ul style="list-style-type: none"> • Bets on fantasy sports, esports, and novelty events, but does not include bets on virtual sports. • Sport and Event Bets include, but are not limited to, single-game bets, teaser bets, parlays, over-under, moneyline, pools, exchange betting, in-game betting, proposition bets, and straight bets.
Sport/Event Governing Body	An organization that prescribes final rules and enforces codes of conduct (including prohibitions on betting by insiders on events overseen by the sport governing body) for a sporting event and the participants in the event.
Synthetic Lottery Products	Any bet that is part of a scheme operated by a third-party where the outcome is derived from a separate underlying lottery draw operated by a different operator.
iGaming Ontario	iGaming Ontario means the lottery subsidiary as set out in the <i>Alcohol, Cannabis and Gaming Regulation and Public Protection Act, 1996</i> and under its regulation.
System Accounts	System accounts are all accounts that are used to manage the system.
Virtual Sports	A computer-generated presentation of a random number draw that provides sport-like visual presentation for entertainment purposes only. The outcome of the “event” is determined by a random number generator, rather than real-world sport or novelty events or players. Virtual sports are not considered a type of sport and event betting.

Entity Level

The intent of this risk theme is to ensure that regulated entities have a sound control environment, and an organizational structure that promotes good governance, accountability and oversight, as well as transparency in dealings with the AGCO.

The regulatory risks associated with this theme are:

- Lack of appreciation and understanding of critical elements of a risk-based control environment
- Lack of defined Board mandate and independent oversight of management
- No mechanism for reporting wrong-doing
- Inadequately documented management policies and procedures to define and align accountability skills and competence
- Lack of understanding about expected ethical behaviour
- Lack of transparency in decision-making
- Individual knowingly fails to comply

Management Integrity

1.01 There shall be a commitment to character, integrity and high ethical values demonstrated through attitude and actions. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. All applicable laws and regulations shall be adhered to.
2. Matters identified in management letters from internal and external auditors and matters identified by the Registrar shall be responded to in a timely manner.
3. Operators and gaming-related suppliers shall create and abide by a code of conduct which addresses, at a minimum, conflicts of interest and transparency in dealings with the Registrar. Operators and gaming-related suppliers will be responsible for employee compliance with the code, where such employees play games provided by the Operator or supplier. The code of conduct must be regularly reviewed by the organization's senior management.

***Guidance:** Management in the context of this Standard refers to executives and senior-level management who have the day-to-day responsibility of managing the business of the organization.*

Sound Control Environment

1.02 Operators and gaming-related suppliers shall develop, document and implement formal control activities to address the regulatory risks identified by the AGCO and achieve the regulatory objectives reflected in the Standards and Requirements. Control activities must be authorized by the appropriate level of management. (Also applicable to Gaming-Related Suppliers) [Amended: February, 2022]

Requirements – At a minimum:

1. A process shall be in place to periodically review control activities for effectiveness in meeting the Standards and Requirements and to document, remedy and adjust the controls where deficiencies or gaps are found.
2. Substantial changes to the Operator's control environment shall be communicated to the Registrar in a timely manner.

3. Control activities must be available to the AGCO (or its designate) for regulatory assurance purposes.
4. Operators and gaming related suppliers who run critical gaming systems shall develop a control activity matrix. An operator's control activity matrix shall summarize all controls related to the gaming site, including where the operator works with third-party suppliers, including platform providers.
5. Operators shall have their control activities assessed by an independent oversight function for alignment with the Standards and Requirements.

Guidance: *Independent oversight may be exercised by an internal audit body and/or external auditor, as considered appropriate by the Operator and as acceptable to the Registrar. The Registrar recognizes that oversight practices may vary by Operator depending on their size, ownership structure, scope and complexity of operations, corporate strategy and risk profile. Whatever the case, the independent oversight function should be responsible for auditing the organization's compliance management framework, identifying, managing and reporting on risks the organization is or might be exposed to and exercising oversight that is independent from operational management. It should also have direct and unrestricted access to the Board.*

1.03 Management overrides of the control activities shall be clearly documented and made available to the Registrar upon request. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Approval from at least two senior-level managers is required in order to override any control activity, and in each instance the override shall be reported to the Board or other governance structure where a Board does not exist.

Guidance: *The intent of this Standard is to allow senior-level management to override controls on a one-off basis in necessary circumstances and to ensure that appropriate documentation is maintained for auditing purposes. This Standard is not intended to address permanent changes to the control environment.*

1.04 Operators must establish, implement and maintain controls to support preparation of financial reports which comply with all applicable accounting standards, rules and good practices.

Organizational Structure and Capabilities

1.05 A personnel security screening process shall be in place for any director or officer, and any employee, agent or consultant, at a level that is appropriate for the individual's role in the organization. (Also applicable to Gaming-Related Suppliers)

1.06 Employees must have the competence, skills, experience and training required to execute control activities that are relevant to their responsibilities. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Employees involved in performing control activities must be trained and have knowledge of the organization's control environment, the regulatory risks that the controls are designed to mitigate, and the regulatory objectives reflected in the Standards and Requirements.

1.07 Organizational structures shall be designed to promote a sound control environment and proper segregation of duties to ensure that the possibility for collusion or unauthorized or illegal activities is minimized. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Employees shall be given the appropriate and documented authority and responsibility to carry out their job functions, subject to supervision.
2. The adequacy of segregation of duties as they relate to player protection, game integrity and protection of assets shall be regularly reviewed by the organization's internal audit group or other independent oversight function acceptable to the Registrar.
3. Operators must maintain an up to date organizational chart showing key reporting lines and relationships, and make it available to the Registrar upon request.

1.08 Management clearly understands its accountability and authority for the control environment. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Management shall have been trained and have knowledge of the organization's control environment, the regulatory risks that the controls are designed to mitigate, and the regulatory objectives reflected in the Standards and Requirements.

1.09 Information, including logs, related to compliance with the law, the Standards and Requirements and/or adherence with control activities shall be retained for a minimum of three (3) years, unless otherwise stated. (Also applicable to Gaming-Related Suppliers)

Oversight

1.10 Compliance with the Standards and Requirements shall be documented in an organized manner to ensure that the information is capable of being reviewed and audited by an independent oversight function. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Documentation shall be reviewed and analyzed to ensure compliance with the Standards and Requirements, and approved by management.
2. Internal and external auditors shall be granted access to all relevant systems, documentation (including control activities) and resources for the purpose of conducting an audit.
3. Where directed, Operators and gaming-related suppliers shall retain an independent auditor acceptable to the Registrar to carry out audits required by the Registrar and provide copies of the audit reports to the Registrar.

***Guidance:** The intent of this Requirement is to allow the Registrar to direct third party audits where considered necessary for regulatory assurance purposes. Although the auditor would be retained by the Operator or gaming-related supplier in these circumstances, it would report directly to the Registrar.*

4. In reviewing control activities for compliance with the Standards and Requirements, internal and external auditors shall take into account the Registrar's expectations, as articulated herein.

1.11 Primary accountability for compliance resides with the Board, or other governance structure, where a Board does not exist, and there shall be evidence that the Board, or other governance structure, has carried out its responsibility in this respect. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. A compliance oversight function shall be established that is independent of the activities it oversees.

Guidance: Overall responsibility for compliance monitoring should ideally rest with a chief compliance officer or if such person does not exist, a member of senior management. 27

2. An internal audit function shall be established that regularly audits the organization's control environment and compliance management framework and exercises oversight that is independent from operational management. The internal audit function shall have the authority to independently review any aspect of the operations.

Guidance: Where this is not feasible given the organization's size or structure, audits should be carried out by another independent oversight function.

3. The compliance oversight function and internal audit or other independent oversight function shall have direct and unrestricted access to the Board, or other governance structure, and shall report on all important issues regarding compliance on a regular basis or as necessary.
4. The Board, or other governance structure, shall establish a committee or committees to oversee the organization's compliance and audit oversight functions, with appropriate terms of reference addressing composition and accountabilities.
5. Members of the Board, or other governance structure, and of any committees established to oversee the organization's compliance and audit oversight functions shall understand the business's operations, initiatives and major transactions, and shall have the skills, training, experience and independence to carry out their fiduciary responsibilities.

1.12 There shall be an independent "whistleblowing" process to allow employees to anonymously report deficiencies or gaps in the control environment as well as incidents of possible non-compliance with the controls, Standards and Requirements, or the law. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Operators shall ensure issues raised through the "whistleblowing" process are addressed and communicated to the Board in a timely manner.

1.13 Registrants shall engage with the Registrar in a transparent way. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum, Operators shall:

1. Provide reports regarding any incident or matter that may affect the integrity or public confidence in gaming, including any actions taken to prevent similar incidents from occurring in the future, in accordance with the established notification matrix.
2. Provide reports regarding any incident of non-compliance with the law, Standards and Requirements or control activities, including any actions taken to correct the cause of non-compliance, in accordance with the established notification matrix.
3. Make available any data, information and documents requested by the Registrar.

1.14 The Operator shall ensure that investigators (OPP or Registrar) are able to monitor and participate in games.

Customer Service

1.15 A mechanism shall be in place to allow players to contact the Operator in a timely fashion with issues and complaints relating to their player account, funds management, game play or any matter related to compliance with the Standards and Requirements. The Registrar shall be notified of any such issues or complaints, in accordance with the established notification matrix.

Requirements - At a minimum;

1. Operators must have clear service standards and must make these available to players.
2. Disputes must be resolved under Ontario and Canadian law.

1.17 Relevant information about the AGCO shall be displayed and easily accessible to the player.

Third Party Management

1.18 Operators and gaming-related suppliers shall only contract with reputable suppliers. (Also applicable to Gaming-Related Suppliers)

1.19 Operators are responsible for the actions of third parties with whom they contract for the provision of any aspect of the Operator's business related to gaming in Ontario and must require the third party to conduct themselves in so far as they carry out activities on behalf of the operator as if they were bound by the same laws, regulations, and standards.

1.20 Operators and gaming-related suppliers shall maintain a list of suppliers that provide them with goods or services in relation to lottery schemes and shall make it available to the Registrar upon request. (Also applicable to Gaming-Related Suppliers)

1.21 Operators must ensure that no independent third parties that engage in direct-to-consumer marketing, direct-to-consumer promotion, or player referral services for the Operator under contract, in exchange for commissions, or for any other form of compensation also undertake such activities related to online gaming sites that facilitate or accept wagers from players in Ontario without an AGCO registration.

***Guidance:** This Standard covers the activities of those entities that Operators and others in the gaming industry commonly refer to as "affiliates" or "marketing affiliates", which are often paid or otherwise compensated to refer to customers to another business' products, services, or websites through direct-to-consumer marketing services. This commonly understood term used among gaming registrants and other entities involved in gaming, and known as "affiliates" or "marketing affiliates", is used here for guidance purposes only, and is distinct from how that term may be used in any other regulatory scheme.*

Unregulated Activities

Last Updated:
2022-10-31

1.22 Operators and gaming-related suppliers must cease all unregulated activities if, to carry out those same activities in iGaming Ontario's regulated online lottery scheme, it would require registration under the GCA.

Operators and gaming-related suppliers shall not enter into any agreements or arrangements with any unregistered person who is providing the operator or gaming-related supplier with any goods or services if, to provide those goods and services in iGaming Ontario's regulated online lottery scheme, it would require registration under the GCA. [Added: October, 2022]

Responsible Gambling

Responsible gambling is a key AGCO priority and central to the public interest. The intent of this risk theme is to ensure that gaming is provided in a way that seeks to minimize potential harm and promote a responsible gaming environment.

Regulatory Risks associated with this theme include:

- Inappropriate advertising practices targets minors.
- Advertising is false and misleadingly deceptive to attract the public.
- Advertising deemed to promote excessive play.
- Players allowed to play excessively.
- Responsible gaming controls not designed into environment and product.
- Players are unaware of risks to problem gambling and options to self- control.

Policies and Culture

2.01 Operators shall implement and follow policies and procedures that will identify, prevent and minimize the risks of harm from gaming to players. These policies and procedures shall be reviewed and evaluated regularly for effectiveness to ensure that they follow industry best practices and that the stated objectives of the policies and procedures are achieved. All staff, including senior management staff, shall be trained on the content and application of the policies and procedures at the time they are retained by the Operator and at regular intervals after.

Requirements – At a minimum:

1. Policies and procedures for responsible gambling must be integrated into the control activities, forming a part of the control activities.
2. Training for managers and staff on responsible gambling policies and procedures should be in addition to any training on the control activities. These training programs should be regularly evaluated to include current best practice research and employee feedback.
3. As part of regular review of responsible gambling policies and procedures to ensure that they meet industry best practices, Operators and the provincial agencies shall consult with stakeholders, including players and responsible gambling practitioners and researchers, to assess, improve and address the harms associated with gaming.
4. As part of the regular review of responsible gambling policies and procedures, staff understanding of the policies and procedures, the fundamental concepts of responsible gambling and problem gambling and the impact of their job duties on player protection shall be assessed. Any gaps identified must be addressed.

2.02 The OLG and iGaming Ontario shall implement and follow policies and procedures to ensure that their activities facilitate and support the identification, prevention and minimization of the risks of harm of gaming to players.

Requirements – At a minimum:

1. Policies and procedures for responsible gambling must be integrated into the control activities, forming a part of the control activities.

2. Training for managers and staff on responsible gambling policies and procedures should be in addition to any training on the control activities. These training programs should be regularly evaluated to include current best practice research and employee feedback.

Marketing and Advertising

2.03 Advertising, marketing materials and communications shall not target high-risk, underage or self-excluded persons to participate in lottery schemes, shall not include underage individuals, and shall not knowingly be communicated or sent to high-risk players. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum, materials and communications shall not:

1. Be based on themes, or use language, intended to appeal primarily to minors.
2. Appear on billboards or other outdoor displays that are directly adjacent to schools or other primarily youth-oriented locations.
3. Use or contain cartoon figures, symbols, role models, social media influencers, celebrities, or entertainers who would likely be expected to appeal to minors.
4. Use active or retired athletes, who have an agreement or arrangement made directly or indirectly between an athlete and an operator or gaming-related supplier, in advertising and marketing except for the exclusive purpose of advocating for responsible gambling practices.
5. Use individuals who are, or appear to be, minors to promote gaming.
6. Appear in media and venues, including on websites, and in digital or online media, directed primarily to minors, or where most of the audience is reasonably expected to be minors.
7. Exploit the susceptibilities, aspirations, credulity, inexperience or lack of knowledge of all potentially high-risk persons, or otherwise extoll the virtues of gaming.
8. Entice or attract potentially high-risk players. Instead, measures shall be in place to limit marketing communications to all known high-risk players.

Note: The AGCO published [Guidance on amendments to Standard 2.03](#) on February 8, 2024.

2.04 Marketing, including advertising and promotions, shall be truthful, shall not mislead players or misrepresent products.

Requirements – At a minimum, materials and communications shall not:

1. Imply that playing a lottery scheme is required in order to fulfill family or social obligations or solve personal problems.
2. Promote playing a lottery scheme as an alternative to employment, as a financial investment, or as a requirement for financial security
3. Contain endorsements by well-known personalities that suggest that playing lottery schemes has contributed to their success.
4. Encourage play as a means of recovering past gaming or other financial losses.
5. Be designed so as to make false promises or present winning as the probable outcome.
6. Imply that chances of winning increase:
 - a. The longer one plays;
 - b. The more one spends; or
 - c. Suggest that skill can influence the outcome (for games where skill is not a factor);
7. Portray, suggest, condone or encourage gaming behaviour that is socially irresponsible or could lead to financial, social or emotional harm.
8. Suggest that gaming can provide an escape from personal or professional problems.
9. Portray gaming as indispensable or as taking priority in life; for example, over family, friends or professional or educational commitments,

10. Suggest that gaming can enhance personal qualities, for example, that it can improve self-image or self-esteem, or is a way to gain control, superiority, recognition or admiration,
11. Suggest peer pressure to gamble nor disparage abstention,
12. Link gaming to seduction, sexual success or enhanced attractiveness,
13. Portray gaming in a context of toughness or link it to resilience or irresponsible play, or
14. Suggest gaming is a rite of passage.
15. Offer a product or promotion that is not reasonably attainable without incurring substantial losses.

2.05 Advertising and marketing materials that communicate gambling inducements, bonuses and credits are prohibited, except on an operator’s gaming site and through direct advertising and marketing, after receiving active player consent.

Guidance:

- *This standard does not prohibit the use of inducements, bonuses and credits.*
- *This standard prohibits all public advertising, including targeted advertising and algorithm-based ads.*
- *Direct marketing and advertising includes but is not limited to: direct messaging via social media, emails, texts, and phone calls.*

2.06 Permitted advertising and marketing materials that communicate gambling inducements, bonuses and credits must, at a minimum:

1. **Disclose all material conditions and limitations of the offer at its first presentation on the gaming site, with all other conditions and limitations no more than one click away.**
2. **Not be described as free unless the inducement, bonus or credit is free. If the player has to risk or lose their own money or if there are conditions attached to their own money, the offer must disclose those terms and may not be described as free.**
3. **Not be described as risk-free if the player needs to incur any loss or risk their own money to use or withdraw winnings from the risk-free bet.**

2.07 Players must be provided an opt-in process whereby they actively consent to receiving any direct advertising and marketing of inducements, bonuses and credits, and must be provided a method to withdraw their consent at any time, where such marketing and advertising materials are available.

Guidance: direct marketing and advertising includes but is not limited to: direct messaging via social media, emails, texts, and phone calls.

Supporting Informed Decision Making

2.08 A systematic approach is used to support, integrate, and disseminate information to enable players to make informed decisions and encourage safer play.

Requirements – At a minimum:

1. Responsible gambling materials and information about obtaining help shall be available, visible and accessible to all players. Responsible gaming material should include information about:
 - a. How games work and about common misconceptions,
 - b. Lower risk gaming behaviours including how responsible gambling tools work,

- c. Gaming harms, and
 - d. The variety of support services available to players, including information and support services available to players that may provide specialized information (e.g., self-assessment, and play management tools)
2. Information about financial and time-based gaming limits shall be made available to all players.
 3. Information about self-exclusion programs shall be available, visible and accessible to all players.
 4. Advertising and marketing materials shall contain a responsible gambling message.
 5. All information related to responsible gambling shall be regularly and periodically reviewed and updated to ensure that it is accurate, up to date and in line with industry good practice.
 6. Operators will periodically measure whether players are aware of the information provided and whether they considered the information to be readily available. Any gaps must be addressed.

2.09 The registration page and pages within the player account shall prominently display a responsible gambling statement, the online link, as well as the number for Connex Ontario, and provide a link to a page that provides responsible gambling materials, information, resources and support for people experiencing problems with gaming.

Guidance: The referral to the page that provides responsible gambling materials and information about obtaining help in Ontario may be a page maintained by the Operator or a third party.

Identifying and Assisting Individuals Who May Be Experiencing Harm

2.10 A mechanism shall be in place to monitor player risk profiles and behaviours for the purpose of detecting signs of players potentially experiencing harm.

Requirement – At a minimum,

1. Operators shall include a risk profile for players at high-risk of experiencing gambling-related harm.

2.11 Assistance for players who may be experiencing harms from gaming is readily available and systematically provided.

Requirements – At a minimum:

1. All employees who interact with players shall be knowledgeable about a variety of help resources and are able to provide that information upon request from players or affected others.
2. Players shall be provided with easily accessible contact information of at least one organization in Ontario, dedicated to treating and assisting people experiencing harm from gaming.
3. Operators shall develop and implement responsible gambling policies, procedures and training to assess, detect and address situations where players may be experiencing harm. In these cases, operators shall implement interventions that are tailored to the severity of the situations in which players may be experiencing harm.
4. Responsible gambling policies shall be reviewed periodically for effectiveness.
5. Live customer support shall be made available 24/7.

2.12 Employees shall understand the importance of responsible gambling and how their jobs impact player protection as well as the fundamental concepts of responsible gambling and problem gambling.

Requirements – At a minimum:

1. All employees shall receive mandatory training which is refreshed regularly, to include current best practice research and employee feedback.
2. All employees who interact with players shall receive training in a program designed to identify and respond appropriately to players who may be showing signs of problem gambling and to assist players who may be experiencing harm from gaming.
3. Training for managers and staff for responsible gambling policies and procedures should be in addition to any training on the control activities. These training programs should be regularly evaluated to include current best practice research and employee feedback.
4. Employees shall understand the operator's commitment to responsible gambling and how it is integrated throughout operations.
5. Employees shall understand the harms associated with gaming as well as essential prevention and mitigation concepts.

Self-Exclusion and Breaks in Play

2.13 Individuals shall have the option to take a break in play, in addition to a formal self-exclusion program. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Users shall have the option to initiate a short-term break in their play.
2. Operators shall provide the option to take a one day, one week, one month, two month, or three month break.
3. Once an individual initiates a break, they shall be unable to place further wagers during the time period of the break.

2.14 Operators shall provide a voluntary self-exclusion program for their site. [Amended February 2023]

Requirements – At a minimum:

1. Operators' self-exclusion programs shall be well promoted and easily accessible.
2. The self-exclusion registration process shall be efficient and support-oriented, and shall include the provision of resources and information about where to get help.
3. The terms and conditions of the self-exclusion program shall be clearly worded, including: the player's obligations under the agreement, the consequences of self exclusion, and the process for returning to play safely.
4. Clearly defined term lengths that must include options for terms lasting six months, one year and five years.
5. Once an individual self-excludes, they shall be immediately logged out of their account and unable to login in for the duration of their exclusion.
6. Operators must, as soon as is practicable, take all reasonable steps to prevent any marketing material, incentives or promotions from being sent to the self-excluded individual for the duration of the self-exclusion period.
7. Once a player self excludes, the wager is brought to an end.
 - a. Operators shall refund a player's wager if the player enrolls in a self-exclusion program prior to the commencement of an event or series of events on which the outcome of the wager is determined.

- b. Operators are not required to refund a player’s wager if the player enrolls in a self-exclusion program after the commencement of an event or series of events on which the outcome of the wager is determined.
- 8. Operators must maintain a register of those excluded with appropriate records (name, address, other details, and any membership or account details that may be held by the registrant)
- 9. Operators shall take active steps to identify, and if required, remove self-excluded persons from the gaming site when they are found to be in breach of their self-exclusion agreement.
- 10. A mechanism shall be in place to facilitate the return of the balance of unused funds to a self-excluded individual, when requested by the individual.

Note: Once directed by the Registrar, Operators will be required to participate in a coordinated, centralized self-exclusion program, that shall be in place to allow players to automatically exclude themselves from all online Operator platforms, including OLG.

Game Design and Features

2.15 Game designs and features shall be clear and shall not mislead the player. This Standard does not apply to sport and event betting products.
(Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

- 1. Game design shall not give the player the perception that speed of play or skill affects the outcome of the game when it does not.
- 2. After the selection of game outcome, the game shall not make a variable secondary decision which affects the result shown to the player. If the outcome is chosen that the game will lose then the game shall not substitute a particular type of loss to show to the player (i.e. near miss).
- 3. Where the game requires a pre-determined pattern (for example, hidden prizes on a map), the locations of the winning spots shall not change during play, except as provided for in the terms governing play.
- 4. Games shall not display amounts or symbols that are unachievable.
- 5. Free-to-play games available through the gaming site or related websites shall not misrepresent or mislead players as to the likelihood of winning or prize distribution of similar games, and shall have the same odds of winning as games played for money.
- 6. The denomination of each credit shall be clearly displayed on game screens.

2.15.1 The method of making bets in sport and event betting must be straightforward and understandable. Information must be made available so that the player is clearly informed of the details of the bet prior to making the bet. All selections in a bet must be displayed to the player. (Also applicable to Gaming-Related Suppliers) [Amended: February, 2022]

Requirements — At a minimum:

- 1. Bets on multiple events (parlays) must be identified as parlays.
- 2. The player must be informed that a bet selected by the player has or has not been accepted.
- 3. Where the player has placed a bet and the odds, payout odds, or prices of the bet change prior to the bet being confirmed by the operator, the player must have the option of confirming or withdrawing the bet (with refund of the bet). This requirement may not apply to an option for automatic acceptance of changes in bets described in Requirement 4 below.
- 4. Where operators offer an option of automatic acceptance of changes in bets offered, the player must manually opt in to activate this this functionality and must be able to opt out at any time. The details of this auto-accept function and any options for the function must be clearly explained to the player prior to their consent to the application of the function.

5. The player must be informed of the period in which bets can be made on an event or series of events and bets cannot be placed after the close of the betting period.
6. Free to play sport and event betting games must not mislead players about the odds, payouts or any element of a bet for value available in sport and event betting.
7. All bets and payouts must be expressed in Canadian currency.

Guidance: *This Standard is not intended to prohibit or preclude in-play betting.*

2.15.2 Players must be able to access information regarding available sport and event bets without having to place a bet. This information includes:

Requirements — At a minimum:

1. Information on the bets available;
2. Odds, payouts and prices for available bets;
3. In a dynamic betting environment, including those where individuals' wagers are gathered into pools:
 - a. The most up-to-date odds and payouts;
 - b. The up-to-date total value of the pool for market pools and pool bets that are offered.

2.15.3 Reputable and legitimate data source(s) must be used to determine the outcome of a bet. These data source(s) shall be made available to the player upon request. (Also applicable to Gaming-Related Suppliers) [Amended: February, 2022]

2.16 Game designs and features shall help to prevent extended, continuous and impulsive play and facilitate low risk play behaviours. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Games shall not encourage players to chase their losses, or increase the amount they have decided to gamble, or continue to gamble after they have indicated that they want to stop.
2. Games shall not provide auto-play features for slots.
3. Game play shall be initiated only after the player has placed a wager and activated play. No player shall be forced into game play by selecting the game for review or reviewing information about how the game is played or how bets are made.
4. A player should commit to each game individually, releasing and then depressing the 'start button' or taking equivalent action. Continued contact with a button, key or screen should not initiate a new game.

2.17 The gaming system must not offer functionality which facilitates playing multiple slots games at the same time. This includes, but is not limited to, split screen or multi-screen functionality. (Also applicable to Gaming-Related Suppliers)

Combining multiple slots titles in a way which facilitates simultaneous play is not permitted.

2.18 It must be a minimum of 2.5 seconds from the time a game is started until the next game cycle can be commenced. It must always be necessary to release and then depress the 'start button' or take equivalent action to commence a game cycle. (Also applicable to Gaming-Related Suppliers)

A game cycle starts when a player depresses the 'start button' or takes equivalent action to initiate the game and ends when all money or money's worth staked or won during the game has been either lost or delivered to, or made available for collection by the player and the start button or

equivalent becomes available to initiate the next game.

A player should commit to each game cycle individually, continued contact with a button, key or screen should not initiate a new game cycle.

2.19 For slots games, the gaming system must not permit a customer to reduce the time until the result is presented. (Also applicable to Gaming-Related Suppliers)

Requirements: At a minimum:

1. Features such as turbo, quick spin and slam stop are not permitted. This is not intended to be an exhaustive list but to illustrate the types of features the requirement is referring to.

Note: This Standard does not apply to bonus/feature games where an additional stake is not wagered.

2.20 For slots games, the gaming system must not use auditory or visual effects that are associated with a win for returns which are less than or equal to last total amount wagered. (Also applicable to Gaming-Related Suppliers) [Amended: February, 2022]

2.21 For slots games, gaming sessions must clearly display a customer's net position (the total of all winnings minus the sum of all losses since the start of the session), in Canadian dollars. (Also applicable to Gaming-Related Suppliers) [Amended: February, 2022]

2.22 Players shall have the means to track the passage of time. (Also applicable to Gaming-Related Suppliers)

Limit Setting Features

2.23 Players shall be provided with an easy and obvious way to set gaming limits (financial and time-based) upon registration and at any time after registration. (Also applicable to Gaming-Related Suppliers) [Amended: February, 2022]

Requirements – At a minimum:

1. Players shall be provided with the option to set loss and deposit limits during registration.
2. Operators must offer players the options of setting limits on any number of the following:
 - a. Deposit limits, where the amount a player deposits into their account is limited over a period of time chosen by the player,
 - b. Loss limits, where the amount lost (i.e., winnings subtracted from the amount spent) is restricted.
3. The period or duration of the financial or time-based limits offered must include, 24 hours, 7 days and one month. Where the player sets simultaneous periods (e.g., a deposit limit for a day and for a week), the lowest limit must apply.
4. Financial and time limit functions must be easy to find, reach and initiate or change at any time after the player has registered and opened an account.

2.24 Where a gaming limit has been previously established by a player, a request by the player to relax or eliminate that limit shall only be implemented after a cooling-off period of at least 24 hours. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. The Operator must not relax or eliminate a gaming limit without a request from the player and only after the expiry of the cooling-off period.

Prohibiting Access to Designated Groups and Player Account Management

The overall intent of this theme is to protect the public interest and game integrity by ensuring that those individuals set out in Ontario Regulation 78/12 of the *Gaming Control Act, 1992* are prohibited from participating in lottery schemes and that lottery schemes are conducted in accordance with the *Criminal Code of Canada* (i.e., within the province of Ontario).

The identified regulatory risks under this theme are:

- Individuals prohibited from games of chance have access
- Selling product outside jurisdiction

Eligibility

3.01 Only eligible individuals are permitted to create a player account, and only individuals who hold a valid player account are permitted to log on to their account and gamble.

Requirements – At a minimum:

1. The following individuals are not eligible to play games on a gaming site:
 - a. An individual under 19 years of age except where the individual is at least 18 years of age and is accessing the gaming site solely for the purpose of purchasing a lottery ticket;
 - b. Every individual who advises the Operator that the individual is participating in a self-exclusion process that applies to the site;
 - c. An individual who is known by the Operator to have been restricted from accessing the gaming site or playing a lottery scheme as a condition of a court order;
 - d. Individuals who the Operator has reason to believe have been excluded from the site under subsection 3.6(1) of the GCA;
 - e. Officers, members of the board of directors or partners of the Operator;
 - f. Executives or staff of a trade union who represent or negotiate on behalf of employees employed at the site;
 - g. Employees of registered suppliers who maintain or repair gaming equipment at the site;
 - h. Members or employees of the AGCO;
 - i. Officers, members of the board of directors, or employees of OLG or iGaming Ontario, unless they are within the description set out in subsection 22(6) of Ontario Regulation 78/12.
2. Individuals described in Requirement 1 above are not eligible for prizes, with the exception of self-excluded individuals.

3.01.1 Operators shall not knowingly permit an individual to engage in any of the following prohibited activities and shall take steps to actively monitor and prevent such prohibited activity from occurring:

- An individual with access to non-public information related to an event or an individual who may impact the outcome of an event or bet type is prohibited from betting on any event overseen by the relevant sport/event governing body.

- Athletes, coaches, managers, owners, referees, and anyone with sufficient authority to influence the outcome of an event are prohibited from betting on events overseen by the relevant sport or event governing body.
- Owners (any person who is a direct or indirect legal or beneficial owner of 10 percent or greater) of a sport governing body or member team are prohibited from betting on any event overseen by the sport governing body or any event in which a member team of that sport or event governing body participates.
- Those involved in a sport or event may not be involved in compiling betting odds for the competition in which they are involved.

Requirements – At a minimum:

1. Operators must make reasonable efforts to inform any entity with which they have an information sharing relationship, including independent integrity monitors, sport betting operators, the appropriate governing authority for the sport or event and any other organizations or individuals identified by the Registrar if an individual is found to have engaged in prohibited activity under Standard 3.01.1.
2. Individuals found to have engaged in prohibited activity in Standard 3.01.1 shall not be eligible for prizes.

3.02 Games on gaming sites shall be provided only within Ontario, unless they are conducted in conjunction with the government of another province.
(Also applicable to Gaming-Related Suppliers)

Requirements — At a minimum:

1. Operators must put in place mechanisms to detect and dynamically monitor the location of a player attempting to play a game and to block unverified attempts to play a game. Player location checks subsequent to the initial location check shall occur at reasonable intervals determined by the Operator that minimize the risk of play outside of Ontario. Depending on the location of the player/device, longer or shorter periods may be justified.
2. Operators must put in place mechanisms to detect software, programs, virtualization and other programs capable of circumventing player location detection.

Note: If a lottery scheme is being provided in conjunction with another province, individuals in that province may be permitted to be on the gaming site.

3.03 If the list of prohibited and excluded individuals changes, all registered player information shall be re-verified to ensure that all registered players are still eligible to play, and if they are not eligible, they are prohibited from gaming. The accuracy of the list maintained by the Operator should be periodically reviewed by the Operator.

Registration and Account Creation

3.04 Relevant player information shall be collected and saved upon registration and shall be demonstrated to be complete, accurate and validated before a player account is created for the player.

Requirements – At a minimum, the following information shall be gathered upon registration:

1. Name.
2. Date of birth.
3. Address.
4. Method of identification for subsequent log on, such as user name.

5. Player contact information.

6. Information required by the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* and the regulations under it.

3.05 Before a player account is created, players shall affirm that all player information provided upon registration is complete and accurate.

Player Account Maintenance and Transactions

3.06 Player information shall be kept complete and accurate.

3.07 Prior to participating in game play, players must affirm that they are fit for play.

3.08 All player accounts shall be uniquely identifiable. (Also applicable to Gaming-Related Suppliers)

3.09 Players may have only one player account per gaming site.

3.10 There shall be an auditable trail of events that is logged and available relating to account creation and activation, account deactivation and account changes. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum, an auditable trail of events shall be available for the following:

1. Information relating to player identification and verification.
2. Information regarding or related to contracts with the player.

3.11 Players shall acknowledge and accept the terms of the contract governing the player's account and game play prior to account creation and shall acknowledge and accept any subsequent material changes to the terms of the contract when logging in. At all times, the terms of the contract and the operation of the contract must comply with the Standards and Requirements and applicable Ontario laws.

3.12 All players shall be authenticated prior to accessing their player account and being permitted to gamble. Third parties are not permitted to access a player's account. (Also applicable to Gaming-Related Suppliers)

Requirements: At a minimum,

1. Players must be given the option to use multi-factor authentication when logging in.

3.13 All player account transactions shall be recorded and logged in an accurate and complete manner. (Also applicable to Gaming-Related Suppliers)

3.14 Player account information shall be made readily available to the player. (Also applicable to Gaming-Related Suppliers)

3.15 Information about player account transactions shall be made readily available and clear to the player. (Also applicable to Gaming-Related Suppliers) [Amended: February, 2022]

Requirements – At a minimum, the gaming system shall give the player access to the following information:

1. Deposit and withdrawal history, and current balance.
2. Method and source of funds used for transactions.
3. Date and time of previous login.
4. Gaming event and transaction history (game session outcomes and game transactions) including, in sport and event betting, the date and time of past and current bets, and the date and time at which past bets were settled, and information about current bets.
5. Total monies wagered for session and/or period of time.
6. Total monies won or lost for session and/or period of time.
7. Account balance at start and end of session.

3.16 All player account transactions shall be uniquely identifiable and traceable to a unique individual player account. (Also applicable to Gaming-Related Suppliers)

Deactivation and Dormant Accounts

3.17 Reasonable efforts shall be made to inform players of player funds remaining in dormant accounts.

3.18 Players may elect to deactivate their player account at any time and, once the election is made, the account is deactivated.

3.19 Where necessary, a player account may be deactivated by the Operator.

3.20 A player account shall be deactivated if requested by the Registrar.

3.21 If player information is removed, it must be retained in accordance with Standard 1.09 or other records retention requirement that may apply.

3.22 Where an account becomes dormant or is deactivated by a player or another authorized individual, the player shall be able to recover the balance of their account owing to them.

Ensuring Game Integrity and Player Awareness

The overall intent of this theme is to ensure that gaming in Ontario is conducted with honesty and integrity and that players have sufficient information to make informed decisions prior to gaming.

The identified regulatory risks under this theme are:

- Inability to regulate all components.
- Related parties winning at a higher relative percentage than the public.
- Players have insufficient information to make an informed choice.

- Game and system lack integrity.
- Game procedures not followed.
- Game and systems fail.
- Potential compromising of betting markets through activities such as insider betting or game manipulation.

Game Integrity

4.01 All gaming activities and financial transactions shall be conducted fairly and honestly, and must be independently verifiable. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Continuous independent monitoring and recording of lottery schemes and cash (and cash equivalent) handling must be in place to support the verification of:
 - a. Adherence to required game rules by players and employees or, in sport and event betting, the processing and redemption, if any, of the bet fairly, honestly and in accordance with the terms of the bet placed by the player, including applicable betting rules;
 - b. Confirmation of outcomes of lottery schemes;
 - c. Prize payment to the proper person;
 - d. Accuracy of financial transactions.
2. Continuous logs shall be maintained for critical gaming systems including to track financial accounting and game state history.

4.02 There shall be appropriate, accurate and complete records of transaction and game state and play information kept and made available for the purposes of (Also applicable to Gaming-Related Suppliers):

1. **Ensuring timely investigations can be performed by the Registrar.**
2. **Capturing information needed to continue a partially complete game within a reasonably defined time.**
3. **Resolving disputes in a fair and timely manner.**
4. **Ensuring player complaints can be resolved.**
5. **Tracking all relevant player information (including funds information).**
6. **Tracking all relevant individual gaming sessions and game play information.**
7. **Tracking all relevant information related to events (including significant events).**
8. **Tracking of game enabling, disabling and configuration changes.**

Guidance: *There should be an adequate amount of storage, capacity and retention of logged information. The appropriate capacity, design and monitoring of the logging facilities should be in place to ensure that logging is not interrupted for a technical reason that could have been prevented.*

4.03 There shall be a mechanism in place to ensure that if logging is interrupted, compensating manual controls are used, where reasonable. (Also applicable to Gaming-Related Suppliers)

4.04 The gaming system shall be capable of providing custom and on-demand reports to the Registrar. (Also applicable to Gaming-Related Suppliers)

Guidance: *the intent is to ensure that the Registrar can receive information in an appropriate format when necessary. Examples are: a list of all games hosted by the website, or a list of all active player accounts.*

4.05 Game specifications must be documented that clearly indicate (Also applicable to Gaming-Related Suppliers):

1. **The objectives of the game;**
2. **The wagers that may be made;**
3. **How the game is operated and played;**
4. **Odds of winning for each prize available to players;**
5. **The advantage of the operator in relation to each wager.**

4.06 Prior to placing a bet or wager, the player shall be provided with sufficient information to make informed decisions about betting or wagering based on chances of winning, the way the game is played, and how prizes and payouts are made. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Comprehensive and accurate information that explains the applicable terms governing play must be easily available to the player prior to the placing of a bet or wager through such supports as “game rules”, “help” or “how to play” pages placed prominently to allow players to easily locate them. All reasonable steps must be taken to ensure the content is understandable.
2. The explanatory content shall:
 - a. indicate the methods of how players may participate in the game and provide instructions and any terms for each of these methods,
 - b. provide clear instructions on how to interact with the game,
 - c. provide clear descriptions of what constitutes a winning outcome,
 - d. indicate any restrictions on play or betting (e.g., play duration limits, maximum wins),
 - e. contain comprehensive, accurate and understandable information on the odds of winning, payout odds, or returns to players,
 - f. indicate prize value units (e.g., currency or credits),
 - g. provide any other information on elements that will affect play (e.g., the number of decks or frequency of shuffles in virtual card games, the method of in-game betting) or results (e.g., how progressive jackpots work, number and kind of tokens to be collected to enter a bonus round, the rules and behaviour in a bonus round, how the results of pool betting in sport and event betting work, the procedures for confirming the results),
 - h. contain the same information and be consistent across all languages it is provided in.
3. If certain outcomes, prizes or features are only available under limited circumstances, the explanatory content must clearly indicate what these circumstances are.
4. Where speed of interaction has an effect on the player’s chances of winning, players must be informed that the speed of connection or processor may have an effect on the game.
5. Where player skill and/or strategy has an impact on the player’s chances of winning, players must be informed that their skill and/or strategy will have an impact on their chances of winning.
6. For all peer-to-peer games, players must be informed of possible communication loss and the impact to the player in such an event.
7. The denomination of each credit shall be clearly displayed.
8. The units of displayed prizes and payouts (e.g. denominational units, currency) must be clear.
9. Cash out options and how to redeem winning bets in sport and event betting.
10. Players shall be provided with information that indicates circumstances in which a game can be declared void.

Requirements – At a minimum, information shall not:

1. Describe any outcomes, prizes, or features that are not achievable.
2. Encourage play as a means of recovering past gambling or other financial losses.
3. Be designed so as to make false promises or present winning as the probable outcome.
4. Imply that chances of winning increase:
 - a. The longer one plays;
 - b. The more one spends; or
 - c. Suggest that skill can influence the outcome (for games where skill is not a factor);
5. Use language that suggests the probability of a particular outcome is more likely to occur than its actual probability. Examples include the use of the terms, “due”, “overdue”, “ready”, and “ready to hit”.
6. Mischaracterize the nature of the game by giving it a commonly accepted name, such as “European Roulette”, if the game does not operate as a player would reasonably expect.

4.08 All igaming games, random number generators and components of igaming systems that accept, process, determine outcome of, display, and log details about player bets, including any subsequent modifications, must either be approved by the Registrar or certified by an independent testing laboratory registered by the Registrar, as per the AGCO’s *ITL Certification Policy*, prior to being provided for any gaming site. [Amended: April, 2023]

Guidance: For greater certainty, this Standard applies to gaming equipment used in Live Dealer games that contains electronic components.

4.09 Gaming systems and gaming supplies shall be provided, installed, configured, maintained, repaired, stored, and operated in a way that ensures the integrity, safety and security of the gaming supplies and systems. (Also applicable to Gaming-Related Suppliers) [Amended: October, 2022]

Requirements – At a minimum:

1. Only games and remote gaming servers approved by the Registrar or certified by an independent testing laboratory registered by the Registrar shall be used on the gaming site.
2. The Registrar shall be immediately notified where there is any problem with the integrity or security of the gaming system or gaming supplies.
3. Monitoring and testing shall be performed throughout the life of the gaming system and gaming supplies to ensure they are operating as approved.
4. In the event of any suspected integrity or security problem with a gaming system or gaming supply, logs of the current state of the gaming system and gaming supply, and any supportive evidence shall be preserved.
5. Operators shall monitor the payback of their live games to detect any behaviour that may indicate faulty performance.
6. Gaming suppliers shall take immediate action, conduct timely investigations, and make any necessary corrections when there is a problem with the integrity or security of gaming systems.

4.10 Where there are suspected game or system faults that may impact game integrity or fairness including the integrity or fairness of sport and event betting (e.g., influencing a player’s chances of winning or the return to players), Operators shall make the game unavailable to players until the issue has been resolved. In the case of sport and event betting, making a game unavailable may include the suspension of betting, the withholding of funds, and the refund of any bet until a gaming system fault has been resolved. Operator decisions must be fair, reasonable, and made in good faith.

4.11 Production, testing and development systems shall be logically separated. (Also applicable to Gaming-Related Suppliers)

4.12 Game outcomes and sport and event betting transactions shall be recoverable, where technically possible, so that player bets can be settled appropriately. (Also applicable to Gaming-Related Suppliers)

4.13 In any case where there is a game or system fault, including where game outcomes or sport and event betting transactions are not recoverable, the Operator shall have clearly defined policies and processes in respect of treating the player fairly when resolving the player’s transactions. These policies and processes shall be made available to players. (Also applicable to Gaming-Related Suppliers)

4.14 Mechanisms shall be in place to allow a game to be recreated up to and including the last communicated state to the player. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

- 1. Selected electronic game elements and game outcomes shall be logged before they are displayed to the player.
- 2. Information shall be captured that is needed to continue a partially complete game within a reasonable period of time.

4.15 A player’s bet and the outcome of the game shall be clearly displayed, easy to understand, and available for a sufficient length of time for the player to review. (Also applicable to Gaming-Related Suppliers)

4.16 Games shall pay out accurately, completely and within a reasonable time of winning, subject to checks and verifications. (Also applicable to Gaming-Related Suppliers)

Collusion and Cheating

4.17 Operators shall have mechanisms in place to appropriately deter, prevent and detect collusion and cheating.

4.18 All relevant activities related to the detection of collusion and cheating shall be logged.

4.19 Players shall be provided with clear information on the process to report activities related to collusion and cheating, including the suspected use of bots. The process must be simple to use and readily accessible to a player seeking to make a report.

Requirements – At a minimum:

- 1. Complaints by players about unfair treatment, cheating and collusion must be investigated.
- 2. Information about the Operator’s policies and procedures to deter, prevent and detect unfair behaviour, cheating and collusion, including the suspension or disabling of accounts and any recovery of funds, must be made available to the public on request.
- 3. Where an investigation, whether initiated by the Operator or as a result of a player complaint, results in the suspension or disabling of a player account, records of the investigation identifying the activities, the reason for the investigation (including whether it was initiated as the result of a player complaint) and any relevant evidence should be retained in accordance with Standard 1.09.
- 4. The Registrar shall be informed, in accordance with the notification matrix, of any incident that an Operator reasonably believes constitutes an incident of intentional cheating while playing a lottery scheme.

4.20 Where speed of interaction has an effect on the player's chances of winning, the Operator shall take reasonable steps to ensure the player is not unfairly disadvantaged due to gaming system related performance issues.

4.21 Service interruptions shall be responded to and dealt with in a way that does not disadvantage players. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum, the gaming system shall:

1. Inform players that the speed of connection or processor may have, or appear to have, an effect on the game;
2. Recover from failures that cause interruptions to the game in a timely fashion;
3. Where appropriate, void bets;
4. Retain sufficient information to be able to restore events to their pre-failure state, if possible;
5. Pay players the amount won up to that point, or return bets to players where a game cannot be continued after a service interruption, whichever is the better outcome for the player.

Peer-to-Peer Games

4.22 In peer-to-peer games, Operators must implement measures intended to deter, prevent and detect the use by players of software programs to automatically participate in game play (referred to as a bot) or to provide the player with an unfair advantage over other players.

Requirements – At a minimum:

1. Operators must clearly provide notice to players of peer-to-peer games that the use of such software is not permitted and, if a player is found to have used such software, it will be considered to be cheating and the player may be sanctioned by the Operator accordingly.

4.23 Games must be conducted in a manner that ensures players are treated fairly and not unfairly disadvantaged by other players. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Measures intended to deter, prevent, and detect unfair behaviour, collusion and cheating, including the suspected use of bots, must be implemented.
2. Information regarding specific game elements (such as a player's hand or cards) shall not be accessible to give advantage to any player during games, unless by the player themselves.
3. A mechanism shall be in place to ensure that a player cannot play against themselves or occupy more than one seat at an individual table.
4. Gaming systems must retain a record of relevant activities to facilitate investigation and be capable of suspending or disabling player accounts and player sessions.
5. Operators must monitor the effectiveness of their policies and procedures.
6. As a minimum deterrent, players must be informed that accounts may be closed if the player has cheated, colluded or acted unfairly towards another player.

Determination of Game Outcomes

4.24 Games must operate according to their game specifications and the outcomes must be determined in accordance with the terms governing play and prevailing payouts as they are described to the player. Sport and event betting must be conducted fairly, honestly and in accordance with the terms of the bet placed by the player. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. All possible game outcomes (winning and losing outcomes) shall be available in each play, unless clearly explained to the player.
2. The probability of game outcomes in virtual games shall be the same as in the associated live game (e.g., card games), unless the differences are set out in the terms governing play and communicated to players.
3. The probability of achieving a specific game outcome shall be constant and independent of game history, player or any other factor, unless clearly explained in the terms governing play. Where the game outcome is intended to be random (e.g., dice games or slot games), the outcome must not be dependent or based upon any history or other factors.
4. Sport and event bets shall be accepted, processed, and settled in accordance with the terms of the bet placed by the player, including any applicable betting rules.

4.25 Bets shall be committed before the determination of game outcomes. Any wager received after the determination of game outcomes associated with the wager shall be voided and returned to the player. (Also applicable to Gaming-Related Suppliers)

4.25.1 In sport and event betting, bets must be settled fairly and in accordance with the terms of the bet placed by the player and any applicable betting rules that were available to the player when the bet was placed. Where raised, the reasons for the settlement must be clearly and promptly provided to the player. (Also applicable to Gaming-Related Suppliers)

4.25.2 The results of bets on sporting or other events must be provided to players making bets on the events. Any change of results must be made available. Account balances will be updated as the results of wagers are confirmed. (Also applicable to Gaming-Related Suppliers)

4.25.3 Sport and event betting operators shall have controls in place to ensure the accuracy and timeliness of sport and event results data. (Also applicable to Gaming-Related Suppliers)

Randomness of Game Outcomes

4.26 A mechanism shall be in place to randomly select game elements used to determine game outcomes. This Standard does not apply to sport and event betting products.(Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Initial values and conditions shall be selected and used to seed the random selection process in a way that ensures the randomness of the resulting game outcomes and avoids any correlation of selected game elements with elements selected by any other instances of the mechanism.

- 47
2. The selected game elements and their associated game outcomes shall not be influenced, affected or controlled by the amount wagered, or by the style or method of play unless the conditions are changed and are disclosed clearly to the player.
 3. The mechanism used to select game elements and their associated game outcomes shall be impervious to outside influences (such as electro-magnetic interference, devices within or external to the gaming system; the characteristics of the communication channel between the system and the end player device, the player or the Operator) and its components shall not be subject to deterioration that impacts, before any scheduled replacement lifecycle, the randomness of selection.
 4. The selected game elements and their associated game outcomes shall not be altered, discarded or otherwise manipulated through a secondary decision by the game program and shall not be impacted by load on the gaming system.
 5. Any failure by the mechanism to randomly select game elements, including an interruption in the selection process, must be identified and responded to quickly and appropriately to minimize the effect on players.

4.27 Mechanisms used to select game elements and their associated game outcome must be capable of being monitored and inspected to ensure the integrity of the mechanisms and its component devices and the randomness of the generated outcomes. This Standard does not apply to sport and event betting products. (Also applicable to Gaming-Related Suppliers)

Game Management

4.28 Terms governing play must not be changed during a game session unless the player is made aware of the change before the player places any wagers in the game. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Where applicable, game interface changes made by the player shall be appropriately limited by the gaming system to ensure that information and representation of the game remains fair and accurate and in accordance with the terms governing play.
2. Information on the current state of multi-state games must be clearly displayed,
3. Displays of jackpot amounts that change over time should be updated as frequently as practicable and particularly after the amount has been reset after a win.
4. Odds in sport and event betting sometimes change prior to or during an event. Changes in odds must be updated and publicly available to all players. This is not intended to entitle a player who has previously placed a bet to receive new odds on that bet.

4.29 Game sessions must be appropriately secured and checked for authenticity. (Also applicable to Gaming-Related Suppliers)

4.30 There shall be a player activity time-out that automatically logs the player out or ends the player's session after a specified period of inactivity. (Also applicable to Gaming-Related Suppliers)

Downloadable Game Content

4.31 All critical functions, including the generation of the outcome of any game, shall be generated by the gaming system, independent of the end player device.

Guidance: The intent is for the Operator to maintain control (i.e., security, integrity) of all critical game functions.

Sport and Event Betting Integrity

4.32 Sport and event betting operators shall have risk management measures in place to mitigate the betting integrity risk associated with sport and event betting, including insider betting and event manipulation. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Operators shall establish controls to identify unusual or suspicious betting activity and report such activity to an independent integrity monitor.

Unusual betting activity is a betting pattern that deviates, including statistically, from the activity otherwise exhibited by patrons and reasonably expected by an operator or independent integrity monitor, which may indicate potential suspicious activity in the betting or the underlying sport or other event. Unusual betting activity may include the size of a patron's wager or increased wagering volume on a particular event or wager type.

Suspicious betting activity is unusual betting activity that cannot be explained and is indicative of match fixing, the manipulation of an event, misuse of inside information, or other illicit activity.

2. Independent integrity monitors shall not have any perceived or real conflicts of interests in performing the independent integrity monitor role, including such as acting as an operator or as an oddsmaker.
3. Independent integrity monitors shall promptly disseminate reports of unusual betting activity to all member sport betting operators.
4. All sport and event betting operators shall review such reports and notify their independent integrity monitor of whether they have experienced similar activity.
5. If an independent integrity monitor finds that previously reported unusual betting activity rises to the level of suspicious activity, they shall immediately notify any entity with which they have an information sharing relationship, including independent integrity monitors, sport betting operators, the appropriate governing authority for the sport or event, and any other organizations or individuals identified by the Registrar.
6. All independent integrity monitors receiving such a report shall share such report with their member sport betting operators.
7. Independent integrity monitors shall facilitate collaboration and information sharing to enable the investigation of and response to prohibited activity associated with the suspicious betting activity as directed by the Registrar.
8. Independent integrity monitors shall provide, in accordance with the notification matrix, the Registrar with:
 1. All reports of unusual betting activity;
 2. If the activity was determined to be suspicious; and
 3. The actions taken by the independent integrity monitor.

Guidance: *The Registrar will publish a list of registered independent integrity monitors.*

4.33 An operator receiving a report of suspicious activity under Standard 4.32 may suspend or cancel sport and event betting on events related to the report or withhold associated customer funds. To this end, an Operator must ensure that it has reserved itself the authority to suspend betting, void bets, and withhold associated customer funds. The Operator's decision to suspend or cancel sport and event betting, or withhold associated customer funds, on events related to the report must be fair, reasonable, and made in good faith.

4.34 Operators offering sport and event betting products shall ensure that all bets offered meet the following criteria [Amended: February, 2022]:

1. The outcome of the event being bet on can be documented and verified;

2. The outcome of the event being bet on can be generated by a reliable and independent process;
3. The outcome of the event being bet on is not affected by any bet placed;
4. The majority of participants in the event or league are 18 years of age or older; event shall be broadly defined as assessing total participants in the event/league, rather than in a particular heat, game, match or final contest in the overall sporting event;
5. For sporting events being bet on, the event must be effectively supervised by a sport governing body which must, at minimum, prescribe final rules and enforces codes of conduct that include prohibitions on betting by insiders (not applicable to novelty bets);
6. There are integrity safeguards in place which are sufficient to mitigate the risk of match-fixing, cheat-at-play, and other illicit activity that might influence the outcome of bet upon events;
7. The bet is not on a past event for which the outcome is publicly known;
8. The bet is not reasonably objectionable;
9. The event being bet on does not involve animal fighting or cruelty;
10. Bets on assets and financial markets (e.g., stocks, bonds, currencies, real property) are prohibited;
11. Bets which expose players to losses greater than the amount wagered are prohibited;
12. Bets which mimic the structure of financial instruments, products, or markets are prohibited;
13. Bets on synthetic lottery products and bets on lottery outcomes are prohibited;
14. The event being bet on is conducted in conformity with all applicable laws;
15. Bets on minor league sports in Canada, including the Canadian Hockey League (CHL), are prohibited.

Guidance:

- *For the purpose of Req. 8, reasonably objectional bets include bets on events which are unethical, allow entertainment to be derived from human suffering or death or involve non-consensual violence or injury.*
- *Req. 12 applies to contracts for difference including spread betting.*

Live Dealer Game Integrity

Last Updated:
2022-10-31

4.35 Access to live dealer gaming supplies shall be restricted to individuals with a business need. (Also applicable to Gaming-Related Suppliers). [Added: October, 2022]

Requirements – At a minimum:

1. Access privileges are granted, modified, and revoked based on employment status and job requirements and all activities associated with these actions logged.
2. Access privileges are independently reviewed and confirmed on a periodic basis.

4.36 Operators must have controls in place to ensure live dealer game presenters do not compromise the integrity of a game. [Added: October, 2022]

Public Safety and Protection of Assets

The overall intent of this theme is to ensure that assets (e.g., gaming equipment and systems) are protected and that customer information and funds are safeguarded.

The identified regulatory risks under this theme are:

- People are not safe;
- Assets and customer information are not safeguarded; and
- Unauthorized individuals have access to prohibited areas.

IT Standards

Information Technology

5.01 A recognized industry standard framework shall be used to manage the information technology (IT) control environment to support compliance with the Standards and Requirements. (Also applicable to Gaming-Related Suppliers)

Security Management

5.02 Users shall be granted access to the gaming system based on business need. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Access privileges are granted, modified and revoked based on employment status and job requirements and all activities associated with these actions are logged.
2. Access privileges are independently reviewed and confirmed on a periodic basis.

5.03 Access to gaming information systems shall be monitored, logged and shall be traceable to a specific individual, either through the assignment of uniquely assigned accounts to individual users or such other reasonable method. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. All system accounts (or other accounts with equivalent privileges) shall be restricted to staff that provide IT support, and mechanisms shall be in place to secure and monitor use of those accounts.

5.04 Processes shall be in place to ensure that only authorized individuals are permitted to open system accounts. (Also applicable to Gaming-Related Suppliers)

5.05 Industry accepted components, both hardware and software, shall be used where possible. (Also applicable to Gaming-Related Suppliers)

5.06 Any connection or interface between the gaming system and any other system, whether internal or external third party, shall be monitored, hardened and regularly assessed to ensure the integrity and security of the gaming system. (Also applicable to Gaming-Related Suppliers)

5.07 Mechanisms shall be in place to ensure the reliability, integrity and availability of the gaming system. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Operators shall ensure that a disaster recovery site is in place.

5.08 There shall be a suitably secure physical environment in place to prevent unauthorized access to the gaming system and to ensure the protection of assets. (Also applicable to Gaming-Related Suppliers)

5.09 Gaming systems, infrastructure, data, activity logs and all other related components shall be protected from threats, vulnerabilities, attacks or breaches. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. All users shall be authenticated.
2. The appropriateness and effectiveness of steps taken to harden technology components shall be regularly assessed.
3. Patches to correct any security risks shall be updated regularly.

5.10 Security monitoring activities shall be logged in an auditable manner, monitored, promptly analyzed and a report prepared and escalated as appropriate. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Attempts to attack, breach or access gaming system components in an unauthorized manner shall be responded to in a timely and appropriate manner.
2. Intrusion attempts shall be actively detected and where possible prevented from causing disruption or outage of the gaming system.
3. There shall be adequate logging to capture and monitor any attempts to attack, breach or access in an unauthorized manner any components of the gaming system. There shall be an appropriate escalation procedure.

5.11 Independent assessments shall be regularly performed by a qualified individual to verify the adequacy of gaming system security and all of its related components. (Also applicable to Gaming-Related Suppliers)

5.12 Operators and gaming related suppliers must inform themselves of the current threats and risks to the security, integrity, and availability of the gaming systems and related components that they operate or supply. Operators must have in place policies and procedures to mitigate such risks and threats. Gaming related suppliers must inform their customers of any material threat or risk to the security or integrity of the gaming systems that they supply or operate. (Also applicable to Gaming-Related Suppliers)

Change Management

5.13 A system development lifecycle that considers security and processing integrity shall be in place for gaming system technology developed in-house. (Also applicable to Gaming-Related Suppliers)

5.14 Due diligence must be performed on all acquired gaming system technology to ensure security and processing integrity requirements are met. (Also applicable to Gaming-Related Suppliers)

5.15 A testing strategy to address changes in technology shall be in place to ensure that deployed gaming systems operate as intended. (Also applicable to Gaming-Related Suppliers)

5.16 All gaming system changes shall be appropriately, consistently and clearly documented, reviewed, tested and approved. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. All gaming system technology components are installed and maintained in accordance with the appropriate change management procedures.
2. Requests for changes and maintenance of the gaming system are standardized and are subject to change management procedures.
3. Emergency changes are approved, tested, documented, and monitored.
4. Change management procedures shall account for segregation of duties between development and production.
5. Only dedicated and specific accounts may be used to make changes.

5.17 Operators must have both preventative and detective measures in place to ensure that no unauthorized or unintentional changes are made to the gaming system.

Requirement — At a minimum:

1. There must be a mechanism to validate that installed software is the certified software.

5.18 Post implementation reviews shall be performed to ensure that changes have been correctly implemented and the outcomes shall be reviewed and approved. (Also applicable to Gaming-Related Suppliers)

5.19 All change related documentation and information shall be captured, stored and managed in a secure and robust manner. (Also applicable to Gaming-Related Suppliers)

5.20 The implementation of software related updates, patches or upgrades shall be regularly monitored, documented, reviewed, tested and managed with appropriate management oversight and approval. (Also applicable to Gaming-Related Suppliers)

5.21 A mechanism shall be in place to regularly monitor, document, review, test and approve upgrades, patches or updates to all gaming-related hardware components as they become end of life, obsolete, shown to have weaknesses or vulnerabilities, are outdated or have undergone other maintenance. (Also applicable to Gaming-Related Suppliers)

5.22 Appropriate release and configuration management processes with support systems shall be in place to support both software and hardware related changes. (Also applicable to Gaming-Related Suppliers)

5.23 Only dedicated and specific accounts may be used to make changes. (Also applicable to Gaming-Related Suppliers)

Data Governance

5.24 Data governance shall be in place to address data processing integrity and protection of sensitive data. (Also applicable to Gaming-Related Suppliers)

5.25 Sensitive data, including player information and data relevant to determining game outcomes, shall be secured and protected from unauthorized access or use at all times. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. The gaming system shall ensure that data is appropriately backed up in a manner that allows it to be completely and accurately restored.
2. Data backups shall be stored off-site in a secure location and in accordance with applicable policies and laws.

5.26 Player information shall be securely protected and its usage controlled.

Requirements – At a minimum:

1. Data collection and protection requirements for player personal information shall meet those set out in the *Freedom of Information and Protection of Privacy Act*.
2. Player personal information shall only be used for the lottery schemes conducted and managed respectively by the OLG or iGaming Ontario, unless there is prior approval.

5.27 Communication of sensitive game data shall be protected for integrity. (Also applicable to Gaming-Related Suppliers)

5.28 Procedures shall be established and documented for IT operations and incident management, including managing, monitoring and responding to security and processing integrity events. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. Proactive monitoring and detection of errors in the gaming system and related components shall be in place. Action shall be immediately taken to correct incidents of non-compliance with the Standards and Requirements or control activities.
2. There shall be time synchronization of the gaming system environment and related components.
3. Event data shall be retained to provide chronological information and logs to enable the reconstruction, review and examination of the time sequences of processing.

Architecture and Infrastructure

5.29 The gaming system architecture and all its related components shall demonstrate security in depth. (Also applicable to Gaming-Related Suppliers)

5.30 All gaming systems and devices shall validate inputs before inputs are processed. (Also applicable to Gaming-Related Suppliers)

5.31 The gaming system shall only display the minimum information about the gaming system to unauthorized users and during system malfunctions to minimize the risk of compromising the gaming system or the privacy of information. (Also applicable to Gaming-Related Suppliers)

5.32 All remote access methods shall be appropriately secured and managed. (Also applicable to Gaming-Related Suppliers)

Guidance: The intent is to ensure that wireless communication is not present in areas where it could be potentially harmful (e.g. data centres).

5.34 All components shall be hardened as defined by industry and technology good practices prior to going live and as part of any changes. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. All default or standard configuration parameters shall be removed from all components where a security risk is presented.

5.35 Access shall be appropriately restricted to ensure that the domain name server records are kept secure from malicious and unauthorized changes. (Also applicable to Gaming-Related Suppliers)

Data and Information Management

5.36 All private encryption keys shall be stored on secure and redundant media that are only accessible by authorized management personnel. (Also applicable to Gaming-Related Suppliers)

5.37 Encryption algorithms and key lengths shall be regularly assessed for security vulnerabilities. (Also applicable to Gaming-Related Suppliers)

5.38 The gaming system architecture shall limit the loss of data and session information. (Also applicable to Gaming-Related Suppliers)

System Account Management

5.39 The gaming system shall be able to change, block, deactivate or remove system accounts in a timely manner upon termination, change of role or responsibility, suspension or unauthorized usage of an account. (Also applicable to Gaming-Related Suppliers)

5.40 A secure authenticator that meets industry good practices shall be used to identify users and their accounts to ensure that only authorized individuals are permitted to access their system account on the gaming system. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. The gaming system shall automatically lock out accounts where any identification and authorization requirement is not met after a defined number of attempts.
2. Multi-factor authentication shall be implemented as part of a secure authenticator.

5.41 The gaming system shall ensure that all access to the system is fully attributable to, and logged against, a unique user identification. (Also applicable to Gaming-Related Suppliers)

5.42 Only the minimum access rights shall be granted to each system account on the gaming system and access rights shall be clearly documented. (Also applicable to Gaming-Related Suppliers)

5.43 All temporary and guest accounts shall be disabled immediately after the purpose for which the account was established is no longer required. (Also applicable to Gaming-Related Suppliers)

5.44 System accounts and system access rights for the gaming system shall be regularly reviewed and updated. (Also applicable to Gaming-Related Suppliers)

5.45 A log of account owners shall be kept and regularly reviewed and updated. (Also applicable to Gaming-Related Suppliers)

5.46 A mechanism shall be in place to ensure that the assignment of administrator accounts is approved by the Operator’s management and that usage is monitored for appropriateness. (Also applicable to Gaming-Related Suppliers)

5.47 Inappropriate use of system accounts on the gaming system shall be logged, reviewed and responded to within a reasonable period of time. (Also applicable to Gaming-Related Suppliers)

5.48 Inappropriate use of administrator accounts shall be reported to the Registrar in accordance with the notification matrix. (Also applicable to Gaming-Related Suppliers)

Software

Note: The following Standards apply to the following types of software: 1) Modified commercial off-the-shelf software, 2) Proprietary developed software, and 3) software specifically developed by the OLG or iGaming Ontario.

5.49 Software used for the gaming system shall be developed using industry good practices. (Also applicable to Gaming-Related Suppliers)

5.50 Software development methodologies used shall be clearly documented, regularly updated and stored in an accessible, secure and robust manner. (Also applicable to Gaming-Related Suppliers)

5.51 An appropriate system shall be in place to manage the software development and ongoing software management lifecycle. (Also applicable to Gaming-Related Suppliers)

5.52 All software development roles shall be segregated during and after release of code to a production environment. (Also applicable to Gaming-Related Suppliers)

5.53 An appropriate audit trail of authority and management review of code for software shall be established. (Also applicable to Gaming-Related Suppliers)

5.54 Controls shall be in place to ensure software is appropriately secured and access is appropriately restricted throughout development. (Also applicable to Gaming-Related Suppliers)

5.55 Authorized management staff shall review and approve software documentation to ensure that it is appropriately and clearly documented.

5.56 Source code and compiled code shall be securely stored. (Also applicable to Gaming-Related Suppliers)

Guidance: Compiled code could be digitally signed or hashed (including each time there is a change) in a manner that allows for external verification.

5.57 The promotion or movement of code from testing through other environments to production shall be accompanied by the appropriate documentation and approvals. (Also applicable to Gaming-Related Suppliers)

5.58 All promotion of code from development to production shall only be performed by production support staff and not by development staff. (Also applicable to Gaming-Related Suppliers)

5.59 Appropriate testing environments shall be in place to allow for thorough testing of any code before it is put into production. (Also applicable to Gaming-Related Suppliers)

5.60 Access to production environments shall be restricted from development personnel. (Also applicable to Gaming-Related Suppliers)

Note: This does not preclude granting of temporary supervised access for conducting technical investigations that may only be performed on the production environment.

5.61 Development code shall not be present in the production environment. (Also applicable to Gaming-Related Suppliers)

5.62 A mechanism shall be in place to verify the integrity of the software that is deployed to production, including before changes are implemented, as well as on an ongoing basis. (Also applicable to Gaming-Related Suppliers)

5.63 Appropriate release and configuration management systems shall be in place to support software development. (Also applicable to Gaming-Related Suppliers)

5.64 All code developed by a third party shall be tested to ensure it meets industry good practices and that it performs to meet its purpose prior to being added to the testing environment and prior to integration testing. (Also applicable to Gaming-Related Suppliers)

5.65 All code developed by a third party shall pass integration testing before it is added to production. (Also applicable to Gaming-Related Suppliers)

5.66 Mechanisms shall be in place to ensure that bugs are identified and addressed prior to, and during, production. (Also applicable to Gaming-Related Suppliers)

5.67 Quality assurance processes, including testing, shall take place during development and prior to the release of any code. (Also applicable to Gaming-Related Suppliers)

5.68 All components, where appropriate, shall be tested for the purposes for which they will be used. (Also applicable to Gaming-Related Suppliers)

Funds Management

Deposits

5.69 Players may be permitted to deposit funds into their player accounts only after the appropriate verifications and authorization.

Requirements – At a minimum, deposits shall be verified and authorized to ensure the following:

1. Deposits made are appropriately authorized by a financial services provider.

Note: Cryptocurrency is not legal tender and shall not be accepted.

Withdrawals

5.70 Players are permitted to withdraw funds from their player account only after the appropriate verifications and authorization.

Requirements – At a minimum:

1. Withdrawals shall be verified and authorized to ensure the following, before a withdrawal is permitted:
 - a. The withdrawal is being made by a holder of the account; and
 - b. The withdrawal is being transferred to an account of which the player is a legal holder.

5.71 Players are permitted to withdraw funds from their player account in an accurate and complete fashion and as soon as is practicable, subject to appropriate authorization and verification.

Funds Maintenance and Transactions

5.72 Player funds shall be clearly and appropriately managed.

5.73 All player funds deposited in respect of igaming lottery schemes conducted and managed by the OLG shall be held in an OLG account. iGaming Ontario shall take steps to ensure that all player funds deposited in respect of igaming lottery schemes conducted and managed by iGaming Ontario are subject to oversight by iGaming Ontario and available to players.

5.74 Operators shall not extend credit or lend money to players or refer players to credit providers or imply or infer that a player should seek additional credit to play games.

5.75 No player's account is permitted to have a negative funds balance. A player's account with a negative funds balance must be suspended and no transactions permitted after the negative funds balance arises. No transaction is permitted until the negative funds balance is eliminated. No bet will be accepted that could result in a negative funds balance.

Guidance: This Standard is not intended to prohibit the resettlement of bets when reasonable and necessary.

5.76 Players shall be provided with a clear and accurate representation of their funds account balance that is easily accessible and readily available at all times. (Also applicable to Gaming-Related Suppliers)

Requirements – At a minimum:

1. The player balance shall be displayed in Canadian dollars.

5.77 Players shall be provided with unambiguous information about all player account fees prior to making a withdrawal or deposit.

5.78 Players shall be informed clearly and specifically of all rules and restrictions regarding deposits and withdrawals and access to funds in connection with deposits and withdrawals. 58

5.79 Funds shall not be transferred between player accounts.

5.80 Adjustments to player accounts shall be made accurately and only by authorized individuals.

5.81 Adjustments to player accounts shall be recorded and logged in an accurate and complete manner. (Also applicable to Gaming-Related Suppliers)

5.82 Players shall be provided with accurate, clear and specific reasons for any adjustments made to their accounts. (Also applicable to Gaming-Related Suppliers)

Minimizing Unlawful Activity Related to Gaming

The overall intent of this theme is to protect the public interest and public safety by ensuring that unlawful and criminal activity does not take place in gaming in Ontario.

The identified regulatory risks under this theme are:

- Gaming used as a vehicle for money laundering
- Gaming used as a vehicle for fraud or theft
- Internal theft is occurring
- Cheat at play materializes within the gaming environment

6.01 Mechanisms shall be in place to reasonably identify and prevent unlawful activities at the gaming site.

Requirements – At a minimum, the Operator shall:

1. Conduct periodic risk assessments to determine the potential for unlawful activities, including money laundering, fraud, theft and cheat at play.
2. Ensure that all relevant individuals involved in the operation, supervision or monitoring of the gaming site shall remain current in the identification of techniques or methods that may be used for the commission of crimes at the gaming site.
3. Appropriately monitor player and employee transactions, including the ongoing analysis of incident reports and suspicious transactions for possible unlawful activity.
4. Report suspicious behaviour, cheating at play and unlawful activities in accordance with the established notification matrix.

6.02 Anti-money laundering policies and procedures to support obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act (PCMLTFA)* shall be implemented and enforced.

Requirements – At a minimum:

1. Copies of all reports filed with FINTRAC and supporting records shall be made available to the Registrar in accordance with the established notification matrix.
2. Operators shall ensure their anti-money laundering internal controls align with those of the designated reporting entity under the PCMLTFA.

Requirements – At a minimum, the Operator shall:

1. Implement policies, procedures and controls that specify times and situations, based on the assessment of risk, where the Operator will ascertain and reasonably corroborate a player’s source of funds.
2. Implement risk-based policies and procedures that provide for escalating measures to deal with players who engage in behaviour that is consistent with money laundering indicators, including the refusal of transactions or exclusion of the player.
3. Ensure that mechanisms are in place to share information, in a lawful manner, about high-risk or suspicious activities with other Operators which may also be subject to similar activity.

Appendix

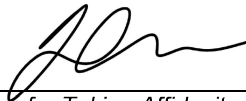
[Amended: February, 2022]

Regulatory Risks

Risk Theme	Regulatory Risk
Entity Level	<ul style="list-style-type: none"> • Lack of appreciation and understanding of critical elements of a risk based control environment • Lack of defined Board mandate and independent oversight of management • No mechanism for reporting wrong doing • Inadequately documented management policies and procedures to define and align accountability skills and competence • Lack of understanding about expected ethical behavior • Lack of transparency in decision making • Individual knowingly fails to comply
Responsible Gambling	<ul style="list-style-type: none"> • Inappropriate advertising practices targets minors • Advertising is false and misleadingly deceptive to attract the public • Advertising deemed to promote excessive play • Players allowed to play excessively • Responsible gaming controls not designed into environment and product • Players are unaware of risks to problem gambling and options to selfcontrol

Risk Theme	Regulatory Risk 60
Prohibiting Access to Designated Groups	<ul style="list-style-type: none"> • Individuals prohibited from games of chance have access • Selling product outside jurisdiction
Ensuring Game Integrity and Player Awareness	<ul style="list-style-type: none"> • Inability to regulate all components • Related parties winning at a higher relative percentage than the public • Players have insufficient information to make an informed choice • Game and system design lack integrity • Game procedures are not followed • Game and systems fail • Compromising betting markets through activities such as insider betting or game manipulation
Public Safety and Protection of Assets	<ul style="list-style-type: none"> • People are not safe • Assets and customer information are not safe-guarded • Unauthorized individuals have access to prohibited areas
Minimizing Unlawful Activity Related to Gaming	<ul style="list-style-type: none"> • Gaming used as a vehicle for money laundering • Gaming used as a vehicle for fraud or theft • Internal theft is occurring • Cheat at play materializes within the gaming environment

This is Exhibit "2" referred to in the Affidavit of William Hill affirmed by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on April 8, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

How much is too much? Nearly half of Canadians think gambling ads have gotten out of hand.

Ipsos polling finds that Canadians are experiencing fatigue from gambling advertising.

Toronto, ON, January 16, 2023 – Just eight months after the Ontario government launched a regulated online gambling market in their province, Ontarians and Canadians alike are making more online bets than ever — and marketing for betting platforms has hit a fever pitch, from banner ads and billboards to primetime TV.

But as the iGaming market booms, there are signs that the sheer volume of advertising could have a negative cumulative effect. New polling and social listening data from Ipsos finds that nearly half of Canadians (48%) say they agree (17% strongly; 31% somewhat) that the amount and volume of advertising is excessive and needs to be cut back.

This situation has been developing since April 2022, when Ontario's provincial government opened a regulated online gambling market in their province, enabling dozens of “grey market” private betting companies to register as legal operators.

In the following months, online gambling has flourished in Ontario, and across the country:

- 47% of Ontario adults surveyed say they've done some form of online gambling across four types of activities in the past year (compared to 40% of all Canadian adults).
- 35% of Ontarians have played online casino games (e.g. slots, poker, table games); compared to 30% of all Canadians.
- 24% of Ontarians have played online bingo (compared to 20% of all Canadians).
- 30% of Ontarians have tried sports betting (compared to 22% of all Canadians).

The popularity of online casino gambling has even exceeded that of in-person betting. Before the pandemic, upwards of 40% of Canadians would report going to a casino at least once a year. In 2022, that figure dropped to 26%, compared with the 30% of Canadians who report playing casino games through an app or website.

But while the surge in publicity may be boosting the overall number of gamblers, we are also seeing signs that the marketing push is leading to ad fatigue.

Ipsos found that 63% of Canadians now agree (21% strongly; 42% somewhat) there should be limits on the amount and/or placement of advertising. This statement is agreed upon across the country — even in provinces without regulated online gambling markets — with support ranging from 59% in BC to 69% in Atlantic Canada.

When it comes to social media, critics are even more vocal. A social listening analysis conducted by Ipsos found that negative posts about sports betting advertising had increased by 820% between July 2022 and October 2022.

But the quantity of ads and sponsorships isn't the only issue. When it comes to the quality and enjoyability of commercials themselves, Canadians are hardly more enthusiastic: 42% said the ads are not very likeable/enjoyable to watch; ranging from a high of 49% of Albertans down to a low of 36% in both BC and Atlantic Canada. The harshest criticism is from the 18–24-year-old range, with 54% agreeing that gambling ads are not likeable — the highest among all other age groups.

It's clear that iGaming creative must be more compelling and efficient. But it also must be more relevant and regionally precise: Ipsos' study suggests that despite the high volume of ads, few are failing to educate their audience, leading to a false sense of understanding about who can legally operate betting sites in different provinces.

When Canadians were asked which types of companies were legally permitted to operate online gambling and sports betting in their province, the results were anything but clear:

- Nationally, 37% said it was the provincial government's lottery corporation.
- Another 6% thought it was private betting companies...
- ...And 37% think it is both government and private.
- One in five simply didn't know.

Awareness does vary by province. In Ontario, 49% said both government and private companies are eligible, which is technically correct. In Quebec, a slim majority (54%) said it's the government who is legal to operate (also technically correct) — but many in Quebec also thought that online gambling was private, a combo of government and private, or simply don't know. And other provinces are even less clear: Although all other regions of this country (outside of Ontario) only have the government as the legal option, many residents of those provinces think that both the government and private betting companies are permitted to operate:

- 39% in BC
- 42% in Alberta
- 29% in SK/MB,
- 27% in Atlantic Canada.

About the Study

These are some of the findings of an Ipsos poll conducted between November 17 to 22, 2022. For this survey, a sample of 2,002 Canadians aged 18+ was interviewed. Quotas and weighting were employed to ensure that the sample's composition reflects that of the Canadian population according to census parameters. The precision of Ipsos online polls is measured using a credibility interval. In this case, the poll is accurate to within ± 2.5 percentage points, 19 times out of 20, had all Canadians aged 18+ been polled. The credibility interval will be wider among subsets of the population. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error, and measurement error.

For more information on this news release, please contact:

Scott Morasch
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About Ipsos

Ipsos is one of the largest market research and polling companies globally, operating in 90 markets and employing over 18,000 people.

Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. Our 75 solutions are based on primary data from our surveys, social media monitoring, and qualitative or observational techniques.

Our tagline "Game Changers" sums up our ambition to help our 5,000 customers move confidently through a rapidly changing world.

Founded in France in 1975, Ipsos has been listed on the Euronext Paris since July 1, 1999. The company is part of the SBF 120 and Mid-60 indices and is eligible for the Deferred Settlement Service (SRD). ISIN code FR0000073298, Reuters ISOS.PA, Bloomberg IPS:FP

www.ipsos.com

This is Exhibit "3" referred to in the Affidavit of William Hill affirmed by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on April 8, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Ministry of the
Attorney General

Constitutional Law Branch

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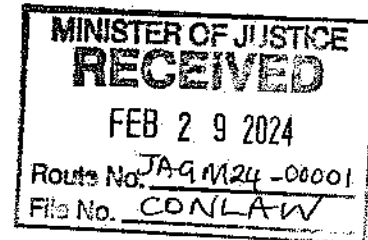
Ministère du
Procureur général

Direction du droit constitutionnel

Édifice McMurtry-Scott
4^e étage, 720 rue Bay
Toronto ON M7A 2S9

Tél: (416) 908-7465

Ontario 



26 February 2024

Attn: Hon. Matt Wiebe
Room 104, Legislative Building
450 Broadway
Winnipeg MB R3C 0V8

RE: *Reference re iGaming*, Ontario Court of Appeal File No. COA-24-CV-0185

Dear Minister Wiebe:

Please find enclosed a notice of reference in this matter. If you require any further information, please do not hesitate to contact me.

Yours truly,



Josh Hunter
Senior Counsel

Court of Appeal File No. COA-24-CV-0185

COURT OF APPEAL FOR ONTARIO

**IN THE MATTER OF A REFERENCE to the Court of Appeal pursuant to section 8 of the
Courts of Justice Act, RSO 1990, c. C.34, by Order-in-Council 210/2024 permitting
international play in an online provincial lottery scheme**

NOTICE OF REFERENCE

WHEREAS Her Honour the Lieutenant-Governor, by Order-in-Council 210/2024 dated the 2nd day of February, 2024 has referred to the Court of Appeal the following question:

Would legal online gaming and sports betting remain lawful under the *Criminal Code* if its users were permitted to participate in games and betting involving individuals outside of Canada as described in the attached Schedule? If not, to what extent?

Les jeux et paris sportifs en ligne légaux demeureraient-ils légaux en vertu du *Code criminel* si ses utilisateurs étaient autorisés à participer à des jeux et paris auxquels prennent part des personnes de l'extérieur du Canada, comme il est décrit dans l'annexe ci-jointe? Sinon, dans quelle mesure?

TAKE NOTICE that the Court of Appeal will hold a hearing November 26 to 28, 2024 at Osgoode Hall, 130 Queen Street West, Toronto in order to determine the answer to the said question.

AND TAKE NOTICE that Counsel for the Attorney General of Ontario will be making submissions on the said question.

NOTICE of this proceeding is hereby provided by the Attorney General of Ontario to all Attorneys General, who may intervene as of right. Attorneys General wishing to intervene must serve notice of their intention to intervene, along with a statement of up to one page setting out their position on the reference question, on the Attorney General of Ontario and file the notice with

the Court of Appeal for Ontario by **March 15, 2024**.

ANY ATTORNEYS GENERAL who wish to deliver a record in this proceeding may do so with leave of the Court. Motions for leave to file a record must be served and filed by **April 8, 2024**. Any response from the Attorney General of Ontario must be served and filed by **April 26, 2024**. The motions will be heard on **May 1, 2024**.

FURTHER DIRECTIONS will follow regarding the conduct of this proceeding, including a timetable for the delivery of materials and a process for the participation of other interveners, with leave.

TAKE NOTICE that the address for service of the Attorney General of Ontario in this matter is as follows:

Attorney General of Ontario
Civil Law Division
720 Bay Street, 4th Floor Toronto, ON M7A 2S9
Email: joshua.hunter@ontario.ca

February 23, 2024

THE ATTORNEY GENERAL OF ONTARIO
Crown Law Office - Civil
720 Bay Street, 8th Floor
Toronto, ON M7A 2S9

**Josh Hunter / Ananthan Sinnadurai /
Hera Evans / Jennifer Boyczuk**
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ananthan.sinnadurai@ontario.ca /
hera.evans@ontario.ca /
jennifer.boyczuk2@ontario.ca

Counsel for the Attorney General of Ontario

TO: ATTORNEYS GENERAL

**IN THE MATTER OF A REFERENCE to the Court of Appeal pursuant to section 8 of the *Courts of Justice Act*,
RSO 1990, c. C.34, by Order-in-Council 210/2024 respecting expanding iGaming to include players located outside
Ontario**

**Court of Appeal File No.:
'COA-24-CV-0185**

COURT OF APPEAL FOR ONTARIO

Proceedings commenced at Toronto

NOTICE OF REFERENCE

**THE ATTORNEY GENERAL OF
ONTARIO**

Crown Law Office - Civil
720 Bay Street, 8th Floor
Toronto, ON M7A 2S9

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Counsel for the Attorney General of Ontario



Ontario

**Executive Council of Ontario
Order in Council**

On the recommendation of the undersigned, the Lieutenant Governor of Ontario, by and with the advice and concurrence of the Executive Council of Ontario, orders that:

**Conseil exécutif de l'Ontario
Décret**

Sur la recommandation de la personne soussignée, le lieutenant-gouverneur de l'Ontario, sur l'avis et avec le consentement du Conseil exécutif de l'Ontario, décrète ce qui suit :

WHEREAS

Part VII of the *Criminal Code* creates a number of offences related to gaming and betting.

Section 207(1)(a) of the *Criminal Code* provides that notwithstanding any of the provisions of Part VII relating to gaming and betting, "it is lawful for the government of a province, either alone or in conjunction with the government of another province, to conduct and manage a lottery scheme in that province, or in that and the other province, in accordance with any law enacted by the legislature of that province."

iGaming Ontario has been established as a Crown agent to conduct and manage legal online gaming and sports betting as provided through prescribed lottery schemes in accordance with the *Criminal Code* and the *Gaming Control Act, 1992*, and the regulations made under those Acts. iGaming Ontario does this pursuant to and in accordance with the *Alcohol and Gaming Commission of Ontario Act, 2019*, the *Gaming Control Act, 1992*, and Ontario Regulations 722/21 and 78/12 (collectively, the "Gaming Control Legislation").

Legal online gaming and sports betting benefits the public by providing a lawful alternative to the illicit gaming market; by providing measures to mitigate against the harms associated with gaming and betting (including money laundering, fraud, and addiction); by facilitating greater consumer choice; and by generating public revenue.

Players participating in legal online gaming and sports betting must be located in Ontario and are not entitled to participate in games or betting involving players located outside of Ontario. Some individuals in Ontario continue to access internet gaming and betting schemes which are not conducted and managed by iGaming Ontario and which involve players located outside of Ontario.

By permitting players participating in legal online gaming and sports betting to participate in games and betting involving players located outside of Canada, Ontario could channel players away from unlawful gaming and betting schemes operating without any oversight into a lawful alternative that is conducted and managed by the province. Ontario's conduct and management of the scheme as it operates in this province would ensure that the public interest is secured through greater protections for players and the broader public, as well as the generation of revenue for the public purse.

While Ontario would like to permit players participating in legal online gaming and sports betting to participate in games and betting involving players outside of Canada, there is uncertainty about whether doing so would be consistent with the requirements of the *Criminal Code* as they have been interpreted to date.

It is in the public interest that the issue of whether an online lottery scheme conducted and managed by a province which permits its users to participate in games and sports betting involving players outside of Canada is lawful under the *Criminal Code* be settled authoritatively as soon as possible.

THEREFORE, there be referred to the Court of Appeal for Ontario for hearing and consideration pursuant to section 8 (1) of the *Courts of Justice Act*, R.S.O. 1990, c. C.43 the following question:

1. Would legal online gaming and sports betting remain lawful under the *Criminal Code* if its users were permitted to participate in games and betting involving individuals outside of Canada as described in the attached Schedule? If not, to what extent?

ATTENDU QUE

La partie VII du *Code criminel* établit un certain nombre d'infractions liées aux jeux et aux paris.

L'alinéa 207(1)(a) du *Code criminel* prévoit que, malgré les dispositions de la partie VII relatives aux jeux et aux paris, « le gouvernement d'une province, seul ou de concert avec celui d'une autre province, peut mettre sur pied et exploiter une loterie dans la province, ou dans celle-ci et l'autre province, en conformité avec la législation de la province ».

Jeux en ligne Ontario a été établie à titre d'organisme de la Couronne pour diriger et gérer des jeux et des paris sportifs en ligne légaux fournis par une loterie conformément au *Code criminel* et à la *Loi de 1992 sur la réglementation des jeux* et aux règlements pris en vertu de ces lois. Jeux en ligne Ontario exerce ses activités aux termes de la *Loi de 2019 sur la Commission des alcools et des jeux de l'Ontario*, de la *Loi de 1992 sur la réglementation des jeux* et des *Règlements de l'Ontario 722/21 et 78/12* (collectivement, la « législation sur la réglementation des jeux ») et conformément à ceux-ci.

Les jeux et les paris sportifs en ligne légaux profitent au public en offrant une solution de rechange légale au marché des jeux illicites, en prévoyant des mesures visant à atténuer les méfaits associés aux jeux et aux paris (notamment le blanchiment d'argent, la fraude et la dépendance), en facilitant le choix des consommateurs et en générant des recettes publiques.

Les joueurs qui participent à des jeux et à des paris sportifs en ligne légaux doivent être situés en Ontario et n'ont pas le droit de participer à des jeux ou des paris auxquels prennent part des joueurs situés à l'extérieur de l'Ontario. Certaines personnes en Ontario continuent d'avoir accès à des jeux et des paris sur Internet qui ne sont pas dirigés et gérés par Jeux en ligne Ontario et auxquels participent des joueurs situés à l'extérieur de l'Ontario.

En permettant aux joueurs qui participent à des jeux et paris sportifs en ligne légaux de participer à des jeux et paris auxquels prennent part des joueurs situés à l'extérieur du Canada, l'Ontario pourrait détourner les joueurs des jeux et des paris illégaux exploités sans aucune surveillance en leur offrant une solution de rechange légale dirigée et gérée par la Province. La direction et la gestion du système

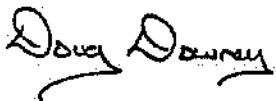
par l'Ontario, tel qu'il fonctionne dans cette province, veillerait au respect de l'intérêt public grâce à une protection accrue des joueurs et du grand public, ainsi que par la génération de revenus pour le trésor public.

Bien que l'Ontario souhaite permettre aux joueurs qui participent à des jeux et à des paris sportifs en ligne légaux de participer à des jeux et des paris auxquels prennent part des joueurs de l'extérieur du Canada, il n'est pas certain que cela serait conforme aux exigences du *Code criminel* telles qu'elles ont été interprétées jusqu'à présent.

Il est dans l'intérêt public de régler dès que possible et de manière définitive la question à savoir si une loterie en ligne dirigée et gérée par une Province qui permet à ses utilisateurs de participer à des jeux et des paris sportifs auxquels prennent part des joueurs de l'extérieur du Canada est légale en vertu du *Code criminel*.

PAR CONSÉQUENT, la question qui suit est renvoyée à la Cour d'appel de l'Ontario pour examen, en vertu du paragraphe 8 (1) de la *Loi sur les tribunaux judiciaires*, L.R.O. 1990, ch. C.43 :

1. Les jeux et paris sportifs en ligne légaux demeureraient-ils légaux en vertu du *Code criminel* si ses utilisateurs étaient autorisés à participer à des jeux et paris auxquels prennent part des personnes de l'extérieur du Canada, comme il est décrit dans l'annexe ci-jointe? Sinon, dans quelle mesure?



Recommended: Attorney General
Recommandé par : le procureur général



Concurred: Chair of Cabinet
Appuyé par : la présidence du Conseil des ministres

Approved and Ordered: FEB 02 2024
Approuvé et décrété le :



Lieutenant Governor
La lieutenante-gouverneure

Schedule

The role of iGaming Ontario

iGaming Ontario conducts and manages legal internet gaming and sports betting in Ontario when provided through private sector Operators. iGaming Ontario enters into agreements with private sector Operators pursuant to which those Operators act on behalf of and as agents for iGaming Ontario. In this capacity, the Operators offer internet games, including games of chance and mixed chance and skill played for money, as well as sports betting, on behalf of iGaming Ontario to individuals physically located in Ontario. These individuals access games and sports betting by registering for and logging into an electronic channel (for example, a gaming application or website) maintained by the operator ("iGO Site"). Players who are not physically located in Ontario are not permitted to participate in these games or sports betting.

iGaming Ontario is the operating mind of the iGO Sites and conducts and manages them pursuant to the Gaming Control Legislation, its operating agreements and the iGaming Ontario Policies ("iGO policies") made thereunder.

The role of Operators

Operators and their suppliers apply for registration by the AGCO pursuant to the *Gaming Control Act, 1992*.

The AGCO will only register those Operators who act with honesty; integrity; in accordance with the law; and in the public interest. In assessing the eligibility of an operator for registration, the AGCO will carry out risk assessments and conduct due diligence investigations, including assessments of each Operator's character, financial history, and competence, in accordance with section 9 of the *Gaming Control Act, 1992*.

iGaming Ontario, as the operating mind of the lottery scheme, only enters into agreements with Operators that meet its stringent requirements, including those governing anti-money laundering measures; player risk assessment; system standards; security; and insurance.

In operating iGO Sites as agents of iGaming Ontario, Operators are responsible for complying with the terms of their operating agreements with iGaming Ontario and the iGO policies; the terms and conditions of registration by the AGCO; the standards established by the Registrar of the AGCO; any other applicable standards and requirements, in accordance with section 22 of the *Gaming Control Act, 1992*; as well as all applicable law.

Internet gaming with international play

Under this model, players in Ontario will be able to participate in peer-to-peer games, including games of chance and mixed chance and skill played for money, and sports betting, involving players outside of Canada. Players located outside of Ontario but within Canada would not be permitted to participate in games or betting in the absence of an agreement between Ontario and the province or territory in which those players are located.

Players physically located in Ontario will continue to access games and sports betting through iGO Sites. Players outside of Canada would access games and sports betting through the Operator's gaming application or website available in their jurisdiction (the "International Site").

iGaming Ontario will continue to conduct and manage the iGO Sites through its agents, the Operators. However, operators would not act as agents of iGaming Ontario in operating the International Sites. Those sites, along with the players using them, would be subject to the relevant jurisdiction's legal and regulatory regime.

In particular, and among others, the following key aspects of iGaming Ontario's conduct and management of the iGO Sites would remain but would not apply to International Sites:

- **Player management:** iGaming Ontario would continue to ensure the identity, legal age, and eligibility of players located in Ontario.
- **Gaming funds:** iGaming Ontario would continue to maintain control and oversight of wagering and payouts to players located in Ontario. iGaming Ontario will also continue to control the gross gaming revenue ("GGR") accruing from the operation of the iGO Sites, including requiring that GGR be kept separate from the Operator's other funds, including in respect of operations outside of Canada, and providing that GGR is the sole and absolute property of iGaming Ontario until iGO pays the Operators their defined revenue share.
- **Game Eligibility and Rules of Play:** iGaming Ontario will continue to determine the games which may be offered to players in Ontario through iGO Sites. iGO will also retain the ability to establish a maximum rake for the peer-to-peer games played on iGO sites. The AGCO's standards governing rules of play will continue to apply.
- **Technology:** iGaming Ontario will retain a royalty-free right and licence to use each Operator's intellectual property, including technology assets, in relation to players in Ontario. Operators would not be obligated to locate their technology assets in Ontario.
- **Data:** iGaming Ontario will retain full and unrestricted access and control of all gaming data; player registration; and transaction data as it relates to players in Ontario. iGaming Ontario will ensure sensitive data associated with players in Ontario is secured and protected from unauthorized access.
- **Branding and Marketing:** iGO Sites will continue to prominently display the iGaming Ontario logo. Operators must comply with iGaming Ontario's policies and directions regarding marketing and advertising.
- **Audit and oversight:** iGaming Ontario will retain the right to audit and inspect Operators' books of accounts and other records, materials, information, and data as they relate to the operation of the iGO Site during the term of the agreements with Operators and for a period of seven years thereafter.

iGaming Ontario will retain the right to audit and inspect all aspects of an Operator's security regime as it relates to the operation of an iGO Site.

iGaming Ontario and the Financial Transactions and Reports Analysis Centre of Canada will maintain the right to conduct audits and inspections of operators to ensure compliance with iGaming Ontario's requirements and the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*.

Separately, the AGCO will continue to have independent regulatory oversight of iGaming Ontario, Operators, and their suppliers. This oversight authority will include the ability to conduct compliance assurance activities, including audits, inspections, and the gathering of targeted data from operators and suppliers.

- **Customer Care:** Established customer care and dispute resolution programs will continue to operate for the benefit of players using iGO Sites, and any finding by iGaming Ontario will be binding on an Operator in respect of a customer care issue or a dispute. Any dispute by an Ontario player relating to the *Criminal Code* or the Gaming Control Legislation must be resolved in the provincial or federal court of competent jurisdiction in Ontario.
- **Anti-Money Laundering:** iGaming Ontario will maintain robust anti-money laundering and terrorist financing ("AML") programs on iGO Sites, including ensuring that Operators comply with iGO's AML policy on the detection, prevention, and deterrence of potential money laundering.
- **Responsible Gambling:** iGaming Ontario will maintain rigorous responsible gambling initiatives on iGO Sites, including requiring that operators obtain accreditation with the Responsible Gambling Council's "RG Check" program and maintain an iGaming self-exclusion registry for players in Ontario. The AGCO's standards prohibiting certain types of bonusing and inducements will continue to apply.
- **Anti-cheating:** The AGCO's standards governing anti-cheating measures on iGO Sites and the games accessible therein will continue to apply. These standards include the presence of measures to deter, prevent and detect cheating; to investigate complaints of cheating made by players in Ontario; and to notify the AGCO's OPP detachment of incidents of cheating for possible criminal investigation.
- **Monitoring, Suspension and Termination:** iGO will maintain sole and absolute discretion regarding the monitoring of Operators for compliance with its requirements, and may suspend and/or terminate the Operating Agreement if the Operator does not comply with its obligations.

Annexe

Le rôle de Jeux en ligne Ontario

Jeux en ligne Ontario dirige et gère des jeux et des paris sportifs sur Internet légaux en Ontario lorsqu'ils sont offerts par l'intermédiaire d'exploitants privés. Jeux en ligne Ontario conclut des ententes avec des exploitants privés en vertu desquelles ces exploitants agissent au nom et à titre de mandataires de Jeux en ligne Ontario. À ce titre, les exploitants offrent des jeux sur Internet, notamment des jeux de hasard et des jeux où se mêlent le hasard et l'adresse et où l'on joue de l'argent, ainsi que des paris sportifs, pour le compte de Jeux en ligne Ontario à des personnes physiquement situées en Ontario. Ces personnes accèdent aux jeux et paris sportifs en s'inscrivant et en se connectant à un canal électronique (par exemple, une application de jeu ou un site Web) géré par l'exploitant (« site iGO »). Les joueurs qui ne sont pas physiquement situés en Ontario ne sont pas autorisés à participer à ces jeux ou paris sportifs.

Jeux en ligne Ontario est l'âme dirigeante des sites iGO et les dirige et les gère conformément à la législation sur la réglementation des jeux et à ses ententes d'exploitation et politiques connexes (« politiques d'iGO »).

Le rôle des exploitants

Les exploitants et leurs fournisseurs présentent une demande d'inscription à la CAJO en vertu de la *Loi de 1992 sur la réglementation des jeux*.

La CAJO n'inscrira que les exploitants qui agissent avec honnêteté, intégrité, conformément à la loi et dans l'intérêt public. Lorsqu'elle évalue l'admissibilité d'un exploitant à l'inscription, la CAJO procède à des évaluations des risques et effectue des enquêtes de diligence raisonnable, notamment des évaluations de la moralité, des antécédents financiers et de la compétence de chaque exploitant, conformément à l'article 9 de la *Loi de 1992 sur la réglementation des jeux*.

Jeux en ligne Ontario, en tant qu'âme dirigeante du système de loterie, ne conclut des ententes qu'avec les exploitants qui satisfont à ses exigences strictes, notamment celles qui régissent les mesures de lutte contre le blanchiment d'argent, l'évaluation des risques pour les joueurs, les normes du système, la sécurité et l'assurance.

En exploitant des sites iGO en tant qu'agents de Jeux en ligne Ontario, les exploitants sont responsables de se conformer aux modalités de leurs ententes d'exploitation avec Jeux en ligne Ontario et aux politiques d'iGO, aux modalités et conditions d'inscription de la CAJO, aux normes établies par le registraire de la CAJO, et à toutes autres normes et exigences applicables, conformément à l'article 22 de la *Loi de 1992 sur la réglementation des jeux*, ainsi que toute loi applicable.

Jeux sur Internet au niveau international

En vertu de ce modèle, les joueurs de l'Ontario pourront participer à des jeux entre pairs, notamment des jeux de hasard et des jeux où se mêlent le hasard et l'adresse et où l'on joue de l'argent, ainsi que des paris sportifs, auxquels prennent part des joueurs de l'extérieur du Canada. Les joueurs situés à l'extérieur de l'Ontario, mais au Canada ne seraient pas autorisés à participer à des jeux ou à des paris en l'absence d'une entente entre l'Ontario et la province ou le territoire où ces joueurs sont situés.

Les joueurs physiquement situés en Ontario pourront continuer d'accéder aux jeux et aux paris sportifs par l'intermédiaire des sites iGO. Les joueurs de l'extérieur du Canada auraient accès aux jeux et aux paris sportifs par l'intermédiaire de l'application de jeu ou du site Web de l'exploitant disponible sur leur territoire (le « site international »).

Jeux en ligne Ontario continuera de diriger et de gérer les sites iGO par l'entremise de ses agents, les exploitants. Toutefois, les exploitants n'agiraient pas à titre de mandataires de Jeux en ligne Ontario dans le cadre de l'exploitation des sites internationaux. Ces sites, ainsi que les joueurs qui les utilisent, seraient soumis au régime juridique et réglementaire du territoire concerné.

En particulier, et entre autres, les principaux aspects suivants de la direction et de la gestion des sites iGO par Jeux en ligne Ontario demeureraient en vigueur, mais ne s'appliqueraient pas aux sites internationaux :

- **Gestion des joueurs :** Jeux en ligne Ontario continuerait de vérifier l'identité, l'âge légal et l'admissibilité des joueurs situés en Ontario.
- **Fonds de jeu :** Jeux en ligne Ontario continuerait de contrôler et de surveiller les paris et les paiements associés aux joueurs situés en Ontario. Jeux en ligne Ontario continuera également de contrôler les revenus bruts tirés des jeux (RBJ) découlant de l'exploitation des sites iGO, entre autres en exigeant que les RBJ soient conservés séparément des autres fonds de l'exploitant, notamment en ce qui concerne les activités à l'extérieur du Canada, et en prévoyant que les RBJ soient la propriété exclusive et absolue de Jeux en ligne Ontario jusqu'à ce qu'iGO verse aux exploitants leur part de revenus déterminée.
- **Admissibilité aux jeux et règles de jeu :** Jeux en ligne Ontario continuera de déterminer les jeux qui peuvent être offerts aux joueurs de l'Ontario par l'entremise des sites iGO. iGO conservera également la capacité d'établir une commission maximale pour les jeux entre pairs joués sur les sites iGO. Les normes de la CAJO régissant les règles de jeu continueront de s'appliquer.
- **Technologie :** Jeux en ligne Ontario conservera un droit et une licence libres de redevances pour utiliser la propriété intellectuelle de chaque exploitant, y compris les actifs technologiques, en lien avec des joueurs en Ontario. Les exploitants ne seraient pas tenus de conserver leurs actifs technologiques en Ontario.
- **Données:** Jeux en ligne Ontario conservera un accès et un contrôle totaux et sans restriction de toutes les données de jeu, de l'inscription des joueurs et des données sur les transactions relatives aux joueurs en Ontario. Jeux en ligne Ontario veillera à ce que les données sensibles associées aux joueurs en Ontario soient sécurisées et protégées contre tout accès non autorisé.
- **Image de marque et marketing :** Les sites iGO continueront d'afficher bien en évidence le logo de Jeux en ligne Ontario. Les exploitants doivent se conformer aux politiques et directives de Jeux en ligne Ontario en matière de marketing et de publicité.
- **Vérification et surveillance :** Jeux en ligne Ontario conservera le droit de vérifier et d'inspecter les livres comptables et autres dossiers, documents, renseignements et données des exploitants en lien avec l'exploitation du site iGO pendant la durée des ententes avec les exploitants et pendant une période de sept ans par la suite.

Jeux en ligne Ontario conservera le droit de vérifier et d'inspecter tous les aspects du régime de sécurité d'un exploitant en ce qui a trait à l'exploitation d'un site iGO.

Jeux en ligne Ontario et le Centre d'analyse des opérations et déclarations financières du Canada conserveront le droit d'effectuer des vérifications et des inspections des exploitants afin de s'assurer de la conformité aux exigences de Jeux en ligne Ontario et à la *Loi sur le recyclage des produits de la criminalité et le financement des activités terroristes*.

Séparément, la CAJO continuera d'exercer une surveillance réglementaire indépendante sur Jeux en ligne Ontario, les exploitants et leurs fournisseurs. Ce pouvoir de surveillance comprendra la capacité de mener des activités d'assurance de la conformité, notamment des

vérifications, des inspections et la collecte de données ciblées auprès des exploitants et des fournisseurs.

- **Service à la clientèle** : Les programmes établis de service à la clientèle et de règlement des différends se poursuivront au profit des joueurs qui utilisent les sites iGO, et toute conclusion à laquelle parvient Jeux en ligne Ontario aura force exécutoire pour l'exploitant relativement à une question de service à la clientèle ou à un différend. Toute contestation de la part d'un joueur ontarien concernant le *Code criminel* ou la législation sur la réglementation des jeux doit être réglée par le tribunal provincial ou fédéral compétent en Ontario.
- **Lutte contre le blanchiment d'argent** : Jeux en ligne Ontario maintiendra de solides programmes de lutte contre le blanchiment d'argent et le financement du terrorisme sur les sites iGO, notamment en veillant à ce que les exploitants se conforment à la politique d'iGO sur la détection, la prévention et la dissuasion en matière de blanchiment d'argent potentiel.
- **Jeu responsable** : Jeux en ligne Ontario maintiendra des initiatives rigoureuses de jeu responsable sur ses sites, notamment en exigeant que les exploitants obtiennent une accréditation « JR vérifié » du Conseil du jeu responsable et tiennent un registre d'autoexclusion des jeux en ligne pour les joueurs de l'Ontario. Les normes de la CAJO interdisant certains types de prime et d'incitation continueront de s'appliquer.
- **Anti-tricherie** : Les normes de la CAJO régissant les mesures anti-tricherie sur les sites iGO et sur les jeux qui y sont accessibles continueront de s'appliquer. Ces normes comprennent la présence de mesures visant à dissuader, prévenir et détecter la tricherie, enquêter sur les plaintes de tricherie déposées par des joueurs en Ontario et aviser le détachement de la PPO de la CAJO des incidents de tricherie en vue d'une éventuelle enquête criminelle.
- **Surveillance, suspension et résiliation** : iGO continuera de surveiller la conformité des exploitants à ses exigences, et pourra suspendre ou résilier, à sa seule et entière discrétion, l'entente d'un exploitant si celui-ci ne respecte pas ses obligations.

This is Exhibit "4" referred to in the Affidavit of William Hill affirmed by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on April 8, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Court of Appeal File No.: COA-24-CV-0185

COURT OF APPEAL FOR ONTARIO

THE HONOURABLE JUSTICE
VAN RENSBURG

) FRIDAY, THE 1ST
) DAY OF
) MARCH, 2024

IN THE MATTER OF A REFERENCE to the Court of Appeal pursuant to section 8 of the *Courts of Justice Act*, RSO 1990, c. C.34, by Order-in-Council 210/2024 respecting permitting international play in an online provincial lottery scheme

ORDER

WHEREAS Her Honour the Lieutenant-Governor, by Order-in-Council 210/2024 dated the 2nd day of February, 2024 has referred to the Court of Appeal the following question:

Would legal online gaming and sports betting remain lawful under the *Criminal Code* if its users were permitted to participate in games and betting involving individuals outside of Canada as described in the attached Schedule [to the Order-in-Council]? If not, to what extent?

Les jeux et paris sportifs en ligne légaux demeureraient-ils légaux en vertu du *Code criminel* si ses utilisateurs étaient autorisés à participer à des jeux et paris auxquels prennent part des personnes de l'extérieur du Canada, comme il est décrit dans l'annexe [du Décret] ci-jointe? Sinon, dans quelle mesure?

AND WHEREAS notice of this Reference has been given to the federal, provincial, and territorial Attorneys General.

THIS MOTION, made by the Attorney General of Ontario for directions, including directions regarding the method of giving notice to the public of the above-mentioned reference, was heard on February 23 and March 1, 2024 by videoconference.

ON READING the Motion Record of the Attorney General of Ontario and hearing the submissions of Counsel for the Attorney General of Ontario,

1. **THIS COURT ORDERS** that the Attorney General of Ontario have carriage of the reference.

2. **THIS COURT ORDERS** that the Attorney General of Ontario file a Statement of Particulars by March 1, 2024.

3. **THIS COURT ORDERS** that any Attorney General wishing to participate in this reference may intervene as of right by serving a notice of their intention to participate, including up to one page setting out their proposed position, on the Attorney General of Ontario and file the notice with the Court by March 15, 2024. The address for service for the Attorney General of Ontario shall be:

Attorney General of Ontario
Civil Law Division
720 Bay Street, 4th Floor Toronto, ON M7A 2S9
Email: joshua.hunter@ontario.ca

4. **THIS COURT ORDERS** that any Attorney General wishing to lead evidence serve a motion for leave to lead evidence on the Attorney General of Ontario and file the motion with the Court by April 8, 2024.


5. **THIS COURT ORDERS** that notice of this reference be published by posting a copy of this Order on the website of the Government of Ontario (news.ontario.ca) from March 11, 2024 to April 5, 2024.

6. **THIS COURT ORDERS** that any party interested in seeking leave to intervene in this reference serve a motion for leave to intervene on the Attorney General of Ontario and file the motion with the Court by April 8, 2024.
7. **THIS COURT ORDERS** that the Attorney General of Ontario may respond to any motions for leave to intervene or leave to file evidence by April 26, 2024.
8. **THIS COURT ORDERS** that Motions for leave to intervene or leave to file evidence shall be heard May 1, 2024.
9. **THIS COURT ORDERS** that the hearing of the reference shall be scheduled for November 26 to 28, 2024.
10. **THIS COURT ORDERS** that further directions regarding the conduct of this proceeding, including a timetable for the delivery of materials, be deferred to future case conferences to be scheduled.

ENTERED AT / INSCRIT À TORONTO
ON / BOOK NO:
LE / DANS LE REGISTRE NO:

MAR - 1 2024

PER / PAR: 


Registrar
Court of Appeal for Ontario

IN THE MATTER OF A REFERENCE to the Court of Appeal pursuant to section 8 of the *Courts of Justice Act*, RSO 1990, c. C.34, by Order-in-Council 210/2024 respecting permitting international play in an online provincial lottery scheme

Court of Appeal File No.:
COA-24-CV-0185

COURT OF APPEAL FOR ONTARIO

Proceedings commenced at Toronto

ORDER

**THE ATTORNEY GENERAL OF
ONTARIO**

Crown Law Office - Civil
720 Bay Street, 8th Floor
Toronto, ON M7A 2S9

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Hera Evans / Jennifer Boyczuk**

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Counsel for the Attorney General of Ontario

IN THE MATTER OF A REFERENCE to the Court of Appeal pursuant to section 8 of the *Courts of Justice Act*, RSO 1990, c. C.34, by Order-in Council 210/2024 respecting permitting international play in an online provincial lottery scheme

Court File No. COA-24-0185

COURT OF APPEAL FOR ONTARIO

PROCEEDING COMMENCED AT
TORONTO

**AFFIDAVIT OF WILLIAM HILL
AFFIRMED APRIL 8, 2024**

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Lawyers for the Proposed Interveners, Atlantic Lottery Corporation, British Columbia Lottery Corporation, Lotteries and Gaming Saskatchewan and Manitoba Liquor and Lotteries Corporation

Court File No. COA-24-0185

COURT OF APPEAL FOR ONTARIO

IN THE MATTER OF A REFERENCE to the Court of Appeal pursuant to section 8 of the *Courts of Justice Act*, RSO 1990, c. C.34, by Order-in Council 210/2024 respecting permitting international play in an online provincial lottery scheme

**NOTICE OF MOTION OF ATLANTIC LOTTERY CORPORATION,
BRITISH COLUMBIA LOTTERY CORPORATION,
LOTTERIES AND GAMING SASKATCHEWAN AND
MANITOBA LIQUOR & LOTTERIES CORPORATION
(Motion for Leave to Intervene)**

SUPPLEMENTAL AFFIDAVIT OF WILLIAM HILL

I, William Hill, of the Town of Oakville, in the Province of Ontario, MAKE OATH
AND SAY:

1. I previously swore an Affidavit in relation to the above-noted motion (my “**First Affidavit**”) on behalf of certain members of the Canadian Lottery Coalition (“**CLC**”): Atlantic Lottery Corporation (“**ALC**”), British Columbia Lottery Corporation (“**BCLC**”), Lotteries and Gaming Saskatchewan (“**LGS**”) and Manitoba Liquor & Lotteries Corporation (“**MBLL**”, and collectively, the “**CLC Members**”). The CLC Members have been vested with the sole authority by the Government of Canada and the governments of their respective provinces to conduct and manage certain gambling activities in their jurisdictions.

-2-

2. I am swearing this Supplemental Affidavit to provide the Court with additional evidence on three matters raised in my First Affidavit and contested by the evidence filed by the Attorney General of Ontario on May 31, 2024:

- (a) the extent and nature of advertising by iGO Operators¹ targeted at Canadians located outside of Ontario;
- (b) the negative financial impacts of illegal online gambling upon the CLC Members; and
- (c) the CLC Members' unsuccessful efforts to date to stop certain iGO Operators from operating without authorization outside of Ontario, through correspondence with the iGO Operators themselves, the AGCO, and other regulators.

3. As noted in my First Affidavit, through my work as Executive Director of the CLC and my 15 years of experience in the gambling industry, I have knowledge of the matters contained in this Affidavit. Where I do not have personal knowledge of the matters set out herein, I have stated the source of my information and verily believe it to be true.

A. Advertising by iGO Operators Outside of Ontario

4. In data reported to the Coalition for 2023, H2 Gambling estimates the following as the fifteen largest internet gaming and sports betting operators in Canada (by gross

¹ Capitalized terms not otherwise defined in this Affidavit have the meaning given to them in my First Affidavit.

-3-

gaming revenue²). With the exception of bodog.eu, Stake and HPIBet, all are iGO Operators.

Estimated Top 15 Operators in Canada	
1.	Super Group
2.	Bet365
3.	888
4.	Sports Interaction
5.	Bet99
6.	PokerStars
7.	LeoVegas
8.	Entain
9.	HPIBet
10.	Stake
11.	PowerPlay
12.	Pinnacle
13.	Bodog
14.	PlayOJO
15.	GGPoker

5. As explained in my First Affidavit, many unauthorized online gambling operators (including various iGO Operators or their affiliates) represent themselves as providing lawful and legitimate gambling services throughout Canada—most conspicuously, through extensive advertising of their online gambling platforms to Canadians.

² *i.e.* amounts wagered by players less prizes paid out to players.

-4-

6. The evidence filed by the Attorney General of Ontario implies that iGO Operators do not advertise outside Ontario. For example, the affidavit of Jesse Todres, the General Counsel and Corporate Secretary of iGO, states at paragraph 28 that “iGO may restrict advertising by Operators, including the permitted audience, time, format, or nature of any advertising.” Similarly, the affidavit of George Sweny, Vice-President of Regulatory Affairs for a division of Flutter Entertainment plc (“**Flutter**”) states at paragraph 15 that Flutter’s agreements with iGO include “strict mandates governing ... branding and marketing (iGO has extensive control over whether, where, and how operators advertise”).

7. In fact, iGO Operators or their affiliates advertise extensively to Canadians outside of Ontario, including in the jurisdictions of the CLC Members.

8. This trend pre-dates the introduction of Ontario’s iGaming regime in 2022. However, since then, many iGO Operators that are registered to operate legally within Ontario (or their affiliated entities, who operate under a shared brand) have become the most prominent online gaming operators outside of Ontario, in circumstances where they have not been authorized to operate in any Canadian province outside Ontario.

9. As described below, certain iGO Operators create and maintain promotional social media accounts expressly targeting Canadians located outside of Ontario. Other forms of advertising in jurisdictions outside Ontario, including in the jurisdictions of the CLC Members, include: television advertisements during sporting events; venue advertisements; online advertisement of all kinds; and various forms of print and billboard media.

-5-

10. Without purporting to provide an exhaustive account, I set out below notable examples of such advertising either physically present in or targeted at CLC Member jurisdictions.

(i) iGO Operator Social Media Accounts Targeted Outside Ontario

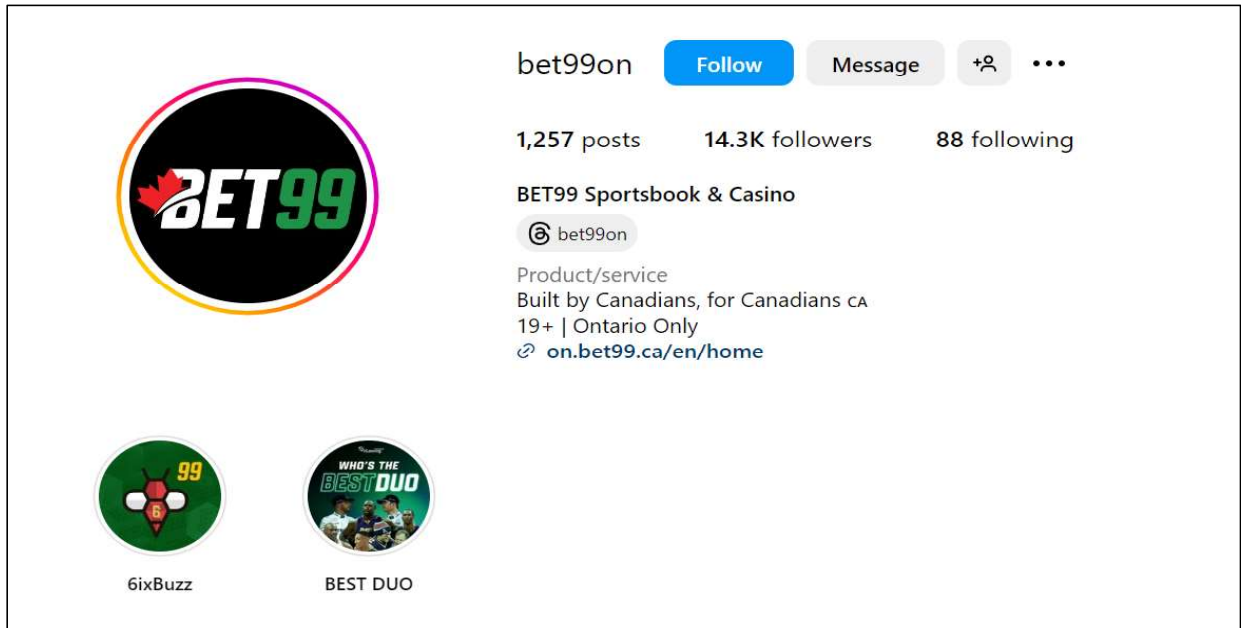
11. Social media is a significant advertising forum for iGaming operators. Many iGO Operators have social media accounts that promote their internet gambling and sports betting offerings for individuals located in Ontario, where they legally operate. However, a number of iGO Operators also maintain additional, separate social media accounts with substantially identical branding that expressly promote online gambling and betting offerings to Canadians located *outside* of Ontario. I discuss several examples below.

(a) BET99

12. BET99 maintains two separate Instagram accounts. The first promotes “BET99 Sportsbook & Casino” under the account name “bet99on”, as shown in the account homepage webcapture below (Figure 1). The account homepage describes BET99 Sportsbook & Casino as “Built by Canadians, for Canadians”, but notes that it is “Ontario Only”. It includes a link to on.bet99.ca/en/home, an iGaming-registered domain.

-6-

Figure 1 Webcapture of bet99on Instagram Homepage
 (https://www.instagram.com/bet99on/?hl=en)



13. BET99’s second Instagram account (Figure 2) likewise promotes “BET99 Sportsbook & Casino”, but under the account name “bet99sportsbook”. The account homepage similarly describes it as “by Canadians, for Canadians”, but states that it is “not available in Ontario”. I note that the bet99sportsbook Instagram account has amassed significantly more followers (more than 64,000) than the bet99on Instagram account (approximately 14,000).

-7-

Figure 2 Webcapture of bet99sportsbook Instagram Homepage
(<https://www.instagram.com/bet99sportsbook/?hl=en>)



14. The bet99sportsbook Instagram homepage links to a separate site with promotions for a “\$1000 First Bet Encore” and “\$900 Casino Welcome Bonus” (Figure 3). Clicking either of the promotions, in turn, links to bet99.com/en/home, a separate domain from the iGaming-registered domain (Figure 4). The landing page advises the user “if you want to wager in Ontario, you’ll need to register on on.bet99.ca”. I have reviewed the Affidavit of Ning Fung Tse. I understand from Mr. Tse’s Affidavit and verily believe that an individual located in Prince Edward Island, Saskatchewan or Manitoba can deposit money and place bets on bet99.com/en.

-8-

**Figure 3 Webcapture of bet99sportsbook Link Landing Page
(https://linktr.ee/bet99sportsbook)**

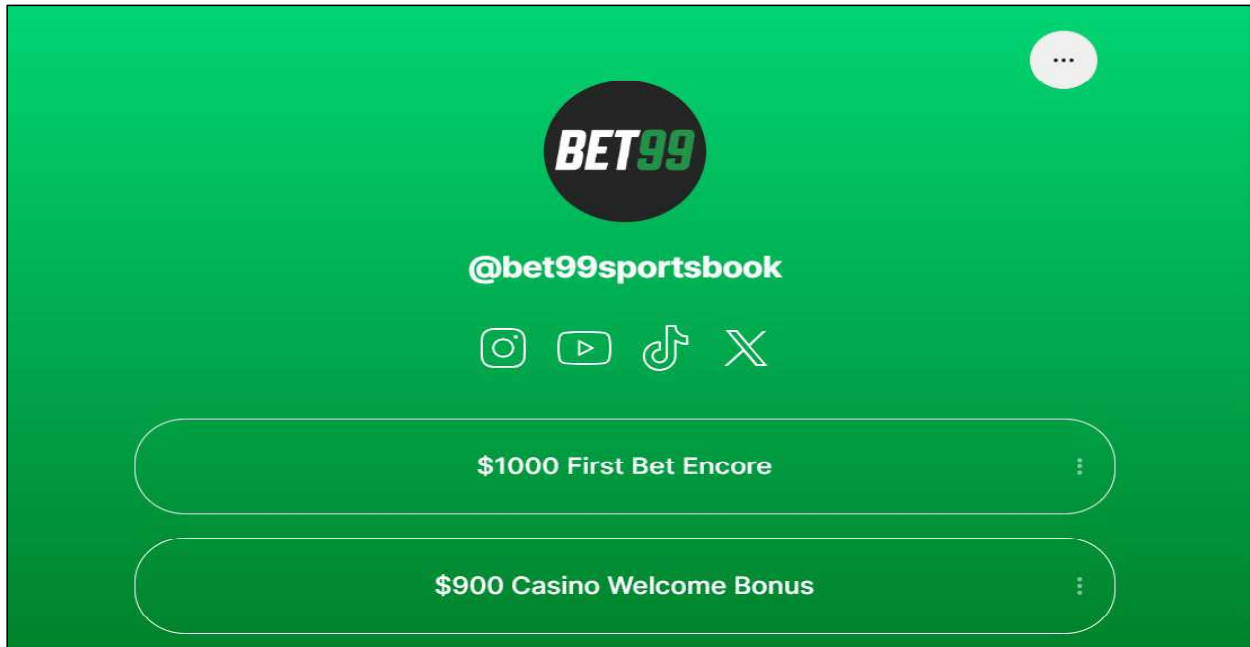
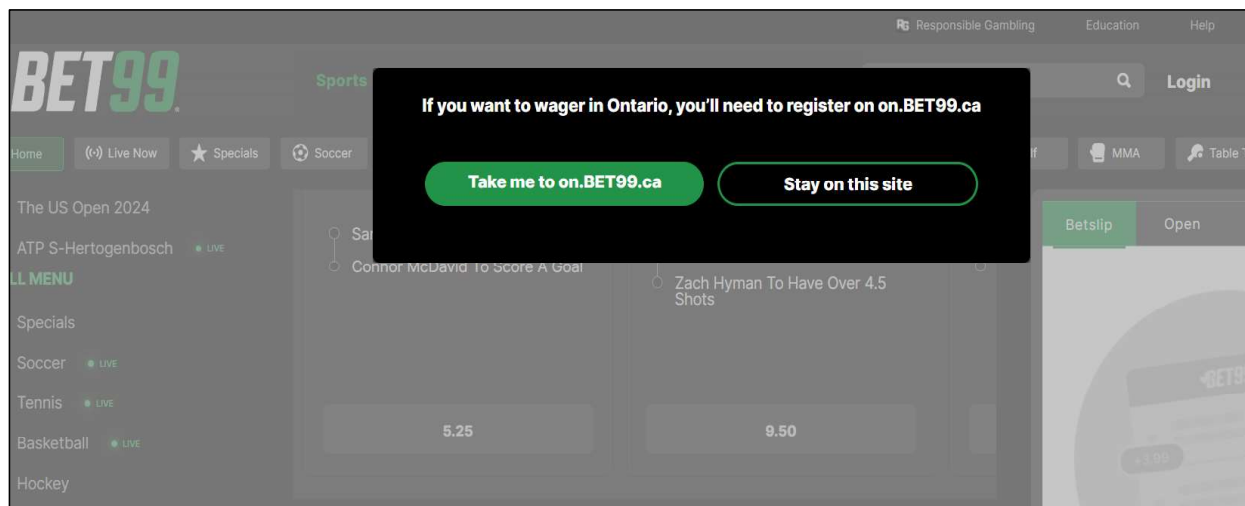


Figure 4 Webcapture of bet99.com/en



(b) Sports Interaction

15. Sports Interaction likewise operates two separate Instagram accounts: one under the account name “sportsinteraction”, which states that it is “ON only” and links to the

-9-

iGaming-registered domain [sports.on.sportsinteraction/en-ca/sports](https://www.sportsinteraction.com/en-ca/sports) (Figure 5); and one under the account name “betting”, which states that it is “Not Available in ON” and directs Ontario users to the [sportsinteraction](https://www.sportsinteraction.com/en-ca/sports) account (Figure 6). Both accounts advertise themselves to Canadians as “Your homegrown Sportsbook. Bet Local CA”.

Figure 5 Webcapture of sportsinteraction Instagram Homepage
(<https://www.instagram.com/sportsinteraction/?hl=en>)

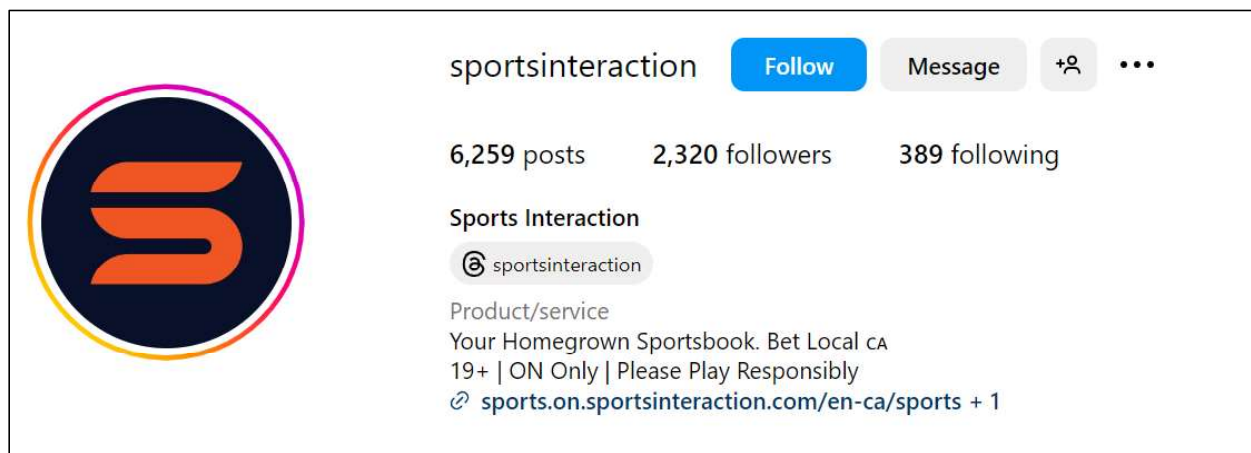


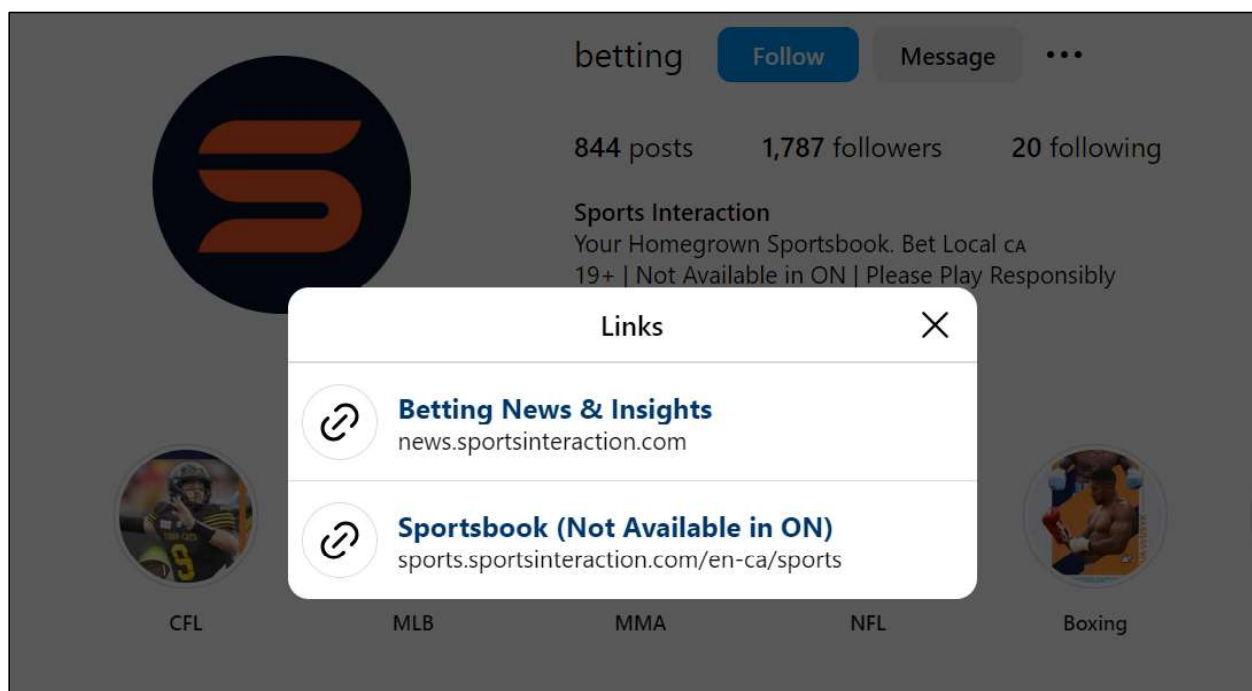
Figure 6 Webcapture of betting Instagram Homepage
(<https://www.instagram.com/betting/>)



-10-

16. The “betting” Instagram homepage does not include a link to Sports Interaction’s iGaming-registered domain. However, when a user expands the account description, it provides a link to sportsinteraction.com/en-ca/sports, which is titled “Sportsbook (Not Available in ON)” (Figure 7).

**Figure 7 Webcapture of betting Instagram Homepage with Expanded Account Description
(<https://www.instagram.com/betting/>)**



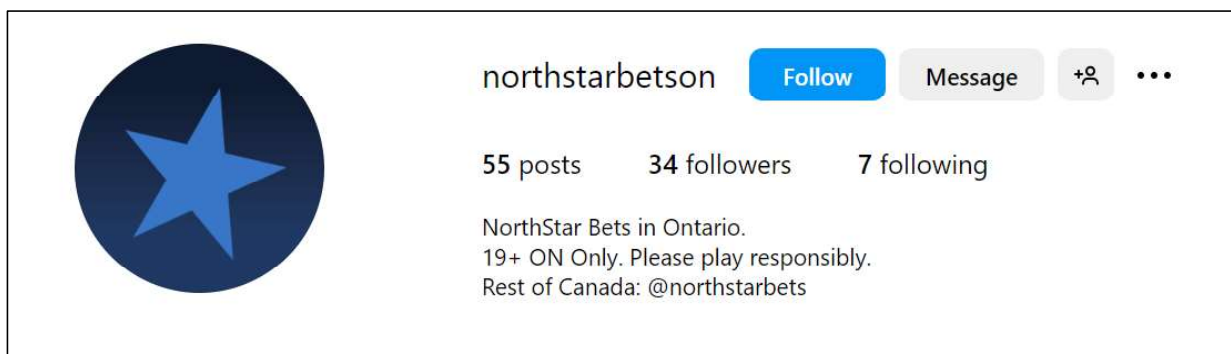
17. The sports.sportsinteraction.com/en-ca/sports domain is not registered with iGaming. I understand from the Affidavit of Mr. Tse and verily believe that individuals located in Prince Edward Island, Saskatchewan and Manitoba are able to deposit funds and place bets on this domain.

-11-

(c) **NorthStar Bets**

18. NorthStar Bets (“**NorthStar**”) similarly operates two Instagram accounts: one under the account name “northstarbetson”, which is described as “NorthStar Bets in Ontario” and “ON Only” (Figure 8); and another under the account name “northstarbets”, which notes that it is available to those “18+ [in] Alberta, Manitoba, Quebec” and “19+ [in] All other Canadian provinces and territories” (Figure 9). The northstarbets account refers Ontario users to the northstarbetson account, while the latter refers the “Rest of Canada” to northstarbets.

Figure 8 northstarbets Instagram Homepage
(<https://www.instagram.com/northstarbetson>)



-12-

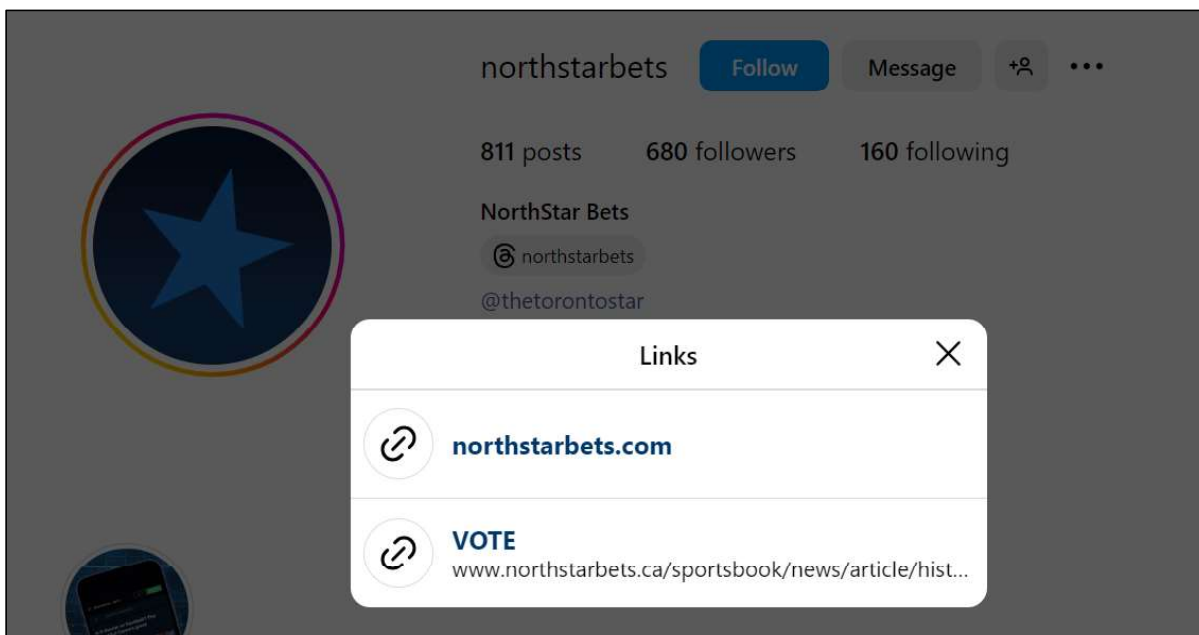
Figure 9 northstarbets Instagram Homepage
(<https://www.instagram.com/northstarbets>)



19. The northstarbets account homepage provides a link to the domain northstarbets.com and to NorthStar's iGaming-registered domain, northstarbets.ca (Figure 10). The northstarbetson account homepage does not include a link to any domain. I understand from the Affidavit of Mr. Tse and verily believe that individuals located in Prince Edward Island, Saskatchewan and Manitoba are able to register an account, deposit funds and place bets on northstarbets.com.

-13-

Figure 10 Webcapture of northstarbets Instagram Homepage with Expanded Account Description (<https://www.instagram.com/northstarbets>)



(ii) iGO Operator Advertising in the Atlantic Provinces

20. As noted in my First Affidavit, ALC is comprised of provincial governments and provincial crown corporations of the Atlantic Provinces: Nova Scotia, Prince Edward Island, Newfoundland and Labrador and New Brunswick. Certain iGO Operators engage in varied forms of advertising in several of these Provinces, including online advertising, television commercials and in-person venue advertisements at sports events.

21. I understand from representatives of ALC that they regularly collect data on digital media spending by online gaming operators in the Atlantic Provinces, through the market research firm Numerator. I further understand from representatives from ALC that they rely on this data in the ordinary course of their business.

-14-

22. The charts below set out Numerator's most recent findings on comparative digital media spending to promote internet gambling and sports betting offerings, from the first and second quarters of 2023 (Figures 11 and 12, respectively). I am advised by ALC that these figures account for digital media spending targeting Atlantic Canada only (*i.e.*, they exclude any spending on nation-wide advertising).

Figure 11 Q1 Apr'23 to Jun'23 iGaming and Sports Competitive Media Spend.
Source: Numerator

Top 10 Highest Spending Brands	Total Media Spend in Atlantic Canada
Bet365	\$584,317
DraftKings	\$450,109
BetRivers	\$359,602
BetMGM	\$251,139
FanDuel	\$251,109
ALC	\$237,845
Sports Interaction	\$231,925
PokerStars	\$205,364
Betano	\$187,147
Other	\$808,522

Figure 12 Q2 – Jul'23 to Sep'23 iGaming and Sports Competitive Media Spend.
Source: Numerator

Top 10 Highest Spending Brands	Total Media Spend in Atlantic Canada
Bet365	\$301,738
ALC	\$290,455
FanDuel	\$213,100
BetRivers	\$198,380
BetMGM	\$146,824
PlayOJO	\$95,270
DraftKings	\$82,673

-15-

Tonybet	\$79,527
Bodog	\$78,790
OLG ³	\$67,135

23. With the sole exception of Bodog,⁴ *all* of the operators noted by Numerator as leading advertisers in Atlantic Canada are iGO Operators. In other words, the online gaming operators investing the most in digital media targeting Atlantic Canada in the first half of 2023 were iGO Operators. None of these operators are authorized by the lawful authorities in any of the Atlantic Provinces to offer online gambling services. In the first quarter of 2023, five iGO Operators outspent ALC on media spend, including Bet365 by a margin of more than \$300,000.

24. Two of these operators—PokerStars and FanDuel—are subsidiaries of Flutter, which I understand has also brought a motion to intervene in this Reference. Based on the Numerator data, PokerStars spent just over \$200,000 on digital media in Atlantic Canada in the first quarter of 2023; FanDuel spent over \$250,000 in the first quarter of 2023, and approximately \$213,000 in the second quarter of 2023.

25. In addition to digital media, I understand that several iGO Operators conduct television advertising in the Atlantic Provinces, and Prince Edward Island in particular, as described in the Affidavit of Mr. Tse.

³ I am advised by ALC that the Ontario Lottery and Gaming Corporation (“**OLG**”) inadvertently purchased Atlantic Province-targeted media in this quarter.

⁴ I understand that Bodog is not licensed to provide or advertise gambling services anywhere in Canada.

-16-

26. iGO Operators have also invested in venue-based and in-person event advertising in the Atlantic Provinces. For example, the YQM Country Festival in Dieppe, New Brunswick held from August 24 to August 26, 2023 featured prominent advertisements for BET99, as shown in the photo from CTV news coverage of the event below (Figure 13). Copies of CTV news articles describing the festival and the extent of Bet99's advertising are attached as **Exhibits 1** and **2** to this Affidavit.

**Figure 13 BET99 Advertisement at YQM Country Festival in Dieppe, NB,
August 24 to August 26, 2023
(see Exhibits 1 and 2)**



27. As recently as March 2024, another iGO Operator, PointsBet, advertised prominently at the Women's World Curling Championships held in Sydney, Nova Scotia. A representative from ALC attended the Championships on March 23, 2024 and provided me with photos of various PointsBet signs and promotional videos displayed at the Nova Scotia arena. Copies of all photos are attached to this Affidavit as **Exhibit 3**, and two are set below for ease of reference (Figures 14 and 15). One of these venue signs was also

-17-

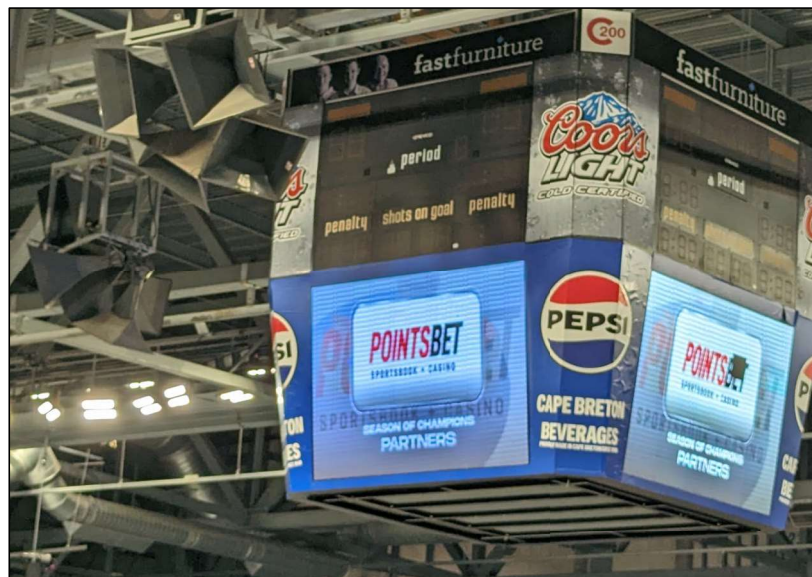
included in an Instagram post by World Curling on March 21, 2024, a screenshot of which is attached as **Exhibit 4**.

-18-

Figure 14 PointsBet Advertisement at Women's World Curling Championships in Sydney, NS, March 23, 2024 (see Exhibit 3)



Figure 15 PointsBet Advertisement at Women's World Curling Championships in Sydney, NS, March 23, 2024 (see Exhibit 3)



-19-

(iii) iGO Operator Advertising in Manitoba

28. Certain iGO Operators similarly advertise their online gambling services to Canadians in Manitoba. They do so not only through online content targeting Canadians outside of Ontario, like the dedicated Instagram accounts described above, but also through traditional promotional and media efforts conducted physically in the Province.

29. For example, Sports Interaction posted a promotional video on its sportsinteraction Instagram account on April 23, 2024, in which a hockey podcaster “took to the streets of Winnipeg” to interview Winnipeg Jets fans on their predictions for the Jets’ first round playoff series against the Colorado Avalanche. Throughout the video, text displays the Sports Interaction odds on the series as of April 22, 2024. The video caption says to “Bet it now at Sports Interaction”, and the video ends with the message “Download the Sports Interaction app today”.

30. Under that message, in near-illegible text at the bottom of the screen, is the caveat “Ontario only”. However, as I understand from the Affidavit of Mr. Tse, individuals located in Manitoba who visit the iGaming-registered Sports Interaction domain are redirected to a separate domain, sportsinteraction.com, where they are indeed able to deposit funds and place bets. The domain sportsinteraction.com is also linked on the “betting” Sports Interaction Instagram account expressly targeted at individuals outside Ontario, described above.

31. A screen recording of the Sports Interaction video is attached to this Affidavit as **Exhibit 5**.

-20-

(iv) iGO Operator Advertising in Saskatchewan

32. iGO Operators also direct varied forms of advertising at individuals located in Saskatchewan. As with Manitoba and the Atlantic Provinces, these include promotional materials and venue and event sponsorships targeting Canadians physically present in Saskatchewan.

33. As noted above, illegal online gambling advertising tailored to jurisdictions of the CLC Members pre-dates Ontario's iGaming regime. In December 2018, for example, PokerStars released a promotional video highlighting Travis Nesbitt, a player located in Yorkton, Saskatchewan. While playing online poker out of Yorkton, Mr. Nesbitt won a "Platinum Pass freeroll" online poker tournament run by PokerStars. A screen recording of the video is included on **Exhibit 6**. A Regina Leader-Post article dated December 31, 2018 reporting on Mr. Nesbitt's experience is also attached to this Affidavit as **Exhibit 7**.

34. At that time, PokerStars could not have been legally authorized to offer online poker games anywhere in Canada. Acquired by Flutter in 2020, PokerStars is now a registered iGO Operator. It nonetheless makes its online gambling platform available to individuals located in Saskatchewan, as well as Manitoba and Prince Edward Island, as set out in Mr. Tse's Affidavit.

35. More recently, in December 2023 iGO Operator JackpotCity sponsored the Grand Slam of Curling tournament held in Saskatoon, Saskatchewan. A promotional video posted by the Grand Slam of Curling Instagram account shows a dedicated JackpotCity

-21-

viewing section at the Saskatoon arena, and notes that “JackpotCity is a great spot to watch the games”. A screenshot of the Instagram post is included as **Exhibit 8**.

B. Financial Impact of Unauthorized iGO Operations on the CLC Members

36. As noted in my First Affidavit, the unauthorized activities of iGO operators outside Ontario have a direct financial impact on the CLC Members, each of whom are Crown corporations which direct all profits to fund health care, education, supports for First Nations and Indigenous groups, social services and other vital government programs in the jurisdictions where they operate.

37. The CLC Members are deeply concerned that an expansion of Ontario iGaming as proposed by the Attorney General would exacerbate these impacts.

38. Internet gambling products and services now comprise a significant portion of revenues to the CLC Members. Figure 16 below summarizes the revenue earned from internet gaming for each CLC Member in the last two years. These figures are from the annual reports of the CLC Members for 2022 and 2023, excerpts of which are attached as **Exhibit 9, 10, 11, and 12**.

-22-

Figure 16 CLC Members Internet Gaming Revenues 2022-2023

<i>Values expressed in C\$M</i>	Internet Gaming Revenue	
CLC Member	2022	2023
British Columbia Lottery Corporation	\$437.0	\$440.0
Atlantic Lottery Corporation ⁵	\$81.0	\$101.3
Manitoba Liquor & Lotteries Corporation	\$82.9	\$75.4
Saskatchewan Indian Gaming Authority ⁶	N/A	\$5.0

39. The activities of iGO Operators in CLC Member jurisdictions divert significant additional revenues that would otherwise be available to the CLC Members and their provincial stakeholders. While ALC's internet gaming operations generated just over \$100 million in 2023, ALC estimates that nearly double that amount—around \$170 million—exits the Atlantic Provinces through illegal gaming sites as of June 2024. A copy of a local news article describing the impact of unregulated gaming on the Atlantic Provinces is attached to this Affidavit as **Exhibit 13**. Based on my understanding of the gaming industry in Canada I expect illegal online gambling to have comparable impacts in other CLC jurisdictions.

⁵ In addition to its internet gaming segment revenue displayed here, ALC's sports betting segment generated revenues of \$14.8M and \$17.2M in 2022 and 2023, respectively. Further, 71.0% and 73.4% of sports betting revenues were generated from digital sales, which are comprised of internet and QR code revenues, in 2022 and 2023, respectively.

⁶ The Saskatchewan Indian Gaming Authority operates Saskatchewan's online gaming website, PlayNow, under the management of LGS. PlayNow was launched in November 2022.

-23-

C. The CLC Members' Efforts to Stop Unauthorized Operations and Advertising by iGO Operators

(i) Cease and Desist Letters to iGaming Operators

40. Over the last year, the CLC Members (through the Coalition) have written to 10 separate iGO Operators that offer and advertise online gambling and sports betting services to Canadians outside of Ontario, to advise these iGo Operators that their conduct is unlawful and negatively impacting the CLC Members. In each case, the CLC Members have demanded that these iGO Operators (i) cease and desist from operating their sites in a manner accessible to Canadians outside of Ontario; and (ii) cease and desist all advertising activity to Canadians outside of Ontario.

41. By way of example, I attach to this Affidavit copies of:

- (a) a cease and desist letter sent to NorthStar Bets on November 7, 2023, as **Exhibit 14**;
- (b) a cease and desist letter sent to the parent and iGaming-registered operating companies of Jackpot City, Spin Casino and Betway⁷ on May 3, 2023, as **Exhibit 15**;

⁷ Super Group SGHC (Limited) owns Jackpot City and Spin Casino through the iGaming-registered subsidiary Cadtree Limited, and Betway through the iGaming-registered subsidiary Cadway Limited.

-24-

- (c) a cease and desist letter sent to the parent and iGaming-registered operating companies of Bwin, PartyCasino and PartyPoker⁸ on May 3, 2023, as **Exhibit 16**; and
- (d) a cease and desist letter sent to the parent and iGaming-registered operating companies of 888 Casino, 888 Poker and 888 Sport⁹ on May 3, 2023, as **Exhibit 17**.

42. With the exception of the joint response described below at paragraph 43, the CLC Members have received no substantive response from any of the iGO Operators contacted.

43. On May 17, 2023, counsel to the CLC Members received a letter from counsel to the Coalition of Ontario Online Gaming Operators (the “**iGO Operator Coalition**”), comprised of several iGO Operators to whom the Coalition had written.¹⁰ This same law firm is acting for the Canadian Gaming Association in this Reference. In their letter, the iGO Operator Coalition categorically denied any wrongdoing, stating only that each of its members complied with applicable AGCO Registrar’s Standards which “only refer to actions taken *by the registered Ontario operator* in question” (emphasis added). The letter’s reference to “the registered Ontario operator in question” did not engage with the

⁸ Entain plc owns Bwin, PartyCasino and PartyPoker through the iGaming-registered subsidiary ElectraWorks Maple Limited. Entain plc also owns Sports Interaction through ElectraWorks Maple Limited.

⁹ 888 Holdings PLC owns 888 Casino, 888 Poker and 888 Sport through iGaming-registered subsidiary VHL Ontario Limited.

¹⁰ Namely: Jackpot City, Spin Casino, Betway, Bwin, PartyCasino, PartyPoker, 888 Casino and 888 Poker.

-25-

substance of the Coalition's complaint. Indeed, far from engaging with the Coalition's evidence-based claims and concerns, the iGO Operator Coalition baldly accused the Coalition of defamatory slander. A copy of the iGO Operator Coalition's May 17, 2023 letter is attached to this Affidavit as **Exhibit 18**.

44. Counsel to the CLC Members responded on June 30, 2023. In addition to reiterating that "registered Ontario operators" cannot shirk responsibility for the actions of their affiliates or vice versa, the Coalition emphasized that the "registered Ontario operators" *themselves* also directly facilitated unauthorized operations in CLC member jurisdictions—by redirecting Canadians located outside of Ontario to parallel versions of iGaming-registered domains. As evidenced in this letter and detailed further in Mr. Tse's Affidavit, a number of iGO Operator Coalition members redirect players located outside of Ontario to these parallel domains, either through a link available on the iGaming-registered domain or automatically. A copy of the CLC Members' June 30, 2023 letter is attached to this Affidavit as **Exhibit 19**.

45. Counsel to the iGO Operator Coalition again dismissed the CLC Members' claims without explanation, through a three-sentence response on July 19, 2023. A copy of this letter is attached to this Affidavit as **Exhibit 20**.

46. I understand from the Affidavit of Mr. Tse and verily believe that the all of the iGO Operator Coalition members continue to offer their online gaming and sports betting services in Manitoba, Prince Edward Island and Saskatchewan.

-26-

(ii) Correspondence with the AGCO

47. Beginning in November 2022 and as recently as December 2023, the CLC Members (through the Coalition) have also repeatedly urged the AGCO, as Ontario's gaming regulator and the owner of iGO, to take action against iGO Operators offering and advertising online gaming and sports betting services outside of Ontario, with no success.

48. As noted in my First Affidavit, the AGCO has maintained the position that it does not have the jurisdiction to regulate the activities of iGO Operators or their affiliates outside of Ontario, even if those iGO Operators are licensed in Ontario. I attach copies of the CLC Members' correspondence with the AGCO in this regard as **Exhibits 21, 22, 23, 24, 25** and **26**.

(iii) Correspondence with the Malta Gaming Authority

49. The CLC Members have written to other regulators with purview over iGO Operators and their affiliates—including the Malta Gaming Authority (the "**MGA**")—to no avail.

50. As described above and detailed in Mr. Tse's Affidavit, a significant number of iGO Operators offer their online gaming and sports betting services through two separate, substantially identical online domains: one that is registered with iGaming Ontario and accessible to Canadians in Ontario and one that is *not* registered with iGaming Ontario, but is accessible to Canadians located outside of Ontario.

51. Many of the latter, non-iGaming domains are instead licensed and registered by the MGA. I understand that the MGA and AGCO are parties to a memorandum of

-27-

understanding, recently renewed on May 31, 2024, which purports to facilitate “mutual operational assistance concerning gaming operators” and “cultivate a safer and more secure gaming environment across both jurisdictions”. A statement from the MGA on the renewed memorandum of understanding is attached as **Exhibit 27**.

52. On July 6, 2023, counsel to the CLC Members wrote to the MGA (through the Coalition) to relay its concerns that certain iGO Operators were offering online gambling and sports betting services to Canadians located outside of Ontario without lawful authorization through these MGA-licensed domains. A copy of the July 6, 2023 letter is attached as **Exhibit 28** to this Affidavit.

53. MGA’s Chief Officer of Policy and International Affairs, Kinga Warda, responded to counsel to the CLC Members on August 21, 2023. Ms. Warda assured the CLC Members that MGA would “giv[e] this matter all its due importance”. In the roughly 10 months since that letter was sent, the CLC Members have received no further update from MGA since. A copy of the August 21, 2023 letter is attached to this Affidavit as **Exhibit 29**.

54. I understand from Mr. Tse’s Affidavit and verily believe that all of the MGA-licensed iGO Operator domains identified in the CLC Members’ July 6, 2023 letter remain available to Canadians located in Manitoba, Saskatchewan and Prince Edward Island.

AFFIRMED remotely by William Hill, stated as being located in the Town of Oakville, in the Province of Ontario, before me at the City of Toronto, in the Province of Ontario, on the 21st day of June, 2024, in accordance with O. Reg 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits
(or as may be)

JACQUELINE HOUSTON

DocuSigned by:

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WILLIAM HILL

This is Exhibit "1" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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ATLANTIC | News

'They don't have a license': Atlantic Lottery Commission concerned about advertising at music festival



Atlantic Lottery estimates \$170 million leaves the four provinces through p
illegal and unregulated sites.

“Our research tells us that two-thirds of Atlantic Canadians aren't aware th
illegal because they're seeing such a proliferation of advertising and they'
sports celebrities advertising these products, so their belief is they are leg
Atlantic Canada and they just simply are not,” said Daigle.

Atlantic Lottery is the only legal and government-regulated gaming and sp
provider in the region.

But industry expert Dave Briggs believes those gambling regulations are u
and outdated.

“Yeah, I actually think they are. I mean, there's truth in what ALC says. Th
only legal operator in that region, but the reality is Canadians have been g
illegally for upwards of 20 years on online sites around the world,” said Br
money is a lot to the people of the Maritimes that's not being retained the
going to problem gambling resources that need money.”

Briggs, the managing editor and writer for PlayCanada.com said ALC has
argument about money staying in the region, but lost revenue to other site
re-captured through legalization and tax.

“There's a healthy, thriving Ontario Lottery Gaming Corporation and all of
proceeds go back to the province. The tax revenue from the outside opera
back to the province as well, so it's kind of a win-win,” said Briggs.

He also recognizes operators like Bet99 shouldn't be encouraging people
illegally in the region through advertising.

“So, there's a bit of a grey-area, but really it's also up to the festival not to
advertising from companies that are illegal where the festival is being held
Briggs.

CTV News reached out to the promoter of the YQM Country Festival, but
were not returned.

For more New Brunswick news visit our [dedicated provinci](#)

This is Exhibit "2" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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ATLANTIC | News

'It's been great': Country fans not both by rain or mud at YQM Festival



- **P.E.I. municipality looking to firm up event guidelines after second major festival in Cavendish**

The precipitation wasn't an issue Peterson either.

- **Preparations well underway for inaugural Box Car Country Music Festival**

"No. It's going to be so much more sure. We brought ponchos and wheel roll," said Peterson.

Connor Henderson was there with

and father.

"It's a bit of a bummer but at the same time it just adds to the fun. Everyone in a good mood and there's no one that's sad around here," said Conner.

His dad Ross thought the rain might just add to the fun.

"I've been at some of these in my younger years and it was a lot of fun when it was sunny," said Ross.

Nate Smith got the day started at 3:00 p.m., just as the skies opened up and it started to rain.

Before his show started, Smith told CTV News back stage it's fun playing in the weather, but it can also be a challenge.

"I think as an artist, we kind of love the idea of playing in the rain just because it's artistic and stuff like that, but it does pose problems for the equipment and getting cold and stuff like that and muddy. But at the end of the day it's a lot of fun," said Smith.

Saturday was Smith's first performance in the Maritimes.

"What I've always heard about Canadian fans in general is that they're the most passionate fans for country music ever," said Smith. "I'm excited to be here."


And so are the fans who have seen massive headliners like Morgan Wallen on Thursday and Keith Urban on Friday.

Thomas Rhett is Saturday's headliner.

Many who came early to see Smith's mid-afternoon performance were the first to arrive on the third-straight day and have been blown away by the talent they've seen so far.

Country music fans with ponchos, preparing for any rain during the YQM Country Festival. (CTV/Derek Haggett)

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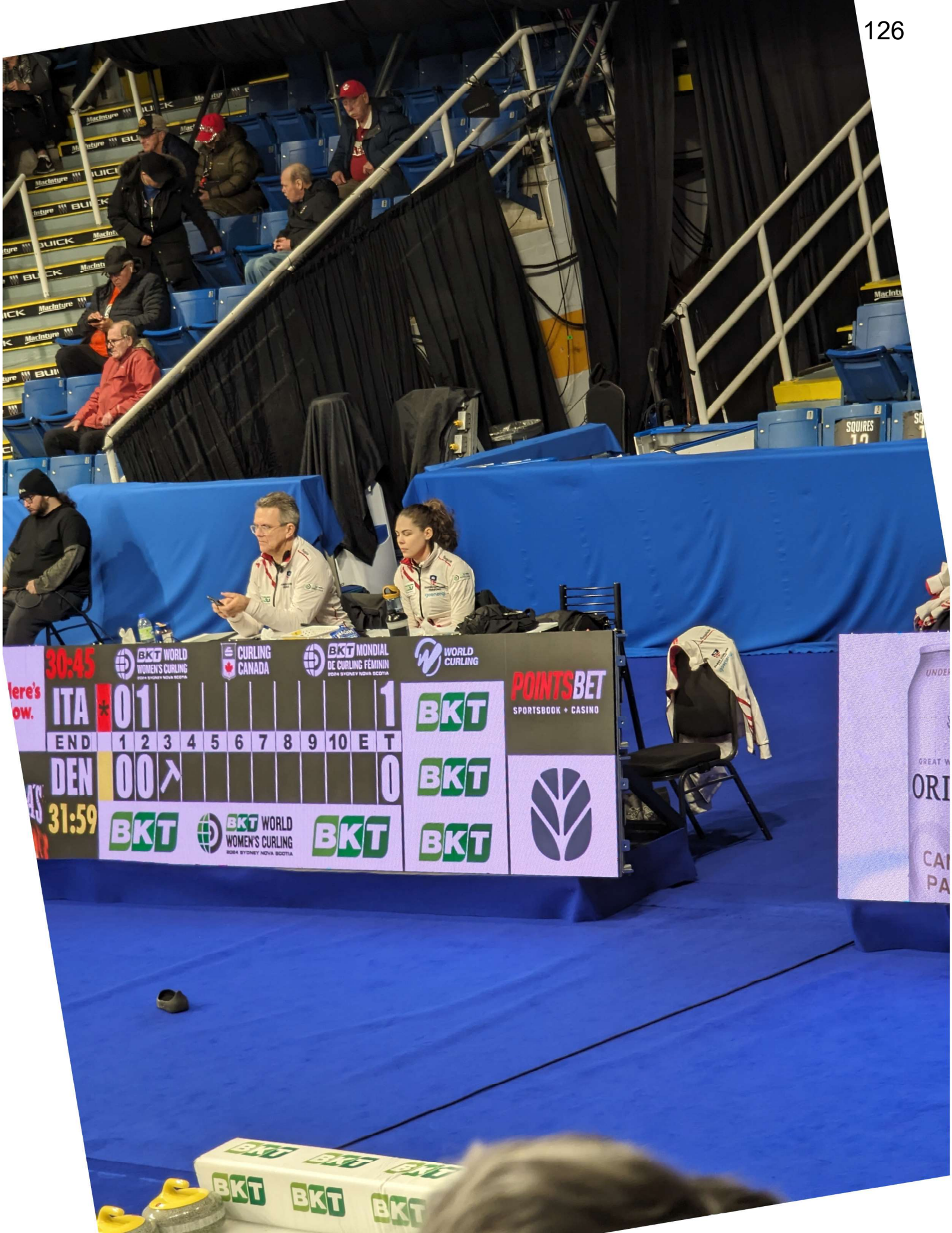
CTV Atlantic signs on

This is Exhibit "3" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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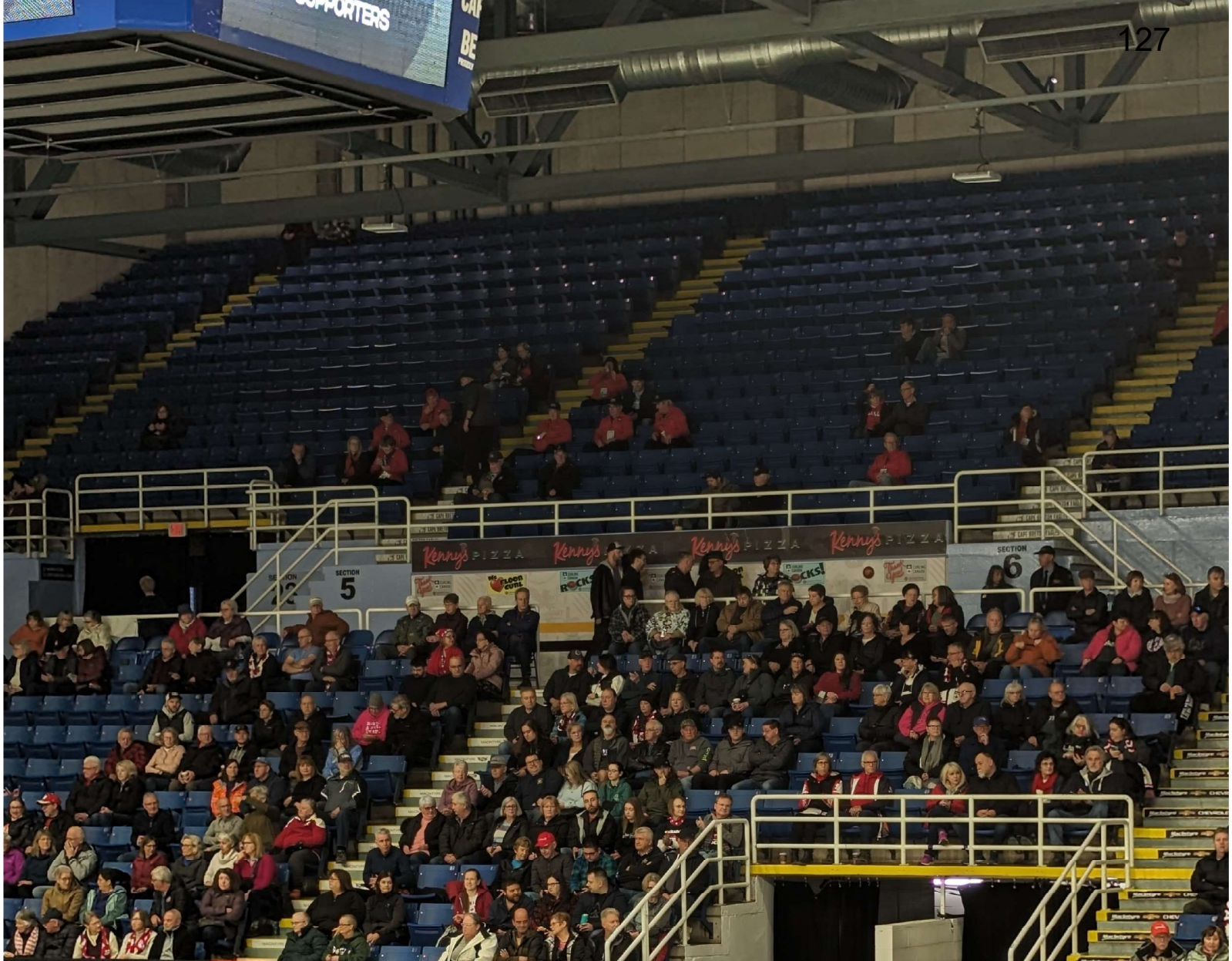
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This is Exhibit "4" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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JACQUELINE HOUSTON

Please see native attachment Screen Recording of Sports Interaction Instagram dated April 23, 2024.mp4

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Step 2 - Double click attachment to open

This is Exhibit "6" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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JACQUELINE HOUSTON

Please see native attachment Screen Recording
of PokerStars Travis Nesbitt Promotion.mp4

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This is Exhibit "7" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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JACQUELINE HOUSTON

Saskatchewan / Local News

Yorkton man who quit job to play poker headed to major PokerStars tournament

Yorkton resident Travis Nesbitt quit his job to become a pro poker player, now he's off to the Bahamas to play in a major tournament.

Mark Melnychuk • Regina Leader-Post

Published Dec 31, 2018 • Last updated Dec 31, 2018 • 4 minute read

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Yorkton resident Travis Nesbitt won an all-expenses paid trip to the PokerStars No Limit Hold'em Players Championship, which will be held in the Bahamas in January of next year. (Photo courtesy PokerStars) REGwp

Travis Nesbitt doesn't think luck had anything to do with it.

Last January, the 28-year-old Yorkton man quit his job at a grain elevator. Driven by a newfound passion for mindfulness and personal development, Nesbitt decided he'd give himself a year to make it in the world of professional poker.

It took only two months. Nesbitt won an online tournament that earned him a seat at the [PokerStars No Limit Hold'em Players Championship](#), which will be held in the Bahamas Jan. 6-10. The buy-in for the tournament is \$25,000, which is included in the platinum pass Nesbitt won. The minimum prize pool for the tournament will be \$8 million, with a bonus \$1 million going to the winner. The tournament will be streamed online at [PokerStars TV](#).

STORY CONTINUES BELOW

Nesbitt won the pass by coming in first out of 20,000 players. The tournament was a shootout, where every player was pushed into going all-in on every hand. Nesbitt won 16 hands in a row over the course of 20 minutes.

“When I sat down I felt the energy, and I was going to win this free roll. I just knew I was going to win it. It was really weird,” said Nesbitt in a recent interview.

When speaking about how he plays cards, Nesbitt sounds more like a monk than a poker player. Concepts like intuition, the power of will and lucid dreams flow from him as he describes how he’s adopted the right mindset to play on the world stage.

“I’m changing my inner self to become what I want on the outer reality,” said Nesbitt.

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Nesbitt is fond of the number three. He’s the third-born son in his family, and it has always been the number on his jersey when playing hockey or baseball. The online tournament he won took place on March 3 at 3 p.m. Nesbitt believes his success wasn’t a coincidence. It’s the result of the work he’s been putting into his poker game, and himself.

Nesbitt grew up on a cattle farm in Willowbrook, located about 25 kilometres west of Yorkton. He did the traditional farming chores, including cutting twine, helping pull calves and hauling wood.



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DESCRIPTION	SUPPLIES	LABOR
Other repair	\$100	\$200
Garage renovation	\$1000	\$1500
Other	\$500	\$1000
TOTAL	\$1500	

“You didn’t have to really ask Travis twice,” said his mother, Debbie. “He just

He became more interested in poker in the past five years. Active in competitive sports, Nesbitt wanted to get into something new. He also began learning about personal development, and became encouraged to follow his passion rather than keep going to a job he didn't enjoy.

Where he grew up, people are encouraged to settle down, raise a family and buy a house.

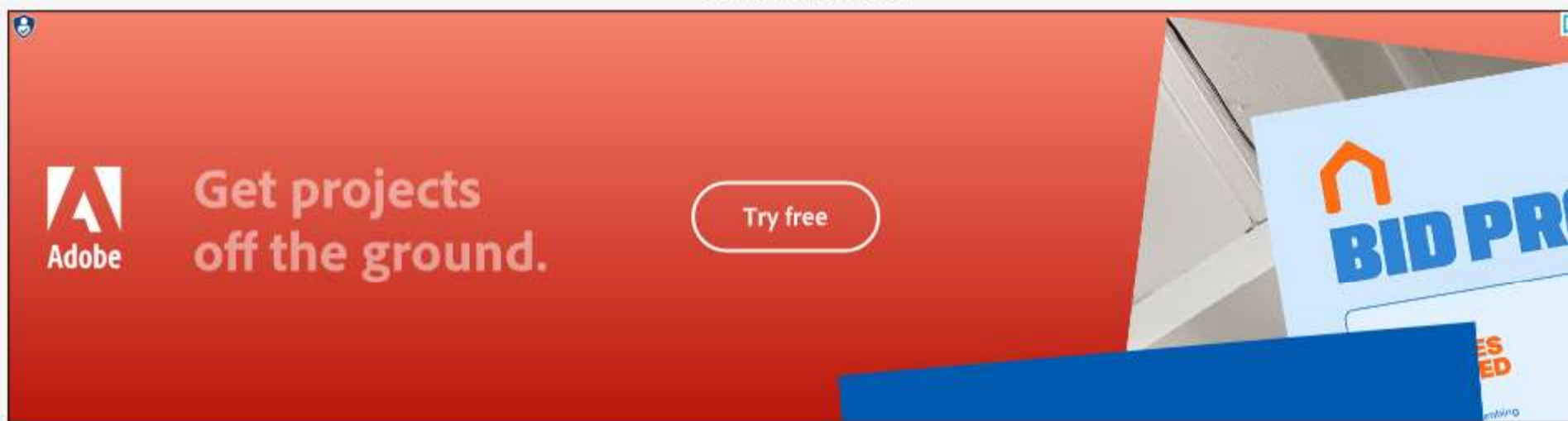
"That wasn't for me. I kind of just wanted to go my own path and my own direction, and just show that you can actually do what you want to do in life if you work hard and put your mind to something," he said.

His decision to quit his job to pursue his dream of being a poker player got the kind of reaction one would expect from friends and family.

"They actually thought I was crazy," said Nesbitt.

Debbie was at first concerned when she heard Nesbitt had quit his job. What would he do about finances? At the same time, she knew her son wasn't happy where he was, and needed a change.

STORY CONTINUES BELOW



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"Travis I would say most recently has sort of looked inside himself just to figure out who he is and what he wants to do," said Debbie.

Nesbitt believes the skepticism some have shown for his pursuit lies in underestimating the complexity of poker. He says it's about so much more than the cards.

He's now fully devoted himself to mental preparation for the tournament. He goes to the gym daily, then does meditation and visualization to build up his confidence. Reading an opponent is key in poker, and Nesbitt takes it seriously.

The usual indicators, or tells, lie in small physical motions such as someone's eyes or their hands, but Nesbitt takes it into the metaphysical. He describes how everyone projects energy in the air around them, and picking up on that vibe can help tell him if that person is on their game.

"It's like you can get into their subconscious mind a little bit in a way," said Nesbitt.

At the same time, Nesbitt has to keep his guard up so he doesn't get read. The pressure of playing for such high stakes can't show on his face. He swims regularly at a Yorkton pool, which has a view of the Painted Hand Casino, to later help him visualize and mimic the stillness of water.

STORY CONTINUES BELOW



Expert Sierra

“If you can be the most relaxed person in the room, it’s going to be so hard for someone to read you because you’re not making any tells. You’re not fidgeting. You’re not moving,” said Nesbitt.

If he wins some serious money, Nesbitt would like to put some of it back into the community. He’s pledged five per cent of his winnings to the Humboldt Strong Foundation, and would like to also help Yorkton get a new community facility to help people stay physically active.

Debbie is excited for the opportunity Nesbitt has been given. She doesn’t have his understanding of poker, but has learned a great deal from his journey of self-discovery.

“He’s inspired me about mindfulness, the energy perception, not being so narrow-minded. He’s really sort of dug deep inside himself and is finding himself as far as a person” said Debbie.

Even if he doesn’t win big, Nesbitt believes the experiences and memories from his trip will have value, and he still plans on pursuing his dream.

“I could come home with nothing,” said Nesbitt, “and then I’m still going to be happy.”

mmelnychuk@postmedia.com



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This is Exhibit "8" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON



grandslamofcurling
and
team_homan
Original audio

146 ...



grandslamofcurling Team Homan had a blast exploring our fantastic partner activations during the WFG Masters #GSOC at Merlis Belsher Place. For those joining us at the game, don't miss out on the incredible giveaways and contests waiting for you. 🟢

And if you're not able to join us in Saskatoon, why not show some love to our amazing partners? 📺

Their unwavering support not only brings top-tier curling to local communities 📍 but also helps spread the excitement across the globe 🌐

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@wfgcanada

24w



team_homan Always a fun time at the #GSOC ❤️

24w 2 likes Reply



jef45harp ❤️ Happy Saturday night Gorgeous! ❤️❤️❤️❤️🥳

24w Reply



hickster58 ❤️

24w Reply



Liked by guzman941217 and others

December 16, 2023



Add a comment...

Post

This is Exhibit "9" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON



Atlantic Lottery



Annual Report 2021-2022

Chair Message

Atlantic Lottery celebrated a phenomenal year in 2021-22, with impressive achievements in a number of business categories. At the same time, Atlantic Lottery remains dedicated to our core values of healthy play and responsible gambling (RG). This year, the Responsible Gambling Council awarded the RG Check Accreditation to both Red Shores and our alc.ca platform.

This is no small feat – it’s one of the most comprehensive responsible gambling accreditations in the world, and it means Atlantic Lottery meets dozens of rigorous standards and criteria to promote healthy play.

As Atlantic Canada’s only 100 per cent legal and government-regulated provider of online gambling and sports-betting products, we aim to provide fun games that adults can enjoy as a form of entertainment. Unlike unregulated online gambling sites that are not legally permitted to operate or advertise in Atlantic Canada, Atlantic Lottery is accountable to government regulators and our profit stays in our region. We are always working to enhance our approach to healthy play by providing positive and inclusive tools to promote player education and awareness.

Throughout the annual report, you’ll see that we managed to break several significant records. We achieved a record-breaking profit of \$438.1 million; our Lotto Max sales

were at an all-time high; and PRO•LINE gross sales jumped 43 per cent over the previous record, which was set in 2020-21.

Due to the ongoing COVID-19 pandemic, Atlantic Lottery implemented measures throughout the year based on public health recommendations to protect our players. Despite these impacts, Red Shores Racetrack & Casino saw net revenues of \$17.6 million, a growth of \$5.4 million over the previous year. We also saw increased interest in the launch of new Casino games and features, with net revenue of \$77 million overall in the iGaming category. This marks an impressive increase of \$34 million over 2020-21.

As we continue to expand our offerings and provide the quality products Atlantic Canadians expect from us in the year ahead, social responsibility and healthy play will remain at the core of who we are. The Board looks forward to seeing Atlantic Lottery continue to break new records as we grow and evolve to meet the needs of our customers.

Sincerely,

C. Sean O’Connor, CPA, CA
Chair, Board of Directors

Executive Summary

Every business decision at Atlantic Lottery is made through the lens of balancing social responsibility with delivering sustainable returns for Atlantic Canadians to help fund essential programs and services throughout the region.

In 2021-22, Atlantic Lottery was able to navigate the uncertainty of the COVID-19 pandemic and still return \$438.1 million to the four Atlantic Canadian provincial governments. This increase of \$91.6 million over the previous year was driven by an increased focus on digital channels and a successful recovery from the impacts of the pandemic, marking the most profitable year in Atlantic Lottery's history.

Overall in 2021-22, \$210.2 million was delivered from the Destination line of business and \$227.9 million from the Retail and iLottery lines of business.

The Destination line of business result was \$33.9 million under budget while the Retail and iLottery lines of business partially offset this budget shortfall by exceeding its commitment to the provinces by \$31.6 million. The underperformance in Destination is a direct result of safety measures implemented during the COVID-19 pandemic, which included temporary shutdowns of our Video Lottery Retailer sites.

In addition to the profit distributed to the provincial governments, Atlantic Lottery remitted \$50 million to the provincial and federal governments in taxes and federal contributions.

Atlantic Lottery experienced record sales through its alc.ca platform in 2021-22, surpassing the record set in the prior year. The iLottery share of net profit increased to 18 per cent in 2021-22 from 16 per cent the previous year, while the share of gross gaming revenue (GGR) from the iLottery line of business increased three per cent from the prior year.

Thanks to leading-edge product offerings and the continued emphasis on Atlantic Lottery as the only 100 per cent legal online gambling option in the region, the number of Atlantic Canadians with active accounts continues to grow. This demonstrates the importance of the online space and the future viability of this line of business, even with the increasing industry competition as more illegal sites are entering the market.

Throughout the year, Atlantic Lottery also experienced record-breaking Lotto Max jackpots in the first quarter, when the national brand reached a jackpot of \$70 million, plus 70 MaxMillions.

Red Shores delivered a profit of \$2.8 million, representing an increase over budget of 158 per cent. 2021-22 was the most profitable year in Red Shores' history, which was driven by strong results on the gaming floor.

Community Impact Report

100% Legal

Atlantic Lottery is proud to be the only 100 per cent legal and government-regulated provider of online gambling and sports-betting products in Atlantic Canada. Atlantic Canadians are playing on and seeing advertising from other unregulated gambling sites without realizing they cannot legally operate or advertise in Atlantic Canada under Canadian and provincial laws. It's important that Atlantic Canadians understand that the operators of these sites are not accountable to provincial or federal regulators and, unlike Atlantic Lottery, their profit does not stay in our region.

Atlantic Lottery is further set apart by our commitment to healthy play and responsible gambling (RG), one of our core values. In 2021-22, our online alc.ca platform and Red Shores were both awarded the RG Check Accreditation, one of the most comprehensive responsible gambling accreditation programs in the world, offered by the Responsible Gambling Council. This accreditation means we must meet dozens of comprehensive standards and criteria to promote healthy play.

The RG Check Accreditation is subject to a renewal process every three years. As we continue to expand our online gambling options, Atlantic Lottery is committed to providing more features and information to encourage healthy play, expanding on tools that are already in place, such as:

- Age and residency verification
- Self-exclusion and take-a-break options
- The ability to set weekly deposit limits, daily wager limits and session time limits
- Time displays and session pop-up reminders
- Information, tips and links to help players gamble responsibly

Players can also gain a better understanding of their play and how it is evolving over time through our PlayWise Rating, an industry-leading online responsible gambling tool that provides players a confidential personal play rating, at the behavioural level, and based on their activities at alc.ca.

By focusing on healthy play, Atlantic Lottery aims to put our players first while contributing to our goal of building and maintaining a sustainable player base.

Consolidated Statement of Operations

(Thousands of dollars)	2021-22	2020-21	Variance
REVENUE	753,854	637,926	115,928
Direct Expenses	134,614	111,995	22,619
GROSS PROFIT	619,240	525,931	93,309
Operating Expenses	131,915	133,613	(1,698)
NET PROFIT	438,168*	346,574	91,594
Gross Profit % of Revenue	82.1%	82.4%	(0.3%)
Operating Expenses % of Revenue	17.5%	20.9%	(3.4%)
Net Profit % of Revenue	58.1%	54.3%	3.8%

*Consolidated Net Profit includes gain from subsidiary of \$0.1M

Business Overview: iGames

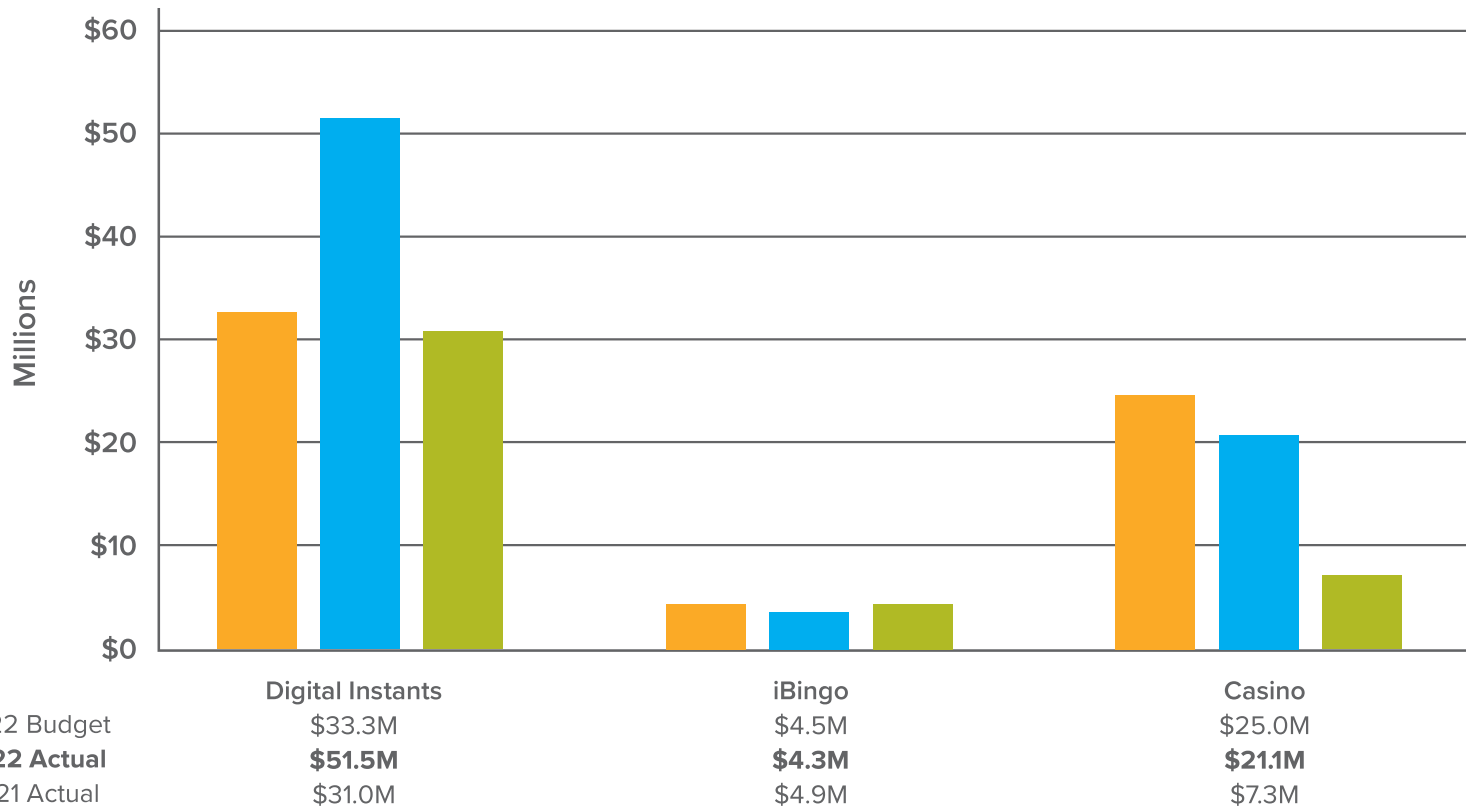
iGaming net revenue reached \$76.9 million in 2021-22, a growth of \$33.7 million or 78 per cent over 2020-21. This success can be attributed to various external and internal factors. For example, COVID-19 restrictions have continued to lead players to gravitate towards online gaming as a form of entertainment. This increase in player base helped the overall category's growth. In addition, a regular cadence of Digital Instants and Casino game launches and product features, supported with marketing tactics and strong player-focused promotions, has contributed to the category's strong performance.

Atlantic Lottery will continue to evolve our approach to digital offerings to ensure we continue to meet the expectations of our customers and provide them with a high-quality online experience. As our range of online products grows, Atlantic Lottery is dedicated to continuing to provide and expand on the best-in-class range of identity verification and responsible gambling features to alc.ca players, ensuring the digital channel demonstrates our commitment to healthy play.



iGames Net Revenue

iGames Net Revenue (in millions)



Business Overview: Sports

In 2021-22, net revenue in the Sports category was \$14.8 million, resulting in an increase of \$3 million or 25 per cent from 2020-21.

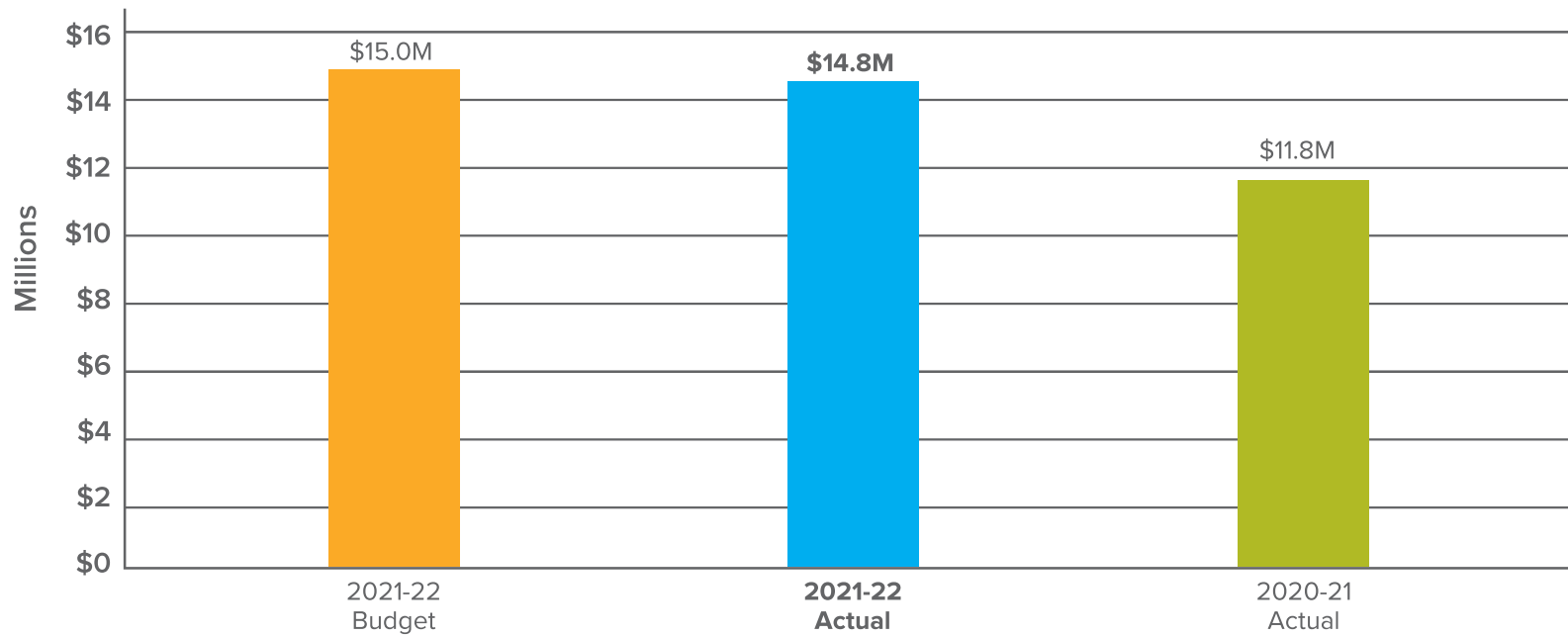
With its new brand image in place for a full fiscal year, PRO•LINE gross sales experienced a 43 per cent jump over the previous record, which was set in 2020-21. Despite the lower profit margins associated with single-event sports betting introduced in August 2021, gross gaming revenue also rose to a new all-time high. Additionally, revenues benefitted from the COVID-19-related changes to major league sporting schedules, which led to more games being played and wagered on during 2021-22.

PRO•LINE experienced a 65 per cent increase in online sales, which made up 46 per cent of all betting revenue. PRO•LINE had its first positive annual Net Promoter Score ever at +2.6 per cent. This represents an 8.5 per cent increase over 2020-21. PRO•LINE leads the country in per capita player growth, up nine per cent year-over-year. Active wagering accounts have now tripled over the past five years.

Bricks-and-mortar venues saw 45 per cent of revenue through the digital QR code, up from 39 per cent the previous year. This demonstrates increased player movement toward a digital experience. The proportion of digital sales – the sum of internet and QR revenues – was 71 per cent, which is seven per cent higher than in 2020-21.

Sports Net Revenue

Sports Games Net Revenue (in millions)



Atlantic Lottery



Annual Report 2022-2023



Consolidated Statement of Operations

(THOUSANDS OF DOLLARS)	2022-23	2021-22	VARIANCE
REVENUE	843,901	753,854	90,047
Direct Expenses	150,025	134,614	15,411
GROSS PROFIT	693,876	619,240	74,636
Operating Expenses	201,627	181,072	20,555
NET PROFIT	492,249*	438,168	54,081
Gross Profit % of Revenue	82.2%	82.1%	0.1%
Operating Expenses % of Revenue	23.9%	17.5%	-0.1%
Net Profit % of Revenue	58.3%	58.1%	0.2%

*Consolidated Net Profit includes gain from subsidiary of \$0.1M

Financial Position Overview

Revenue consists of gross sales less consideration paid to the player (prize expense). The year-over-year increase in revenue is driven by increasing performance across in both the Destination and iLottery lines of business. The most significant increase of \$52.7 million in the Destination line of business was driven primarily by video lottery returning to near pre-pandemic levels. This has been the first full year without any COVID-19-related restrictions since early 2020. There was also an increase in the iLottery line of business of \$9.2 million due to the successful launch of Nova Scotia's online casino.

Direct expenses include commissions paid to retailers of \$121.7 million, up \$10.3 million or nine per cent from the prior year. The increase is tied directly to the higher revenue – specifically video lottery revenue – as the commission on that product is higher than products in the retail channel. Ticket and selling costs of \$28.3 million are \$5.1 million over the prior year, driven by the revenue share on iGames as performance continues to grow.

Operating and other expenses are up \$20.6 million from the prior year. Atlantic Lottery has remained diligent in monitoring where funds are spent to maximize the profit returned to the provinces. The overall increase is tied to the commitment to increasing player experience through the use of technology and marketing initiatives, as well as the growing workforce and outsourced services required to support those initiatives. In addition, increases in Bank of Canada rates during the year, combined with the capital investments financed with short-term debt, resulted in increased interest expense.



25. REVENUE

The Corporation's revenue is disaggregated by major product line as follows:

		2023		2022
Lottery games	\$	293,642	\$	295,182
Sports betting		17,154		14,750
Video lottery		401,415		340,711
Entertainment centre revenue		22,020		17,617
iGames		101,339		80,979
Other		8,331		4,615
	\$	843,901	\$	753,854
<hr/>				
Revenue from Wagered Games (IFRS 9)	\$	599,100	\$	511,415
Revenue from Administered Games (IFRS 15)		244,801		242,439
	\$	843,901	\$	753,854

Business Overview: iGames

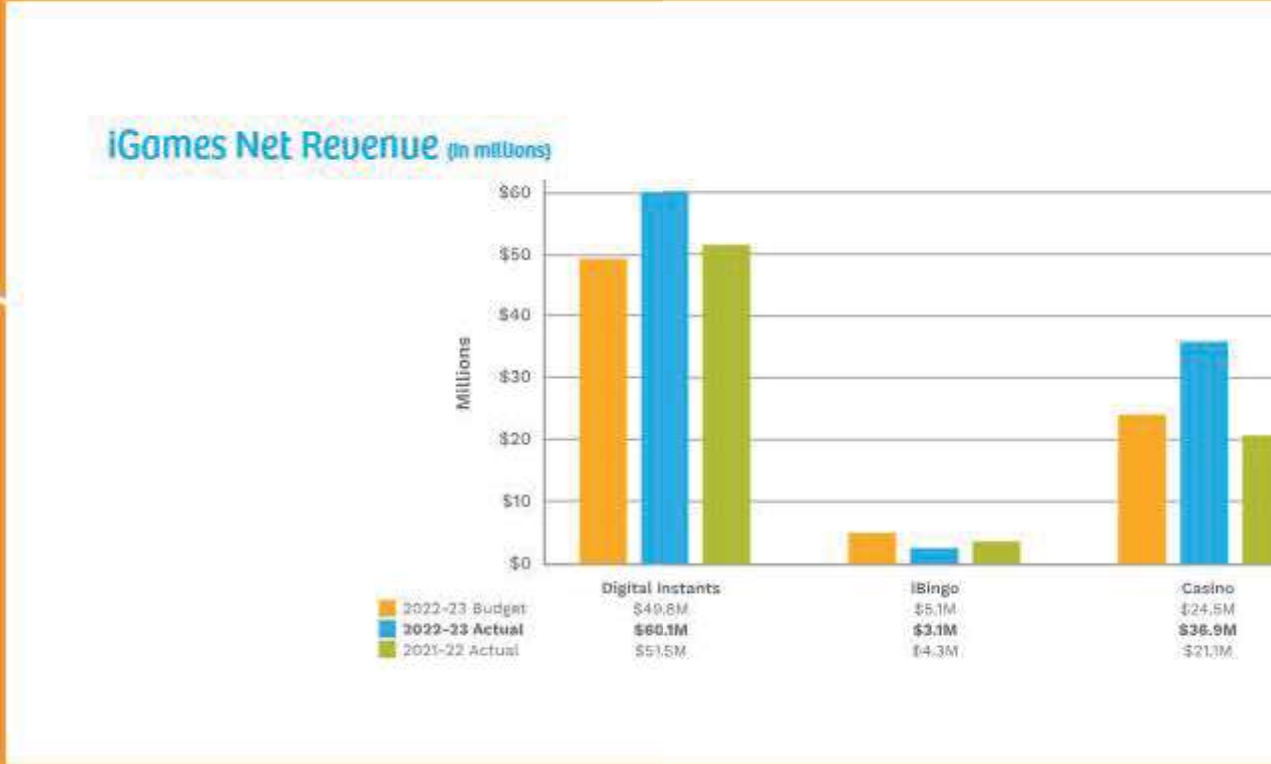
iGaming net revenue reached \$100.1 million in 2022-23, representing growth of \$23.2 million or 30.2 per cent over the previous year.

The growth of Digital Instants derived from the offering of progressive jackpots. These have been steadily added to the portfolio, continuing player engagement with the most popular games by diversifying our progressive mechanics. The strong growth of Casino correlates to the addition of the Nova Scotia market in July 2022, which increased the player base. In addition, a regular cadence of Digital Instants and Casino game launches and product features, supported with marketing tactics such as promotions and contests, contributed to the category's strong performance.

Atlantic Lottery continues to evolve our online offerings to meet the expectations of our players, while also remaining competitive in comparison with illegal gambling sites. We are committed to continuing to provide a high-quality online experience and are committed to expanding our best-in-class responsible gambling features, as demonstrated through the introduction of our new Healthy Play Policy.



iGames Net Revenue





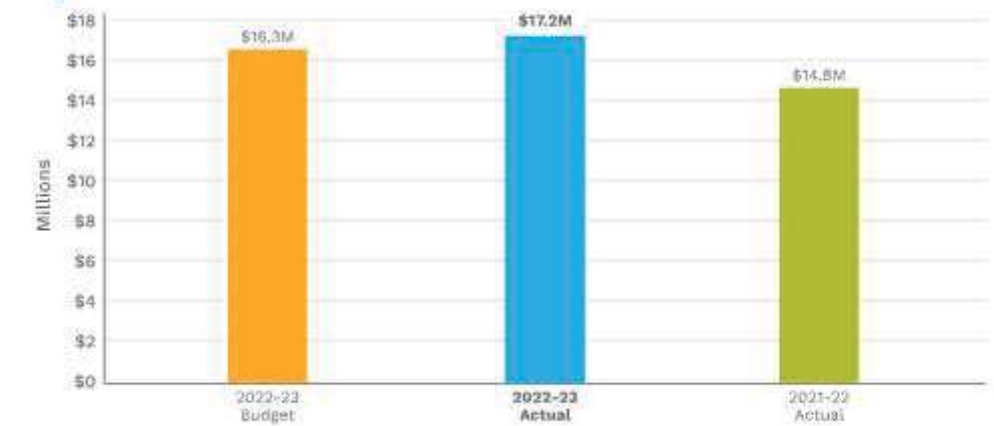
Business Overview: Sports

In 2022-23, net revenue in the sports category was \$17.2 million, representing an increase of \$2.4 million or 16.3 per cent over the previous year.

The strong profit performance for PRO-LINE was primarily driven by prize expenses, which were lower than each of the two previous fiscal years, despite 2022-23 being the first full year of single-event sports betting. At 81 per cent of sales, parlay betting continues to be the more popular form of wagering with the PRO-LINE player base, helping to maintain strong profit margins. Digital sales – the sum of internet and QR code transactions completed at retail – as a proportion of total revenue continues to grow, finishing the fiscal year at 73.4 per cent, with QR code sales making up over half (51 per cent) of revenue at bricks-and-mortar venues. PRO-LINE's player base growth increased slightly by 1.4% year-over-year. Despite a significant increase in local television ad spending from illegal sports betting sites that are not licensed to operate in Atlantic Canada, PRO-LINE's player base grew by 1.4 per cent year-over-year.

Sports Net Revenue

Sports Games Net Revenue (in millions)





Reaching new heights

It is my pleasure to introduce Atlantic Lottery's 2022-23 annual report, highlighting our strong performance and remarkable achievements throughout the fiscal year.

In 2022-23, Atlantic Lottery returned a total of \$492.2 million in profit to the four provincial governments while reinforcing our commitment to promoting healthy play across all our products. Social responsibility remains a vital priority, and is something we consider and incorporate throughout our operations, from the events and organizations we choose to support, to the responsible gambling tools we provide on alc.ca.

Among the positive financial results across many categories, the further growth of iGaming in particular continued to propel Atlantic Lottery's ability to generate returns to our shareholders. We have embraced digital transformation in recent years, with increased focus and investment to compete in the online space and exceed our players' expectations. Our iGaming net revenue increased by 30.2 per cent over the previous year, reflecting our success in adapting to changing market dynamics and providing seamless online entertainment experiences.

This achievement is a reflection of the collective efforts of our dedicated employees. In addition to strengthening our market position, our success also demonstrates our ability to leverage technology for responsible growth. This evolution will continue and is by its very nature an ongoing part of ensuring the sustainability of our business.

Our ability to compete is now more important than ever. As a result of legislative and regulatory changes outside our region, the Canadian sports betting and online gambling landscape has shifted dramatically in recent years. Atlantic Canadians are playing online and seeing advertising from other gambling websites without realizing they cannot legally operate or advertise in Atlantic Canada, under Canadian and provincial law.

As the only legal and government-regulated provider of online gambling and sports betting products in Atlantic Canada, Atlantic Lottery provides those who choose to play with a responsible and local alternative. It is a privilege to perform this unique role, which allows us to make a positive contribution to the region – not only in the form of returning profits to provincial governments, but through employment, direct and indirect economic impacts, community sponsorships and more.

Our steadfast focus on our dual mandate of delivering value to our shareholders while providing legal, regulated and responsible products remains as sharp as ever. It has been the defining trait of Atlantic Lottery since its creation in 1976 and will remain at the heart of everything we do into the future.

Sincerely,

CEO Message

As you read through the pages of this report, I hope you will be instilled with a sense of pride and confidence that our publicly and locally owned organization is having a positive impact on our communities and the region we call home.

In 2022-23, Atlantic Lottery was proud to continue to give back to local communities – not only by returning \$492.2 million in profit to the Atlantic Canadian governments but also by supporting and sponsoring events and organizations throughout our region, including a wide range of concerts, sporting events and cultural activities.

A key component of our purpose is to make a meaningful contribution to all Atlantic Canadians; it's something we consider in everything we do and I'm grateful to our dedicated employees who live these values every day. Social responsibility remains at the core of Atlantic Lottery's operations, and we look forward to advancing further down this path in the year ahead by introducing enhanced environmental, social and governance practices.

Our strong results over the past year suggest we are achieving another important element of our purpose: delighting our players. With illegal gaming sites on the rise over recent years, Atlantic Lottery has evolved our offerings to remain competitive, particularly within the digital sphere. I'm pleased to see that our products are resonating with our players and that they are enjoying Atlantic Lottery games for entertainment.

In this year's annual report, you can read more about our new Healthy Play Policy, which all alc.ca players must agree to when playing our games online. In the policy, we outline our approach to proactively support high-risk players, as well as Atlantic Lottery's responsible gambling (RG) tools. The policy demonstrates that how we make profit is just as important as how much profit we make.

It's crucial to us that our customers enjoy our products responsibly, which is why we provide tools like age and identity verification, as well as mandatory and optional limits to help customize play. In recognition of our continuous improvement of resources for our players and our demonstrated commitment to healthy play, we once again received the World Lottery Association Level 4 Recertification in October 2022, the highest level of accreditation available.

I am proud of everything we've accomplished over the past year while sharing our joy of play and our love of this place with Atlantic Canadians. I hope you'll join us in the year ahead as we continue to support and attend events, give back to our communities and provide fun games as entertainment.

Sincerely,



Executive Summary

In 2022-23, Atlantic Lottery is proud to have returned \$492.2 million to the four Atlantic Canadian provinces to help fund essential programs and services. As always, this regional support is balanced with our commitment to social responsibility.

Our increase in profit of \$54.1 million over the previous year was driven by strong performance within several lines of business, as well as the launch of Nova Scotia's online casino.

Overall, in 2022-23, \$262.8 million was delivered from the Destination line of business and \$229.4 million from the Retail and iLottery lines of business. The Destination line of business result was \$18.5 million over budget while the Retail and iLottery lines of business also exceeded their commitment to the provinces by \$29.6 million.

In addition to the profit distributed to the provincial governments, Atlantic Lottery remitted \$54 million to the provincial and federal governments in taxes and federal contributions.

The launch of Nova Scotia's online casino propelled the continued growth of the alc.ca platform in 2022-23, surpassing the prior year. The iLottery share of net profit remained consistent at 18 per cent in 2022-23, while the share of gross gaming revenue from the iLottery line of business increased one per cent from the prior year.

Thanks to leading-edge product offerings and the continued emphasis on Atlantic Lottery as the only legal and government-regulated provider of online gambling and sports-betting products in the region, alc.ca continues to be popular, with great potential for continued growth. This demonstrates the importance of the online space and the future viability of this line of business, even with the increasing industry competition as more illegal sites continue to enter the market.

Red Shores delivered a profit of \$5.7 million, representing an increase over budget of 91 per cent. This was the most profitable year in Red Shores' history, which was driven by strong results on the gaming floor.

Thanks to another successful year, Atlantic Lottery continues to invest in our business with a focus on our environmental, social and governance practices. We have grown our employee base to support our business-to-business and business-to-customer model. Additional capital investments in video lottery terminals were necessary to enhance our player experience. Atlantic Lottery also invested in iLottery and e-commerce to facilitate new offerings, allowing us to provide relevant and engaging products in an increasingly competitive industry.

Profit by Province (in millions)





Community Impact Report

Atlantic Lottery is a purpose-driven organization, committed to building a stronger Atlantic Canada by giving back to our communities, making meaningful contributions and promoting healthy play. In addition to providing entertaining offerings, it's of the utmost importance to us that our players enjoy our products responsibly and take pride in the knowledge that all of Atlantic Lottery's profit supports key programs and services throughout the four Atlantic provinces.

Atlantic Lottery is proud to be the only legal provider of online gambling and sports betting products in the region. We recognize that Atlantic Canadians are seeing more and more advertisements from illegal gambling sites without realizing they are not legally permitted to operate or advertise within the region. Unlike Atlantic Lottery, their profit does not stay in Atlantic Canada.

While Atlantic Lottery continues to evolve with the ever-changing global gambling industry to ensure we deliver on our mandate to contribute positively to the region, our social impact remains at the forefront of everything we do. We are currently in the beginning stages of launching on an intentional social purpose journey, and we are excited to share updates and milestones during the year ahead.

In this 2022-23 Community Impact Report, we look forward to sharing our progress in a number of areas, including our healthy play commitment; corporate social responsibility; environmental, social and governance (ESG) practices; the Inclusion, Diversity, Equity and Accessibility (IDEA) Leadership Council; and regional support.

Community Impact Report

Healthy Play Commitment

As a regulated and responsible provider of online gambling and sports-betting products, Atlantic Lottery has a long history of prioritizing healthy play. In October 2022 we marked a significant milestone in this ongoing commitment with the introduction of our Healthy Play Policy. Players on alc.ca are required to agree to this policy to play our games online. It includes key evolutions in how we support our players, building on existing tools and practices, and solidifies Atlantic Lottery's interactive and proactive role in helping players identify warning signs and adjust behaviours when play habits change.

Our Healthy Play Policy outlines the potential for proactive interaction by Atlantic Lottery to support high-risk players, including exclusion from direct marketing communications and customized healthy play messaging based on play patterns. The policy also includes Atlantic Lottery's definition of healthy play, which is:

Playing for fun and entertainment with an understanding of how the games work, being able to decide how much time to spend, and playing within a player's means.

The Healthy Play Policy also highlights the responsible gambling (RG) tools available for players on alc.ca. Our online RG tools have been endorsed by two independent world-leading accreditation programs: the World Lottery Association Level 4 Recertification, which we have held since 2010, and the RG Check Accreditation from the Responsible Gambling Council, which we received in 2022. The Red Shores Racetrack and Casino in Charlottetown has also maintained the RG Check Accreditation since 2013. Both endorsements focus on the continuous improvement of our RG tools and highlight our company-wide commitment to incorporate healthy play in everything we do. These accreditations recognize that Atlantic Lottery goes above and beyond to encourage healthy play, engaging in activities such as conducting gambling research and social responsibility assessments; providing training for employees, retailers and video lottery operators; and implementing age verification compliance monitoring.

We continue to offer a wide range of player tools on alc.ca, including mandatory age and identity verifications and mandatory weekly deposit limits, as well as optional daily wager and time limits, session time caps, pop-up reminders, a personalized PlayWise rating, and 24-hour break in play or self-exclusion options.

Healthy play is a key contributor to building sustainable growth, as well as a key differentiator that sets Atlantic Lottery apart from illegal gambling sites that cannot legally operate or advertise in Atlantic Canada under federal and provincial laws. By prioritizing healthy play and known play, we understand an individual's play habits and are able to create more meaningful and relevant interactions with our players.





Community Impact Report

Corporate Social Responsibility

Atlantic Lottery is a publicly owned corporation as well as a regulated and responsible gambling provider. As such, we consider social responsibility in everything we do. Our commitment to social responsibility means contributing to Atlantic Canada in ways that deliver net positive benefits. As part of this process, we complete social responsibility assessments whenever we plan to launch a new product line, individual game, contest or promotion, advertisement or social media content.

These assessments include consideration of the product or initiative's user profile, demographics, risk level, relevant research, impact on existing healthy play messaging and resources, as well as any social responsibility risks and planned mitigations. This provides us with the information we need about whether a new product should be introduced, a new marketing approach undertaken or a new project initiated.

Unlike illegal gambling sites, which may make misleading claims in their advertisements, Atlantic Lottery adheres to strict advertising standards. Among other criteria, these standards mean that our advertising must provide factual information, make no false statements, provide important information to support informed choices and not exaggerate players' chances of winning. We do this because we know an informed player is more likely to make healthy decisions about their play.

This is Exhibit "10" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

British Columbia Lottery Corporation

2021/22 Annual Service Plan Report

August 2022



Letter from the Interim CEO

On behalf of BCLC, I am pleased to present our Annual Service Plan Report for the 2021/22 fiscal year.

In 2021/22 we continued to navigate the ongoing impacts of the COVID-19 pandemic on both our business and our workforce. Casino and community gaming centres remained closed in the first quarter of fiscal 2021/22 in compliance with a March 2020 government order. We worked closely with our casino service providers to develop reopening plans and to ensure we had robust health and safety measures in place to protect our players, employees and communities when the order was lifted and gambling facilities reopened on July 1, 2021.

In total, BCLC generated \$1.3 billion in net income during the 2021/22 fiscal year. This represents a significant increase from our forecast net income of \$0.8 billion in our 2021/22 - 2023/24 Service Plan, due to a stronger than anticipated return of players following the swift reopening of gambling facilities, high jackpot roll patterns in lottery, and PlayNow.com continuing to hold its players and grow. This high level of financial performance is a testament to the value of our diverse product portfolio and our strong business relationships with service providers and lottery retailers.

One highlight was the addition of single-event betting to PlayNow.com when the federal Bill C-218 passed and single-event betting became legal in Canada. We knew our players were seeking this option and, in many cases, turned to unregulated websites, which do not share their profits with the Province of B.C. Now that PlayNow.com can offer singles, more profits can be repatriated back to the Province and players can play on our regulated site – the only site in North America with dedicated player-health specialists (GameSense Advisors) available to support players via telephone and live chat.

BCLC's Board of Directors and leadership team continue to work closely with the Government of B.C. to ensure effective communication and alignment with government priorities. In keeping with government's reconciliation commitment, government appointed a Board member, nominated by B.C. First Nations, to BCLC's board. This was committed to as part of government's Long-Term BC First Nations Gaming Revenue Sharing and Financial Agreement with the Province of B.C.

As part of our commitment to running the business in the best interest of British Columbians, the Board of Directors approved replacing BCLC's mission with our social purpose: "we exist to generate win-wins for the greater good". Our social purpose asks us to approach every decision with this lens and consider the impacts of all activities and decisions on our people, our province, our communities and our planet.

Further, in alignment with our social purpose and the foundational principles outlined in the [Minister's Mandate Letter](#), we initiated development of strategies for Indigenous reconciliation, sustainable procurement and climate change and continued to execute our diversity, inclusion and belonging strategy. The devastating recovery of remains at Indigenous residential schools, as well as the extreme weather events of the past year have reaffirmed the importance of these strategies.

Sports Betting

The legalization of single-event betting on August 27, 2021 introduced a major change in the Canadian betting landscape. This allowed BCLC to expand our PlayNow.com offerings to include single-event betting as well as wagers on racing and fighting (e.g. UFC and boxing) events. While PlayNow.com continues to be an area of growth for our business, illegal online competitors continue to target B.C. To position ourselves as the sportsbook of choice for adult British Columbians, in 2021/22 we initiated sponsorships agreements with major B.C. sports organizations to support local interest in sports betting and to help promote PlayNow.com as the only site whose profits stay in B.C. to support important programs and communities.

Social Purpose

On March 31, 2021, BCLC's Board of Directors approved replacing our mission statement with our social purpose, "We exist to generate win-wins for the greater good". A social purpose business is a company whose enduring reason for being is to create a better world. It is an engine for good, creating social benefits by the very act of conducting business. When a player plays one of our games, they enjoy an experience at the casino, playing lottery and online, and revenues go into provincial and community priorities. Our social purpose asks us to consider how we might create additional value for players, employees, business partners, suppliers, communities, municipal and provincial governments. Inherent in our social purpose is the unwavering commitment to prevent and reduce the harms that some experience from playing our products.

This year we took steps to embed the social purpose into our business including creating an employee experience roadmap, updating our corporate values and initiating a process to review our products using a social purpose lens. As part of our work to embed the social purpose throughout our business, we have been considering factors such as business growth (ours and others'); diversity, inclusion and belonging; and environmental sustainability efforts.

Climate Change and Extreme Weather Events

British Columbia is experiencing the effects of climate change: temperatures are increasing, sea levels are rising, and variable and extreme weather is becoming more frequent. Wildfires impacted many British Columbians over the course of the past summer as did heat waves – including in our head office community of Kamloops, where a number of employees were evacuated from their homes. In November 2021, flooding destroyed highway infrastructure and impacted supply chains. This resulted in distribution challenges for the lottery business as well as temporary closures of lottery retailers in areas such as Merritt and Abbotsford, which were severely impacted by the floods.

Competition for Talent

Across the globe organizations are experiencing higher turnover and competition for talent is increasing as the pandemic has demonstrated for many companies that remote work arrangements are a viable option. This has made recruiting more challenging, especially for specialized skillsets. We leveraged the learnings from the pandemic to evolve our workplace to meet the expectations of the modern workforce including introducing flexible work

of incidents of reports of potential crime was 4,782. Perceptions of gambling in B.C. casinos being safe and secure met target but declined when compared against fiscal year 2020/21. However, fiscal year 2020/21 results were notably higher than previous years likely due to the shift in assumptions that “safe and secure” was related to COVID-19 safety measures and the public took into consideration BCLC’s swift response to close all gambling facilities in the early stages of the pandemic. The perception has since returned to pre-pandemic levels.

BCLC continues to collaborate with law enforcement and other stakeholders in order to share information and reduce the risk of crime. For example, we meet regularly with the Gaming Integrity Group (GIG), comprised of representatives from BCLC, GPEB, and the Joint Illegal Gaming Investigations Team (JIGIT), to identify items of concern and proactively work on solutions to ensure continued integrity and compliance in the B.C. gambling industry. In addition, we work with financial institutions through the International Association of Financial Crimes Investigators (IAFCI) to share intelligence (where applicable) and stay current with various fraud trends in the province.

Additionally, we initiated a design and discovery process with a vendor for a new anti-money laundering software to provide viable integration with existing BCLC systems. If integration is viable, this technology will enhance our ability to electronically monitor transactions and make it easier to respond to evolving compliance requirements.

Goal 3: BCLC is respected for how we operate

Government has entrusted BCLC to operate gambling within the province. BCLC depends on building and maintaining community support to operate gambling on behalf of British Columbians.

Objective 3: Improve the public perceptions of how BCLC conducts business based on the following four areas:

- Integrity: BCLC operates fairly and honestly.
- Social Responsibility: BCLC is a good corporate citizen.
- Well Managed: BCLC is a well-managed corporation.
- Trust: The public has trust and confidence in the games offered by BCLC.

Key Highlights:

- In collaboration with industry partners, implemented robust health and safety measures for the reopening of gambling facilities to support the wellbeing of our people, players and communities.
- Adopted the social purpose “we exist to generate win-wins for the greater good” and initiated a process to review aspects of our business and find opportunities to embed our social purpose.
- Began the development of an Indigenous relations and reconciliation strategy.

Financial Summary

(\$ millions) ¹	2020/21 Actual ²	2021/22 Budget	2021/22 Actual	2021/22 Variance ³
Total Revenue	\$ 966	\$ 1,702	\$ 2,362	\$ 660
Direct Costs	177	443	658	(215)
Gaming Support Costs	54	52	54	(2)
Operating Costs	183	212	200	12
Amortization and Other	80	94	79	15
Total expenses	-494	801	991	(190)
Net Income before Taxes	472	901	1,371	470
Indirect tax	42	61	57	4
NET INCOME	\$ -430	\$ 840	\$ 1,314	\$ 474
Total Liabilities	\$ -522	\$ -523	\$ -628	\$ (105)
Accumulated Deficit	(18)	(25)	(18)	7
Accumulated Other Comprehensive Income (Loss)	(22)	(7)	49	56
Total Equity (Deficit)	\$ (40)	\$ (32)	\$ 31	\$ 63
Capital Expenditures	\$ 73	\$ 96	\$ 78	\$ 18

Note 1: The above financial information was prepared based on International Financial Reporting Standards (IFRS).

Note 2: 2020/21 actuals have been restated with the retrospective application of a change in accounting policy related to the attribution period for the post-retirement benefit plan.

Note 3: Favourable (unfavourable).

Variance and Trend Analysis

Revenue

Revenues are comprised of the amounts earned from the provision of gaming products to players, and the provision of gaming services to other jurisdictions. Actuals of \$2,362 million represent a \$1,396 million (145 per cent) increase from prior year and are \$660 million (39 per cent) higher than budget. The variance from prior year is due predominantly to the reopening of brick-and-mortar gambling facilities and the variance from budget is due predominantly to a stronger return of players to casino facilities than forecast. However, Lottery and eGaming revenues also outperformed the prior year and expectations, contributing to the favourable variance.

Direct Costs

Direct costs, which vary with revenue, primarily relate to commissions paid to private sector gambling facility service providers and lottery retailer partners. Actuals of \$658 million represent a \$481 million (271 per cent) increase from prior year and are \$215 million (48 per

Financial Summary

CASINO & COMMUNITY GAMING OPERATIONS:

(\$ millions) ¹	2020/21 Actual	2021/22 Budget	2021/22 Actual	2021/22 Variance ²
Total Revenue	\$ -	\$ 797	\$ 1,337	\$ 540
Direct Costs	-	274	467	(193)
Gaming Support Costs	18	21	22	(1)
Operating Costs	26	92	91	1
Amortization and Other	53	65	57	8
Total expenses	97	452	637	(185)
Net Income before Taxes	(97)	345	700	355
Indirect tax	11	28	33	(5)
NET INCOME	\$ (108)	\$ 317	\$ 667	\$ 350

Note 1: The above financial information was prepared based on International Financial Reporting Standards (IFRS).

Note 2: Favourable (unfavourable).

LOTTERY OPERATIONS:

(\$ millions) ¹	2020/21 Actual	2021/22 Budget	2021/22 Actual	2021/22 Variance ²
Total Revenue	\$ 544	\$ 497	\$ 588	\$ 91
Direct Costs	107	101	116	(15)
Gaming Support Costs	23	19	21	(2)
Operating Costs	92	73	65	8
Amortization and Other	19	22	17	5
Total expenses	241	215	219	(4)
Net Income before Taxes	303	282	369	87
Indirect tax	17	18	15	3
NET INCOME	\$ 286	\$ 264	\$ 354	\$ 90

Note 1: The above financial information was prepared based on International Financial Reporting Standards (IFRS).

Note 2: Favourable (unfavourable).

eGAMING OPERATIONS:

(\$ millions) ¹	2020/21 Actual	2021/22 Budget	2021/22 Actual	2021/22 Variance ²
Total Revenue	\$ 422	\$ 408	\$ 437	\$ 29
Direct Costs	70	68	75	(7)
Gaming Support Costs	13	12	11	1
Operating Costs	65	47	44	3
Amortization and Other	8	7	5	2
Total expenses	156	134	135	(1)
Net Income before Taxes	266	274	302	28
Indirect tax	14	15	9	6
NET INCOME	\$ 252	\$ 259	\$ 293	\$ 34

Note 1: The above financial information was prepared based on International Financial Reporting Standards (IFRS).

Note 2: Favourable (unfavourable).

Winning With Purpose: BCLC's Annual Report

2022/23



Community impact

Objective: Deepen our connection, commitment and support for B.C.'s communities, positioning BCLC as a stronger force for good.

From our beginnings we have generated revenues that build and benefit communities¹⁶.

In 2022/23, BCLC

\$2.96 b
in gaming re

PRIZES

Every year, people from all over B.C. win hundreds of millions of dollars in lottery prizes – from tickets to jackpots worth millions of dollars. During this past year, the people from B.C. won **\$912 million** in lottery prizes.



PAYMENTS, SALARIES AND OTHER OPERATING EXPENSES

Through normal course of operations, our business expenses have both direct and indirect economic benefits.

For example, this year **\$771.3 million¹⁷** was paid in commission fees to lottery retailers and service providers and we paid **\$151.4 million¹⁸** to BCLC employee salaries and benefits. These all have ripple effects in the local economies where we operate and where our employees live and work in the province.

\$1.62 BILLION INCOME GENERATED FOR THE

\$1.11 billion

Health care, education and consolidated revenue

Government allocates BCLC's net income to health care and other important programs and services.

\$147.2 million

Provincial Health Special Account

To support health initiatives, including new hospitals, and community health programs.

\$139.8 million

Community Gaming Grants

Net income generated by BCLC goes back to the province through not-for-profit organizations through its Community Gaming

British Columbia Lottery Corporation

2022/23
Annual Service Plan Report

August 2023



In addition, following a period of interim leadership roles, BCLC appointed a permanent President & CEO, Pat Davis; Chief Operating Officer, Dan Beebe; and Chief People Officer, Sandy Austin. The appointment of permanent executive to these areas of the business has created stronger opportunities for long-term strategic decision-making.

Ontario Online Gambling Licensing and Unregulated Operators

In 2022, Ontario launched licensing of private-sector online gambling sites in that province. This shift has had effects across the Canadian online gambling landscape and resulted in a significant increase in advertising for sites which are licensed in Ontario but operating unregulated in other provinces. This is blurring the line between those sites and provincially regulated gambling sites that create revenue and jobs for their respective provinces. This has caused confusion for players who may be unaware that PlayNow.com is the only legal gambling website in B.C. and has created challenges for PlayNow.com to continue to maintain its significant market share.

Anti-Money Laundering (AML) and Cullen Commission Recommendations

Financial crime is a significant concern for British Columbians and across the country, and BCLC continues to make notable investments in detecting and preventing potential financial crime. This includes investments in new technologies and ongoing collaboration with law enforcement and industry stakeholders. BCLC participated in the Commission of Inquiry into Money Laundering in British Columbia (Cullen Commission), which delivered 101 recommendations in 2022. We are supporting Government's work to respond to the four recommendations for the gaming sector:

- that BCLC continues to take action to improve AML programs in B.C. casinos and invest substantial resources to monitor and enhance its AML controls;
- that BCLC move to 100% account-based, known play;
- that the threshold for requiring proof of the source of funds for casino transactions conducted in cash and other bearer monetary instruments be lowered to \$3,000; and
- that current limits on the amounts that casinos can pay out to patrons in the form of convenience cheques remain in place.

Gaming Control Act and Regulations

The Legislature passed the updated *Gaming Control Act* (GCA) in 2022, which will come into force through regulation. BCLC is collaborating with CAS, which is tasked with developing the policy and processes related to gaming facility development and obtaining Minister of Finance approval for new facilities, relocations or substantial changes. BCLC has begun preparing for the implementation of the new legislation as it will change the company's approach to gaming facility development.

online – Keno and sports betting, with the latter also seeing a significant increase in average spend per visit in fiscal 2022/23.

Goal 2: Our business does not create opportunities for criminal activity

In previous years, the objectives under this goal were reported out together. This year, objectives 2.1a and 2.2b follows the updated Annual Service Plan Report guidelines for more logical reporting.

Objective 2.1a: Reduce the number of incidents related to potential crime in and near BCLC's facilities (both brick-and-mortar and online) and/or related to BCLC-managed gambling products.

Any criminal activity related to gambling and our business is a concern for British Columbians and BCLC takes a variety of actions to eliminate these risks.

Key results

- Continued to define and implement enhanced security controls and mitigate the risk of potential criminal activity in our business through participation in the Casino Response Collaboration Group.
- In May 2022, piloted a short-term identification check at entry to test scalability of patron screening to prevent barred and self-excluded individuals from entering gaming facilities.
- Continued work with service providers on implementation of an AML Transaction Monitoring System, a technology solution to enhance current AML processes approved in January 2023.
- Held weekly meetings with the Gaming Integrity Group (BCLC, GPEB and Joint Illegal Gaming Investigation Team (JIGIT)) to discuss suspicious activity and transactions, as well as share tactical information for implementation.

Summary of progress made in 2022/23

BCLC has continued to prioritize the safety of our players and the public in our operations. Through ongoing collaboration with B.C. casino service providers, law enforcement agencies, and GPEB, we have created a proactive network to safeguard our facilities from unsafe behaviours and criminal activity. This collaboration has continued to identify opportunities for better safeguards, modern processes, and implementation of enhanced technology.

In May 2022, BCLC worked in collaboration with B.C. casino service providers to pilot an identification check at entry to test scalability of patron screening, which would enhance current processes that prevent self-excluded or barred individuals from entering facilities. This pilot confirmed scalability of identification checks for patron screening.

As part of ongoing efforts to continually improve the AML program, BCLC completed the design and discovery process with a vendor of a scalable transaction monitoring system in 2022/23, with Everi selected in January 2023. In collaboration with B.C. casino service providers, ensuring viability to integrate this technology into existing BCLC systems will achieve continued compliance with evolving

Financial Summary

(\$m) ¹	2021/22 Actual	2022/23 Budget	2022/23 Actual	2022/23 Variance ²
Total Revenue	2,362	2,761	2,957	196
Expenses				
Direct Costs	658	825	882	(57)
Gaming Support Costs	54	65	64	1
Operating Costs	200	244	229	15
Amortization and Other	79	94	75	19
Total Expenses	991	1,228	1,250	(22)
Net Income Before Taxes	1,371	1,533	1,707	174
Indirect Tax	57	81	71	10
Net Income	1,314	1,452	1,636	184
Total Liabilities	628	631	617	14
Capital Expenditures	78	120	84	36
Accumulated Surplus	31	(49)	71	120

¹ Financial information was prepared based on current International Financial Reporting Standards.

² Favourable (unfavourable).

Appendix A: Progress on Mandate Letter Priorities

The following is a summary of progress made on priorities as stated in the 2021/22 Mandate Letter from the Minister Responsible.

2021/22 Mandate Letter Priority	Status as of March 31, 2023
<p>Continue to address concerns raised around illegal behaviour in BCLC's gaming facilities and continue to prioritize taking action to eradicate money laundering efforts and other illicit behaviours in casinos.</p>	<p>Ongoing:</p> <ul style="list-style-type: none"> • Supporting government to respond to the recommendations of the Cullen Commission • Strong partnership with law enforcement partners, service providers and GPEB to continually improve security controls • Continuing work with service providers on scalable financial transaction monitoring system to meet current and future regulatory requirements • Supporting government on provisions of the new Gaming Control Act and regulations related to source of funds declarations and prevention of unlawful activity
<p>Continue to seek opportunities to strengthen BCLC's ability to identify and respond to early warning signs of high-risk gambling to mitigate the impacts of gambling products and behaviours. This includes implementation of initiatives to support an enterprise view of players in line with BCLC's strategy to continue offering responsible, player-centric gambling.</p>	<p>Ongoing:</p> <ul style="list-style-type: none"> • Made enhancements to the GameSense Advisor program that include in-facility, chat function or phone support for player health access and resources • Made key improvements to guidelines and training for service provider staff to support players and provide intervention through GameSense • A gambling and financial literacy tool was made available to players in brick-and-mortar facilities and through PlayNow.com

2021/22 Mandate Letter Priority	Status as of March 31, 2023
<p>Continue to proactively and responsively share information with the Deputy Minister, Anti-Money Laundering Deputy Ministers' Committee (AML DMC), Anti-Money Laundering Secretariat (AML Secretariat), and the regulator that assists the government in meeting its responsibilities for the overall integrity of gambling and providing advice on broad policy, standards and regulatory issues.</p>	<p>Ongoing:</p> <ul style="list-style-type: none"> • Weekly meetings held to discuss suspicious activity and transactions as well as tactical information at the Gaming Integrity Group (BCLC, GPEB, JIGIT) • Continual escalation of systemic issues to the AML Risk Committee (BCLC and GPEB) to inform of BCLC policy changes (e.g., limiting cash from a credit card cash advance) • AML DMC and AML Secretariat are notified of significant initiatives (through BCLC and GPEB Executive or via briefing note), such as ID at entry notification and notice of publishing results of Deloitte AML bi-annual assessment on BCLC's website
<p>Sustain operations while collaborating with casino service providers and ensuring alignment with the provincial government's COVID-19 recovery efforts.</p>	<p>Completed:</p> <ul style="list-style-type: none"> • Casinos and community gaming centres across the province are open and operating at pre-pandemic levels • All provincewide COVID-19 restrictions are now lifted
<p>As appropriate, and in alignment with responsible gambling practices, explore options to increase and/or enhance PlayNow.com's online gambling offerings to increase revenue from this product stream.</p>	<p>Ongoing:</p> <ul style="list-style-type: none"> • PlayNow.com is now available in three provinces: British Columbia, Manitoba and Saskatchewan • Sports betting on PlayNow.com launched with the single-events betting • Further web and app enhancements for PlayNow.com being developed

eGaming Operations

(\$m) ¹	2021/22 Actual	2022/23 Budget	2022/23 Actual	2022/23 Variance ²
Total Revenue	437	473	440	(33)
Expenses				
Direct Costs	75	85	72	13
Gaming Support Costs	11	13	13	-
Operating Costs	44	46	47	(1)
Amortization and Other	5	5	4	1
Total Expenses	135	149	136	13
Net Income Before Taxes	302	324	304	(20)
Indirect Tax	9	16	10	6
Net Income	293	308	294	(14)

¹ Financial information was prepared based on current International Financial Reporting Standards.

² Favourable (unfavourable).

This is Exhibit "11" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Manitoba
Liquor & Lotteries

Annual Report 2021/22

MESSAGE FROM The President & CEO



This fiscal year saw the return to near normalcy in some areas of business that were previously hard-hit by the pandemic, while other aspects of our operations continue to evolve and recover from its impacts.

I offer my sincere thanks to our more than 3,000 employees for their ongoing resilience and commitment to delivering exceptional customer service and quality results, with compassion, as we serve our community in both old and new innovative ways. Thank you as well to our Board, for their support and leadership over the past year.

Overall, we generated nearly \$600 million for the Province of Manitoba, which is used for priority programs and services such as health care and education. This reflects more than 40% growth in income over the previous highly challenging year.

These results are in part due to careful management of operating expenses. We are mandated to deliver our services in a fiscally sustainable, predictable, transparent and reliable manner. We achieved this to a remarkable degree in the face of major business and social shifts that required agility and continual reassessment of our business and delivery to customers.

Our net income made a significant recovery over the previous year largely because of the reopening of our casinos and VLT network with fewer days being shuttered due to public health closures. Our casino teams worked tirelessly to make guests feel comfortable and safe returning to our facilities. We introduced low-limit live-electronic gaming, with live dealers connected to multiple table games, giving players more individual space and gaming options.

PlayNow.com was another bright spot in our portfolio, as online gaming continued to grow at a rapid pace. We anticipate even more Manitobans will discover our province's only legal, safe and secure online gaming site that keeps dollars in our communities.

Liquor operations saw a return to pre-pandemic levels, as public health restrictions were reduced, and activity once more picked up at bars, restaurants, and events. Considered an essential service since the beginning of the pandemic, Manitoba's Liquor Marts have maintained exceptional customer service in an ever-changing landscape of public health measures, supply disruptions, and strengthened safety practices. Our Shop Online sales stream (home delivery and curbside pickup in select locations) saw another significant uptick in volume as we continued to build up our capacity in this area.

The pandemic underscored just how critical online architecture is for business today and into the future. It's not just about a great website, but also modernizing our distribution processes and supply chain management, plus enhancing the shopping experience at our brick-and-mortar stores through online tools. To that end, we wrapped up the year testing a new online ordering system for cannabis retailers and liquor licensees such as beer and liquor vendors, speciality wine stores, restaurants, and lounges. Our teams

look forward to further developing our technology and process capacities in liquor distributing and retailing, online gaming, and many other areas of business.

Throughout the pandemic we remained committed to corporate responsibility. Two percent of our anticipated annual net income is allocated to fund addictions programs, promote responsible gambling and lower risk liquor consumption, and conduct research to inform responsible use strategies for gambling, liquor, and cannabis. In 2021/22 we spent \$13.1 million to support these efforts. Through our community support programs we also continued to support many charities and non-profit groups and found creative ways for employees to get involved through virtual volunteer opportunities.

One of our more high-visibility sustainability initiatives was the Bring Your Own Bag (BYOB) campaign to prepare Liquor Mart customers for the introduction of a single-use bag fee. The purpose of the small fee is to nudge our customers towards reusable bags and cardboard carriers available in our store. Together, we can save more than eight million single-use bags from entering our recycling and garbage streams every year – equivalent to saving 3,700 trees – while cutting harmful greenhouse gas emissions.

A solid plan is critical for success. Our strategic plan is our roadmap, outlining how we intend to serve Manitoba in the coming years. Our current strategic goals include:

- Delivering net income for Manitobans
- Investing in planning, technology and continuous improvement to ensure long-term fiscal performance
- Attracting, developing and retaining a diverse workforce by creating an engaged, enabled, and safe workplace
- Evolving to meet the changing needs of our customers and partners
- Delivering positive impacts to Manitoba through sustainable and responsible business efforts

I am confident, after seeing what our employees and management accomplished in the past 12 months, that we will achieve these goals.

Once again, thank you to all our employees, business partners, and stakeholders. The pandemic showed us that where there is challenge, there is also opportunity. I look to the coming year with enthusiasm and anticipation, confident that we have used this recent challenging period in our province and the world to reflect on how we can best deliver results for Manitobans and to position Manitoba Liquor & Lotteries for meaningful growth and reinvigorated performance in the immediate future.

MANNY ATWAL
President & Chief Executive Officer

MANAGEMENT DISCUSSION AND ANALYSIS

of financial condition and results of operations as at March 31, 2022

2022 <i>(in thousands)</i>	CANNABIS OPERATIONS	CASINOS	LIQUOR OPERATIONS	LOTTERY	ONLINE GAMING	VIDEO LOTTO	TOTAL
Revenue	\$ 113,922	\$ 118,831	\$ 873,194	\$ 1,338	\$ 82,940	\$ 226,624	\$ 1,416,849
Cost of sales	87,426	6,116	421,017	716	22,967	71,090	609,332
	26,496	112,715	452,177	622	59,973	155,534	807,517
Operating expenses	1,693	74,712	108,968	5,978	6,821	9,527	207,699
Depreciation and amortization	-	21,837	17,451	-	138	7,424	46,850
Goods and Services Tax	-	1,879	-	236	1,862	1,496	5,473
	1,693	98,428	126,419	6,214	8,821	18,447	260,022
Operating Income	24,803	14,287	325,758	(5,592)	51,152	137,087	547,495
Share of profit of Western Canada Lottery Corporation	-	-	-	64,729	12,783	-	77,512
Interest expense	-	(6,257)	(3,814)	(82)	(10)	(1,717)	(11,880)
Interest income	8	150	129	19	20	318	644
Income Before Allocations and Payments	24,811	8,180	322,073	59,074	63,945	135,688	613,771
Allocations and payments	231	1,709	5,703	1,367	821	6,112	15,943
Net Income and Comprehensive Income and Total Allocation to the Province of Manitoba	\$ 24,580	\$ 6,471	\$ 316,370	\$ 57,707	\$ 63,124	\$ 129,576	\$ 597,828

2021 <i>(in thousands)</i>	CANNABIS OPERATIONS	CASINOS	LIQUOR OPERATIONS	LOTTERY	ONLINE GAMING	VIDEO LOTTO	TOTAL
Revenue	\$ 80,180	\$ 33,661	\$ 885,997	\$ 921	\$ 72,434	\$ 137,506	\$ 1,210,699
Cost of sales	64,507	1,261	424,910	675	19,984	45,103	556,440
	15,673	32,400	461,087	246	52,450	92,403	654,259
Operating expenses	1,480	63,245	109,596	5,515	6,669	11,479	197,984
Depreciation and amortization	-	28,418	18,633	-	222	6,458	53,731
Goods and Services Tax	-	1,734	-	165	1,660	1,336	4,895
	1,480	93,397	128,229	5,680	8,551	19,273	256,610
Operating Income	14,193	(60,997)	332,858	(5,434)	43,899	73,130	397,649
Share of profit of Western Canada Lottery Corporation	-	-	-	48,767	9,602	-	58,369
Interest expense	-	(6,938)	(3,758)	(92)	(12)	(2,044)	(12,844)
Interest income	7	295	215	23	29	116	685
Income Before Allocations and Payments	14,200	(67,640)	329,315	43,264	53,518	71,202	443,859
Allocations and payments	51	1,961	8,635	1,402	1,689	5,020	18,758
Net Income and Comprehensive Income and Total Allocation to the Province of Manitoba	\$ 14,149	\$ (69,601)	\$ 320,680	\$ 41,862	\$ 51,829	\$ 66,182	\$ 425,101

MANAGEMENT DISCUSSION AND ANALYSIS

of financial condition and results of operations as at March 31, 2022



Online Gaming

The Corporation provides Manitoba players with online gaming through the PlayNow.com site. PlayNow.com is the province's only regulated offering of online gaming and provides customers a safe and reputable site featuring extensive responsible gaming measures. The online platform was developed by BCLC whom the Corporation has partnered with to provide Manitoba players with casino games, lottery products, bingo, poker, and live sports betting.

Online Gaming generated comprehensive income of \$63.1 million in 2021/22, an increase of \$11.3 million or 21.8% from the \$51.8 million earned in the prior year.

Revenue generated by Online Gaming was \$82.9 million in the current year, an increase of \$10.5 million or 14.5% over the revenue of \$72.4 million generated in 2020/21. During the 2021/22 year, PlayNow.com continued to see an increase in registrations as Manitobans sought online gaming options while the casinos and VLT network were at times closed or unavailable due to pandemic-related public health orders. Cost of sales increased \$3.0 million over the prior year and include direct expenses associated with the operation and maintenance of the online gaming platform. The share of the profit of WCLC earned through the sale of lottery products on PlayNow.com was \$12.8 million, an increase of \$3.2 million or 33.3% from the \$9.6 million earned in the prior year. While this increase partially relates to jackpot levels for LOTTO MAX and LOTTO 6/49, it is also attributable to a full year of activity from lottery players who joined the site in 2020/21 during the period from November 2020 to January 2021 when the majority of Manitoba lottery retailers were unable to sell lottery tickets due to pandemic-related restrictions.

MANAGEMENT DISCUSSION AND ANALYSIS

of financial condition and results of operations as at March 31, 2022

FUTURE OUTLOOK

The Corporation's allocation to the Province of Manitoba is budgeted to be \$635.0 million in the 2022/23 year. This represents an increase of \$37.2 million from the \$597.8 million allocation to the Province of Manitoba in the 2021/22 year.

In response to the growth in retail locations, Cannabis Operations will continue to review the long-term distribution plans for the province. To this end, in 2022/23 Cannabis Operations will initiate a pilot project for cross-docking services to address some of the challenges posed by the direct-to-retail shipping model. It is anticipated that the rapid expansion of retail locations will slow in the coming year as the cannabis retail market approaches its capacity in the province. On a federal level, a review of the Cannabis Act will be completed, and the Corporation will be ready to adapt to any changes that arise from this process.

During the 2022/23 year Liquor Operations will focus on several technology initiatives, including the necessary upgrade of point-of-sale software at the Liquor Marts, an upgrade of the sales audit system used to transfer sales data from Liquor Marts to other systems, and the replacement of the existing central inventory replenishment software. A project to modernize the pricing structure and supporting systems will be launched with the objectives of increasing the flexibility to adapt to expanded retailing opportunities, increasing availability and convenience for Manitobans, and providing administrative efficiencies. By taking a holistic look at operations improvements will be made to the way liquor is sourced, priced, distributed and sold.

The Corporation will continue to find ways to provide a modern and fun gaming experience in a safe environment. At the casinos, customers can anticipate enhancements to improve the gaming experience. During 2022/23, approximately 300 aging electronic gaming devices will be replaced with a variety of new leased, purchased, and networked games. A new bingo option, Bingo Millions, will also be introduced which will provide players with the opportunity to win a \$1 million grand prize. Video Lotto will continue its program to upgrade old and obsolete VLT machines, which will include the replacement of approximately 960 machines by the end of 2022/23. Additionally, necessary upgrades to the Video Lotto gaming management system will occur to ensure the continued integrity of the gaming environment. In 2022/23, online gaming will continue to focus on growth through a new "Bet on Manitoba" marketing campaign that will promote PlayNow.com as the only legal and safe online gaming platform, with 100% of profits staying in Manitoba. In 2022/23, WCLC will be introducing enhancements to LOTTO 6/49 prizing, with two chances to win on each draw. The Classic Draw will offer a \$5 million jackpot while the Gold Ball Draw will offer players the chance at winning either a guaranteed \$1 million jackpot or the progressive jackpot that starts at \$10 million and can grow to more than \$60 million.

A priority in 2022/23 is advancing plans to increase engagement, retention, and talent development. The Corporation is committed to the principles of workforce diversity, inclusion and employment equity, through encouraging and maintaining a safe and respectful workplace that is reflective of the Manitoba population. This past year Manitoba Liquor & Lotteries made important progress in this area, including creating an internal Diversity, Equity and Inclusion Advisory Committee and an external Indigenous Advisory Circle, to help guide progress down the path of reconciliation. In the coming year, the Corporation will develop a roadmap in support of the Truth and Reconciliation Commission's Calls to Action, and at all levels of the workplace increase Indigenous representation and formal training and exposure about Indigenous history and culture.

In 2022/23, the Corporation will continue to move forward on its long-term remote work strategy, resulting in ongoing financial benefits through reduced office space requirements and providing staff a more flexible work environment. It is expected the sale of the Corporation's location at 1555 Buffalo Place will be finalized during the 2022/23 year. Since March 2020 there have been more than 600 staff members performing all or most of their job functions from home. In that time, the Corporation has leveraged technology to effectively communicate, collaborate, perform daily tasks, and manage a remote workforce. In the 2022/23 year staff who have been working remotely over the past two years will begin to return to the office under a new hybrid work model. The adoption of a hybrid model will allow the Corporation to reduce its environmental footprint and continue to evaluate its real estate requirements going forward, while also providing employees with flexibility and better work/life balance.

Manitoba Liquor & Lotteries

Annual Report 2022/23

2023 (in thousands)	CANNABIS OPERATIONS	CASINOS	LIQUOR OPERATIONS	LOTTERY	ONLINE GAMING	VIDEO LOTTO	TOTAL
Revenue	\$ 130,871	\$ 229,491	\$ 883,532	\$ 1,595	\$ 75,448	\$ 324,571	\$ 1,645,508
Cost of sales	96,930	12,514	420,303	1,006	21,007	108,605	660,365
	33,941	216,977	463,229	589	54,441	215,966	985,143
Operating expenses	2,092	95,218	115,465	6,741	9,356	10,171	239,043
Depreciation and amortization	-	20,801	17,556	-	49	4,907	43,313
Goods and Services Tax	-	2,711	-	223	1,929	2,013	6,876
	2,092	118,730	133,021	6,964	11,334	17,091	289,232
Operating Income	31,849	98,247	330,208	(6,375)	43,107	198,875	695,911
Share of profit of Western Canada Lottery Corporation	-	-	-	60,406	11,159	-	71,565
Interest expense	-	(5,638)	(3,864)	(73)	(10)	(1,759)	(11,344)
Interest income	39	391	535	71	76	541	1,653
Income Before Allocations and Payments	31,888	93,000	326,879	54,029	54,332	197,657	757,785
Allocations and payments	608	1,727	7,808	1,337	1,241	4,157	16,878
Net Income and Comprehensive Income and Total Allocation to the Province of Manitoba	\$ 31,280	\$ 91,273	\$ 319,071	\$ 52,692	\$ 53,091	\$ 193,500	\$ 740,907

Online Gaming



The Corporation provides Manitoba players with online gaming through PlayNow. PlayNow is the province's only regulated online gaming site, and provides customers a safe and reputable site featuring extensive responsible gaming measures. The platform was developed by BCLC, who the Corporation has partnered with to provide Manitoba players with online casino games, lottery products, bingo, poker, and live sports betting opportunities.

Online Gaming generated comprehensive income of \$53.1 million in 2022/23, a decrease of \$10.0 million or 15.8% from the \$63.1 million earned in the prior year.

Revenue generated by Online Gaming was \$75.4 million in the current year, a decrease of \$7.5 million or 9.0% from the revenue of \$82.9 million generated in 2021/22. During the pandemic, PlayNow saw a surge in registrations as Manitobans sought online gaming options during periods where the casinos, VLT network, and lottery network were unavailable. With all lines of business fully operational during the year, online gaming revenue experienced a decline. However, revenues remain well above historical levels as many of the new players introduced to online gaming during the pandemic continued to enjoy the convenience of PlayNow.com.

Cost of sales decreased \$2.0 million from the prior year and include direct expenses associated with the operation and maintenance of the online gaming platform. The share of the profit of WCLC earned through the sale of lottery products on PlayNow.com was \$11.2 million, a decrease of \$1.6 million or 12.5% from the \$12.8 million earned in the prior year, and follows the trends as described in the Lottery segment.

Liquor Operations will continue work in 2023/24 on a project to modernize the supply chain, pricing structure, and supporting systems with the objectives of increasing the flexibility to adapt to market opportunities and improve the way liquor is sourced, priced, distributed, and sold. An initiative to replace the existing central inventory replenishment software will be ongoing. Renovations and racking improvements will occur throughout the year at several Liquor Marts, with the goal of providing customers with a modern and convenient shopping experience.

In the upcoming year, investment in gaming initiatives will include the continued enhancement of the VLT experience with approximately 940 new machines expected to be purchased. A major upgrade to the VLT central management system will also be completed to ensure the continued integrity of the gaming environment. At the casinos, during 2023/24 approximately 260 aging electronic gaming devices will be replaced with new purchased games, and additional leased games will be refreshed, ensuring an exciting gaming experience. Work will continue on a phased project to replace end-of-life HVAC equipment at the Casinos of Winnipeg, lowering operating and maintenance costs and reducing their carbon footprint. Online gaming will focus its marketing initiatives and develop strategic partnerships to combat aggressive competition from illegal sites.

In 2023/24, the Corporation will continue to focus on succession planning for leadership and key positions, as approximately one-third of employees are eligible for retirement in the next five years. To compete with a challenging job market the Corporation will also look to evaluate compensation, retention, and recruitment strategies. *The Truth and Reconciliation Commission of Canada: Calls to Action* will drive initiatives to increase representation, support, awareness, and understanding of Indigenous culture and history. The Corporation will also focus on its technology roadmap, with an emphasis on cloud-based software solutions where feasible as well as ensuring resilient cybersecurity infrastructure to prevent and alert on advanced threats and attacks.

The Corporation continues to implement its long-term remote work strategy. Since the onset of the pandemic, more than 600 staff members have performed all or most of their job functions remotely. In this time, the Corporation has leveraged technology to effectively communicate, collaborate, perform daily tasks, and manage a remote workforce. In the first quarter of 2023/24, the remaining remote staff will return under a hybrid work model to the newly renovated space at 1555 Buffalo Place. The further consolidation of staff in a single location has allowed the Corporation to sell its location at 830 Empress Street, which is expected to occur in 2023/24. The adoption of a hybrid model has allowed the Corporation to reduce its office space requirements, providing environmental benefits, while also providing employees with flexibility and better work/life balance.

This is Exhibit "12" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



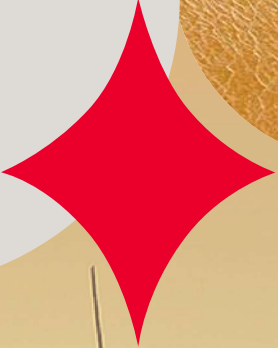
Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON



BUILDING BACK

ANNUAL REPORT
2021 - 2022





REGINALD
BELLEROSE

It's been an honour to once again serve on the Saskatchewan Indian Gaming Authority's (SIGA's) Board of Directors. On behalf of the Board, I am pleased to present this 2021-2022 Annual Report.

I just want to take a moment to reflect on the strength and resilience of our people coming through a pandemic from the past 24 months that presented many challenges to our seven land-based casinos across the province. In working with our shareholders and provincial partners we were able to negotiate terms to remain financially viable throughout that time, while ensuring that SIGA's financial obligations, including shareholders' installments through the First Nations Trust were still fulfilled.

Looking ahead, this is a very exciting time for SIGA as we build back and innovate into the future. We have been at the forefront of pushing for the legalisation of single event sports betting and supporting the passing of Bill C-218 which came into effect August 27, 2021 to legalize sports betting in Canada.

SIGA will continue to evolve with a changing gaming industry, and in our delivery of entertainment options for our customers. The additional revenue opportunities from online gaming and sports betting, will only increase SIGA's ability as a non-profit to positively impact employment, economic growth, positive community relations and financial self-reliance of First Nations in the province.

Thanks to our leaders, SIGA employees, management and the Board for your hard work to continue to fulfill our mission to strengthen the lives of First Nations people in Saskatchewan.

Reginald Bellerose
Board Chair, SIGA

iGAMING HIGHLIGHTS

- In September of 2021, the GFA was amended to create a legal framework for iGaming in the province of Saskatchewan. SIGA was awarded the right to be the sole operator of iGaming products in the province for five years.
- A Request for Proposals was issued to procure a vendor to provide the iGaming platform. After a competitive process, British Columbia Lottery Corporation (BCLC) was chosen as the successful bidder. BCLC has extensive experience running the PlayNow iGaming platform in British Columbia and Manitoba. We are excited to work with them to bring a world-class iGaming experience to the residents of Saskatchewan.
- A Director of iGaming was hired in January of 2022. This role will oversee the launch and operation of the iGaming platform and manage the SIGA iGaming team and stakeholder relations. In May of 2022, the SIGA iGaming Department quadrupled in size, adding three new staff members. A Business Development Analyst, a Customer Experience Specialist, and a Sport and Product Specialist were brought on to support the launch and operation of the PlayNow platform.
- After contract negotiations, SIGA entered into a tripartite agreement with SaskGaming and BCLC to offer Saskatchewan residents iGaming and Sports Betting. The PlayNow website is currently in development, and we will launch the site to the public later this year. SLGA has worked with SIGA on developing Internet Gaming Systems Standards and Internet Gaming Operating Standards. The SIGA iGaming team is developing internal policies that align with the regulator's standards.
- The iGaming team is working closely with BCLC to develop a launch strategy for the PlayNow website. This strategy will include traditional and digital media components and in-person activations at various events around the province. Look for the iGaming team at the casino sites this summer!

GAMING OPERATIONS HIGHLIGHTS

- Gaming Operations kicked off the Casino Management System Bally 16 upgrade. This project will enable SIGA to venture into the digital gaming space by leveraging new technology by incorporating the three 'C's of cashless, contactless and cardless. This new customer service enhancement will provide SIGA with technology to provide SIGA guests with a tailored personal gaming entertainment experience.
- Gaming Operations table games shifted to a focus on electronic table games (ETGs) to satisfy mandated health requirements and reduce the labour required to operate table games. This change was successful as smaller sites improved profitability while maintaining table games offerings and larger casinos offered profitable traditional table games supplemented with electronic table games.

STATEMENT OF COMPREHENSIVE INCOME (LOSS)

Year ended March 31, 2022	Notes	2022 \$	2021 \$
Revenue	14	195,826,776	85,672,634
Salaries and benefits expense	24	51,381,354	31,462,605
Depreciation and amortization expenses		21,475,031	21,590,158
Materials and consumables	15	17,833,458	13,513,087
Slot machine reimbursement		11,843,833	13,085,316
Finance costs	17	7,983,519	8,689,081
Occupancy		7,571,237	7,047,300
Payment to Indigenous Gaming Regulators Inc.	23	3,175,000	3,000,000
Payment to Saskatoon Prairieland Park Corporation	23	2,600,004	2,600,004
Other Expenses	16	2,520,036	2,717,223
Advertising		1,254,010	541,769
		127,637,482	104,246,543
Income due to (loss due from) Saskatchewan Liquor and Gaming Authority	1	68,189,294	(18,573,909)
Unrealized gain on interest rate swaps	11	1,980,968	1,977,744
Total comprehensive income (loss) for the year before distribution to Saskatchewan Liquor and Gaming Authority	1	70,170,262	(16,596,165)

The accompanying notes are an integral part of the financial statements.

13. UNCOMMITTED NET PROCEEDS OF TABLE OPERATIONS

The Casino Operating Agreement provides for SIGA to use any net income from the operation of licensed table games for charitable or religious objects or purposes. Distributions of funds were made during the year as follows:

	2022 \$	2021 \$
Balance, beginning of year	—	—
Net loss from table operations (Note 22)	(3,400,335)	(2,812,268)
	(3,400,335)	(2,812,268)
Net loss from table operations allocated to slot operations	3,400,335	2,812,268
Amounts disbursed	—	—
Balance, end of the year	—	—

14. REVENUE

	2022 \$	2021 \$
Gaming	184,590,939	81,534,123
Ancillary	11,235,837	4,138,511
	195,826,776	85,672,634

15. MATERIALS AND CONSUMABLES

	2022 \$	2021 \$
Food and beverage cost of goods sold	3,097,711	1,031,715
Imputed Goods and Services Tax	2,910,034	2,862,862
Software licenses and agreements	2,786,771	3,172,617
Building repairs and maintenance	1,793,130	1,523,708
Insurance	1,478,912	1,154,778
Legal	1,179,840	274,074
Telephone	1,068,880	1,030,163
Miscellaneous	841,474	129,369
Staff benefits and recruitment	642,093	568,498
Board remuneration and travel	427,386	388,747
Accounting and internal audit services	426,107	397,784
Postage and stationary	398,800	275,612
Bank charges	380,245	245,568
Consulting	270,974	403,445
Dues and subscriptions	131,101	54,147
	17,833,458	13,513,087

22. SEGMENTED INFORMATION

SIGA operates in three segments – table operations, slot operations and ancillary operations.

The following table shows key amounts by segment.

	Slot operations \$	Table operations \$	Ancillary operations \$	Online gaming \$	Elimination of intercompany transaction \$	2022 \$	2021 \$
Revenue	175,323,217	9,267,722	11,592,525	—	(356,688)	195,826,776	85,672,634
Expenses	99,407,397	12,668,057	15,884,238	34,478	(356,688)	127,637,482	104,246,543
Profit (loss) before the following:	75,915,820	(3,400,335)	(4,291,713)	(34,478)	—	68,189,294	(18,573,909)
Unrealized gain on interest rate swaps (Note 11)						1,980,968	1,977,744
Total net income (loss) and comprehensive income (loss) for the year before distribution to Saskatchewan Liquor and Gaming Authority (Note 1 & 9)						70,170,262	(16,596,165)
	—	—	—	—	—		

The accounting policies of the reportable segments are the same as SIGA's accounting policies described in Note 3. Segment profit represents the profit earned by each segment without allocation of unrealized gain (loss) on interest rate swaps and distribution to Saskatchewan Liquor and Gaming Authority. This is the measure reported to the chief operating decision maker for the purposes of resource allocation and assessment of segment performance.

23. COMMITMENTS AND CONTINGENCIES

Operating commitments

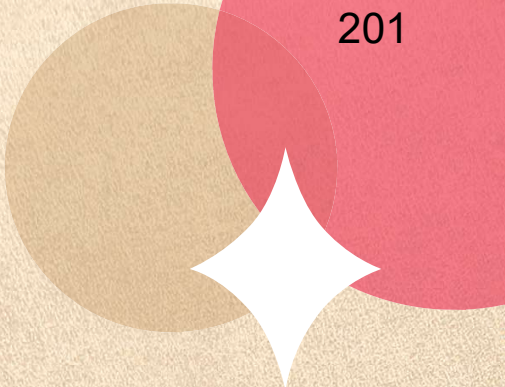
SIGA has obligations under operating commitments. The minimum payments required under these commitments are as follows:

	2022 \$	2021 \$
Less than one year	634,064	595,628
Between one and five years	401,261	615,443
More than five years	1,949	—
	1,037,274	1,211,071

The above commitments include amounts committed to related parties of \$29,547.

ANNUAL REPORT

2022 - 2023



MESSAGE
FROM THE FSIN



CHIEF
BOBBY
CAMERON

On behalf of the Federation of Sovereign Indigenous Nations (FSIN), we submit the 2022-2023 Saskatchewan Indian Gaming Authority Inc. Annual Report ending March 31, 2023.

This past year brought monumental change as SIGA continues as an organization to build back from the pandemic and build towards a brighter future for First Nations in the province.

We would like to congratulate SIGA, on not only successfully navigating through the pandemic, but on reaching the single largest record-breaking year in its history, with \$126 million in net income, which will be redistributed back to our shareholders and reinvested in Saskatchewan.

The launch of PlayNow.com, the first legal online gaming and sports betting site in Saskatchewan, was another historic landmark with SIGA being the only First Nations owned company to have a 50-50 sharing agreement for online gaming revenue in Canada. By ensuring that we have a seat at the table in this new online landscape, SIGA is securing future economic opportunities and expansion for our people.

We will continue to carry out our Inherent and Treaty Right to self-determination through active participation in the economy and fulfilling SIGA's mandate of job creation, economic development, and own-source revenue for First Nations.

Thank you to all of our Chiefs and Councils for your service over the past year, and to SIGA's Board and Executive for your leadership. We look forward to building towards a bright future, and creating economic and career opportunities for our people.

Ekosi,

Chief Bobby Cameron
*Federation of Sovereign
Indigenous Nations*



SIGA provides Saskatchewan players with online gaming through the online gaming and sport betting website PlayNow.com. The site is the province's only regulated offering of online gaming and provides customers a safe and reputable site that features robust responsible gaming tools. The online platform was developed by the British Columbia Lottery Corporation (BCLC), whom SIGA has partnered with, to provide the platform.

The first half focused on finalizing contract negotiations and regulatory requirements between SIGA, SaskGaming, BCLC and the Province, to be able to launch the site. There was much work done to customize the PlayNow platform for the Saskatchewan market and to ensure it was delivering a full suite of online offerings for players.

The PlayNow.com site was successfully launched in Saskatchewan on November 3, 2022. Since the initial launch, PlayNow.com has successfully acquired over 15,000 clients, and it was profitable in its first fiscal year of operation.

SIGA PLAYNOW.COM PERFORMANCE HIGHLIGHTS

- \$113 Million in Online Slot Wagers.
- \$50 Million in Slot Spins.
- \$4.995 Million in Net Win.
- \$117,000 in Sports Bets. Most popular sports wagered on by sports betters were hockey, basketball, and football.

IGAMING TEAM HIGHLIGHTS

The SIGA iGaming Team was hired in May of 2022 and spent the year absorbing as much information about iGaming as they could. Team members attended the Partnerships Responsible Gaming Symposium and Canadian Gaming Conference in Toronto, as well as G2E in Las Vegas. Additionally, SIGA attended iGaming Cross-Jurisdictional meetings. These meetings provide extremely valuable insights into how other jurisdictions run their online gaming platforms and how they overcome challenges that they have faced in the past.

STATEMENT OF COMPREHENSIVE INCOME

Year ended March 31, 2023	Notes	2023 \$	2022 \$
Revenue	14	292,614,195	195,826,776
Salaries and benefits expense	24	68,692,350	51,381,354
Materials and consumables	15	28,118,340	17,833,458
Depreciation and amortization expenses		21,365,669	21,475,031
Slot machine reimbursement		13,123,320	11,843,833
Occupancy		7,768,518	7,571,237
Advertising		7,725,192	1,254,010
Finance costs	17	7,542,056	7,983,519
Other expenses	16	6,358,816	2,520,036
Payment to Indigenous Gaming Regulators Inc.	23	3,300,000	3,175,000
Payment to Saskatoon Prairieland Park Corporation	23	2,600,004	2,600,004
		166,594,265	127,637,482
Income due to the Province of Saskatchewan	1	126,019,930	68,189,294
Unrealized gain on interest rate swaps	11	809,304	1,980,968
Comprehensize income before distribution to the Province of Saskatchewan	1	126,829,234	70,170,262
Comprehensize income allocated to			
Saskatchewan Gaming Corporation	1	61,712	—
Saskatchewan Liquor and Gaming Authority	1	126,767,522	70,170,262
		126,829,234	70,170,262

The accompany notes are an integral part of the financial statements.

13. UNCOMMITTED NET PROCEEDS OF TABLE OPERATIONS

The Casino Operating Agreement provides for SIGA to use any net income from the operation of licensed table games for charitable or religious objects or purposes. Distributions of funds were made during the year as follows:

	2023 \$	2022 \$
Balance, beginning of year	—	—
Net loss from table operations (Note 22)	1,248,414	(3,400,335)
	1,248,414	(3,400,335)
Net loss from table operations allocated to slot operations	(1,248,414)	3,400,335
Amounts disbursed	—	—
Balance, end of the year	—	—

14. REVENUE

	2023 \$	2022 \$
Gaming	273,326,584	184,590,939
Ancillary	19,287,611	11,235,837
	292,614,195	195,826,776

15. MATERIALS AND CONSUMABLES

	2023 \$	2022 \$
Food and beverage cost of goods sold	5,819,494	3,097,711
Software licenses and agreements	4,006,808	2,786,771
Imputed Goods and Services Tax	3,760,150	2,910,034
Online gaming direct costs	3,340,777	—
Building repairs and maintenance	2,633,836	1,793,130
Insurance	1,739,395	1,478,912
Staff benefits and recruitment	1,490,084	642,093
Telephone	975,313	1,068,880
Legal	880,350	1,179,840
Postage and stationary	704,616	398,800
Consulting	679,189	270,974
Accounting and internal audit services	574,079	426,107
Bank charges	527,001	380,245
Board remuneration and travel	521,888	427,386
Miscellaneous	370,354	841,474
Dues and subscriptions	95,006	131,101
	28,118,340	17,833,458

21. RELATED PARTY TRANSACTIONS (continued)

Key management personnel compensation

Key management personnel are those persons that have the authority and responsibility for planning, directing and controlling the activities of SIGA, directly or indirectly. Key management personnel of SIGA include the President/CEO, vice-presidents, and members of the board of directors.

Key management personnel compensation is comprised of:

	2023 \$	2022 \$
Employee compensation and benefits	2,011,280	1,420,804
Post-employment benefits	192,282	157,749
	2,203,562	1,578,553

Other transactions with related parties and amounts due to/from them are described separately in these financial statements and the notes thereto.

22. SEGMENTED INFORMATION

SIGA operates in four segments – table operations, slot operations, ancillary operations and online gaming.

The following table shows key amounts by segment.

	Slot operations \$	Table operations \$	Ancillary operations \$	Online gaming \$	Elimination of intercompany transaction \$	2023 \$	2022 \$
Revenue	256,170,056	12,161,419	19,913,710	4,995,109	(626,099)	292,614,195	195,826,776
Expenses	125,469,041	10,913,005	25,904,921	4,933,397	(626,099)	166,594,265	127,637,482
Profit (loss) before the following	130,701,015	1,248,414	(5,991,211)	61,712	—	126,019,930	68,189,294
Unrealized gain on interest rate swaps (Note 11)						809,304	1,980,968
Total net income and comprehensive income for the year before distribution to SLGA and SGC (Note 1 & 9)	—	—	—	—	—	126,829,234	70,170,262

The accounting policies of the reportable segments are the same as SIGA's accounting policies described in Note 3. Segment profit represents the profit earned by each segment without allocation of unrealized gain (loss) on interest rate swaps and distribution to Saskatchewan Liquor and Gaming Authority. This is the measure reported to the chief operating decision maker for the purposes of resource allocation and assessment of segment performance.

This is Exhibit "13" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

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Prince Edward Island News

SPECIAL REPORT

Atlantic Lottery Corporation takes case against unregulated gaming to Parliament Hill

According to the ALC, two-thirds of Atlantic Canadians don't know what gambling sites are legal and which are illegal

Gary Kean | Posted: June 18, 2024, 6:33 a.m. | Updated: June 18, 2024, 2:38 p.m. | 12 Min Read



Many of the advertisements for online gambling that have been inundating television, particularly during national sports broadcasts and social media, are allowed in Ontario but are not regulated within Atlantic Canada. — Hirurg/Canva

STORY CONTINUES BELOW THESE SALTWIRE VIDEOS

Eating burgers and supporting local food banks | SaltWire #burger ...



Editor's note: This is the first in a series of stories about gambling. In the coming days, SaltWire will profile three people from Newfoundland and Labrador who have overcome serious gambling problems, look at what help is available and some of the gaps and issues that still must be solved.

The Atlantic Lottery Corporation generated \$492.2 million in provincial revenues in 2022-2023, but says that number could have been much higher.

The money it does make — after accounting for taxes, winnings, salaries and operational costs — gets distributed among the four Atlantic provinces, where it is spent on things such as health care, education and social services and programs.

The corporation (ALC) could be doing even more, but said there is an estimated \$170 million exiting the Atlantic region via online gaming sites that are not under the jurisdiction of the ALC, something the corporation even emphasized as a competition concern in the report.

“Atlantic Canadians are playing on and seeing advertising from other gambling websites without realizing they cannot legally operate or advertise in Atlantic Canada, under Canadian and provincial law,” read the prepared message in the report from C. Sean O’Connor, chair of ALC’s board of directors.



The Atlantic Lottery Corporation estimates around \$170 million is syphoned out of the Atlantic Canada region by unregulated and illegal online gambling sites. - Edge2Edge Media/Unsplash

The legislation

Across Canada, federal legislation permits provincial lottery corporations, or interprovincial ones such as the ALC, to be the sole entities able to legally conduct and manage gambling activities.

Provincial governments can allow private gambling operators to set up within their respective jurisdictions if they want to. Only Ontario has gone down that road so far, enacting legislation in 2022 to make licences available to private gambling operators.

In Ontario, there are about 50 privately-owned online gaming companies that have been approved to operate in addition to the Ontario Lottery and Gaming Corporation.

'An air of legitimacy'

Many of the advertisements that have been inundating television, particularly during national sports broadcasts and social media, are allowed in Ontario but are not regulated within Atlantic Canada.

Molly Cormier, the ALC's director of brand and communications, said the ALC's research has shown around two-thirds of Atlantic Canadians do not know the difference between legal and illegal gambling sites and many assume the ads they see are legal in Atlantic Canada.

Related stories

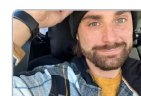
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While the commercials that come on during just about every break during national broadcasts do contain fine print indicating the betting is only available to Ontario residents, Cormier said there are numerous other offshore online gambling sites that are not regulated in Ontario or anywhere in Canada.

“The Ontario market opening and the subsequent advertising we have seen has spilled into Atlantic Canada and has ... fuelled illegal gambling activity in Atlantic Canada,” said Cormier.

Criminal Code 'clear'

She said Section 207 of the Criminal Code of Canada “is clear” that it is illegal for anyone other than the ALC to manage and conduct gambling in Atlantic Canada.

Considering unregulated sites don't have to comply with the same consumer protection and responsible gambling measures corporations such as the ALC — and the sites regulated within Ontario — do have to follow, spending money on them could become a gamble unto itself.

The Pulse

The Pulse - SaltWire Network

“There really has been a lack of enforcement and an abundance of marketing that has lent an air of legitimacy to these operators and we think it misleads the public, especially with celebrity endorsements,” said Cormier.

“It makes it feel legitimate, but those ads might be only for sites that are only licensed in Ontario or might not be licensed at all in Canada.”

CRTC/Competition Bureau

Commercials for online gambling sites only legally available to age-of-majority Ontario residents can be seen in the rest of Canada because of the way advertisements are sold for national broadcasts.

SaltWire asked the Canadian Radio-television and Telecommunications Commission (CRTC) if advertising gaming sites regulated only in Ontario outside of that province was an issue.

No one was made available for an interview, but an emailed response stated that the CRTC does not regulate gambling organizations and does not regulate the content of advertisements, except for advertising to children and alcohol ads.



Molly Cormier, the ALC's director of brand and communications, said the ALC's research has shown around two-thirds of Atlantic Canadians do not know the difference between legal and illegal gambling sites and many assume the ads they see are legal in Atlantic Canada. — Kaspars Grinvalds/Canva - Canva

SaltWire also asked the Competition Bureau Canada whether gambling sites advertising in areas where they have not been approved by provincial regulations is a concern.

No one was made available for an interview, but a spokesperson said in an email that the gaming industry is subject to the Competition Act. Marianne Blondin, the bureau's senior communications advisor, said she could not comment on the specific concerns of the ALC in Atlantic Canada.

"The bureau must conduct a thorough and complete examination of the facts in a case before reaching any conclusion as to whether the Competition Act has been contravened," she said in the written response.

Canadian Lottery Coalition

The ALC has joined forces with other provincial corporations to form the Canadian Lottery Coalition, an entity that aims to raise public awareness of this issue and to meet with provincial and federal governments to discuss what can be done about it.

Will Hill, the coalition's executive director, says these regionally enabled operators being able to buy national advertising gives them "a sheen of authenticity or legality where it shouldn't really exist."

Hill said there are good corporate citizens that abide by the regulations Ontario has in place, including providing a percentage of profits back to government coffers, but there are many in the broader world of online gambling that have permeated every Canadian province and territory that are driven by their own profits and could care less for providing any social benefits.

"People can sign on to these sites and not have an earthly clue the site is illegal and doesn't in any way benefit the people of their province," said Hill.

Canadian Gaming Association

Paul Burns is president and chief executive officer of the Canadian Gaming Association, an entity he helped establish in 2005 and whose membership includes private online gambling sites that have been approved under Ontario's regulations.

While the ALC and the Canadian Lottery Coalition say the Criminal Code of Canada is cut and dried as to what is and is not a legal lottery operation, Burns doesn't think the law is entirely settled on that issue.

He believes the best way to settle it once and for all is to introduce regulation like Ontario has everywhere in Canada.



Paul Burns, president and chief executive officer of the Canadian Gaming Association, believes privately operated online gambling should be regulated across Canada. Contributed/Canadian Gaming Association - Contributed/Canadian Gaming Association

He said the federal government giving provinces the authority to control gambling within their jurisdictions has worked well, including introducing responsible gaming programs, but the internet has proven a great disruptor for the gambling industry.

Burns has been advocating for regulated gambling for 20 years because he saw the proliferation coming. The biggest issue, he said, is the offshore gaming sites not based in Canada that do not adhere to any regulations.

"What we want government to do is understand that keeping the Internet out is hard, if not close to impossible," said Burns.

"We have encouraged government to create regulatory regimes to bring greater consumer protection."

What comes with regulation?

The regulated gaming industry in Ontario, noted Burns, has generated about \$2.4 billion in annual revenue. With 20 per cent of that revenue directed back to the provincial coffers, it means Ontario brings in nearly \$500 million from the industry each year.

Burns shares the concern about the proliferation of unregulated offshore gambling sites, particularly with identity verification and how easy it can be for a minor to access some of them. There are also issues with players not being monitored for signs of problem gambling.

The regulated sites in Ontario have far more stringent verification and monitoring standards to follow. They require provision of a driver's licence or passport photo ID.

"Canadians really believed gaming was being regulated because it was available."

— Paul Burns, president and chief executive officer of the Canadian Gaming Association

Some sites even require new registrants to immediately take a selfie on the spot to check against their photo identification to ensure they are who they claim to be before any money can be loaded into their account.

Other sites are geo-located and require the player to not only be in Ontario to register an account, but also to play.

Players are also monitored continually for signs of dramatic changes in player behaviour to determine if any intervention might be needed.

"This is what comes with regulated Internet gaming ... and this is what we'd like all the other jurisdictions to think about," said Burns.

N.L. government

SaltWire asked Newfoundland and Labrador's Finance Minister Siobhan Coady for an interview about any concerns the province might have about unregulated gambling sites.

No interview was granted, but an emailed response attributed to the minister said the province is "aware that residents have access to hundreds of online gaming sites, none of which are legal or regulated other than the platform provided by Atlantic Lottery."

The statement also noted that the ALC maintains the highest World Lottery Association certification and employs healthy play features to inform and support responsible play.

As for supporting the regulation of other online gambling sites beyond what the ALC offers, Coady's statement said that Newfoundland and Labrador is not considering doing so.

Levelling the field

Burns said Ontario shared the same concerns the ALC does about losing out to unregulated gambling sites, some of which have been around for two decades, and introducing regulated gaming has levelled the field somewhat.

He said the decision wasn't so much about money as it was about protecting consumer choice and promoting responsible gaming amid the growing options being made through online gambling sites.

"Canadians really believed gaming was being regulated because it was available," he said.

"They could use their bank cards, credit cards; there were no barriers. That's something which has led to growth and public acceptance. That's where we are."

Need help with gambling?

Anyone experiencing issues with gambling in Newfoundland and Labrador can access the following resources:

- The Mental Health and Addictions Systems Navigator helps individuals navigate and connect with local mental health and addiction services. People can call 752-3916 or 1-877-999-7589 or email barry.hewitt@easternhealth.ca.
- Doorways walk-in counselling clinics are available in more than 80 locations across the province.
- 811 HealthLine for people experiencing crisis and connection to appropriate mental health and addiction services.
- There are evidence-based online resources located on www.Bridgethegapp.ca.
- 12-Step Gamblers Anonymous programs throughout the province.

Source: Government of Newfoundland and Labrador

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This is Exhibit "14" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

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Matthew Milne-Smith
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mmilne-smith@dwpv.com

File 232730

November 7, 2023

BY E-MAIL AND REGISTERED MAIL

Michael Moskowitz
Chief Executive Officer
NorthStar Gaming (Ontario) Inc.
40 University Avenue
Toronto, Ontario
M5J 1T1

Dear Mr. Moskowitz:

Cease and Desist Notice – NorthStar

I am writing on behalf of the Canadian Lottery Coalition, comprised of Atlantic Lottery Corporation (“ALC”), the British Columbia Lottery Corporation (“BCLC”), Loto-Québec (“LQ”), the Manitoba Liquor & Lotteries Corporation (“MBLL”), and Lotteries & Gaming Saskatchewan (“LGS”, and collectively, the “CLC”). The provincial and First Nation lottery corporations that constitute the CLC have been vested with the authority under the Canadian *Criminal Code* and provincial gaming legislation to conduct and manage certain gambling activities in their respective jurisdictions, which includes online gambling, in British Columbia (BCLC), New Brunswick, Newfoundland and Labrador, Nova Scotia, and Prince Edward Island (ALC); Manitoba (MBLL); Québec (LQ); and Saskatchewan (LGS).

NorthStar’s Advertising and Planned Operation Outside Ontario Is Unlawful

I am writing in respect of NorthStar’s online gambling platform—including, without limitation, northstarbets.ca and northstarbets.com—which offers sports and casino wagering opportunities. As I am sure you know, sections 201, 202, 203 and 206 of the Canadian *Criminal Code* prohibit virtually all forms of gambling and book-making, including online gambling. It is illegal to offer gambling services in Canada unless one falls within one of the specific exemptions set out in sections 204 and 207. One such exception is where a province itself conducts and manages gambling pursuant to provincial law, either directly or through a corporation created for that purpose. The CLC is comprised of five such corporations authorized to conduct and manage gambling, including online gambling, in their respective jurisdictions.

We understand that NorthStar may be a registered operator with iGaming Ontario (“iGO”) authorized to offer services to residents of Ontario under the exemption provided for in section 207, and that a NorthStar subsidiary is licensed as a managed services provider by the Kahnawake Gaming

DAVIES

Commission. Those authorizations and licenses do not extend beyond the provinces of Ontario and Quebec and lands under the jurisdiction of the Mohawks of Kahnawake.

It has come to our attention that NorthStar intends to expand operations to offer online gambling services in every Canadian province and territory.¹ We are alarmed by NorthStar's brazen promotion of its intentions in this regard. NorthStar has no legal authorization to accept wagers from Canadians outside of Ontario, in the jurisdiction of the CLC members. Both the advertisement and contemplated offering of northstarbets.com to Canadians located in the CLC jurisdictions constitutes, among other things, a clear and wilful violation of Sections 202 and 206 of the *Criminal Code*.

Should NorthStar launch northstarbets.com in a manner accessible to Canadians outside of Ontario, NorthStar will further contravene Standard 3.02 of the Registrar's Standards for Internet Gaming established by the Alcohol and Gaming Commission of Ontario ("**AGCO**"). As NorthStar is no doubt aware, Standard 3.02 of the AGCO's Registrar's Standards reinforces Canada's criminal prohibition on unlawful gambling by requiring that registered operators ensure their games "shall be provided only within Ontario, unless they are conducted in conjunction with the government of another province".

NorthStar's Planned Operation Outside Ontario Harms the CLC Members And Canadians

NorthStar's illegal provision of online gambling services will significantly harm CLC members. By offering illegal gaming in the CLC's jurisdictions in competition with CLC members, NorthStar will be depriving the CLC members of significant revenue, undermining the commitment of the CLC to safe and responsible gaming, and degrading the experiences of Canadians wishing to gamble legitimately and lawfully. The CLC is dedicated to supporting gambling as an enjoyable and lawful form of entertainment and mitigating any negative consequences for individuals, families, and communities. That mandate is jeopardized by NorthStar's threatened unlawful operations outside Ontario.

Moreover, NorthStar's Canada-wide operations will cause the CLC members significant financial harm. NorthStar intends to "capture a material share of the Canadian market" outside of Ontario.² NorthStar has evidently already begun this effort by advertising the launch of northstarbets.com nationally. Should its platform become available in CLC jurisdictions, some portion of consumers who would have otherwise chosen to engage with the services offered by CLC members will opt instead for the illegal services offered by NorthStar. The exact magnitude of loss to CLC members cannot be predicted, but if NorthStar's self-professed ambitions for northstarbets.com are to be believed, it will be significant.

In view of the foregoing, the CLC hereby demands that NorthStar immediately:

1. Cease and desist all advertising activities to Canadians in the jurisdictions of the CLC, including but not limited to advertisements appearing on websites, YouTube and Twitter.

¹ <https://www.northstargaming.ca/press-release/northstar-gaming-announces-plans-to-launch-betting-platform-canada-wide/>.

² <https://www.northstargaming.ca/presentation/2023-investor-presentation/>.

DAVIES

2. Desist from operating any online gambling platform in a manner accessible to Canadians outside of Ontario by implementing appropriate geo-blocking technology to prevent Canadians outside Ontario from accessing any online gambling platform operated by Northstar or any of its affiliates or subsidiaries.

The CLC reserves the right to seek appropriate legal remedies and relief should NorthStar fail to confirm within two weeks that NorthStar will cease and desist from the provision and promotion of its services to Canadians in the jurisdictions of our clients.

Yours very truly,



Matthew Milne-Smith

cc: Dr. Karin Schnarr, Registrar and CEO, Alcohol and Gaming Commission of Ontario

This is Exhibit "15" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

DAVIES155 Wellington Street West
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Chanakya Sethi
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CSethi@dwpv.com

File 232730

May 3, 2023

BY E-MAIL AND REGISTERED MAILSuper Group (SGHC) Limited
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support@betway.ca
manager@betway.ca

To Whom It May Concern:

Cease and Desist Notice – Super Group

I am writing on behalf of the Canadian Lottery Coalition, comprised of Atlantic Lottery Corporation (“ALC”), the British Columbia Lottery Corporation (“BCLC”), Loto-Québec (“LQ”) and the Manitoba Liquor & Lotteries Corporation (“MBLL” and, collectively, the “CLC”). The provincial lottery corporations that constitute the CLC have been vested with the sole authority under the Canadian *Criminal Code* and provincial gaming legislation to conduct and manage certain gambling activities in their respective jurisdictions, which includes online gambling, in British Columbia (BCLC), New Brunswick, Newfoundland and Labrador, Nova Scotia, and Prince Edward Island (ALC); Manitoba (MBLL); and Québec (LQ).

I am writing in respect of Super Group’s online gambling platform—including, without limitation, jackpocity.ca, spincasino.ca and betway.com/en-ca—which offers sports and casino wagering

DAVIES

opportunities. Although Super Group is a registered operator with iGaming Ontario (“iGO”),¹ our investigation has revealed that Super Group’s platform is accepting wagers from Canadians outside Ontario, in the jurisdiction of the CLC members. Super Group is doing so without any provincial authorization to do so by the relevant CLC member.

Super Group’s operation of these platforms and related advertisements to Canadians in the jurisdictions of the CLC members constitutes, among other things, violations of Sections 202 and 206 of the *Criminal Code* of Canada. In addition, Super Group’s conduct also contravenes Standard 3.02 of the Registrar’s Standards for Internet Gaming established by the Alcohol and Gaming Commission of Ontario (“AGCO”).

As explained further in this letter, Super Group’s actions are causing significant harm to the CLC and to Canadians. We hereby demand that Super Group immediately cease and desist from accepting wagers from Canadians outside Ontario, and immediately cease and desist from advertising its services to Canadians in these jurisdictions.

Super Group’s Operation Outside Ontario Is Unlawful

Our clients take the safety of Canadians and the provision of responsible, regulated wagering opportunities very seriously. Be advised that the operation of Super Group is unlawful and infringes upon our clients’ rights. Among other things, it violates the Canadian *Criminal Code*.

Sections 202 and 206 of the *Criminal Code* contain broad prohibitions on virtually all popular forms of gambling, subject only to various narrowly defined exceptions specified in Section 207. One such exception is where a province itself conducts and manages gambling pursuant to provincial law, either directly or through a corporation created for that purpose. The CLC is comprised of four such corporations authorized to conduct and manage gambling, including online gambling, in their respective jurisdictions.

Although we understand that Super Group is a registered operator in Ontario, that registration is specifically confined to the territorial jurisdiction of Ontario. In other Canadian provinces—including those of the CLC members—Super Group’s platforms do not operate pursuant to any of the specified Section 207 exceptions, nor do they possess an operational licence granted by an appropriate provincial regulatory authority. The continued operation of Super Group in provinces other than Ontario therefore constitutes a clear and wilful violation of the *Criminal Code*.

Super Group’s Operation Outside Ontario Violates AGCO Standards

As Super Group is no doubt aware, Standard 3.02 of the AGCO’s Registrar’s Standards reinforces Canada’s criminal prohibition on unlawful gambling by requiring that registered operators ensure their games “shall be provided only within Ontario, unless they are conducted in conjunction with the government of another province”. The AGCO has put in place further requirements to ensure registered

¹ Super Group’s subsidiary Cadtree Limited is registered with iGO to operate jackpotcity.ca and spincasino.ca. Super Group’s subsidiary Cadway Limited is registered with iGO to operate betway.com/en-ca.

DAVIES

operators comply with this standard. "At a minimum," the Standard 3.02 requires that "[o]perators must put in place mechanisms to detect and dynamically monitor the location of a player attempting to play a game and to block unverified attempts to play a game". In addition, "[o]perators must put in place mechanisms to detect software, programs, virtualization and other programs capable of circumventing player location detection".

Notwithstanding these requirements, our investigation has revealed that Super Group has failed to put in place adequate mechanisms to protect against individuals outside Ontario from registering with its websites and placing wagers. Such conduct by an online gaming operator, like Super Group, that is registered or seeking registration in Ontario flouts Standard 3.02, to say nothing of the *Criminal Code*.

Super Group's Operation Outside Ontario Harms the CLC Members And Canadians

Super Group's illegal provision of online gambling services is significantly harming the CLC members. By offering unlawful gaming in the CLC's jurisdictions in competition with the CLC members, Super Group is depriving the CLC members of significant revenue, undermining the commitment of the CLC to safe and responsible gaming, and degrading the experiences of Canadians wishing to gamble legitimately and lawfully. The CLC is dedicated to supporting gambling as an enjoyable and lawful form of entertainment and mitigating any negative consequences for individuals, families, and communities. That mandate is jeopardized by Super Group's unlawful operations outside Ontario.

Moreover, Super Group's continued Canadian operations have caused the CLC members significant financial harm. Many of their existing consumers are choosing instead to participate unlawfully on Super Group's platform, and consumers who would have otherwise chosen to engage with the services offered by the CLC members are doing the same. Super Group's continued operation increases the magnitude of pecuniary loss with each passing day. To combat these losses, CLC members have been forced to make considerable temporal and monetary investments into legal and strategic initiatives—time and money that could have instead been spent further enhancing the experiences of their respective player bases.

In view of the foregoing, the CLC hereby demands that Super Group immediately:

1. Cease and desist from operating Super Group in a manner accessible to Canadians outside of Ontario, through the use of geo-blocking technology that prevents such IP addresses from engaging with any services on Super Group's websites.
2. Cease and desist all advertising activity to Canadians in the jurisdictions of the CLC, including but not limited to advertisements appearing on websites, YouTube, and Twitter.

DAVIES

The CLC reserves the right to seek appropriate legal remedies and relief should Super Group fail to confirm within two weeks that Super Group will cease and desist from the provision and promotion of these services to Canadians in the jurisdictions of our clients.

Yours very truly,



Chanakya Sethi

cc: Tom Mungham, Registrar and CEO, *Alcohol and Gaming Commission of Ontario*

This is Exhibit "16" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

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File 232730

May 3, 2023

BY E-MAIL AND REGISTERED MAILElectraWorks Maple Limited
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corpdev@entaingroup.com

To Whom It May Concern:

Cease and Desist Notice – Entain

I am writing on behalf of the Canadian Lottery Coalition, comprised of Atlantic Lottery Corporation (“**ALC**”), the British Columbia Lottery Corporation (“**BCLC**”), Loto-Québec (“**LQ**”) and the Manitoba Liquor & Lotteries Corporation (“**MBLL**” and, collectively, the “**CLC**”). The provincial lottery corporations that constitute the CLC have been vested with the sole authority under the Canadian *Criminal Code* and provincial gaming legislation to conduct and manage certain gambling activities in their respective jurisdictions, which includes online gambling, in British Columbia (BCLC), New Brunswick, Newfoundland and Labrador, Nova Scotia, and Prince Edward Island (ALC); Manitoba (MBLL); and Québec (LQ).

DAVIES

I am writing in respect of Entain's online gambling platform—including, without limitation, on.bwin.ca, on.partycasino.ca and on.partypoker.ca—which offers sports and casino wagering opportunities. Although Entain is a registered operator with iGaming Ontario ("iGO"),¹ our investigation has revealed that on.bwin.ca, on.partycasino.ca and on.partypoker.ca are accepting wagers from Canadians outside Ontario, in the jurisdiction of the CLC members. Entain is doing so without any provincial authorization to do so by the relevant CLC member.

Entain's operation of these platforms and related advertisements to Canadians in the jurisdictions of the CLC members constitutes, among other things, violations of Sections 202 and 206 of the *Criminal Code* of Canada. In addition, Entain's conduct also contravenes Standard 3.02 of the Registrar's Standards for Internet Gaming established by the Alcohol and Gaming Commission of Ontario ("AGCO").

As explained further in this letter, Entain's actions are causing significant harm to the CLC and to Canadians. We hereby demand that Entain immediately cease and desist from accepting wagers from Canadians outside Ontario, and immediately cease and desist from advertising its services to Canadians in these jurisdictions.

Entain's Operation Outside Ontario Is Unlawful

Our clients take the safety of Canadians and the provision of responsible, regulated wagering opportunities very seriously. Be advised that the operation of Entain is unlawful and infringes upon our clients' rights. Among other things, it violates the Canadian *Criminal Code*.

Sections 202 and 206 of the *Criminal Code* contain broad prohibitions on virtually all popular forms of gambling, subject only to various narrowly defined exceptions specified in Section 207. One such exception is where a province itself conducts and manages gambling pursuant to provincial law, either directly or through a corporation created for that purpose. The CLC is comprised of four such corporations authorized to conduct and manage gambling, including online gambling, in their respective jurisdictions.

Although we understand that Entain is a registered operator in Ontario, that registration is specifically confined to the territorial jurisdiction of Ontario. In other Canadian provinces—including those of the CLC members—Entain's platforms do not operate pursuant to any of the specified Section 207 exceptions, nor do they possess an operational licence granted by an appropriate provincial regulatory authority. The continued operation of Entain in provinces other than Ontario therefore constitutes a clear and wilful violation of the *Criminal Code*.

Entain's Operation Outside Ontario Violates AGCO Standards

As Entain is no doubt aware, Standard 3.02 of the AGCO's Registrar's Standards reinforces Canada's criminal prohibition on unlawful gambling by requiring that registered operators ensure their games "shall be provided only within Ontario, unless they are conducted in conjunction with the government of

¹ Entain's subsidiary ElectraWorks Maple Limited is registered with iGO to operate on.bwin.ca, on.partycasino.ca and on.partypoker.ca.

DAVIES

another province". The AGCO has put in place further requirements to ensure registered operators comply with this standard. "At a minimum," the Standard 3.02 requires that "[o]perators must put in place mechanisms to detect and dynamically monitor the location of a player attempting to play a game and to block unverified attempts to play a game". In addition, "[o]perators must put in place mechanisms to detect software, programs, virtualization and other programs capable of circumventing player location detection".

Notwithstanding these requirements, our investigation has revealed that Entain has failed to put in place adequate mechanisms to protect against individuals outside Ontario from registering with its websites and placing wagers. Such conduct by an online gaming operator, like Entain, that is registered or seeking registration in Ontario flouts Standard 3.02, to say nothing of the *Criminal Code*.

Entain's Operation Outside Ontario Harms the CLC Members And Canadians

Entain's illegal provision of online gambling services is significantly harming the CLC members. By offering unlawful gaming in the CLC's jurisdictions in competition with the CLC members, Entain is depriving the CLC members of significant revenue, undermining the commitment of the CLC to safe and responsible gaming, and degrading the experiences of Canadians wishing to gamble legitimately and lawfully. The CLC is dedicated to supporting gambling as an enjoyable and lawful form of entertainment and mitigating any negative consequences for individuals, families, and communities. That mandate is jeopardized by Entain's unlawful operations outside Ontario.

Moreover, Entain's continued Canadian operations have caused the CLC members significant financial harm. Many of their existing consumers are choosing instead to participate unlawfully on Entain's platform, and consumers who would have otherwise chosen to engage with the services offered by the CLC members are doing the same. Entain's continued operation increases the magnitude of pecuniary loss with each passing day. To combat these losses, CLC members have been forced to make considerable temporal and monetary investments into legal and strategic initiatives—time and money that could have instead been spent further enhancing the experiences of their respective player bases.

In view of the foregoing, the CLC hereby demands that Entain immediately:

1. Cease and desist from operating Entain in a manner accessible to Canadians outside of Ontario, through the use of geo-blocking technology that prevents such IP addresses from engaging with any services on Entain's website.
2. Cease and desist all advertising activity to Canadians in the jurisdictions of the CLC, including but not limited to advertisements appearing on websites, YouTube, and Twitter.

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The CLC reserves the right to seek appropriate legal remedies and relief should Entain fail to confirm within two weeks that Entain will cease and desist from the provision and promotion of these services to Canadians in the jurisdictions of our clients.

Yours very truly,



Chanakya Sethi

cc: Tom Mungham, Registrar and CEO, *Alcohol and Gaming Commission of Ontario*

This is Exhibit "17" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

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File 232730

May 3, 2023

BY E-MAIL AND REGISTERED MAIL VHL Ontario LimitedSuite 601/701
Europort
Europort Road
Gibraltar
GX11 1AA

support-on@888.ca

888 Holdings PLC
Suite 601/701
Europort
Europort Road
Gibraltar
GX11 1AAcorporate.secretary@888holdings.com
888@hudsonsandler.com

To Whom It May Concern:

Cease and Desist Notice – 888

I am writing on behalf of the Canadian Lottery Coalition, comprised of Atlantic Lottery Corporation (“ALC”), the British Columbia Lottery Corporation (“BCLC”), Loto-Québec (“LQ”) and the Manitoba Liquor & Lotteries Corporation (“MBLL” and, collectively, the “CLC”). The provincial lottery corporations that constitute the CLC have been vested with the sole authority under the Canadian *Criminal Code* and provincial gaming legislation to conduct and manage certain gambling activities in their respective jurisdictions, which includes online gambling, in British Columbia (BCLC), New Brunswick, Newfoundland and Labrador, Nova Scotia, and Prince Edward Island (ALC); Manitoba (MBLL); and Québec (LQ).

I am writing in respect of 888's online gambling platform—including, without limitation, 888casino.ca, 888sport.ca and 888poker.ca—which offers sports and casino wagering opportunities. Although 888 is

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a registered operator with iGaming Ontario ("iGO"),¹ our investigation has revealed that 888casino.ca, 888sport.ca and 888poker.ca are accepting wagers from Canadians outside Ontario, in the jurisdiction of the CLC members. 888 is doing so without any provincial authorization to do so by the relevant CLC member.

888's operation of this platform and related advertisements to Canadians in the jurisdictions of the CLC members constitutes, among other things, violations of Sections 202 and 206 of the *Criminal Code* of Canada. In addition, 888's conduct also contravenes Standard 3.02 of the Registrar's Standards for Internet Gaming established by the Alcohol and Gaming Commission of Ontario ("AGCO").

As explained further in this letter, 888's actions are causing significant harm to the CLC and to Canadians. We hereby demand that 888 immediately cease and desist from accepting wagers from Canadians outside Ontario, and immediately cease and desist from advertising its services to Canadians in these jurisdictions.

888's Operation Outside Ontario Is Unlawful

Our clients take the safety of Canadians and the provision of responsible, regulated wagering opportunities very seriously. Be advised that the operation of 888 is unlawful and infringes upon our clients' rights. Among other things, it violates the Canadian *Criminal Code*.

Sections 202 and 206 of the *Criminal Code* contain broad prohibitions on virtually all popular forms of gambling, subject only to various narrowly defined exceptions specified in Section 207. One such exception is where a province itself conducts and manages gambling pursuant to provincial law, either directly or through a corporation created for that purpose. The CLC is comprised of four such corporations authorized to conduct and manage gambling, including online gambling, in their respective jurisdictions.

Although we understand that 888 is a registered operator in Ontario, that registration is specifically confined to the territorial jurisdiction of Ontario. In other Canadian provinces—including those of the CLC members—888's platform does not operate pursuant to any of the specified Section 207 exceptions, nor does it possess an operational licence granted by an appropriate provincial regulatory authority. The continued operation of 888 in provinces other than Ontario therefore constitutes a clear and wilful violation of the *Criminal Code*.

888's Operation Outside Ontario Violates AGCO Standards

As 888 is no doubt aware, Standard 3.02 of the AGCO's Registrar's Standards reinforces Canada's criminal prohibition on unlawful gambling by requiring that registered operators ensure their games "shall be provided only within Ontario, unless they are conducted in conjunction with the government of another province". The AGCO has put in place further requirements to ensure registered operators comply with this standard. "At a minimum," the Standard 3.02 requires that "[o]perators must put in place mechanisms to detect and dynamically monitor the location of a player attempting to play a game

¹ 888's subsidiary VHL Ontario Limited is registered with iGO to operate 888casino.ca, 888sport.ca and 888poker.ca.

DAVIES

and to block unverified attempts to play a game". In addition, "[o]perators must put in place mechanisms to detect software, programs, virtualization and other programs capable of circumventing player location detection".

Notwithstanding these requirements, our investigation has revealed that 888 has failed to put in place adequate mechanisms to protect against individuals outside Ontario from registering with its website and placing wagers. Such conduct by an online gaming operator, like 888, that is registered or seeking registration in Ontario flouts Standard 3.02, to say nothing of the *Criminal Code*.

888's Operation Outside Ontario Harms the CLC Members And Canadians

888's illegal provision of online gambling services is significantly harming the CLC members. By offering unlawful gaming in the CLC's jurisdictions in competition with the CLC members, 888 is depriving the CLC members of significant revenue, undermining the commitment of the CLC to safe and responsible gaming, and degrading the experiences of Canadians wishing to gamble legitimately and lawfully. The CLC is dedicated to supporting gambling as an enjoyable and lawful form of entertainment and mitigating any negative consequences for individuals, families, and communities. That mandate is jeopardized by 888's unlawful operations outside Ontario.

Moreover, 888's continued Canadian operations have caused the CLC members significant financial harm. Many of their existing consumers are choosing instead to participate unlawfully on 888's platform, and consumers who would have otherwise chosen to engage with the services offered by the CLC members are doing the same. 888's continued operation increases the magnitude of pecuniary loss with each passing day. To combat these losses, CLC members have been forced to make considerable temporal and monetary investments into legal and strategic initiatives—time and money that could have instead been spent further enhancing the experiences of their respective player bases.

In view of the foregoing, the CLC hereby demands that 888 immediately:

1. Cease and desist from operating 888 in a manner accessible to Canadians outside of Ontario, through the use of geo-blocking technology that prevents such IP addresses from engaging with any services on 888's website.
2. Cease and desist all advertising activity to Canadians in the jurisdictions of the CLC, including but not limited to advertisements appearing on websites, YouTube, and Twitter.

DAVIES

The CLC reserves the right to seek appropriate legal remedies and relief should 888 fail to confirm within two weeks that 888 will cease and desist from the provision and promotion of these services to Canadians in the jurisdictions of our clients.

Yours very truly,

A handwritten signature in blue ink, appearing to read 'Chanakya Sethi', with a stylized flourish at the end.

Chanakya Sethi

cc: Tom Mungham, Registrar and CEO, Alcohol and Gaming Commission of Ontario

This is Exhibit "18" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

McCarthy Tétrault LLP
 PO Box 48, Suite 5300
 Toronto-Dominion Bank Tower
 Toronto ON M5K 1E6
 Canada
 Tel: 416-362-1812
 Fax: 416-868-0673



Awanish Sinha
 Partner
 Direct Line: (416) 601-8030
 Email: asinha@mccarthy.ca

May 17, 2023

By email and registered mail

Davies Ward Phillips & Vineberg LLP
 155 Wellington Street West
 Toronto, ON
 M5V 3J7
 Attention: Chanakya Sethi

Dear Mr. Sethi:

Re: Cease and Desist Notices to Ontario Online Gaming Operators

I am writing on behalf of the Coalition of Ontario Online Gaming Operators (the “**Coalition**”) comprising, *inter alia*, Cadtree Limited, Cadway Limited, ElectraWorks Maple Limited, SkillOnNet Ltd, and VHL Ontario Limited. All of the members of the Coalition (the “**Members**”) are registered as online gaming operators by the Alcohol and Gaming Commission of Ontario (the “**AGCO**”) and are each party to an operating agreement (the “**Operating Agreement**”) with iGaming Ontario (“**IGO**”), the terms of which are substantively identical in each case. Each of the Members is in full compliance with all applicable Registrar’s Standards (the “**Standards**”) as well as the terms of the Operating Agreement.

A number of the Members received a letter from you dated May 3, 2023 in your capacity as counsel to the Canadian Lottery Coalition (the “**CLC**”). The subject line of the letter was “Cease and Desist Notice” followed by either a brand name, the name of the global corporate group, or the first word of the Ontario registrant’s corporate name. The allegations set out in the various letters were identical except for specific references pertaining to the addressees of the letters. Given that there is no substantive difference to the allegations from letter to letter, we will refer herein to the “**Letters**” collectively.

The Letters contain serious allegations of wrongdoing; while confused or unclear as to which parties are allegedly responsible for what actions, references to the Standards can only refer to actions taken by the registered Ontario operator in question. The allegations include purported violations of the Standards that are sufficiently grave that, if true, would constitute grounds for termination of the Member’s registration as an operator in Ontario and/or the termination of the Member’s Operating Agreement with IGO.

On behalf of the Members, we deny these unfounded allegations; they are, without exception, categorically false. Further, by copying the Registrar and Chief Executive Officer of the AGCO on the Letters, you have caused irreparable harm to the reputation and standing of each of the

Members. That action was undoubtedly calculated to put into jeopardy the registrations of the Members that permit them to operate in Ontario and, it follows, the revenues generated by the Members' operations in Ontario. In sum, the Letters represent a clear, present, and continuing attempt by CLC to cause monetary damages.

The Letters constitute the indictable criminal offence of publishing a defamatory libel contrary to section 300 of Canada's federal *Criminal Code* (the "**Code**"). Given that the members of the CLC are corporations and not government bodies *per se*, they are subject to the Code in the same manner as any other corporation and are thus liable to conviction for a criminal offence under this section.

The Letters also constitute slander contrary to section 16 of Ontario's *Libel and Slander Act* (the "**Act**"), given that the Letters contain words calculated to disparage the Members in the business carried on by the Members at the time of the publication (May 3, 2023), namely the operation of legal and fully compliant Ontario online gaming sites. As you are aware, the Members are not required to allege or prove special damage, whether or not the words are spoken of the Member in the way of the Member's business, and the Members may recover damages without averment or proof of special damage.

Given all of the above, it is imperative that the CLC immediately issue a retraction and apology to the Members, copied both to the Registrar of the AGCO as well as to Martha Otton, the Executive Director of IGO. It is essential that Ms. Otton be copied, given that the Registrar, without question, will have advised her of the alleged breaches of the Operating Agreements to which IGO and each respective Member is a party. In the interim, the Members will be considering all of the options open to them in the event that a retraction and apology are not forthcoming.

As you and the CLC are fully aware, the Letters, when copied to the head of the Ontario gaming regulator, constitute what could well amount to an existential threat to the Members of the Coalition. Please act accordingly.

Regards,



Awanish Sinha
Partner

cc. Tom Mungham, Registrar and CEO, Alcohol and Gaming Commission of Ontario
Martha Otton, Executive Director, iGaming Ontario

This is Exhibit "19" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

DAVIES155 Wellington Street West
Toronto, ON M5V 3J7 Canada

dwpv.com

Chanakya A. Sethi
T 416.863.5516
F 416.863.0871
csethi@dwpv.com

File 232730

June 30, 2023

BY E-MAILMcCarthy Tétrault LLP
PO Box 48, Suite 5300
Toronto-Dominion Bank Tower
Toronto, ON M5K 1E6**Attention: Awanish Sinha**

Dear Mr. Sinha:

Cease and Desist Notices to Members of the iGO Coalition

I write on behalf the Canadian Lottery Coalition (“**CLC**”), comprising Atlantic Lottery Corporation, the British Columbia Lottery Corporation, Loto-Québec, and the Manitoba Liquor & Lotteries Corporation, to respond to your letter of May 17, 2023.

Your letter is not well taken. It has been artfully crafted to rely on evasions and obfuscations on the one hand, and threats and accusations on the other, in order to avoid engaging with the very serious misconduct by your clients. The undeniable truth (indeed, it is not denied in your letter) is that it is illegal for your clients to offer gaming products to Canadians outside Ontario. Yet your clients are doing precisely that. Your clients are therefore—regardless of what corporate shell games they may play to assert nominal compliance with the Ontario Registrar’s Standards—engaged in criminal misconduct which also gives rise to a number of civil causes of action.

Your clients’ professed compliance with the Registrar’s Standards for Internet Gaming appears to rely on the qualifier that “references to the Standards can only refer to actions taken by the registered Ontario operator in question.” We categorically reject any such distinction, for at least two reasons.

First, while your clients’ corporate structure and website ownership are opaque, we reject the suggestion that a “registered Ontario operator” has no responsibility for actions of other entities within the same corporate ownership structure. Where your clients have designed their corporate structure in order to isolate the “registered Ontario operator” from the entities that are engaged in illegal gambling, then the entire corporate group is complicit in that illegal conduct.

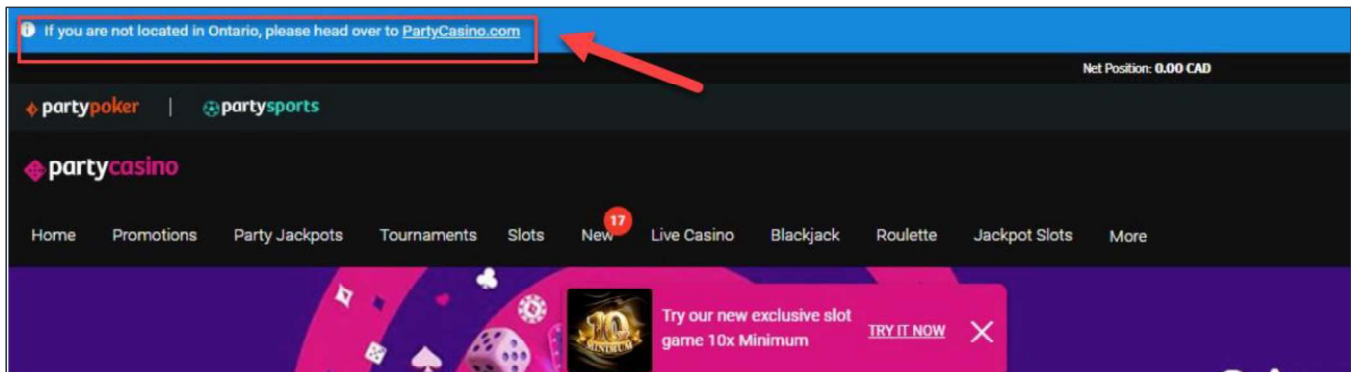
Second, even the “registered Ontario operators” are directly facilitating the illegal conduct. While the Ontario URLs for your clients’ websites presently engage in some form of geo-blocking (as required by

DAVIES

the Standards), it is also apparent that many of those websites also redirect Canadians outside Ontario, either automatically or by invitation, to parallel versions of the same websites where your clients or their affiliates illegally solicit bets.

ElectraWorks Maple Limited (Party Casino)

ElectraWorks Maple Limited is the registered iGaming Ontario operator of the website Party Casino (www.on.partycasino.ca), among several others. This website asks Canadians outside Ontario to “***please head over to PartyCasino.com***”, as shown below:



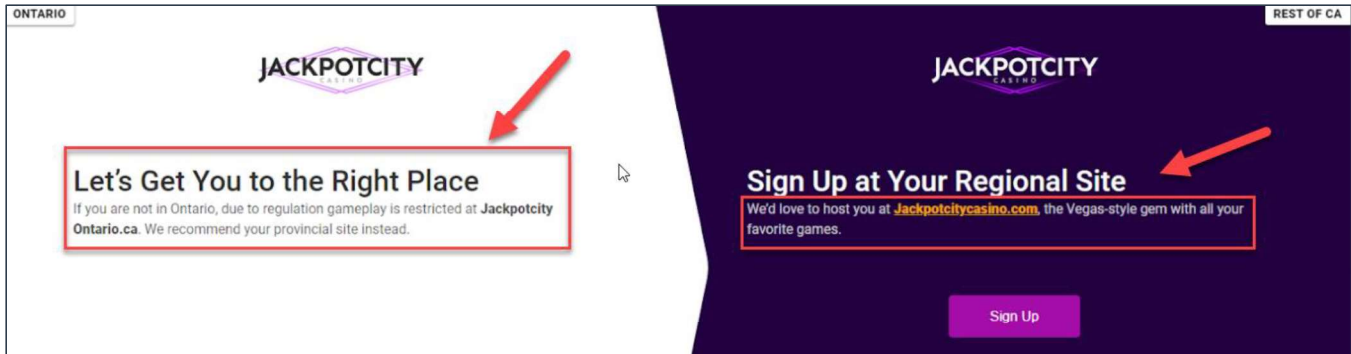
The main PartyCasino website purports to be operated by ElectraWorks Limited. Both ElectraWorks entities appear to be subsidiaries of Entain plc, which boasts on its website that PartyCasino is among the company’s “Games Brands” and “[o]ne of the world’s largest online casinos”.¹

Cadtree Limited (JackPotCity)

Cadtree Limited is the registered iGaming Ontario operator of the website JackPotCity (jackpotcity.ca), together with three others. The Ontario version of JackPotCity’s website tells Canadians outside Ontario that “[w]e’d love to host you at ***Jackpotcitycasino.com***” (and note the use of “we” in that statement):

¹ Entain, “Our Brands”, <https://www.entaingroup.com/what-we-do/our-brands/> (last visited June 30, 2023).

DAVIES

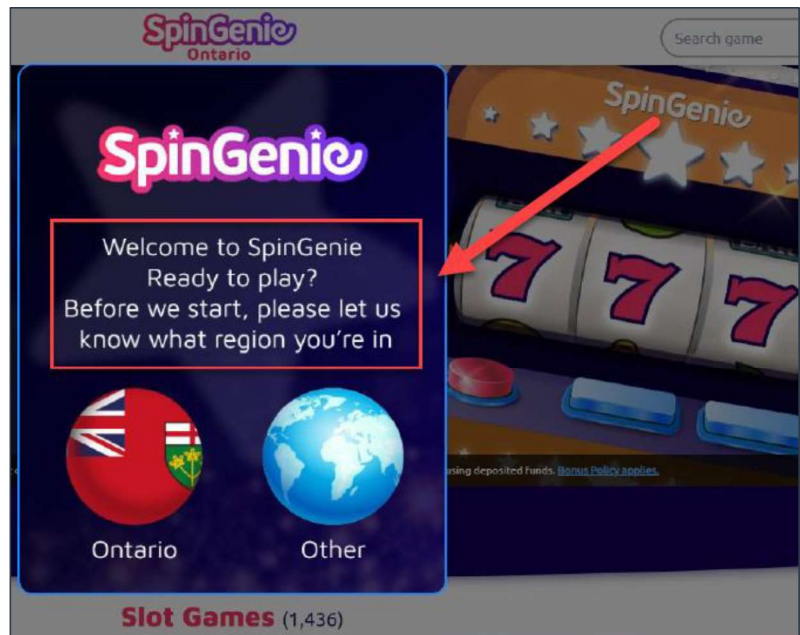


The main JackPotCity website purports to be operated by Baytree Interactive Limited. Both entities are listed as wholly owned subsidiaries of Super Group Limited in its U.S. securities filings.²

SkillOnNet Ltd. (SpinGenie)

SkillOnNet Ltd. is the registered iGaming operator of multiple websites, including SpinGenie. The Ontario version of SpinGenie's website asks Canadians outside Ontario if they are "[r]eady to play?" and invites them to "let us know what region you're in" before directing them to an Ontario or non-Ontario version of its website, as shown here:

Canadians located outside of Ontario who select "Other" on SpinGenie are redirected to the ".com" version of the website, where they are able to place bets. That version of SpinGenie's website purports to be operated by SkillOnNet PT Ltd, an apparent affiliate of SkillOnNet Ltd. The two entities are associated under the same "Dynamic Seal of Authorisation" from the Malta Gaming Authority.³



² Super Group (SGHC) Limited, Form 20-F for the Fiscal Year Ended December 31, 2022, <https://www.sec.gov/Archives/edgar/data/1878057/000162828023013361/sghc-20221231.htm>.

³ MGA, "Dynamic Seal of Authorisation", <https://authorisation.mga.org.mt/verification.aspx?company=40fa2935-c1f6-4e3b-af82-6aacde30717b> (last visited June 30, 2023).

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VHL Ontario Limited (several “888” websites)

VHL Ontario Limited is the registered iGaming operator of the websites 888poker (www.888poker.ca), 888sport (www.888sport.ca), and 888casino (www.888casino.ca). Remarkably, Canadians located outside of Ontario who attempt to access these websites are *automatically* redirected to the “.com” version of these websites, where they are able to place bets.

Each of the “.com” versions of these websites states that it is operated by 888 Holdings PLC. 888 Holdings PLC’s public filings list VHL Ontario Limited as a wholly-owned subsidiary.⁴

In sum, Canadians outside Ontario are able to place bets on parallel versions of websites maintained by each of your clients or their affiliates. In each case, the Ontario and non-Ontario versions of these websites carry the same brand names and appear to offer similar gaming options. Yet none of the non-Ontario versions of these websites are conducted and managed with the authorization of any other provincial government even while they solicit bets from Canadians. Thus, they all flout the clear prohibitions in Sections 202 and 206 of the *Criminal Code*.

Against that backdrop, it is hard to see how your clients are faithfully complying with Standard 3.02 of the Registrar’s Standards, which provides that “[g]ames on gaming sites shall be provided only within Ontario, unless they are conducted in conjunction with the government of another province”. As best we understand your position, it appears to rest on artificially distinguishing between multiple URLs—even though these URLs showcase the same brand identity, are operated by affiliated legal entities within a single corporate group, and direct traffic to each other either through prominent links or automatic redirects.

In the circumstances, your assertion that the CLC’s earlier letters constitute the indictable criminal offence of defamatory libel is nonsense. It is organizations within your clients’ corporate groups who are actively breaching the *Criminal Code*. Even the “registered Ontario operators” are complicit in that misconduct by directing traffic to the illegal sites operated by their respective affiliates.

In any event, even putting aside the substantial truth, based on reasonable investigations, that support CLC’s assertions, your claim of harm to your clients’ reputations flowing from CLC’s statements is not credible. As we imagine you are aware, the AGCO has informed us that it does not intend to take any action at this time based on the CLC’s concerns. Moreover, despite your protestations about harm to your clients, at least one of your clients appears to have leaked copies of our correspondence on this matter to the press, thus re-publishing the very statements about which you complain.⁵ If that is indeed

⁴ 888 Holdings PLC, “Annual Report and Accounts 2022”, https://corporate.888.com/application/files/5616/8248/8929/888_Holdings_PLC_Annual_Report_Accounts_2022.pdf.

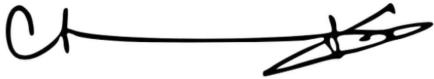
⁵ See Gaming News Canada, “A clash of coalitions in Canada’s gambling biz” (June 8, 2023), <https://gamingnewscanada.substack.com/p/a-clash-of-coalitions-in-canadas-5d9>; Gaming News Canada, “Setting the table for the Canadian Gaming Summit” (June 9, 2023), <https://gamingnewscanada.substack.com/p/setting-the-table-for-the-canadian>.

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the case, such action would put the lie to any allegation of harm. Ironically, such action also underscores the strong public interest in the concerns raised by CLC.

Ultimately, your threats of criminal and civil defamation—as meritless as they are—are misguided attempts to intimidate the CLC into silence on an important matter of public policy and to undermine the CLC’s attempts to safeguard lawful gambling in Canada. Those threats will fail. If your clients persist in their refusal to abide by Canadian law, they leave the CLC with no choice but to continue to speak out on this pressing public policy issue and to pursue all available legal remedies against your clients.

Yours very truly,

A handwritten signature in black ink, appearing to read 'C. Sethi', with a long horizontal line extending to the right and a stylized flourish at the end.

Chanakya A. Sethi

cc: Matthew Milne-Smith, *Davies Ward Phillips & Vineberg LLP*
Tom Mungham, *Registrar and CEO, Alcohol and Gaming Commission of Ontario*
Martha Otton, *Executive Director, iGaming Ontario*

This is Exhibit "20" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

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Awanish Sinha
Partner
Direct Line: (416) 601-8030
Email: asinha@mccarthy.ca



July 19, 2023

BY EMAIL

Davies Ward Phillips & Vineberg LLP
155 Wellington Street West
Toronto, ON
M5V 3J7
Attention: Chanakya Sethi

Dear Mr. Sethi:

Re: Cease and Desist Notices to Ontario Online Gaming Operators

Thank you for your letter of June 30, 2023.

Suffice it to say that we disagree.

The Coalition of Ontario Online Gaming Operators reserves all legal rights.

Regards,

A handwritten signature in black ink, appearing to read 'A. Sinha', written over a horizontal line.

Awanish Sinha
Partner

cc. Tom Mungham, Registrar and CEO, Alcohol and Gaming Commission of Ontario
Martha Otton, Executive Director, iGaming Ontario

This is Exhibit "21" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON



November 7, 2022

BY ELECTRONIC FILING

Alcohol and Gaming Commission of Ontario
 Attn: Tom Mungham, Chief Executive Officer and Registrar
 90 Sheppard Avenue East
 Suite 200-300
 Toronto, ON M2N 0A4

Dear Mr. Mungham:

Unlawful Operation of iGaming Operators Outside Ontario

We are writing on behalf of the Alberta Gaming, Liquor and Cannabis Commission, Atlantic Lottery Corporation, the British Columbia Lottery Corporation, Loto-Québec and the Manitoba Liquor & Lotteries Corporation (collectively, the “**Provincial Lottery Corporations**”). As you are aware, the Provincial Lottery Corporations have been vested with the sole authority under the *Criminal Code* and provincial gaming legislation to conduct, manage and/or operate certain gambling activities, which includes online gambling, in Alberta (AGLC); British Columbia (BCLC), New Brunswick, Newfoundland and Labrador, Nova Scotia, and Prince Edward Island (ALC); Manitoba (MBLL); and Québec (LQ).

In response to the AGCO’s recent call for stakeholder input regarding draft amendments to the Registrar’s Standards for Internet Gaming, we write to share our deep concerns with certain ongoing unlawful conduct outside Ontario by many AGCO-registered iGaming Ontario operators. Specifically, multiple AGCO-registered operators are soliciting internet gaming in provinces other than Ontario through the use of local and national advertising, without the approval of authorities in those provinces. Many of these same operators allow Canadian residents located outside Ontario to access their internet gaming sites.

Not only does this conduct violate the *Criminal Code*, it also contravenes existing prohibitions of the Registrar’s Standards against permitting games on gaming sites to be provided outside Ontario. Thus, we respectfully request that the AGCO consider appropriate action against such Illegal Operators. As part of its evaluation of amendments to the Registrar’s Standards, we also ask that the AGCO clarify in the Registrar’s Standards that Operators and Gaming-Related Suppliers may not operate allow players outside Ontario to access any gaming site operated by them that is not conducted in conjunction with the government of another province. It is inappropriate for an entity that wishes to operate legally in Ontario to operate illegally in other jurisdictions in Canada.

As you are, of course, aware, although AGCO and iGaming Ontario have recently entered into commercial agreements authorizing a number of online gaming companies to offer gambling products to individuals resident in Ontario, it remains illegal for these operators to solicit or accept wagers anywhere in Canada outside Ontario. Standard 3.02 of the Registrar's Standards reinforces this criminal prohibition by requiring that registered operators ensure their games "shall be provided only within Ontario, unless they are conducted in conjunction with the government of another province". The AGCO has put in place robust requirements to ensure registered operators comply with this standard. "At a minimum," the Standard 3.02 requires that "[o]perators must put in place mechanisms to detect and dynamically monitor the location of a player attempting to play a game and to block unverified attempts to play a game". In addition, "[o]perators must put in place mechanisms to detect software, programs, virtualization and other programs capable of circumventing player location detection".

Against that background, we trust that AGCO will be as alarmed as we are to learn that numerous AGCO-registered operators have failed to put in place adequate mechanisms to protect against users outside Ontario from registering with their websites. For example, individuals outside Ontario have been able to register successfully on the internet gaming websites associated with Bet365, Coolbet, DraftKings Casino, FanDuel, NorthStar Bets, PartyCasino, PointsBet, Royal Panda, and Unibet—without taking any steps to mask their locations. Similarly, William Hill, which we understand is now seeking registration in Ontario, has reportedly ceased operations in Ontario pending regulatory review but is still illegally marketing its products throughout the rest of Canada. Media reports reveal that William Hill has advised its affiliates that it has made "the strategic decision to stop operations in Ontario until [it has] obtained a license with the AGCO", yet it is still "promoting [its] products in the rest of Canada (excluding Ontario)".¹ Such conduct by online gaming operators that are registered or seeking registration in Ontario flouts Standard 3.02, to say nothing of the *Criminal Code*.

We applaud the aggressive action that AGCO has taken in recent months to ensure the honesty and integrity of the Ontario online gaming marketplace. We are aware, for example, that AGCO has issued monetary penalties against DraftKings, PointsBet, and Unibet, three of the registered operators who we have reason to believe continue to unlawfully solicit individuals in provinces other than Ontario.² As you personally said recently in explaining those penalties, AGCO "expect[s] all registered operators to achieve and maintain the high standards of responsible gambling, player protection and game integrity." We would therefore encourage AGCO to investigate the actions of these operators with respect to Standard 3.02 and consider appropriate action to ensure compliance if AGCO finds violations. In addition, we would respectfully urge AGCO to consider whether further amendments to the Registrar's Standards may be warranted to ensure that Ontarians are served by registered operators who do not disregard Canadian criminal law. In particular, some iGaming Ontario operators utilize parallel websites for players

¹ Gambling Industry News, "William Hill Informs Affiliates of Temporary Ontario Exist While Obtaining License" (Aug. 15, 2022), <https://gamblingindustrynews.com/news/affiliates/william-hill-stops-accepting-ontario-customers/>.

² AGCO, "AGCO issues \$100,000 in monetary penalties to Draft Kings Canada for alleged advertising and inducement infractions" (June 30, 2022), <https://www.agco.ca/blog/lottery-and-gaming/jun-2022/agco-issues-100000-monetary-penalties-draft-kings-canada-alleged>; AGCO, "AGCO issues monetary penalties to BetMGM Canada and PointsBet Canada for alleged advertising and inducement infractions" (May 3, 2022), <https://www.agco.ca/blog/lottery-and-gaming/may-2022/agco-issues-monetary-penalties-betmgm-canada-and-pointsbet-canada>; AGCO, "AGCO issues \$48,000 in monetary penalties to Unibet ON Inc. for alleged advertising and inducement infractions" (Aug. 25, 2022), <https://www.agco.ca/blog/lottery-and-gaming/aug-2022/agco-issues-48000-monetary-penalties-unibet-inc-alleged-advertising> [Unibet Announcement].

inside and outside of Ontario. Players outside Ontario should not be permitted to access any gaming site operated by an iGaming Ontario operator.

Finally, we note that a number of iGaming Ontario operators are engaged in deceptive advertising practices. We have included as an electronic appendix to this letter summaries and various examples of such deceptive practices, including illegible disclaimers, misleading promotions, and bait-and-switch advertisements. We note that the AGCO's Cannabis Retail Regulation Guide includes specific guidelines and limitations with respect to cannabis advertisements. We respectfully propose that the AGCO consider similar guidance for the internet gaming sector and would be happy to collaborate with you in that regard.

The Provincial Lottery Corporations and AGCO share a commitment to ensuring that gaming in Canada is conducted with honesty, integrity, and in the public interest. We are confident that you will take our concerns seriously, and we stand ready to discuss constructive solutions that respect Ontario's dual commitments to promote an open, competitive marketplace and to ensure that marketplace operates with honesty, integrity, and in the public interest.

Yours very truly,



Kandice Machado
Chief Executive Officer
Alberta Gaming, Liquor and Cannabis
Commission



Pat Davis
President and Chief Executive Officer
BC Lottery Corp.



Manny Atwal
President & Chief Executive Officer
Manitoba Liquor & Lotteries Corporation

Patrick Daigle

Patrick Daigle
President and Chief Executive Officer
Atlantic Lottery Corp.



Jean-François Bergeron
President and Chief Executive Officer
Loto-Québec

This is Exhibit "22" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

From: Milne-Smith, Matthew <MMilne-Smith@dwpv.com>
Sent: May 4, 2023 11:55 AM
To: Tom.Mungham@agco.ca
Subject: Canadian Lottery Coalition
Attachments: CLC Cease and Desist Letters.zip

Dear Mr. Mungham,

I write on behalf of the Canadian Lottery Coalition, comprised of the Atlantic Lottery Corporation, the British Columbia Lottery Corporation, Loto-Quebec and the Manitoba Liquor & Lotteries Corporation (collectively, the "CLC").

It has come to our attention that the following online gaming operators registered with iGaming Ontario are accepting wagers from Canadians outside of Ontario, in the jurisdictions of the CLC members:

- 888 (888casino, 888poker, 888sport)
- Bet365
- Super Group (Jackpotcity, Spincasino and Betway)
- Bet99
- Comeon!
- Entain (Bwin, Partycasino and Partypoker)
- LeoVegas
- SkillOnNet (PlayOJO, Slotsmagic, Knightslots and Spingenie)
- Unibet

As you are aware, this violates the Standard 3.02 of the Registrar's Standards for Internet Gaming established by the AGCO: Games on gaming sites shall be provided only within Ontario, unless they are conducted in conjunction with the government of another province. The above operators are not licensed or otherwise authorized to operate in any CLC member jurisdiction. Standard 3.02 further requires that operators put in place mechanisms to detect and dynamically monitor the location of a player attempting to play a game and block unverified attempts to play a game. Our investigation has revealed that the above operators have failed to put in place adequate mechanisms to protect against individuals outside Ontario registering with their websites and placing wagers.

The CLC has sent cease and desist notices to each of the above operators. I attach courtesy copies of each notice.

Like the AGCO, the CLC members take the safety of Canadians and the provision of responsible, regulated wagering opportunities very seriously. The conduct of these operators undermines the AGCO's internet gaming regulatory framework and its objectives, just as it undermines the commitment of the CLC to safe and responsible gaming.

I am confident that these operators' actions will concern you as much as they concern our clients. The CLC believes that it would be beneficial to maintain a direct dialogue with the AGCO on this subject, and would welcome the opportunity to do so at your earliest convenience. I would be happy to make the appropriate introductions.

Sincerely,

This is Exhibit "23" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON



Alcohol and Gaming Commission of Ontario

Chief Executive Officer

90 Sheppard Avenue East

Suite 200

Toronto ON M2N 0A4

Tel. 416-326-3644

Fax 416-326-8054

agco.ca

Commission des alcools et des jeux de l'Ontario

Directeur général

90, avenue Sheppard Est

Bureau 200

Toronto (Ontario) M2N 0A4

Tél. 416-326-3644

Télééc. 416-326-8054

agco.ca/fr

May 23, 2023

DELIVERED VIA EMAIL: mmilne-smith@dwpv.com

Mathew Milne-Smith
Davies Ward Phillips & Vineberg LLP
155 Wellington Street West
Toronto, ON M5V 3J7

Dear Mr. Milne-Smith:

I am writing in response to your email of May 4, 2023. The Alcohol and Gaming Commission of Ontario regulates igaming in Ontario in accordance with the principles of honesty and integrity, and in the public interest. As part of its work, the Registrar has established the Registrar's *Standards for Internet Gaming*, which govern operators and other suppliers in Ontario.

The AGCO's regulatory framework only applies to operator activities that fall within the *Gaming Control Act, 1992*. The AGCO does not regulate gaming activities that are outside of Ontario's jurisdiction.

In Ontario, Standard 3.02 is designed to help ensure that gaming within the regulated framework only occurs within Ontario, unless there is an agreement in place with another province. Among the requirements established under this Standard, registered operators must put in place measures to monitor player location and minimize the risk that games can be played by people located outside of Ontario.

Ontario's igaming regulatory framework requires that registered operators not allow players from outside of Ontario to access or participate in the games that fall under Ontario's regulation.

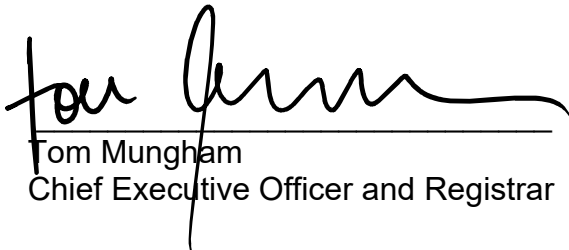
May 23, 2023
Page 2

It appears from your email that some operators may offer games outside of Ontario that are not accessible in Ontario and therefore are not covered by Ontario regulation. As you can appreciate, Ontario's framework does not regulate games offered outside of Ontario.

The letters you attached to your email also raise advertising concerns. AGCO currently regulates advertising under the Standards, with a particular focus on responsible gambling. In fact, the AGCO is currently engaged in a stakeholder consultation related to possible further restrictions on advertising by operators registered in Ontario, particularly around the use of celebrities and athletes.

Thank you again for your email and for bringing the matter to my attention. The AGCO benefits from understanding various issues and approaches to gaming across Canada.

Sincerely,



Tom Mungham
Chief Executive Officer and Registrar

This is Exhibit "24" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

June 30, 2023

BY E-MAIL

Tom Mungham
Chief Executive Officer & Registrar
Alcohol and Gaming Commission of Ontario
90 Sheppard Avenue East, Suite 200
Toronto, ON M2N 0A4

Dear Mr. Mungham:

Illegal Actions Outside Ontario By Registered iGO Operators

Thank you for your letter of May 23, 2023. I write on behalf the Canadian Lottery Coalition (“**CLC**”), comprising Atlantic Lottery Corporation, the British Columbia Lottery Corporation, Loto-Québec, and the Manitoba Liquor & Lotteries Corporation, to respond.

As regulated provincial lottery corporations, the CLC members take very seriously their obligation to abide by not only the letter but the spirit of the laws and regulations governing their conduct. That is why your letter came as a surprise and disappointment.

As your letter notes, the AGCO seeks to regulate “gaming in Ontario in accordance with the principles of honesty and integrity”. As a result, as the AGCO itself has observed, its Standards “are drafted at a high level of generality, with the aim being to capture the purpose behind the rule”.¹ As an example, the AGCO has therefore admonished that “[o]perators are expected to ensure that the Standards related to the operation of their gaming site are met, *regardless of the entity that is carrying out the related activities*”.²

We would have thought that these principles would have been dispositive here. The Registrar’s Standards for Internet Gaming require “a commitment to character, integrity and high ethical values demonstrated through attitude and actions”.³ At a minimum, that means that “[a]ll laws and regulations

¹ AGCO, The Standards-Based Approach, <https://www.agco.ca/lottery-and-gaming/guides/standards-based-approach>.

² AGCO, Introduction to the Registrar’s Standards for Internet Gaming, <https://www.agco.ca/lottery-and-gaming/guides/standards-based-approach> (emphasis added).

³ Standard 1.01.

DAVIES

shall be adhered to”.⁴ Moreover, Standard 3.02, as you are aware, provides a more specific commitment by which “[g]ames on gaming sites shall be provided only within Ontario, unless they are conducted in conjunction with the government of another province.” The Standards thereby explicitly acknowledge the exclusive jurisdiction of provincial authorities over gaming outside Ontario.

Multiple iGaming Ontario-registered operators are flouting these Standards (not to mention the *Criminal Code*), as further explained in our separate letter of today’s date, on which you are copied. As noted in our letter, these operators claim to evade scrutiny under the Registrar’s Standards based on an artificial distinction between different “operators” and “gaming sites”—even though the versions of the websites at issue showcase the same brand identity, are operated by affiliated legal entities within the same corporate group, and direct traffic to each other through prominent links or automatic redirects. Tellingly, the operators do not attempt to square their conduct with the *Criminal Code*.

From your letter, we infer that AGCO appears to have accepted the distinctions that these operators seek to draw as having significance under the Registrar’s Standards. But we fail to see how such a narrow approach is consistent with the *Gaming Control Act*, Regulation 78/12, or the Standards themselves. Quite the contrary, a narrow approach would appear to exalt form over substance in precisely the way that the Standards seek to avoid. Instead of such an approach, we would respectfully urge the AGCO to adopt a purposive reading of its Standards—with regard to the conduct of various versions of “gaming sites” maintained by the same corporate group—so that Ontarians are better protected from corporations that intentionally violate Canadian law in one jurisdiction while purporting to comply in another.

We appreciate, as you say, that “[t]he AGCO does not regulate gaming activities that are outside of Ontario’s jurisdiction”. Nor is the CLC asking the AGCO to regulate such conduct. Rather, the CLC asks that you consider illegal conduct by an Ontario-registered operator (or that operator’s affiliates) outside of Ontario’s borders in informing the exercise of your discretion to regulate that operator in Ontario.

We presume that you know the parent companies and affiliates of several operators initially identified by us have been fined significant sums by the UK Gaming Commission for conduct involving anti-money laundering and social responsibility failures, including in at least one case marketing on children’s webpages.⁵ And we presume that such conduct would not bypass your attention when evaluating the fitness of a given operator who seeks to do business in Ontario simply because it was

⁴ *Ibid.*

⁵ UK Gambling Commission, “Skill On Net Limited faces £305,150 regulatory action” (May 23, 2023), <https://www.gamblingcommission.gov.uk/news/article/skill-on-net-limited-faces-gbp305-150-regulatory-action>; UK Gambling Commission, “£9.4m fine for online operator 888” (Mar. 1, 2022), <https://www.gamblingcommission.gov.uk/news/article/gbp9-4m-fine-for-online-operator-888>; UK Gambling Commission, “Betway faces £400,000 fine for marketing on children’s webpages” (Sept. 21, 2022), <https://www.gamblingcommission.gov.uk/news/article/betway-faces-gbp400-000-fine-for-marketing-on-childrens-webpages>; UK Gambling Commission, “Entain to pay £17 million for regulatory failures” (Aug. 17, 2022), <https://www.gamblingcommission.gov.uk/news/article/entain-to-pay-gbp17-million-for-regulatory-failures>.

DAVIES

conducted by an affiliate of the Ontario operator.⁶ Likewise, we would hope that the repeated knowing and wilful violation of Canada's *Criminal Code*—facilitated in some cases by links and redirects from the Ontario versions of these operators' websites—would similarly concern you.

To reiterate, the CLC members take the safety of Canadians and the provision of responsible, regulated wagering opportunities very seriously. In our respectful view, the conduct of these operators undermines the AGCO's internet gaming regulatory framework and its objectives, just as it undermines the commitment of the CLC to safe and responsible gaming.

The members of the CLC stand ready to engage with the AGCO, just as we have engaged with other government stakeholders, on how best to combat the pressing and growing challenges of unlawful gambling across Canada. We remain hopeful that you will join us.

Yours very truly,



Matthew Milne-Smith

⁶ See, for example, *Gaming Control Act, 1992*, S.O. 1992, c. 24, s. 9(1) (providing that “[t]he Registrar may make such inquiries and conduct such investigations into the character, financial history and competence”, including of “persons interested in the applicant or registrant”); s. 10 (providing the Registrar may refuse to register an applicant or to renew the applicant's registration where “there are reasonable grounds to believe that the applicant will not act as a supplier in accordance with law, or with integrity, honesty, or in the public interest, having regard to the past conduct of ... persons interested in the applicant”).

This is Exhibit "25" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

DAVIES155 Wellington Street West
Toronto, ON M5V 3J7 Canada

dwpv.com

Matthew Milne-Smith
T 416.863.5595
mmilne-smith@dwpv.com

File 232730

November 7, 2023

BY E-MAIL AND REGISTERED MAIL

Alcohol and Gaming Commission of Ontario
Attn: Dr. Karin Schnarr, Chief Executive Officer and Registrar
90 Sheppard Avenue East
Suite 200-300
Toronto, ON M2N 0A4

Dear Dr. Schnarr,

Unlawful Operation of NorthStar Gaming

I write on behalf of the Canadian Lottery Coalition (the "CLC"), comprising Atlantic Lottery Corporation, the British Columbia Lottery Corporation, Loto-Quebec, the Manitoba Liquor & Lotteries Corporation and Lotteries & Gaming Saskatchewan. Please accept our congratulations on your recent appointment as Registrar and CEO. Your professional background, skills and experience and your work previously with the Board of Directors with iGaming Ontario ("iGO") will no doubt be of some considerable benefit to an already well-respected agency. It is with some regret that this letter, given its content, represents our first line of correspondence to you and your office in your new role.

We wish to alert you to the conduct of NorthStar Gaming, an online gaming operator registered iGO. NorthStar offers online gaming services in Ontario through the domain northstarbets.ca. On October 10, 2023, NorthStar announced plans to expand its online gaming platform throughout Canada, through the domain northstarbets.com.¹ NorthStar does so in flagrant disregard of the spirit and letter of the iGO regulatory regime.

On May 5, 2023, we wrote to your predecessor Mr. Tom Mungham regarding other iGO-registered operators accepting wagers from Canadians outside of Ontario. We understood the AGCO's position at that time to be that Ontario's framework does not regulate games offered outside of Ontario, nor those offered through affiliate domains of iGO operators which are not themselves registered with the Province.

Then and now, we disagree. The brazen conduct of NorthStar vividly illustrates our reasoning why. As we highlighted in our June 30, 2023 letter to Mr. Mungham, Standard 3.02 of the Registrar's Standards for Internet Gaming specifically provides that "[g]ames on gaming sites shall be provided only within

¹ <https://www.northstargaming.ca/press-release/northstar-gaming-announces-plans-to-launch-betting-platform-canada-wide/>.

DAVIES

Ontario, unless they are conducted in conjunction with the government of another province". Moreover, the AGCO has specifically admonished that "[o]perators are expected to ensure that the Standards related to the operation of their gaming site are met, *regardless of the entity that is carrying out the related activities.*"²

It cannot be the case that the iGO regime governs NorthStar's Ontario domain and activities, yet ceases to have effect over a virtually indistinguishable NorthStar domain promoted and offered elsewhere in Canada. Such a reading would render Standard 3.02 meaningless in the face of the very situation it is intended to address: An iGO-registered operator expanding its operations outside of Ontario, in violation of the exclusive jurisdiction of provincial authorities over gaming in the rest of Canada.

That is precisely what NorthStar now intends to do, absent swift intervention and clear condemnation.

We have sent a cease and desist notice to NorthStar, and attach a courtesy copy to this letter. We respectfully urge you enforce the AGCO Standards to prevent NorthStar's conduct and ensure that it only operates where it is lawfully entitled to do so inside Ontario.

Yours very truly,



Matthew Milne-Smith

² Standard 1.01.

This is Exhibit "26" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON



Alcohol and Gaming Commission of Ontario

Chief Executive Officer

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Tel. 416-326-3644
Fax 416-326-8054

agco.ca

Commission des alcools et des jeux de l'Ontario

Directeur général

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Bureau 200
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Télééc. 416-326-8054

agco.ca/fr

December 18, 2023

By E-Mail: mmilne-smith@dwpv.com

Mathew Milne-Smith
Davies Ward Phillips & Vineberg LLP
155 Wellington Street West
Toronto, ON M5V 3J7

Dear Mr. Milne-Smith:

Re: NorthStar Gaming

I am writing in response to your letter of October 23, 2023 regarding NorthStar's plans to launch a new online gambling offering, northstarbets.com, in Canadian jurisdictions outside of Ontario.

First off, thank you for your words of congratulations surrounding my recent appointment as CEO and Registrar of the Alcohol and Gaming Commission of Ontario (AGCO). I am excited by the opportunity and look forward to working with stakeholders like yourself.

As outlined in our letter to you on May 23, 2023, the AGCO's regulatory framework only applies to operator activities that fall within the *Gaming Control Act, 1992*. As mentioned in that letter, the AGCO does not regulate gaming activities that are outside of Ontario's jurisdiction.

The AGCO has strict rules to ensure that registrants have effective mechanisms in place to mitigate the risk of players outside of Ontario accessing Ontario-registered sites. In this regard, the AGCO's iGaming Compliance Unit undertakes proactive compliance activities to ensure that these rules are met.

To our knowledge, northstarbets.ca is not available to anyone outside of Ontario, which is the only Ontario registered gaming site operated by our Registrant. Northstarbets.com is not an Ontario registered site and not covered by Ontario regulation.

December 18, 2023
Page 2


We appreciate that this is not the response you would like to hear, but the application of the Registrar's Standards remains focused on activities regulated within the provincial regulatory framework. If there is information that an Ontario registered site is accessible to players outside of Ontario, the AGCO would take that information into consideration.

Sincerely,

A handwritten signature in blue ink that reads "Karin Schnarr". The signature is written in a cursive style with a large initial 'K'.

Dr. Karin Schnarr
Chief Executive Officer and Registrar

This is Exhibit "27" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

WS 31 May 2024

MGA and AGCO Forge New Memorandum of Understanding

The Malta Gaming Authority and the Alcohol and Gaming Commission of Ontario (AGCO) have entered into a new Memorandum of Understanding, building on their continued relationship to solidify the collaborative efforts between the two gaming regulators.

In light of the transnational nature of the gambling industry, both the MGA and the AGCO acknowledge the necessity of international cooperation. Both regulators align on common objectives and values in overseeing the gaming sector, including protecting the public interest, safeguarding of vulnerable individuals from gambling harm, and consumer protection.

The new MoU aims to further strengthen the long-standing collaboration between the two regulatory bodies, as it facilitates the exchange of crucial regulatory information and best practices, and mutual operational assistance concerning gaming operators. It also aims to cultivate a safer and more secure gaming environment across both jurisdictions, as it enables the MGA and the AGCO to perform their functions more effectively.

MGA CEO Charles Mizzi commented that: *"Our ongoing collaboration with AGCO has yielded tangible results in the past, and through this MoU we are committed to further bolstering our inter-jurisdictional relationship. Our focus remains on fostering the exchange of information, with the overarching goal of improving our regulatory practices and addressing mutual challenges effectively."*



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[Our Work](#)

[Player Hub](#)

[Licensee Hub](#)

[Sitemap](#)

[Privacy Policy](#)

[Accessibility Statement](#)

[Contact Us](#)

[FAQs](#)

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This is Exhibit "28" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

DAVIES

155 Wellington Street West
Toronto, ON M5V 3J7 Canada

dwpv.com

Chanakya A. Sethi
T 416.863.5516
F 416.863.0871
csethi@dwpv.com

File 232730

July 6, 2023

BY E-MAIL AND REGISTERED MAIL

Malta Gaming Authority
Building SCM 02-03, Level 4
SmartCity Malta
Ricasoli SCM1001
Malta
info.mga@mga.org.mt

Ladies and Gentlemen:

Notice – Malta Gaming Authority and Malta-licensed Gambling Operators

I am writing on behalf of the Canadian Lottery Coalition (“**CLC**”), comprising Atlantic Lottery Corporation, the British Columbia Lottery Corporation, Loto-Québec, and the Manitoba Liquor & Lotteries Corporation. The provincial lottery corporations that constitute the CLC have been vested with the sole authority by the Government of Canada and the governments of their respective provinces to conduct and manage certain gambling activities in their jurisdictions.¹

I am writing in respect of the issuance by the Malta Gaming Authority’s (“**MGA**”) of licenses to online gambling platforms—including Betsafe, Betway, Bet365, Bwin, Partypoker, Partycasino, LeoVegas, ComeOn!, PlayOJO, Slotsmagic, Knightslots, and Spingenie—that offer sports and casino wagering opportunities to Canadians (the “**Illegal Operators**”). The Malta-registered legal entities and URLs associated with each of these platforms are listed in the Appendix to this letter.

The Illegal Operators’ platforms operate without any lawful authorization in the respective jurisdictions of the CLC members. Despite their lack of authorization, the Illegal Operators welcome bets from Canadians in each of the CLC members’ provinces. Such conduct, together with any related advertisements to Canadians in the jurisdictions of the CLC members, constitutes violations of sections 202 and 206 of Canada’s *Criminal Code* and Canada’s *Competition Act*.

First, the Illegal Operators’ solicitation of Canadians without authorization by a provincial authority in Canada plainly violates the Canadian *Criminal Code*. Sections 202 and 206 of the *Criminal Code*

¹ Atlantic Lottery Corporation operates in the Provinces of New Brunswick, Nova Scotia, Newfoundland and Labrador, Manitoba, Prince Edward Island; British Columbia Lottery Commission operates in the Province of British Columbia; Loto-Québec in the Province of Quebec; Manitoba Liquor & Lotteries Corporation in the Province of Manitoba.

DAVIES

contain broad prohibitions on virtually all popular forms of gambling, subject only to various narrowly defined exceptions specified in section 207. One such exception is where a province itself conducts and manages gambling pursuant to provincial law, either directly or through a corporation created for that purpose. The CLC is comprised of four such corporations authorized to conduct and manage gambling, including online gambling, in their respective jurisdictions.

The Illegal Operators, by contrast, do not operate pursuant to any of the specified section 207 exceptions, nor are they otherwise authorized to operate in any of the CLC members' jurisdictions.² The continued operation of the Illegal Operators in CLC member jurisdictions therefore constitutes a clear and wilful violation of the *Criminal Code*.

In addition, Sections 52, 52.01, 53, 74.01, 74.011 and 74.06 of the *Competition Act* prohibit the publication of materially false or misleading representations and bar inadequate disclosure in promotional contests. Despite these prohibitions, the Illegal Operators present themselves to Canadians in CLC member jurisdictions as offering legal gambling opportunities. But for the reasons discussed above, that is false.

For example, Betsafe boasts on its Canadian website that it is a "Canadian online casino" and that it is "trusted by ... the main regulators", as shown below. These statements are placed alongside the MGA's logo. As a result, Betsafe is falsely representing to Canadians that its status with the MGA provides assurances of lawful play in Canada.



These unlawful actions are causing significant harm to the CLC and to Canadians who live in the CLC jurisdictions. Because the MGA is a reputable gambling regulator, we trust that this conduct is of significant concern to you and that you will work with us to ensure that operators licensed by you are not unlawfully targeting Canadians. Like you, our clients are committed to ensuring that wagering is offered in a responsible and regulated manner that safeguards the public interest.

The MGA's continued licensing of the Illegal Operators despite their illegal actions in Canada is incompatible with the MGA's stated desire to "protect the interests of consumers" and keep gaming

² Certain of the Illegal Operators have operating agreements in the Province of Ontario. The CLC does not represent any provincial lottery corporation or other authority in Ontario. This letter is confined to the CLC's concerns in its members respective jurisdictions described in footnote 1.

DAVIES

“free from crime”.³ It is also inconsistent with the MGA’s past enforcement practices, which have included revoking the Maltese licenses of operators who are subject to license suspensions or revocations in other jurisdictions.⁴

We would welcome the opportunity to discuss the actions that can be taken to eliminate the significant harm done to our clients. Examples may include a commitment to refuse to issue new licenses to platforms making their online gambling services accessible to Canadians in the CLC jurisdictions, and revoking the Maltese licenses of operators who manage platforms accessible to Canadians in the CLC jurisdictions without Canadian authorization, including, but not limited to, the Illegal Operators.

We thank you for your attention paid to this important matter, and look forward to your response.

Yours very truly,



Chanakya A. Sethi

³ Malta Gaming Authority, Corporate Profile, <https://www.mga.org.mt/our-work/>.

⁴ Malta Gaming Authority, Enforcement Register, <https://www.mga.org.mt/licensee-hub/enforcement-register/> (see Suspension of Authorisation for Stakers Limited, dated 09/03/2020).

DAVIES

Appendix

Brand Name	Legal Entity Registered in Malta	Associated URLs
Betsafe	BML Group Limited	https://betsafe.com/ca https://betsafe.com
Betway	Betway Limited	https://betway.com https://betway.com/en-ca
Bet365	Hillside (International Sports) ENC	http://www.bet365.com
Bwin	bwin Holdings (Malta) Limited	https://bwin.com https://sports.bwin.com/en/sports
Partycasino	bwin Holdings (Malta) Limited	https://partycasino.com
Partypoker	bwin Holdings (Malta) Limited	https://partypoker.com
LeoVegas	LeoVegas Gaming plc	https://leovegas.com/en-ca/
Comeon!	Co-Gaming Limited	https://comeon.com
PlayOJO	SkillOnNet Ltd	https://playojo.ca https://playojo.com/ca/
Slotsmagic	SkillOnNet Ltd	https://slotsmagic.com https://slotsmagic.ca
Knightslots	SkillOnNet Ltd	https://knightslots.com https://knightslots.ca
Spingenie	SkillOnNet Ltd	https://spingenie.com

This is Exhibit "29" referred to in the Affidavit of William Hill sworn by William Hill of the Town of Oakville, in the Regional Municipality of Halton, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Attn: Mr Chanakya A. Sethi
Davies Ward Phillips & Vineberg LLP
115, Wellington Street
West Toronto
ON M5V 3J7
Canada

21 August 2023

RE: Notice – Malta Gaming Authority and Malta-licensed Gambling Operators

Dear Mr Sethi,

The Malta Gaming Authority (the 'Authority') hereby acknowledges receipt of your letter dated 6 July 2023, in relation to the offering of sports and casino wagering opportunities to Canadians by certain Malta-licensed gambling operators.

In this respect, we would like to thank you for bringing this matter to our attention and for providing us with a brief overview of the Canadian Lottery Coalition and the applicable Canadian gambling regulatory framework.

Kindly note that as the public authority tasked with the regulation and supervision of the gaming industry in Malta, the Authority will be giving this matter all its due importance.

Yours sincerely,



Kinga Warda
Chief Officer – Policy & International Affairs
Malta Gaming Authority

IN THE MATTER OF A REFERENCE to the Court of Appeal pursuant to section 8 of the *Courts of Justice Act*, RSO 1990, c. C.34, by Order-in Council 210/2024 respecting permitting international play in an online provincial lottery scheme

Court File No. COA-24-0185

COURT OF APPEAL FOR ONTARIO

PROCEEDING COMMENCED AT
TORONTO

**SUPPLEMENTAL AFFIDAVIT OF WILLIAM HILL
AFFIRMED JUNE 21, 2024**

DAVIES WARD PHILLIPS & VINEBERG LLP
155 Wellington Street West
Toronto ON M5V 3J7

Matthew Milne-Smith (LSO# 44266P)
Email: mmilne-smith@dwpv.com
Tel: 416.863.5595

Chanakya A. Sethi (LSO# 63492T)
Email: csethi@dwpv.com
Tel: 416.863.5516

Kristine Spence (LSO# 66099S)
Email: kspence@dwpv.com
Tel: 416.367.7573

Jacqueline Houston (LSO# 8599ON)
Email: jhouston@dwpv.com
Tel: 416.367.7558

Lawyers for the CLC Members, Atlantic Lottery Corporation,
British Columbia Lottery Corporation, Lotteries and Gaming
Saskatchewan and Manitoba Liquor and Lotteries
Corporation

Court File No. COA-24-0185

COURT OF APPEAL FOR ONTARIO

IN THE MATTER OF A REFERENCE to the Court of Appeal pursuant to section 8 of the *Courts of Justice Act*, RSO 1990, c. C.34, by Order-in Council 210/2024 respecting permitting international play in an online provincial lottery scheme

**NOTICE OF MOTION OF ATLANTIC LOTTERY CORPORATION,
BRITISH COLUMBIA LOTTERY CORPORATION,
LOTTERIES AND GAMING SASKATCHEWAN AND
MANITOBA LIQUOR & LOTTERIES CORPORATION
(Motion for Leave to Intervene)**

AFFIDAVIT OF NING FUNG TSE

I, Ning Fung Tse, of the Town of Charlottetown, in the Province of Prince Edward Island, MAKE OATH AND SAY:

1. I am a Managing Director in Data & Analytics and Forensic & Litigation Consulting in the Toronto office of FTI Consulting, Inc. (“**FTI**”), a global consulting firm.
2. I have been retained by counsel to certain members of the Canadian Lottery Coalition (the “**Coalition**”): Atlantic Lottery Corporation (“**ALC**”), British Columbia Lottery Corporation (“**BCLC**”), Lotteries and Gaming Saskatchewan (“**LGS**”) and Manitoba Liquor and Lotteries Corporation (“**MBLL**”, and collectively, the “**CLC Members**”). I have investigated the operations and advertising activities of certain online gambling operators

-2-

registered with iGaming Ontario (the “**iGO Operators**”) in Prince Edward Island, Manitoba and Saskatchewan. Specifically, I was instructed to:

- (a) test whether iGO Operator gambling and sports betting sites are accessible in Prince Edward Island, Manitoba and Saskatchewan, including whether it is possible to register a new account, deposit funds and then place a bet; and
- (b) monitor cable television advertising by iGO Operators on sports networks broadcasting in Prince Edward Island.

A. My Background

3. I hold a Bachelor of Engineering in Computer Engineering from the City University of Hong Kong and a Bachelor of Laws from the University of London. I started my career as a software engineer and spent over six years as a consultant in digital forensics and data analytics at a Big 4 consulting firm and a US business advisory firm. Before joining FTI, I was the Regional Head of Surveillance Analytics at Standard Chartered, a British multinational bank

4. In addition to my over two decades of experience in data analytics, computer forensics, e-Discovery, and systems integration, I hold the following professional designations: Certified Fraud Examiner (CFE), EnCase™ Certified Examiner (EnCE), Certified Ethical Hacker (C|EH), and Computer Information Forensic Investigator (CIFI).

-3-

B. Methodology

(i) iGO Site Tests

5. I was provided with the below list of iGO Operators, and instructed to test access to each of the iGO Operators from each of Prince Edward Island, Manitoba and Saskatchewan. For each iGO Operator, I was instructed to test two domains: one registered with iGaming Ontario (the “**iGaming Domains**”) and one that was not registered with iGaming Ontario, but that was substantially similar to and appeared to be affiliated with the iGaming Domain (the “**Parallel Domains**”).

iGO Operator	iGaming Domain	Parallel Domain
888poker	https://www.888poker.ca/	https://www.888poker.com
Bet365	https://www.on.bet365.ca/	https://www.bet365.com/
Bet99	https://on.bet99.ca/en/	https://bet99.com/en
Betway	https://betway.ca/	https://betway.com/en-ca/
Bwin	https://sports.on.bwin.ca/en-ca	https://sports.bwin.com/
Fanduel	https://fanduel.com/canada	https://fanduel.com
GGPoker	https://ggpoker.ca	https://ggpoker.com
JackpotCity	https://www.jackpotcity.ca/	https://www.jackpotcity.com
Knightslot	https://www.knightslots.ca/	https://www.knightslots.com
LeoVegas	https://www.leovegas.com/en-ca/on/	https://www.leovegas.com/en-ca/
Northstar Bets	https://www.northstarbets.ca/	https://www.northstarbets.com/casino
Party Casino	https://www.on.partycasino.ca/en-ca	https://casino.partycasino.com/
Party Poker	https://www.on.partypoker.ca/	https://www.partypoker.com/
Play OJO	https://www.playojo.ca/	https://www.playojo.com/ca/
PokerStars	https://www.on.pokerstars.ca/	https://pokerstars.com

-4-

iGO Operator	iGaming Domain	Parallel Domain
Slotsmagic	https://www.slotsmagic.ca/	https://www.slotsmagic.com
SpinCasino	https://www.spincasino.ca/	https://www.spincasino.com
Spingenie	https://on.spingenie.ca/	https://www.spingenie.com/en-CA
Sports Interaction	https://on.sportsinteraction.com	https://sports.sportsinteraction.com

6. Between March 6 and June 18, 2024, I conducted testing for each domain in three locations: (i) Charlottetown, Prince Edward Island (where I reside); (ii) Winnipeg, Manitoba; and (iii) Saskatoon, Saskatchewan.

7. For each domain in each location, I tested whether I could: (i) access the site; (ii) register an account using a non-Ontario address; (iii) deposit funds; and (iv) place a bet. I also documented any instances where an attempt to access, register, deposit or bet on an iGaming Domain redirected me to a Parallel Domain.

8. For some domains, as indicated in my detailed findings below, I was unable to register multiple accounts under the same name from each of the three different locations where I performed the tests. In these cases, I used an account previously registered using either a Saskatchewan or Prince Edward Island address to conduct the access, depositing and betting tests. That is, even when I was unable to register an address local to the jurisdiction in which I was performing the test, the address associated with my account was *not* an Ontario address except for some iGaming domains that required an Ontario address to register. The domains that required an Ontario address to register

-5-

were Bet99, Play OJO, SlotsMagic, Knightslot, and Spingenie. For these registrations, I used FTI's Toronto office address.

9. For some iGaming Domains, as indicated in my findings below, I was not able to register an account without submitting government-issued identification documents. I did not proceed with registering an account on these domains.

(ii) Television Advertisement Monitoring

10. Using my Prince Edward Island address, I purchased subscriptions to two sports channels broadcasting in Prince Edward Island: Sportsnet and TSN. Between February 29 and March 6, 2024, I recorded four different sports game broadcasts on one of the two networks from my home in Prince Edward Island. I discuss my findings below.

C. iGO Site Test Findings

(i) Summary of Results

11. With respect to the iGO site tests: In each of Prince Edward Island, Saskatchewan and Manitoba, I was consistently able to access, deposit funds and place bets on the Parallel Domains using an account registered from outside of Ontario, while physically located in one of Prince Edward Island, Saskatchewan or Manitoba. Specifically:

(a) I was able to deposit funds and place bets on **18 of the 19** Parallel Domains I tested from Prince Edward Island;

(b) I was able to deposit funds and place bets on **18 of the 19** Parallel Domains I tested from Saskatchewan; and

-6-

- (c) I was able to deposit funds and place bets on **18 of the 19** Parallel Domains I tested from Manitoba.

12. Additionally, when attempting to access a number of the iGaming Domains while located outside Ontario, I was redirected to the iGO Operator's corresponding Parallel Domain. These redirects occurred either by a site message linking me to the Parallel Domain if I was located outside of Ontario, or by automatically redirecting me to the Parallel Domain. Specifically:

- (a) **16 of the 19** iGaming Domains tested redirected me to the corresponding Parallel Domain when accessed from each of Prince Edward Island, Saskatchewan and Manitoba;
- (b) **12 of the 19** iGaming Domains tested redirected me *through a link* to the Parallel Domain (that is, requiring me to click on a link to be taken to Parallel Domain); and
- (c) **4 of the 19** iGaming Domains tested *automatically redirected me* to the Parallel Domain. On two of the iGaming Domains, I was not required to take any action to be taken to the Parallel Domain and was redirected upon searching the URL. On the other two iGaming Domains, I was initially able to access the Ontario site but was redirected to the Parallel Domain after clicking "Sign Up" (in some cases by selecting a province outside Ontario) or after logging in.

-7-

13. Below, I provide charts summarizing my findings for the iGaming Domains and for the Parallel Domains from each of Prince Edward Island, Saskatchewan and Manitoba. I attach as Exhibits to this Affidavit screenshots and screen-recordings documenting my findings, as indicated in each chart.

14. The charts below contain the following information:

- (a) **iGO Operator:** The name of the operator;
- (b) **Website/Domain Tested:** The URL that I tested;
- (c) **Date performed:** The date that I undertook the tests;
- (d) **Automatic Redirect:** Indicates when I was automatically redirected to a Parallel Domain when trying to access the iGaming Domain. In these cases, the Registration Access, Deposit Access and Betting Access columns (which I describe below) are marked as “Not Applicable”, given I had no access to the iGaming Domain following the automatic redirect;
- (e) **Redirect Page:** Indicates when a popup appeared when accessing the iGaming Domain, giving me the option or forcing me to move to the Parallel Domain;
- (f) **Registration Access:** Indicates whether I could register an account using a non-Ontario address. Cells marked as “Multiple Accounts Disallowed” indicate where registration could not be completed due to multiple accounts registered under the same user information (i.e. a PEI or a Saskatchewan

-8-

account was already registered in my name). Cells marked as “Yes – Account Flagged” indicate where registration was successful despite multiple accounts registered under the same name, but flagged by the operator. Cells marked as “Unable to Complete” indicate that registration could not be completed due to unknown reasons. However, with one exception, in all cases where I was unable to complete registration using an address in the province from which I was seeking access, I was able to deposit funds and place bets using an account previously registered in either Prince Edward Island or Saskatchewan.

- (g) **Deposit Access:** Indicates whether I could deposit funds in the registered account. Cells marked as “ID Required – Untested” indicate where making a deposit was contingent on uploading personal ID and therefore remain untested. In these cases, the Betting Access column is also marked “Untested”;
- (h) **Betting Access:** Indicates whether I could place a bet using the funds deposited; and
- (i) **Exhibit #:** Identifies the Exhibit to the Affidavit where the corresponding screenshots and screen-recordings of the above process can be found.

(ii) iGaming Domain Results

15. I conducted testing for each iGaming Domain in three provinces: (i) Prince Edward Island, between March 6 and June 18, 2024; (ii) Manitoba, between June 14 and June

-9-

17, 2024; and (iii) Saskatchewan, between June 16 and June 17, 2024. While I was unable to place bets through the iGaming Domains, I was redirected to their Parallel Domains by 16 out of 19 (84%) operators tested, as shown in Figure 1. I was subsequently able to place bets on 18 of 19 Parallel Domains, as described above and as shown in Figures 2, 3 and 4.

Figure 1 iGO Operator Redirect Results in PEI, Saskatchewan and Manitoba

iGO Operator	Website / Domain Tested	Automatic Redirect	Redirect Page	Exhibit #
888poker	https://www.888poker.ca/	Yes	No	E002 (PEI) E028 (SK) E047 (MB)
Bet365	https://www.on.bet365.ca/	Yes	No	E003 (PEI) E029 (SK) E048 (MB)
Bet99	https://on.bet99.ca/en/	No	Yes	E004 (PEI) E030 (SK) E049 (MB)
Betway	https://betway.ca/	No	Yes	E013 (PEI) E039 (SK) E058 (MB)
GGPoker	https://ggpoker.ca	No	Yes	E065 (PEI) E045 (SK) E064 (MB)
JackpotCity	https://www.jackpotcity.ca/	No	Yes	E014 (PEI) E040 (SK) E059 (MB)
Knightslot	https://www.knightslots.ca/	No	Yes	E011 (PEI) E037 (SK) E056 (MB)
LeoVegas	https://www.leovegas.com/en-ca/on/	Yes	No	E001 (PEI) E027 (SK) E046 (MB)
Northstar Bets	https://www.northstarbets.ca/	No	Yes	E016 (PEI) E042 (SK)

				E061 (MB)
Party Poker	https://www.on.partypoker.ca/	No	Yes	E007 (PEI) E033 (SK) E052 (MB)
Play OJO	https://www.playojo.ca/	No	Yes	E009 (PEI) E035 (SK) E054 (MB)
PokerStars	https://www.on.pokerstars.ca/	Yes	No	E017 (PEI) E043 (SK) E062 (MB)
Slotsmagic	https://www.slotsmagic.ca/	No	Yes	E010 (PEI) E036 (SK) E055 (MB)
SpinCasino	https://www.spincasino.ca/	No	Yes	E015 (PEI) E041 (SK) E060 (MB)
Spingenie	https://on.spingenie.ca/	No	Yes	E012 (PEI) E038 (SK) E057 (MB)
Sports Interaction	https://on.sportsinteraction.com	No	Yes	E008 (PEI) E034 (SK) E053 (MB)

(iii) Parallel Domain Results – Prince Edward Island

Figure 2 Parallel Domain Test Results in PEI ¹

iGO Operator	Website / Domain Tested	Date Performed	Registration Access	Deposit Access	Betting Access	Exhibit #
888poker	https://www.888poker.com	2024-06-03	Yes	Yes	Yes	E002
Bet365	https://www.bet365.com/	2024-06-03	Yes	Yes	Yes	E003
Bet99	https://bet99.com/en	2024-06-03	Yes	Yes	Yes	E004
Betway	https://betway.com/en-ca/	2024-06-04	Yes	Yes	Yes	E013
Bwin	https://sports.bwin.com/	2024-06-03	Yes	Yes	Yes	E005
Fanduel	https://fanduel.com	2024-06-04	No	Untested	Untested	E018
GGPoker**	https://ggpoker.com	2024-06-18	Yes	Yes	Yes	E065
JackpotCity	https://www.jackpotcity.com	2024-06-04	Yes	Yes	Yes	E014
Knightslot	https://www.knightslots.com	2024-06-03	Yes	Yes	Yes	E011
LeoVegas	https://www.leovegas.com/en-ca/	2024-03-06	Yes	Yes	Yes	E001
Northstar Bets	https://www.northstarbets.com/casino	2024-06-04	Yes	Yes	Yes	E016
Party Casino	https://casino.partycasino.com/	2024-06-04	Yes	Yes	Yes	E006
Party Poker	https://www.partypoker.com/	2024-06-04	Yes	Yes	Yes	E007
Play OJO	https://www.playojo.com/ca/	2024-06-03	Yes	Yes	Yes	E009
PokerStars	https://pokerstars.com	2024-06-04	Yes	Yes	Yes	E017
Slotsmagic	https://www.slotsmagic.com	2024-06-03	Yes	Yes	Yes	E010
SpinCasino	https://www.spincasino.com	2024-06-04	Yes	Yes	Yes	E015
Spingenie	https://www.spingenie.com/en-CA	2024-06-04	Yes	Yes	Yes	E012
Sports Interaction	https://sports.sportsinteraction.com/	2024-06-04	Yes	Yes	Yes	E008

¹ Deposits and bets placed via operators marked with an ** were tested through a previously registered Saskatchewan account.

(iv) Parallel Domain Results – Saskatchewan

Figure 3 Parallel Domain Test Results in Saskatchewan ²

iGO Operator	Website / Domain Tested	Date Performed	Registration Access	Deposit Access	Betting Access	Exhibit #
888poker	https://www.888poker.com	2024-06-16	Yes	Yes	Yes	E028
Bet365	https://www.bet365.com/	2024-06-16	Yes	Yes	Yes	E029
Bet99*	https://bet99.com/en	2024-06-16	Unable to Complete	Yes	Yes	E030
Betway	https://betway.com/en-ca/	2024-06-16	Yes	Yes	Yes	E039
Bwin*	https://sports.bwin.com/	2024-06-16	Yes – Account Flagged	Yes	Yes	E031
Fanduel	https://fanduel.com	2024-06-16	No	Untested	Untested	E044
GGPoker	https://ggpoker.com	2024-06-17	Yes	Yes	Yes	E045
JackpotCity	https://www.jackpotcity.com	2024-06-16	Yes	Yes	Yes	E040
Knightslot*	https://www.knightslots.com	2024-06-16	Multiple Accounts Disallowed	Yes	Yes	E037
LeoVegas	https://www.leovegas.com/en-ca/	2024-06-16	Yes	Yes	Yes	E027
Northstar Bets	https://www.northstarbets.com/casino	2024-06-16	Yes	Yes	Yes	E042
Party Casino*	https://casino.partycasino.com/	2024-06-16	Yes – Account Flagged	Yes	Yes	E032
Party Poker*	https://www.partypoker.com/	2024-06-16	Yes – Account Flagged	Yes	Yes	E033
Play OJO*	https://www.playojo.com/ca/	2024-06-16	Multiple Accounts Disallowed	Yes	Yes	E035
PokerStars	https://pokerstars.com	2024-06-16	Yes	Yes	Yes	E043
Slotsmagic*	https://www.slotsmagic.com	2024-06-16	Multiple Accounts Disallowed	Yes	Yes	E036
SpinCasino	https://www.spincasino.com	2024-06-16	Yes	Yes	Yes	E041
Spingenie*	https://www.spingenie.com/en-CA	2024-06-16	Multiple Accounts Disallowed	Yes	Yes	E038
Sports Interaction*	https://sports.sportsinteraction.com/	2024-06-16	Yes – Account Flagged	Yes	Yes	E034

² Deposits and bets placed via operators marked with an * were tested through a previously registered PEI account.

(v) Parallel Domain Results – Manitoba

Figure 4 Parallel Domain Test Results in Manitoba ³

iGO Operator	Website / Domain Tested	Date Performed	Registration Access	Deposit Access	Betting Access	Exhibit #
888poker	https://www.888poker.com	2024-06-14	Yes	Yes	Yes	E047
Bet365	https://www.bet365.com/	2024-06-14	Yes	Yes	Yes	E048
Bet99*	https://bet99.com/en	2024-06-14	Unable to Complete	Yes	Yes	E049
Betway*	https://betway.com/en-ca/	2024-06-14	Unable to Complete	Yes	Yes	E058
Bwin	https://sports.bwin.com/	2024-06-15	Yes – Account Flagged	Yes	Yes	E050
Fanduel	https://fanduel.com	2024-06-14	No	Untested	Untested	E063
GGPoker**	https://ggpoker.com	2024-06-17	Yes	Yes	Yes	E064
JackpotCity	https://www.jackpotcity.com	2024-06-14	Yes	Yes	Yes	E059
Knightslot	https://www.knightslots.com	2024-06-14	Multiple Accounts Disallowed	Yes	Yes	E056
LeoVegas	https://www.leovegas.com/en-ca/	2024-06-14	Yes	Yes	Yes	E046
Northstar Bets	https://www.northstarbets.com/casino	2024-06-15	Yes	Yes	Yes	E061
Party Casino	https://casino.partycasino.com/	2024-06-15	Yes – Account Flagged	Yes	Yes	E051
Party Poker	https://www.partypoker.com/	2024-06-15	Yes – Account Flagged	Yes	Yes	E052
Play OJO	https://www.playojo.com/ca/	2024-06-14	Multiple Accounts Disallowed	Yes	Yes	E054
PokerStars	https://pokerstars.com	2024-06-15	Yes	Yes	Yes	E062
Slotsmagic	https://www.slotsmagic.com	2024-06-14	Multiple Accounts Disallowed	Yes	Yes	E055
SpinCasino	https://www.spincasino.com	2024-06-14	Yes	Yes	Yes	E060
Spingenie	https://www.spingenie.com/en-CA	2024-06-14	Multiple Accounts Disallowed	Yes	Yes	E057
Sports Interaction	https://sports.sportsinteraction.com/	2024-06-15	Yes – Account Flagged	Yes	Yes	E053

³ Deposits and bets placed via operators marked with an * were tested through a previously registered PEI account. Deposits and bets placed via operators marked with an ** were tested through a previously registered Saskatchewan account.

D. Television Advertisement Monitoring Findings

16. The summary of my test results are displayed in Figure 5 below.

Figure 5 Commercial Monitoring Test Results in PEI

iGO Operator	Sporting Event	Date	Channel	# of Ads During Broadcast	Exhibit #
Bet365	Oklahoma City Thunder vs. the Portland Trail Blazers	2024-03-06	Sportsnet	1	E021
BetMGM	Seattle Kraken vs. Calgary Flames	2024-03-04	Sportsnet	1	E019
BetMGM	Oklahoma City Thunder vs. the Portland Trail Blazers	2024-03-06	Sportsnet	3	E023, E024, E025
LeoVegas	Dallas Stars vs. San Jose Sharks	2024-03-05	Sportsnet	1	E020
TonyBet	Oklahoma City Thunder vs. the Portland Trail Blazers	2024-03-06	Sportsnet	1	E022
n.a.	Montreal Canadiens vs. Florida Panthers	2024-02-29	TSN	0	E026

AFFIRMED remotely by Ning Fung Tse, stated as being located in the Town of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on the 21st day of June, 2024, in accordance with O. Reg 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits
(or as may be)

JACQUELINE HOUSTON

NING FUNG TSE

This is Exhibit "E001" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E001 - LeoVegas.xlsx

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This is Exhibit "E002" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E002 - 888Poker.xlsx

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This is Exhibit "E003" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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F12476-1-IT1-E003 - Bet365.xlsx

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This is Exhibit "E004" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



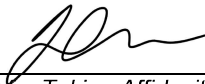
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JACQUELINE HOUSTON

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F12476-1-IT1-E004 - Bet99.xlsx

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This is Exhibit "E005" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E005 - Bwin.xlsx

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This is Exhibit "E006" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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JACQUELINE HOUSTON

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F12476-1-IT1-E006 - PartyCasino.xlsx

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This is Exhibit "E007" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E007 - PartyPoker.xlsx

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This is Exhibit "E008" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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JACQUELINE HOUSTON

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F12476-1-IT1-E008 - Sport Interaction.xlsx

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This is Exhibit "E009" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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JACQUELINE HOUSTON

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F12476-1-IT1-E009 - Play OJO.xlsx

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This is Exhibit "E010" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



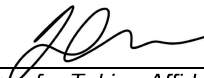
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JACQUELINE HOUSTON

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F12476-1-IT1-E010 - Slotsmagic.xlsx

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This is Exhibit "E011" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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JACQUELINE HOUSTON

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F12476-1-IT1-E011 - Knightslot.xlsx

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This is Exhibit "E012" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



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JACQUELINE HOUSTON

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F12476-1-IT1-E012 - Spingenie.xlsx

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This is Exhibit "13" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



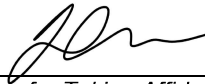
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Step 2 - Double click attachment to open

This is Exhibit "E014" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E014 - JackpotCity.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E015" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E015 - SpinCasino.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E016" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



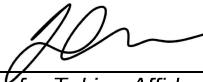
Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E016 - Northstar Bets.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E017" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E017 - PokerStars.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E018" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E018 - Fanduel.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E019" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E019 - BetMGM.mp4

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E020" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



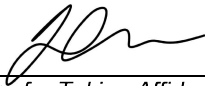
Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E020 - LeoVegas.mp4

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E021" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E021 - Bet365.mp4

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E022" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E022 - TonyBet.mp4

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E023" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E023 - BetMGM.mp4

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E024" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



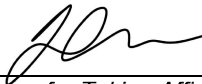
Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E024 - BetMGM.mp4

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E025" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



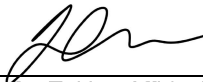
Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E025 - BetMGM.mp4

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E027" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E027 - LeoVegas.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E028" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E028 - 888poker.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E029" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E029 - Bet365.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E030" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E030 - Bet99.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E031" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E031 - Bwin.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E032" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E032 - Party Casino.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E033" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E033 - Party Poker.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E034" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.




Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E034 - Sports Interaction.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E035" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E035 - Play OJO.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E036" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E036 - Slotsmagic.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E037" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E037 - Knightslot.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E038" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E038 - Spingenie.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E039" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E039 - Betway.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E040" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E040 - JackpotCity.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E041" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E041 - SpinCasino.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E042" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E042 - Northstar Bets.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E043" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E043 - PokerStars.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E044" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E044 - Fanduel.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E045" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E045 - GG Poker.xlsx

- Step 1 - Click paperclip on left hand side
- Step 2 - Double click attachment to open

This is Exhibit "E046" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E046 - LeoVegas.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E047" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E047 - 888poker.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E048" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E048 - Bet365.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E049" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E049 - Bet99.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E050" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E050 - Bwin.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E051" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E051 - Party Casino.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E052" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E052 - Party Poker.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E053" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E053 - Sports Interaction.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E054" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E054 - Play OJO.xlsx

- Step 1 - Click paperclip on left hand side
- Step 2 - Double click attachment to open

This is Exhibit "E055" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E055 - Slotsmagic.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E056" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E056 - Knightslot.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E057" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E057 - Spingenie.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E058" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E058 - Betway.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E059" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E059 - JackpotCity.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E060" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E060 - SpinCasino.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E061" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E061 - Northstar Bets.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E062" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E062 - PokerStars.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E063" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E063 - Fanduel.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E064" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E064 - GGpoker.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

This is Exhibit "E065" referred to in the Affidavit of Ning Fung Tse sworn by Ning Fung Tse of the City of Charlottetown, in the Province of Prince Edward Island, before me at the City of Toronto, in the Province of Ontario, on June 21, 2024 in accordance with O. Reg. 431/20, Administering Oath or Declaration Remotely.



Commissioner for Taking Affidavits (or as may be)

JACQUELINE HOUSTON

Please see native attachment
F12476-1-IT1-E065 - GGPoker.xlsx

Step 1 - Click paperclip on left hand side
Step 2 - Double click attachment to open

IN THE MATTER OF A REFERENCE to the Court of Appeal pursuant to section 8 of the *Courts of Justice Act*, RSO 1990, c. C.34, by Order-in Council 210/2024 respecting permitting international play in an online provincial lottery scheme

Court File No. COA-24-0185

COURT OF APPEAL FOR ONTARIO

PROCEEDING COMMENCED AT
TORONTO

**AFFIDAVIT OF NING FUNG TSE
AFFIRMED JUNE 21, 2024**

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Saskatchewan and Manitoba Liquor and Lotteries
Corporation

IN THE MATTER OF A REFERENCE to the Court of Appeal pursuant to section 8 of the *Courts of Justice Act*, RSO 1990, c. C.34, by Order-in Council 210/2024 respecting permitting international play in an online provincial lottery scheme

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TORONTO

**PROPOSED RECORD OF ATLANTIC LOTTERY CORPORATION,
BRITISH COLUMBIA LOTTERY CORPORATION, LOTTERIES
AND GAMING SASKATCHEWAN AND MANITOBA LIQUOR &
LOTTERIES CORPORATION
(Motion for Leave to Intervene)**

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