

Committed to building a sustainable and safe gambling industry

At Playtech, we're committed to growing our business in a way that has a positive impact on our people, our communities, the environment and our industry.

Responsible business and sustainability

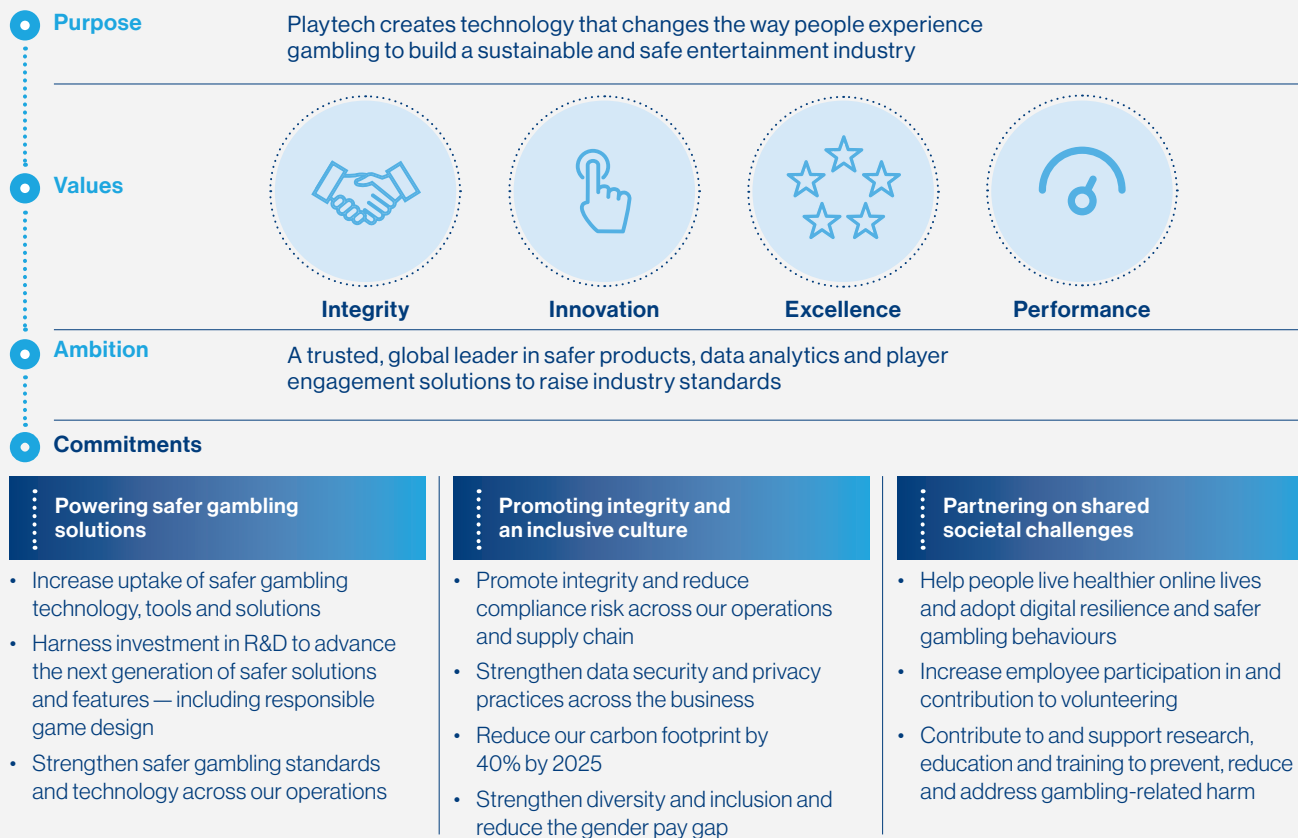
For 20 years, Playtech has strived to be a technology leader in its industries.

Given its scale and strengths, Playtech is well-placed to continue growing in regulated and regulating markets; the Group's employees have a wealth of experience, combined with the Company's data-driven technology and the proven ability to innovate.

Beyond its high growth and rapidly changing industries, Playtech is operating in a time of profound global economic and societal change. 2020 alone has seen the world grapple with the unprecedented challenges of a pandemic, the acceleration of climate change and growing calls for more inclusive societies and business.

It is clear that the definition of success is changing for all businesses. Success is no longer about simply maximising profits.

2025 sustainability strategy



Looking ahead, Playtech is focused on growing its business in a way that has a positive impact on its people, its communities, the environment and its industries. This is why the business launched its new five-year sustainability strategy in 2019: Sustainable Success.

This section outlines key responsible business developments in 2020 and the Company's plans for the future, including both narrative commentary and a growing suite of key performance indicators. This approach to doing business responsibly is multifaceted and ever evolving, but it remains anchored in the issues that are most material for the Group's stakeholders and the continued success of the business.

The detailed methodology behind the data reported in this section can be found at <https://www.playtech.com/sustainable-success>.

Issues that matter to Playtech and society

Playtech operates in a world that is ever-changing. Regularly assessing which issues are most material to the business and industries it operates in is essential to successfully test and develop the Group's responsible business strategy and reporting. Playtech defines an issue as being material if it is considered important by key stakeholders and could have a significant financial impact on the business. As such, the business considers both risks and opportunities as part of the materiality assessments.

The most recent materiality assessment started in Q4 2020. For this, Playtech conducted a systematic scan of the priority issues for the gambling sector, as defined by investors and the wider

financial community, employees, licensees, gambling charities, regulators and the media. The Company then grouped together the long list of issues into more meaningful clusters, which were prioritised through a variety of exercises, including internal interviews as well as input and validation via interviews with a selection of external stakeholders. Lastly, the draft outcomes were presented to our newly formed Stakeholder Advisory Panel who provided additional insights and made recommendations for keeping the assessment up to date in the future.

The diagram below provides a visual overview of the material concerns, segmented operational, strategic, material and emerging issues. Emerging issues typically represent challenges that may not be on the stakeholders' radar yet but are instrumental in the Group's planning for the future. While this may break with usual conventions around materiality assessments, Playtech is a unique business, spanning both the technology and gambling industry classifications for Environment, Social and Governance (ESG) benchmarks. To that end, the company has taken into account material issues from both sectors in its materiality assessment.

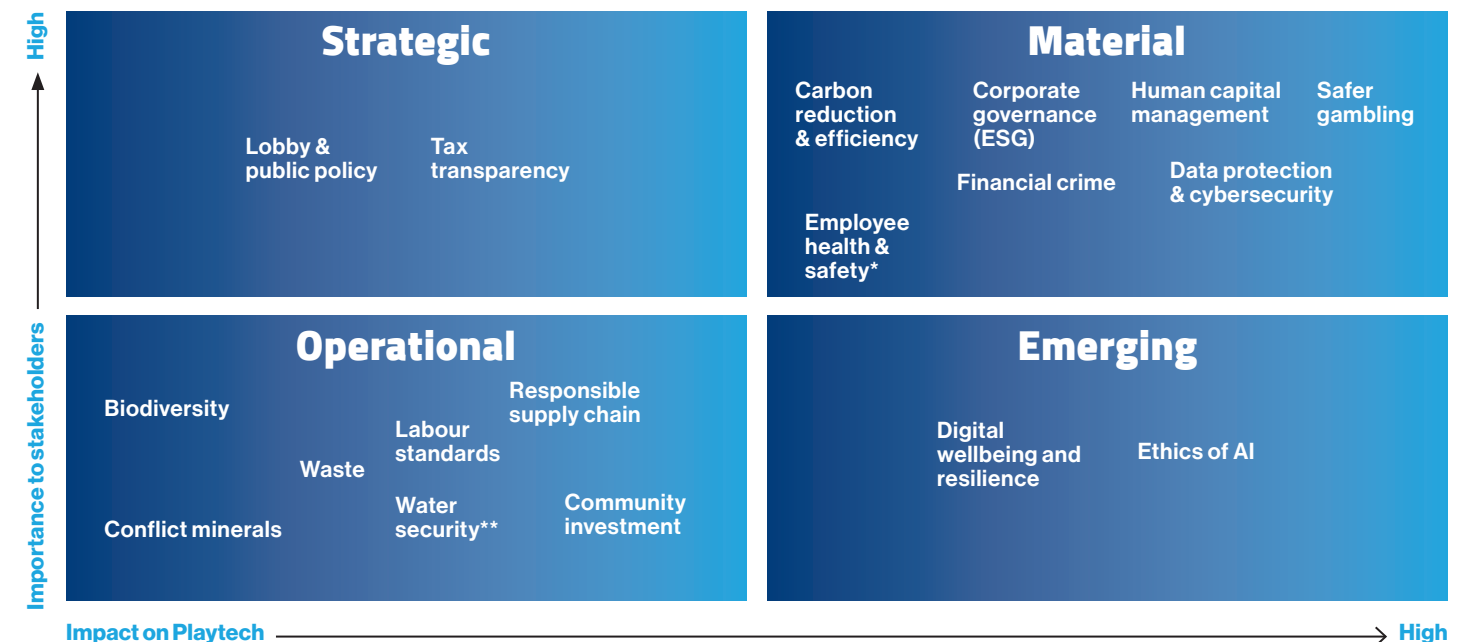
The seven issues identified as being the most material are:

- **Safer gambling** embraces areas such as games design & product safety, marketing, investment in research, education and treatment (RET), customer engagement, regulation, data analytics and the use of AI

- **Carbon efficiency and reduction** covers policies, initiatives and performance relating to climate change prevention, mitigation and adaptation
- **Corporate governance (ESG)** refers to elements of governance that relate to the social and environmental aspects of sustainability such as board diversity and experience, incentives and remuneration, as well as integration of sustainability into decision-making
- **Financial crime** focuses on anti-money laundering (AML), anti-bribery & corruption (ABC), tax evasion and professional integrity
- **Human capital management** covers issues such as talent attraction & retention, employee engagement, training & development, and diversity & inclusion
- **Data protection and cybersecurity** relates to policy, governance, and resourcing as well as operational KPIs including breaches and compliance costs
- **Employee health and safety** which relates to looking after the mental and physical health of employees – a concern that has come further to the fore as a result of COVID-19

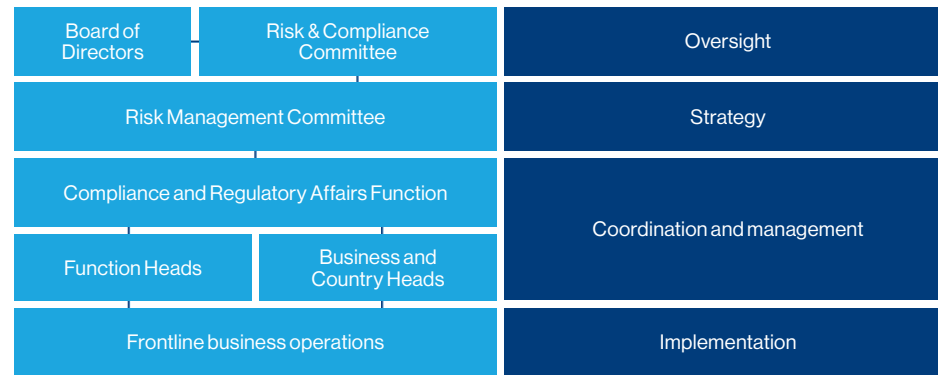
To date, materiality has helped inform the development of Sustainable Success and, in the future, the insights gained will help to refine it further. The approach to materiality is dynamic and will continue to evolve and adapt, ensuring assessments help the business to capture changes in the business and in society, as well as focusing on reporting and ESG disclosures.

Sustainability Materiality Matrix



* Sharp increase in importance due to COVID-19.
 ** Relevant to Snai only.

Sustainable Success governance structure



This section outlines the material and emerging issues of interest to stakeholders, including topics that are related to wider community investment activities and water usage within the Group's Italian operations. Playtech makes disclosures to various audiences and through multiple communications channels, so many issues are reported in more depth outside of the annual reporting cycle. For instance, Playtech has participated in the Hampton Alexander Review on diversity as well as the CDP disclosure system to manage environmental impacts.

The strategy: Sustainable Success

Playtech is committed to growing its business in a way that has a positive impact on its employees, communities, the environment and the industry.

In 2019, Playtech developed a five-year responsible business strategy, Sustainable Success. The strategy underpins Playtech's commitment and aspiration to be a leader within the industry and sets out the principles by which it will weave sustainability and responsible business into everything it does. The aim is not just for Playtech to make progress; it is about raising standards for the whole of the gambling sector, which is something the business is uniquely positioned to do.

Sustainable Success is built around commitments to powering safer gambling, promoting integrity and inclusivity, and partnering on shared societal challenges. By bringing Playtech's passion for innovation to this ambition, the Company is determined to be a leader in the digital entertainment industry.

Sustainability governance

Sustainable Success is increasingly embedded in how the business operates. In 2020, the business began developing a new KPI scorecard that will enable the company to systematically review its non-financial performance. In 2021, Playtech will explore how this will inform, challenge and progress Sustainable Success. Playtech will also establish a Stakeholder Advisory Panel which will meet for the first time in early 2021.

The Risk and Compliance Board Committee oversees progress and performance of sustainability, alongside ethics, public affairs, regulatory affairs and compliance topics. This Committee continues to set the agenda and monitor the implementation of, and performance against, the strategy. Claire Milne has chaired the Committee since 2018 and serves formally as the Board-level champion for sustainability and responsible business issues.

The day-to-day responsibility for managing sustainable business sits within the Regulatory Affairs and Compliance function. In practice, this is the function that coordinates action, provides subject matter expertise, delivers support to functions, business units and country management, manages and tracks performance as well as leads engagement and partnerships with external stakeholders, alongside the Corporate Affairs Director. The Chief Compliance Officer remains a member of the Executive Committee, attending Board meetings and sitting on the Risk & Compliance Board Committee. In addition, he is a member of the Group Risk Management Committee, the main executive forum for reviewing risks and feeding information to the Board Risk & Compliance Committee.

In addition, Compliance and Regulatory Affairs is part of key commercial, product, project and operational processes and decision making. The Compliance and Regulatory Affairs team works closely with the Chief Operations Officer (COO), which directs, oversees and co-ordinates platform and product activities. In doing so, compliance is integrated into decision making on products, projects and product decision making. Compliance and Regulatory Affairs is part of the annual and quarterly business review process as well as project initiation and approvals, product approvals, launches and incident management.

The Group's governance processes are supported by Internal Audit. The function provides assurance to the Board and Executive Management Team that effective systems and controls are in place to manage all significant risks within the business. The Regulatory Affairs and Compliance function is subject to recurring annual reviews, the scope of which are dynamic and vary from year to year. Internal Audit also ensures that compliance-related areas are integrated into other operational audits as and when applicable.





Compliance also leads a number of internal co-ordination and governance forums to align and integrate compliance and regulatory considerations into planning and decision making. In 2019, Playtech launched a Compliance Council to formalise this process and with the following objectives:

- Inform Playtech's products, business units and projects of current and evolving regulatory affairs and compliance topics
- Review and assess the impact of regulatory and compliance developments
- Discuss and co-ordinate regulatory and compliance positions
- Share information and raise awareness of progress, challenges and/or resource concerns that may impact Playtech's compliance and regulatory position

Participation in this forum includes representatives from the following functions and divisions: Service operations and Incident Management; Project management; IMS; Products; Infrastructure; Account Managers and commercial directors; Technical Account Management; Joint Ventures; Innovation and Consultancy.

Group scorecard

- Over the course of 2020, Playtech developed a Group scorecard to assess performance against key non-financial metrics
- The Group scorecard is heavily focused on safer gambling, which is one of the key material issues for Playtech and also one of three key pillars in the sustainability plan.
- The scorecard also assesses progress towards our environmental, diversity and wellbeing, supply chain and social investment goals
- Playtech will also track performance in specific areas, such as the safer gambling industry commitments, which tracks how Playtech is meeting its commitments to voluntary safer gambling commitments

7 Goals	Measuring progress
1. Operational excellence in safer gambling	 Strengthening operational performance and meeting evolving best practices
2. Uptake of safer gambling solutions	 Delivery of Playtech Protect solutions
3. Innovation in safer gambling solutions	 New/evolved safer gambling products/services and innovation including SaaS partnerships
4. Low-carbon business	 Reduction in GHG emissions towards 2025 target of 40% absolute reduction vs. 2018 baseline
5. Improved gender diversity and wellbeing	 Year on year improvements in reducing gender pay and bonus gaps, increasing proportion of women in senior leadership, implementation of global inclusion and wellbeing programme
6. Management of compliance risk across supply chain and third-parties	 Process improvements to embed compliance and sustainability in risk management and decision making (licensees, partners and JVs)
7. Transparent spend and maximised impact of community investment	 Delivery of flagship commitment to promote healthy online living, strategic planning of investment, employee engagement and reach of community investment initiatives

Powering safer gambling solutions

As a business, the biggest impact Playtech can have on society stems from its gambling technology.



available to anyone. Playtech is committed to sharing its research, data analytics expertise and insights with a wide range of stakeholders, including trade bodies, research organisations and academics. The Company has also launched a new dedicated LinkedIn showcase page to help keep the industry abreast of the latest developments in safer and responsible gambling.

In 2020, Playtech Protect engaged with eight brands to provide safer gambling services as compared with six brands in 2019. Playtech aims to continue increasing this number year-on-year, enabling more licensees to benefit from the safer gambling functionality in the AI-driven application. In 2020, Playtech added a new compliance and safer gambling SaaS partnership bringing the total number of compliance and safer gambling partnerships to six. These partnerships play an important role in supporting more licensees to compete, grow and thrive in the changing regulatory landscape. The number of published research and insights contributing to safer gambling also increased in 2020 to six from three in 2019. This includes articles, blogs, white papers and podcasts which serve as channels for sharing insights and contributing to global, industry safer gambling research.

Technology partnerships to enhance safer gambling and compliance

Playtech continues to invest in Research and Development (R&D) to evolve existing technology and develop new safer gambling solutions. A strength of Playtech's platform technology is that it can integrate with third party software providers and distribute the services and products to its licensees at scale, bringing best practice solutions from industries such as e-commerce to the gambling sector. With this capability, Playtech has established partnerships with complementary technology partners to address safer gambling challenges such as affordability checks and digital marketing issues, as well as monitoring affiliate compliance with advertising requirements.

Launching Playtech Protect

Since acquiring the responsible gambling analytics platform BetBuddy in 2017, Playtech has continued to invest in safer gambling technology, research and partnerships to make player protection a core part of its products and services. This places Playtech in a unique position to offer operators best-in-class solutions to proactively identify and engage with at-risk players. The launch of Playtech Protect in 2020 was a signal of the Group's ambition to be at the forefront of innovation. Playtech Protect embodies the Company's commitment to place safer gambling at the heart of its core products and services. It brings together Playtech's responsible gambling and compliance technology, tools, services and research under one division. This includes the IMS platform, Engagement Centre and BetBuddy AI-driven application, as well as ongoing research into sustainable product and game design.

In doing so, Playtech is pioneering the use of research, data and technology to develop products to identify at-risk customers through the use of artificial intelligence (AI) and to deliver tailored safer gambling interventions to customers, based on their personalised risk profiles.

As part of the Playtech Protect launch, Playtech created a new asset library which makes available its latest research and thinking on safer and responsible gambling. The library includes white papers, blog posts, videos and podcasts, and is

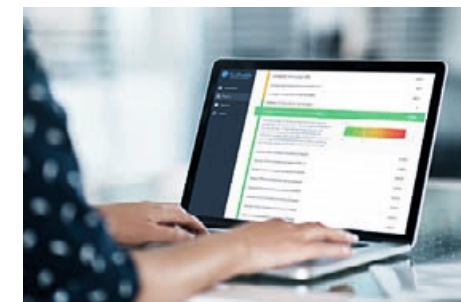
This is a theme that was reinforced by the Group's stakeholders during the latest materiality assessment and why the first commitment under Sustainable Success is about powering safer gambling solutions. This has always been a vital area for Playtech – and the sector it operates in – and will only become more important in the years ahead as the Company works to:

- Increase uptake of safer gambling technology, tools and solutions;
- Harness investment in research and development to advance the next generation of safer solutions; and
- Strengthen operational safer gambling standards and technology – both B2B and B2C.

In 2020, Playtech announced a new partnership with TruNarrative, which brings together age and identity verification, electronic Know Your Customer, fraud detection and AML compliance. In November, the Company announced the integration of Affordability UK into its technology platform. Affordability UK is provided by TruNarrative and can accurately and reliably identify customers whose gambling spend may be unsustainable. The combination of insight and the capabilities of the TruNarrative platform will allow operators to:

- Write bespoke rules and build thresholds around a player's affordability data, transactions and behaviour
- Automate decisions and perform manual investigations based on real-time data
- Use a single interface and customer picture to track player spending behaviour across multiple brands

As regulatory requirements around the sustainability and affordability of gambling become ever more stringent, Playtech hopes to empower operators to meet these requirements and protect their players.



Pioneering sustainable product and game design

Given Playtech's status as a technology partner to major operators worldwide, it is uniquely positioned to champion innovation in product safety and game design. This is an area of growing interest amongst regulators, politicians and society at large and has emerged as a dominant topic emerging from the Company's latest materiality exercise.

Since 2017, Playtech has invested in a programme of research and pilots on safer product and game design. In 2018, the Company established an internal working group to advance this work and in 2020, Playtech was invited to co-lead the UK gambling regulator's (The Gambling Commission) workstream to develop the industry's first code of conduct on safer game design. Playtech also played a leading role within the Betting and Gaming Council's (BGC) work in this

area. The code, published in September 2020, addresses player safety by ensuring that safer gambling principles are fully incorporated into the design of online games before they enter the market.

The resulting Game Design Code of Conduct includes principles as well as commitments to take action on specific features such as limits on slot spin speeds and bans on certain features to discourage intensive play. Following extensive consultation, the measures outlined in the Code were agreed by all members of the Betting and Gaming Council, with some requirements being implemented immediately and others in 2021. The Code is intended to be a living document, evolving as the research base and understanding around game design continues to develop. Playtech is committed to continue playing a major role in pioneering this important research agenda by providing sound empirical data and insights. In the years ahead, the Group hopes to spur greater levels of industry collaboration.

As part of Playtech's approach to safer game and product design, Playtech initiated a game labelling initiative aimed at improving player education in online slots. Playtech also trialed a new training programme called "Game Awareness in Player Protection" (GAPP). GAPP is designed to educate game developers in understanding the key concepts of safer game design, including considering the risks of features, how the gambling environment may affect customer behaviour and explaining emerging research so it can be used to inform games development. The GAPP training programme is being rolled out to Playtech game developers in a further extended trial following the initial pilot scheme. The GAPP training will then be further evaluated, and Playtech will undertake a feasibility assessment of offering the training to a wider industry audience.

Investing in safer gambling research and technology

Playtech acknowledges that there are concerns about bias in industry funded research and thus publishes its research, engages with peer review processes and welcomes stakeholder input and engagement with the research agenda. The Company also works with leading academics to review the findings, as well as sharing methodologies and underlying data for others to critique and validate the research.

Playtech's safer gambling research programme covers a variety of highly relevant themes, including data analytics, product safety, ethics and AI and digital wellbeing. The programme builds on ongoing efforts to be on the forefront of research into behavioural gambling risk factors and how to convert those insights into player engagement.

Over the past 12 months, Playtech has published and presented three new peer-reviewed papers at leading conferences on topics such as applying artificial intelligence to anti-money laundering (AML) and gender bias in gambling harm detection algorithms. These papers have been disseminated through some of the most respected global AI conferences in the world, including:

- Lessons Learned from Problem Gambling Classification: Indirect Discrimination and Algorithmic Fairness, AI for Social Good at the Association for the Advancement of Artificial Intelligence (AAAI), November 2020
- Semi-supervised GANs for Fraud Detection, International Joint Conference for Neural Networks (IJCNN), June 2020
- Understanding the Risk Profile of Gambling Behaviour through Machine Learning Predictive Modelling and Explanation, 33rd Conference on Neural Information Processing Systems (NeurIPS), December 2019



Playtech has also launched industry research briefings, which aim to provide Playtech's stakeholders with original, accessible, and practical research findings from Playtech's internal and peer-reviewed research as well as research from Playtech's wider industry collaborations. The research will cover themes such as data analytics, product safety, ethics and AI and digital and will be issued every quarter.

Safer game and product design

Looking to 2021, Playtech recognises the growing interest in safer game and product design and therefore plans to invest in research and programmes to help advance understanding and insights. This includes exploring the feasibility and models for product risk evaluation framework involving some combination of product risk principles and protocols. The following visual illustrates the different workstreams involved with the safer game and product design strategy.

Principles and standards	Risk management	Innovation	Research and insights
Internal working group	Game theme criteria	Chili ratings/labelling	Game labelling
Leading industry codes and standard development	Game design training	Product classification	Game classification
Formal adoption as part of safer gambling policy	Compliance support and challenge	Engagement Centre	
B2B GamCare standard		Marketplace	
		Partnerships	

Investing in safer gambling research and technology continued

The challenge for the industry in accessing scientific gambling research is that research insights often remain hidden in hard-to-discover scientific papers, often sitting behind a paywall, and written in language and terminology that require expert interpretation. A large proportion of such research is undertaken by academics who do not possess the domain access and technical knowledge to translate the outcomes from the research into practical industry actions. Playtech Industry Research Briefings aim to bridge the gap between science and industry.

Playtech publishes these briefings on its LinkedIn affiliated page for Playtech Protect. This enables partners and licensees and wider industry stakeholders to benefit from up-to-date news and thought leadership in responsible gambling.

In pursuing an "open" research agenda, Playtech's aim is to create more transparency within its sector to catalyse evidence-based approaches to reducing gambling harm.

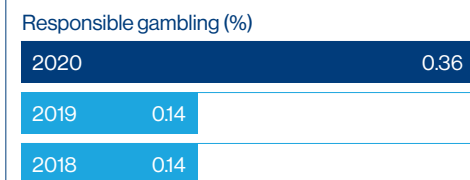
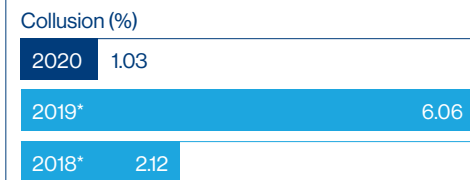
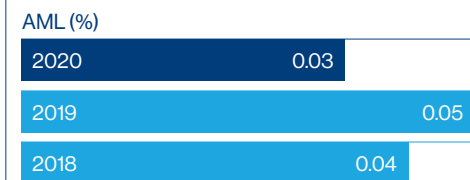
Safer gambling B2B

Within the Poker network, iPoker employs its analytical skills to identify possible money laundering, problem gambling and collusion issues. Playtech's dedicated team identifies potential issues and escalates these to licensees to review and assess whether further action should be taken. While Playtech is unable to take direct action on behalf of licensees, as it does not have access to player accounts, money or personal information, the team assists licensees by escalating potential concerns about safer gambling, collusion and anti-money laundering (AML).

The table below summarises the percentage of unique cases escalated to licences on anti-money laundering (AML), collusion and safer gambling over the past three years. In 2020 the decrease in collusion escalations is due to a smaller number of accounts being created to abuse promotions and therefore fewer accounts being frozen. This is also attributed to the identification of risks with regard to specific promotions. As a result, licensees made amendments to their promotional activities and took precautions to limit subsequent abuse.

The decrease in AML escalations can be attributed to improvements in the iPoker team's ability to identify the dumping of funds, iPoker has made improvements to its processes and tools which act as a deterrent to those looking to create accounts for this specific purpose.

Escalations to licensees – iPoker



* Restated due to amended methodology with more refined calculation of unique players for full year based on quarterly data.

Responsible Gambling Escalation to licensees – Live Casino

Playtech's Live casino operations continued to provide licensees with information about player behaviour that could indicate players at-risk and/or displaying behaviour that could be harmful. Similar to the iPoker team, the Live operation does not have access to player accounts, money or personal information.

The Live team uses a machine learning application, which analyses chat for words and phrases indicating potential at-risk behaviour. This year, Playtech expanded its reporting on safer gambling escalations to include data from its Spanish, Romanian and Philippines live casino operations.

In 2019, Playtech reported escalations from Euro Live Technologies only, which totalled 5,211 cases. In 2020, at risk escalations from all four Live operations totalled 19,558 cases. This number has increased as a result of the number of live operations included in the scope of reporting, continued investment in staff training and chat tool improvements.

Product labelling

In early 2020, Playtech ran an innovative trial with William Hill, displaying an intuitive pay-out volatility rating against individual slots games.

Pay-out volatility is a key feature of the playing experience. It reflects, for instance, how often a game's losing streaks will typically last. A game with higher pay-out volatility is one which concentrates winnings into fewer but larger pay-outs – as such it will tend to have longer and larger losing streaks. This can be appealing for some players, as they know the wins can be bigger and it is harder to tell when they might occur, but it can be risky for others. It can be tempting for some players to hang on too long for a big win that does not happen, losing more than they were willing to, ultimately feeling frustrated and upset when finally stopping the session.

Overall, 710,000 log-in sessions were analysed during the trial. Account data insights were enriched with questionnaire data: 3,700 players answered a pre-deployment optional survey with a further 1,300 answering a post-deployment survey.

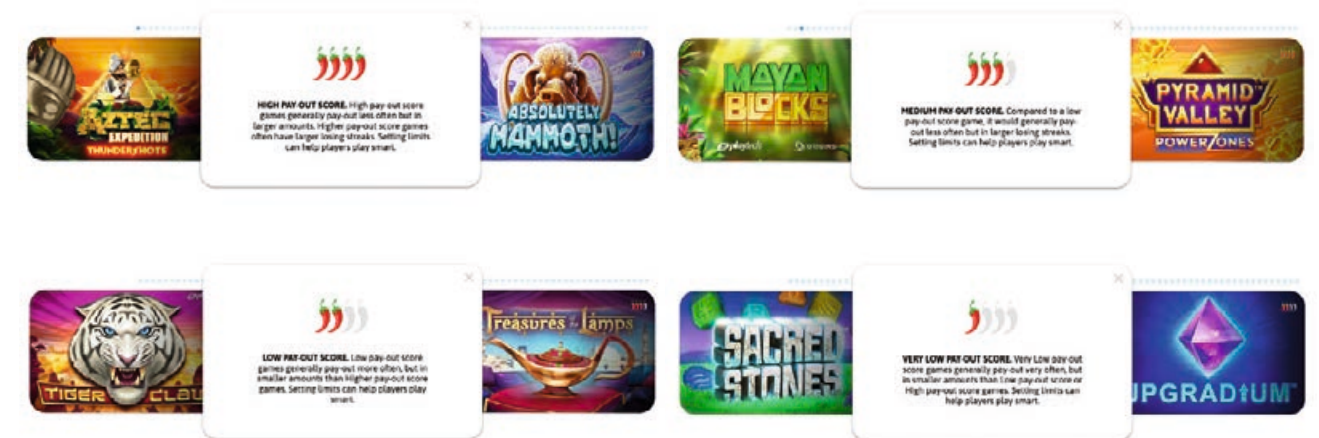
Selected research results

- The volatility labels were well received by players – players confirmed that the length of losing streaks (i.e. the pay-out volatility label) was important for their gaming experience
- 79% of players felt that understanding volatility was important to them; however, 35% could not tell the difference between games
- 83% of players had noticed the new labels, of whom 79% said they had found them either very useful for choosing which games to play (37%) or sometimes useful (42%)

- ~5–8% of players clicked to learn more about the labels and what volatility meant. The game launch rate among players with the labels was 0.8% higher. Total amount bet and net spend per customer did not vary vs the control group

The key insight from this case study is that product feature labelling can support player education as part of harm reduction efforts. Source: William Hill (2019).

Example of how the pay-out volatility label was developed



Responsible business and sustainability continued

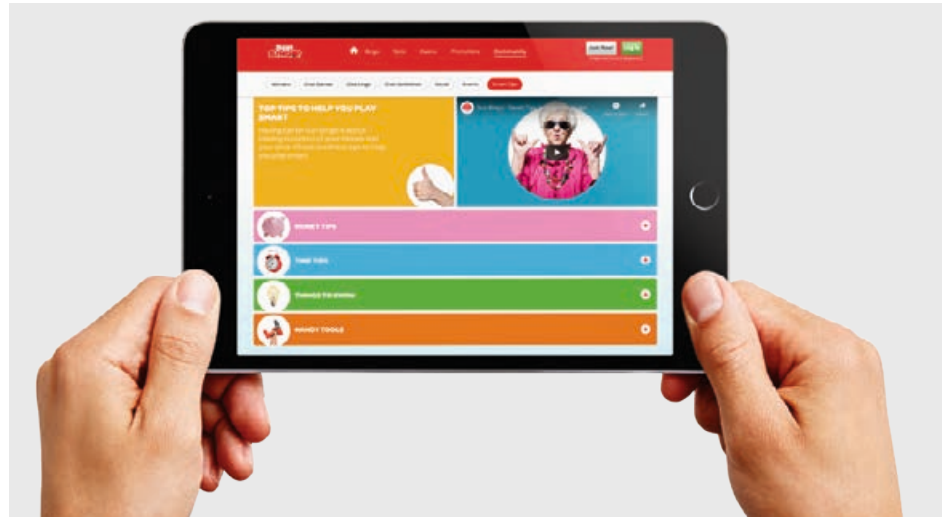
B2C – strengthening safer gambling in B2C operations

In 2020, Playtech continued to invest in strengthening its safer gambling initiatives covering training, technology, internal and external communications, thought leadership, partnerships, research and safer gambling pilots.

Playtech also recognises that the rapidly changing regulatory landscape creates a requirement to continually update its Compliance Programme. In 2020, Playtech's UK B2C operations introduced a risk-based control framework to enhance its management of the systems and controls that are used to deliver the Company's regulatory and safer gambling commitments. The control framework is designed to increase efficacy in managing regulatory risks and will be further enhanced with the use of new risk management software.

Playtech operates an Affiliate Marketing Process that manages the affiliate network that it uses in order to track risk. This process ensures that only approved marketing materials are used by affiliates. Playtech uses a third-party tool (Rightlander) to monitor the activity of affiliates using its brands to ensure that the Affiliate Management Process is being followed.

B2C senior management receives regular information on core responsible gambling processes, and controls and risks to these controls are reported as part of Playtech's established B2C risk management process. Playtech continued to strengthen programmes to enhance the skills of staff and make safer gambling a key part of performance management. In addition to delivering corporate compliance training, Playtech delivered enhanced responsible gambling training to all its customer-facing staff including enhanced responsible gambling interaction training and suicide prevention training. All customer-facing employees in the B2C have bonuses linked to ensuring a proper performance of all processes that support the Compliance Programme.



Identifying at-risk players

Playtech operates a process that identifies customers who may be at risk of gambling-related harm by both their levels of losses as well as their behaviour. The identification process also includes parameters such as:

- Time on site in a week
- Levels of late-night play
- Number of payment methods used
- Increasing ratios of deposits
- Previous self-exclusions
- Levels of withdrawals after win
- Number of cancelled withdrawals

The behaviour of higher-risk customers is monitored in accordance with Playtech's Customer Risk Management process. If a customer's behaviour does not improve, the Company takes steps to mitigate the risks posed to that customer. This can include the closure of an account or the setting of appropriate loss limits based on the known wealth profile of the customer.

Customer interaction

Playtech's real-time player engagement and messaging platform, Player Journey, is also being used to more effectively engage and track safer gambling communications. The integration of Player Journey with BetBuddy will further enhance the ability of licensees to deliver safer gambling communications and campaigns to consumers, making campaigns more relevant by delivering the right message in the right moment.

As part of this work, the Playtech Protect team is defining clear principles as to what outcomes a successful responsible gambling interaction process would demonstrate. Related to this, the Company is in the process of integrating BetBuddy into all of its B2C brands. Once complete, Playtech will be able to see over time customer segmentation according to responsible gambling risk.

Playtech expects the enhancement of its current systems and processes to increase the efficacy of responsible gambling interactions.

In 2020, the B2C team engaged with customers on safer gambling through a number of channels including 420,071 emails; 6,478 person-to-person interactions via phone, email or live chat; 21,276 pop-up messages; and 42,048 customer clicks on SmartTips, the brand's consumer facing hub for tips and advice on safer gambling.

Safer gambling – B2C data points

The chart below shows the number of self-exclusions and use of safer gambling tools within the UK B2C operations in 2020 as a proportion of total unique customers. The proportion of customers self-excluding increased slightly which could be due to a number of factors including daily checks against the National Self Exclusion database and improved consumer communications about safer gambling tools, including self-exclusion. The proportion of customers using safer gambling tools, namely reality checks, timeouts and deposit limits, did not change in 2020.

Responsible gambling performance – B2C

Proportion of customers self-excluding (%)*

2020	29
2019	27

Proportion of customers using RG tools (%)**

2020	9
2019***	9

* Number of self-exclusions and registrations with GAMSTOP as a percentage of total unique customers within Playtech's B2C operations in the UK.

** RG tools comprise reality checks, time-outs and deposit limits.

*** Restated due to improved methodology to consider unique players. Previously reported figure (27%) included non-unique player accounts.

Affordability and player risk

One of the growing regulatory and societal concerns is related to how best to assess the ability of people to spend within their means. The UK B2C operation has implemented multiple measures to address this issue. The operation utilises responsible gambling reactive and proactive processes that ensure that appropriate messages are delivered to customers. Messages encourage customers to reflect on their gambling activity and consider setting deposit limits. In addition, enforced loss limits are applied to higher-risk customers' accounts where affordability cannot be confirmed.

Playtech has integrated third-party software into its gambling back end that allows it to use a wide range of tools to access data sources that can help determine a customer's affordability. This improvement will allow Playtech to meet any changes in future regulatory requirements with regard to affordability.

Safer gambling – Snaitech

The Snaitech Group is committed to implementing new initiatives dedicated to responsible gaming and player protection. In 2020, Snaitech participated in the Global Gambling Guidance Group programme and achieved the G4 International certification of responsible online gambling for the seventh consecutive year. In 2020 Snaitech launched "SN4IFUN", a new entertainment app full of news, stories, statistics and trivia quizzes to challenge skills and foster the development of sports culture. The app includes the "ZeroXS" section, a platform of content designed to disseminate a fair play mindset, healthy team-support and responsible entertainment. ZeroXS will be the home for future responsible gaming initiatives.

Progress on safer gambling commitments

In November 2019, Playtech was one of several leading gambling companies to develop and adopt a new set of voluntary safer gambling commitments. These include five core safer gambling commitments with 22 new actions to address safer gambling. The following outlines our progress against each of the five commitments since its launch last Autumn.

Commitments	What it means for industry action	Playtech progress
<p>Prevent underage gambling and protect young people Prevent underage gambling on their platforms and introduce the most effective protections for early-stage customers of any age-restricted product category</p> 	<ul style="list-style-type: none"> Contribute £10m of funding for national education programme Work with the financial services industry to block gambling transactions on accounts held by under-18s Use adtech to prevent under-18s seeing gambling adverts online 	<ul style="list-style-type: none"> Supporting the UK national Young People's Gambling Harm Prevention Programme which is being delivered by GamCare and YGAM Supported YGAM's Parent programme which aims to provide parents and carers with the knowledge and resources to safeguard their families from the harms associated with gaming and gambling Partnered and participated in GamCare's Gambling Related Financial Harm Programme; a multistakeholder initiative that brings together the financial sector, the gambling industry, lived experience, money and debt advice organisations and gambling treatment and support services to share best practices, set new standard, innovate and connect Updated marketing and communications policies to require age gating on social media Integrated Rightlander as a SaaS partner and offering this to licensees; enables compliance monitoring of affiliates Utilising Rightlander to monitor affiliates associated with UK B2C operations
<p>Increase support for treatment of gambling harm Support the scaling up of treatment services across the UK by recognised treatment providers as part of a long-term strategic plan</p> 	<ul style="list-style-type: none"> Increase financial support over the next five years that supports delivery of this strategic plan 	<ul style="list-style-type: none"> Increasing RET support to treatment providers including development and delivery of digital treatment services Committed £5m over 5 years to support digital wellbeing, safer gambling and mental health initiatives Launching Recovery and Resilience Fund to address the short and long-term impacts of COVID-19 on support mental health and safer gambling support services
<p>Strengthen and expand codes of practice for advertising and marketing Develop and adopt the highest standards in marketing and advertising codes of conduct</p> 	<ul style="list-style-type: none"> Adopt a new Code of Conduct for sponsorship activities Adopt a new Code of Conduct for Responsible Promotions, including bonuses, customer contact, VIP promotions and rewards 	<ul style="list-style-type: none"> Updated and implementing new policies and procedures including the new industry codes of conduct on VIP promotions and responsible marketing at corporate and UK B2C levels; implemented COVID-19 advertising restrictions
<p>Protect and empower our customers Introduce new player protections in product design and customer engagement, making it easier for people to gamble safely</p> 	<ul style="list-style-type: none"> Adopt new industry-wide standards to embed safer gambling practices throughout the customers' gambling experience Implement best practice in relation to identifying and interacting with at-risk customers via affordability assessments Work with the banking industry to encourage all banks to offer blocking software Develop clear and consistent product labelling and product information to help customers make informed choices Participate in a mechanism to enable gambling companies to share data on vulnerable or at-risk customers 	<ul style="list-style-type: none"> Launched Playtech Protect and offer of BetBuddy platform for free to licensees during COVID-19 Leading the Industry's Safer Game Design code of conduct; pilot new labelling scheme and investing in safer game and product design research Integrated TruNarrative and Affordability UK into IMS, to support licensees in identity verification, KYC, and affordability checks Refreshed customer identification and interaction procedures in line with COVID-19 code of conduct and improved procedures in UK B2C Offering customers Gamban licenses for free Launched smart tips customer campaign on safer gambling with UK B2C customers
<p>Promote a culture of safer gambling Create a positive culture within both their businesses and the industry, where safer and well controlled gambling is the norm</p> 	<ul style="list-style-type: none"> Commit to achieve GamCare's Safer Gambling Standard and to work towards achieving the Advanced Levels Awards Have an appropriate Employee Safer Gambling Policy setting out actions to deliver these commitments Participate in an open source collaboration repository for all gambling companies to access safer gambling tools, open source code and share best practice to raise safety standards across the industry 	<ul style="list-style-type: none"> Initiating process for securing GamCare B2B standard in 2021 Refreshed safer gambling policy to strengthen support measures for employees Implementing KnowYourMind programme combining safer gambling and wellbeing programmes for employees Deploying employee focused safer gambling, suicide prevention and mental health training for managers and HR staff Publishing research and insights on safer gambling as part of leadership and personal development for industry, lived experience and frontline safer gambling charity leads

Promoting integrity and an inclusive culture

At Playtech, employee behaviour is guided by values of integrity, innovation, excellence and performance. By making a commitment to promoting integrity and an inclusive culture, Playtech is working to enshrine these values in everything it does.

“Our success is built on five key areas and working together in these areas will be integral to our Sustainable Success strategy. People: Having the best and most passionate people in the industry working together; Technology: Developing the most advanced technology through R&D and Innovation; Products: Building smart products to identify future challenges for our customers and support them in meeting these challenges; Customers: working hand in hand with our customers; Safer gambling: working with the industry to raise standards.”

Shimon Akad
COO

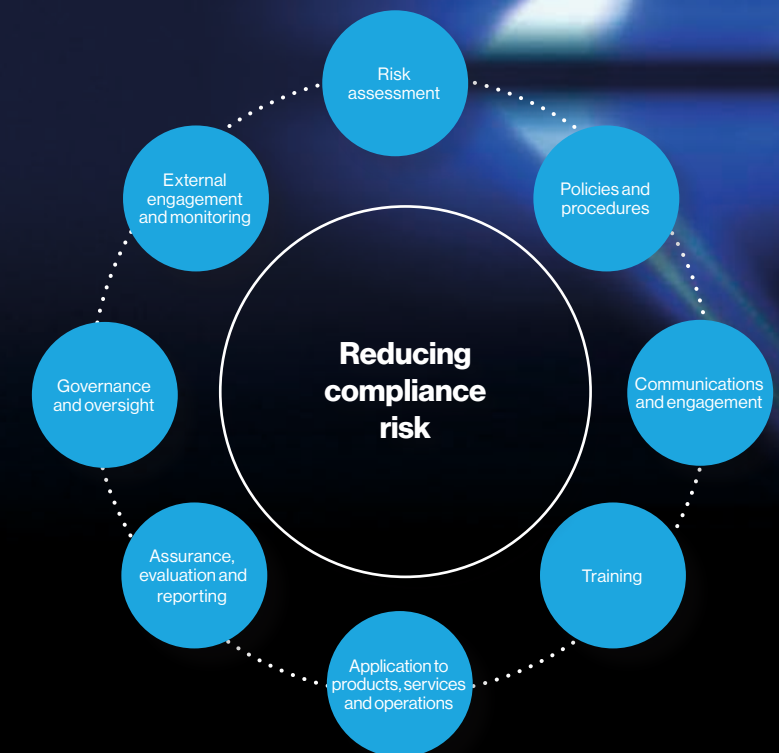
Over the next five years, Playtech will focus on:

- Promoting integrity and reducing compliance risk
- Reducing its carbon footprint by 40% by 2025
- Supporting employee wellbeing
- Working to reduce the gender pay gap and achieve year-on-year improvements in employee diversity

The real source of Playtech's success has always been based on building a team that comprises some of the best talent in the industry. By making Playtech an ever more inclusive culture, it aims to continue attracting and retaining talented people to develop their skills and careers at Playtech.

Reducing compliance risk

Responsible business practices are not just the right thing to do – they are critical to Playtech's licence to operate, and to delivering long-term commercial success. That is why Playtech continues to put ethical principles at the heart of its business. In addition to its values, the business has set out its ethical business principles as it seeks to make compliance and ethical behaviour a core part of its culture. The following diagram illustrates the key elements of Playtech's Compliance Programme.



Responsible business and sustainability continued



Reducing compliance risk continued Taking action to reduce compliance and financial crime risk

Playtech conducts regular risk assessments in order to identify and mitigate its compliance, ethical and regulatory risks, including money laundering, bribery and corruption and tax evasion. Playtech has a zero-tolerance policy for corruption and is committed to keeping crime out of its operations.

This includes regular licensee and third-party risk assessment and monitoring, including reviewing compliance risks across the lifecycle of relationships supported by automated monitoring of entities and third parties.

The system monitors for historical and real-time considerations such as PEP, sanctions, legal action, insolvency and disqualifications. In addition, Compliance and Regulatory Affairs provides input to the Group's quarterly risk management process.

This process document is supported by a risk register, risk matrix, assessment guide, interviews schedule and group risk management processes.

Each year, Playtech also conducts annual anti-money laundering risk assessments. These assessments are based on industry standard documents produced by the industry body, Gambling Anti-Money Laundering Group (GAMLG). The GAMLG methodology has been adapted to reflect the particular risks associated with each part of Playtech's business. Once completed, the risk assessments are subject to review and challenge by external legal counsel, and summaries of the findings and progress are provided to regulators. The following illustrates the different types of risk assessments conducted during the year.

In 2020, Playtech also completed a comprehensive compliance "health check" which focused on the following six key areas: compliance environment and culture; anti-money laundering; anti-bribery and corruption; ethics; safer gambling; and human rights, including labour rights and modern slavery. The exercise was specifically designed to reflect and build on the previous "health check" conducted in 2016. Playtech commissioned DLA Piper LLP to conduct the "health check", which included over 30 interviews to assess progress and areas of improvement. Key areas of focus for 2021 include deployment of new diligence and monitoring technology, refresh of the Speak Up programme, refreshed compliance communications, continued strengthening of operational B2C compliance culture and procedures, deployment and training on new joint venture policy and procedures; strengthening compliance risk review of suppliers/third parties; and continued review of workplace practices and human rights risks in high-risk jurisdictions and operations as well as consideration of pandemic and post pandemic impacts.

Policies

In 2020, Playtech updated its policies to align with evolving legislation and industry best practice. This included updates to its anti-money laundering, anti-bribery and corruption and business ethics policies as well as its safer gambling and responsible advertising and marketing policies. Playtech also introduced a new policy and guidance procedures for joint ventures.

Playtech communicates these policies to employees through a number of channels including: local HR communications, Fusion (Playtech's intranet site), annual training, bespoke training, the Company's "Way We Do Business" booklet, as well as dedicated compliance emails and a newsletter.

Training

Each year, Playtech deploys a wide range of training for employees covering compliance topics including anti-money laundering, anti-bribery and corruption, safer gambling, data protection and anti-facilitation of tax evasion.

All employees are required to complete compliance e-learning training which covers the topics above. In addition, Playtech delivers face-to-face compliance training (in 2020 via video conference) for senior leaders, which is additional to the e-learning modules. The training is designed and deployed in consultation with Playtech's external legal advisers.

Playtech also delivers training to the Board every 12-18 months. This includes briefings and legal requirements related to corporate governance, anti-money laundering, regulatory developments and licensing requirements.

During 2020 Playtech increased the number of senior managers included in face to face training on compliance matters (881 as compared to 676 in 2019), which covered safer gambling, anti money laundering, speak up/whistleblowing, anti facilitation of tax evasion and data protection topics. Within Snaitech, relevant employees were assigned and completed compliance training modules.

Playtech also delivers bespoke anti-money laundering training for relevant roles including compliance, legal, business development and B2C management. This year, Playtech engaged with the International Compliance Association (ICA) to deliver three modules, including AML, CFT and CDD Masterclass, Compliance, Risk and Corporate Governance as well as Financial Crime in Gambling modules. This training will continue to be delivered throughout 2021. In addition, 29 people participated in Human Rights refresher training; which will also continue to be delivered in 2021. 116 people with B2C roles participated in bespoke safer gambling training delivered by GamCare. In addition, training was provided to employees which focused on working from home protocols during the pandemic.

Training overview

The following outlines participation in core compliance training offered to employees and leaders in the organisation.

Training type	Total number of employees eligible	Total number of employees completing training	Completion rate	Average training hours per employee
Compliance*	5,080	4,981	98%	9.14
Information security	5,420	5,333	98%	0.67
Global compliance – Senior Leader	1,044	881	84%	1.5

* Includes Snaitech employees.

Playtech is committed to strengthening its training, learning and development for its employees year on year. In 2019 Playtech commissioned the Responsible Gambling Council of Canada to develop and analyse findings from 2019 compliance training feedback surveys (e-learning and face to face) and provide recommendations on how to strengthen its initiatives in the future.

Each of the questions was designed to measure employee impressions of safer gambling awareness, knowledge, attitudes and behavioural intentions to use training content in practice. By extension, these questions also measure aspects of satisfaction with employment, organisational commitment and organisational trust. Results of survey responses aim to provide a baseline for assessing the impact of training and staff satisfaction on key return-on-investment factors such as staff retention. Playtech will conduct a similar exercise in 2021 and compare results to the 2019 results. Overall, more than 3,300 Playtech employees took part in the compliance e-learning feedback survey and upwards of 577 respondents in Playtech management roles took part in the 2018 face-to-face training feedback survey.

Playtech has incorporated a number of these recommendations into the employee engagement and learning and development plans for both 2020 and beyond. For instance, in 2020, Playtech launched a refreshed excellence awards programme, which included an 'Engagement and Impact Champion' to recognise employees help to advance our sustainability strategy.

Speaking up

An important aspect of Playtech's commitment to conducting its business with honesty and integrity, and promoting a culture of openness, integrity and accountability, is providing a channel for employees to voice concerns about anything they find unsafe, unethical or unlawful. These mechanisms must be accessible and independent of line management, and must enable employees to voice concerns in a responsible, appropriate and effective manner without fear of criticism or retaliation. Since 2017, Playtech has offered an

SNAITECH Sustainability Week A Journey five years long

In 2020, Snaitech presented the second edition of the "Snaitech Sustainability Week" held from 5 to 9 October 2020. This week was dedicated to communication, information, and awareness on sustainable issues of concern to the company. After the success of the first year, this year's theme was "A journey five years long" which highlighted the Snaitech sustainability story, exactly five years after the foundation of the Group. During the week, Snaitech published its 2019 Sustainability Report, a special edition which framed the five years in five projects with 25 stakeholder testimonials. CEO Fabio Schiavolin led a digital event to present the report and share social, environmental and financial highlights with employees as well as external partners and stakeholders. Snaitech also hosted three Instagram live meetings which were dedicated to social commitment, with participation from some of Snaitech's charity partners including Amref Health Africa – Italia and Special Olympics Italia.

independent Speak Up hotline to enable employees to raise concerns confidentially and anonymously. The Speak Up policy and hotline have been promoted to Playtech offices through induction sessions, formal communications and posters and within the compliance training programme. In 2020, Playtech received zero incident reports through the independent Speak Up hotline. The hotline did not receive any reports in 2019 and had one incident raised in 2018. In 2021, Playtech will refresh its speak up policy, procedures and platform as well as launching refreshed awareness for colleagues across the business.

Responsible business and sustainability continued

Reducing compliance risk continued Cybersecurity and data protection

Playtech has been setting and implementing high data protection and security standards since it was first established. Data is crucial to Playtech's business model, with customers and clients trusting the Company with sensitive data every day. Ultimately, they only trust Playtech as a business partner and supplier when they have confidence that their personal data is safe and understand how and why it is used by the Company.

Following the implementation of the EU General Data Protection Regulation (GDPR) in May 2018, and numerous regulatory requirements for the gambling industry introduced by local regulators, Playtech has embedded a robust and consistent approach to data protection and security across all of its jurisdictions. Playtech maintains an active GDPR programme because of the ever changing regulatory and technological landscape, seeking continuous improvement on policy, regulatory and customer trends, as well as ongoing security audits based on international security standards such as ISO 27001 and PCI-DSS.

Playtech makes all efforts to safeguard personal data by adhering to all relevant GDPR principles, including the following:

- Processing all personal information fairly and lawfully
- Only processing personal information for specified and lawful purposes
- Keeping personal information up to date
- Not keeping personal information for longer than is necessary
- Storing personal information in a secure manner
- Tracking the access to personal information and assure the access rights

Playtech's work on global data privacy and security is led by its Chief Privacy Officer, appointed in 2017, who is supported by two other Data Protection Officers to manage specific aspects of UK and EU-specific GDPR compliance and other global regulatory privacy requirements where applicable. They are, in turn, complemented by a professional group, Playtech Security, governing over security domains in the application, infrastructure, physical and compliance worlds. Over the past year, Playtech has increased the depth and frequency of data protection and cybersecurity reporting to maintain high visibility for its senior management team and the Board.

TCFD statement

The Financial Conduct Authority issued a Policy Statement in late 2020 requiring commercial companies with a UK premium listing to include a statement in their annual financial report covering the period starting on 1 January 2021. Playtech therefore is including a first TCFD statement one year ahead of the new requirement and commits to publish a full disclosure over the next two years, based on a rigorous assessment on the climate-related risks and opportunities that are material for Playtech. The TCFD framework consists of four core elements: governance, strategy, risk management, and metrics and targets. A summary of Playtech's current approach against the four core elements and plans for the near future is provided in the table below, including signposts to more information.

TCFD element	Current approach	Future plans	Read more
Governance	<ul style="list-style-type: none"> • Risk & compliance committee monitors implementation & progress against the sustainability and responsible business strategy. • Progress against GHG target is part of annual reporting and the company's non-financial Scorecard. • Climate risks are reviewed by the Risk & Compliance board committee and Risk management (executive management) committee. The Regulatory Affairs & Compliance function facilitates and coordinates with site operations on climate matters. 	<ul style="list-style-type: none"> • Continue reviewing and monitoring the implementation of the responsible business strategy through established Board and executive management committees. • Assess progress against GHG target through Sustainability Scorecard. 	Responsible business and sustainability – Sustainability governance on page 48
Strategy	<p>Playtech is reviewing its GHG target and has identified the following climate-related risks:</p> <ul style="list-style-type: none"> • Increased severity and frequency of extreme weather events. • Impact: ability to supply software and services. Time horizon: medium term • Increased stakeholder concern about level of climate commitments. Impact: ability to win new business and attract and retain talent. Time horizon: medium term 	<p>Playtech will consider how climate risks and opportunities will affect its core business strategy.</p> <ul style="list-style-type: none"> • Continue to identify climate-related risks through regular risk management process. • By the end of 2021, set up process to identify and disclose climate-related opportunities. • By the end of 2022, conduct and report on climate scenario analysis to evaluate the future impacts. 	Emerging risks, principal risks and uncertainties on page 81
Risk management	<ul style="list-style-type: none"> • The Board Risk and Compliance Committee and Risk Management Committee determine the nature and extent of significant risks it is willing to accept in achieving long-term strategic objectives. • The Risk & Compliance Committee advises the Board on current and future risk strategies. 	<ul style="list-style-type: none"> • Continue to identify, assess and manage climate-related risks through regular risk review processes including the Group Risk Register. 	Responsible business and sustainability – Sustainability governance on page 48
Metrics and targets	<ul style="list-style-type: none"> • Playtech has set a target to reduce its absolute Scope 1 and 2 GHG emissions by 40% by 2025, from a 2018 baseline. • Playtech discloses its Scope 1 and 2 absolute emissions annually. • Progress against the GHG target is one of seven areas of performance captured by the Board Sustainability Scorecard. 	<ul style="list-style-type: none"> • Implement GHG target through supporting site operations to reduce GHG emissions through energy efficiency activities, including an Environment Fund. • Playtech will disclose Scope 3 emissions in select categories through its CDP disclosure, and is committed to expanding this disclosure in 2021 and future years. • Playtech is committed to review its GHG target annually. This will include exploring setting a science-based target (SBT) over the next 12 months. 	Responsible business and sustainability – Environment metrics on page 61

The Company carries out monthly internal reporting to the Board, filtered through the Group Chief Compliance Officer and Group Chief Operating Officer.

All Playtech employees and partners are required to comply with confidentiality requirements, and legal and regulatory obligations, with contractual terms such as data processing agreements and EU model clause agreements governing the use, disclosure and protection of information.

During 2020, Playtech developed and implemented new data protection and security awareness training modules for employees, and those modules now include a test to help the Company understand the levels of understanding and awareness in Playtech's workforce. The training is mandatory and employees who fail to complete the module before a set deadline will lose their eligibility for bonuses within the financial year (the number of colleagues completing data protection and security training in 2020 can be found in the chart noted). Playtech has two additional training modules under development for 2021: one for colleagues who deal with regular data handling tasks and one for colleagues with comprehensive data handling and processing responsibilities.

In terms of tools and technology, 2020 saw Playtech launching various workstreams to enhance its own privacy and security positions as well as that of its customers. This included the introduction of new advanced tools to detect cyberattacks on both the network and system layers of customer environments to assure the protection of personal information; an enhanced security operations team that works 24/7; increased use of attack simulation exercises to test Playtech's systems; and a 19% increase in audits versus 2019.

Environment

The environment, and particularly climate change, is a growing area of concern for Playtech, its investors and for its other stakeholders. Playtech's most material environmental impact is the greenhouse gas (GHG) emissions stemming from the electricity used across its offices and datacentres. Playtech recognises the need for businesses to play their part in keeping the level of global warming below 1.5°C. The Company also recognises that urgent action is required to substantially reduce the risks and impacts of climate change globally and in the countries, cities and communities in which it operates.

Environment metrics

Greenhouse gas emissions

UK total energy consumption (KWh)		UK total GHG emissions (tonnes CO ₂ e)	
2020**	1,556,362	2020**	350.09
Global total energy consumption (KWh)		Global total GHG emissions (tonnes CO ₂ e)	
2020**	27,677,113	2020**	9,316 [^]
2019	30,932,101	2019	10,914
2018	31,715,777	2018	11,543
UK Scope 1 energy emissions (tonnes CO ₂ e)**		GHG intensity (tonnes CO ₂ e/employee)	
2020**	47.63	2020**	1.37 [^]
Global scope 1 energy emission (tonnes CO ₂ e)**		2019	
2020**	1,155 [^]	1.70	
2019	1,421	2018	
2018	1,650	1.92	
UK Scope 2 (location-based) emissions (tonnes CO ₂ e)***		2020**	
2020**	302.46	2019	
Global scope 2 (location-based) emissions (tonnes CO ₂ e)***		2018	
2020**	8,161 [^]	9,493	
2019	9,493	2018	
2018	9,893		

* 2020 absolute data is an estimate based on 99.3% actual data coverage by headcount. Coverage has been above 90% for all three years.

** Using the latest Department for Environment, Food & Rural Affairs (DEFRA) conversion factors (CO₂e).

*** Using the latest DEFRA electricity conversion factor (CO₂e) for all UK locations and district heating conversion factors for the whole Group, and the latest International Energy Agency (IEA) conversion factors for all electricity use at non-UK sites (CO₂e).

+ Due to reporting timelines, data for November and December 2020 has been estimated using November and December 2019 actual data, except for sites where actual 2020 data was already available.

[^] Indicates independently assured data by PwC; Full assurance statement can be found at www.playtech.com.

Water consumption

	2020**	2019**	2018*
Total water consumption (m ³)***	611,629	719,635****	502,511
Water consumption for watering racetracks (m ³)	167,831	175,259	232,615
Water consumption for watering racetracks (% of total)	27.4%	24.4%****	46.3%

* Data covering Snaitech operations only.

** Data covering all of Playtech's operations.

*** 2020 estimate based on 84% actual data coverage by headcount.

****Restated due to the inclusion of a multiplying factor that was used for water charges in the Philippines. Calculations have since been restated to the actual consumption.

Waste and effluent*

	2020	2019	2018
Total waste production (tonnes)	7,665	8,850	7,829
Of which:			
– Sent to landfill (tonnes)	5	52	180
– Reused or recycled (tonnes)	7,660**	8,798	7,650
Hazardous waste (tonnes)	66	96	127

* Data covering Snaitech operations only (excluding Snaitech Rete Italia and Epiga – Rome office).

** This figure is split between Racetracks (Manure/by-product of animal origin – 7,225), Racetracks (other-359) and offices (77).

Responsible business and sustainability continued

Environment continued

To increase transparency around its climate change performance and strategy, Playtech completed the CDP Climate Change 2019 Questionnaire and received a "C" rating. The Company intends to improve its rating in future years. Playtech has also committed to implement the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), a framework that allows it to report consistently on climate-related financial information to investors and financial markets. Playtech's 2020 GHG reporting (Scope 1 emissions, Scope 2 (location-based) emissions, Scope 1 & 2 intensity per FTE employee) has been externally verified by PwC. The assurance can be accessed on the Playtech website at <https://www.playtech.com/sustainable-success>. In the years to come, the Company will increase disclosure on this area in subsequent Annual Reports.

During the year, Playtech introduced a new GHG emissions target to guide its energy-reduction efforts. The Company's ambition is to reduce its absolute scope 1 and 2 GHG emissions by 40% by 2025, using 2018 as the baseline year. To make this happen, Playtech is working with key site operations, supported by environmental specialists, to reduce energy usage and address other environmental impacts. In addition, Playtech has a central fund to support energy reduction projects.

In 2020, Playtech's performance against the 2025 GHG target was skewed by the pandemic and the resulting office lockdowns, as well as decreased customer activity in some markets. Compared to 2019, the Company's total energy usage decreased by 10.5% and its absolute GHG emissions dropped by 14.6%. On a normalised basis, Playtech's GHG emissions decreased by 19.4%. The decrease in energy usage was mainly due to the closure of company assets such as office buildings and betting shops due to the pandemic. The decrease was relatively limited because energy-intensive operations such as data centres and live studios continued to operate 24/7. The decrease in normalised GHG emissions (per FTE employee) is much larger than the decrease in absolute emissions because emissions decreased while the total number of employees in the Group increased.

As per the UK SECR requirements for 2020, Playtech has reported its Scope 1, Scope 2 GHG emissions and energy consumption figures for the UK.

The consumption of water across the Playtech Group decreased by 15.0% in 2020, again due to the pandemic and resulting lockdowns affecting offices and other sites such as racetracks.

Playtech Tallinn office move to green energy

Estonia

Playtech Estonia is taking action to reduce its environmental footprint. The Tallinn office proactively requested its landlord to switch to renewable energy, and as a result from 1 October 2020 the electricity used in the Playtech Tallinn office and wider campus is produced from renewable energy sources. Based on previous years, this transition will eliminate approx. 460 tonnes of CO₂ per year of market-based Scope 2 emissions (note that we are reporting location-based Scope 2 emissions this year, which are not affected by this switch as they are calculated based on national grid average emissions factors).



The racetracks saw a smaller decrease in water consumption (4.2%) because of the need to maintain the grounds even though the racetracks were closed to the public.

Playtech continues to manage and report on a wider set of environmental KPIs for Playtech's Italian operations, Snaitech. Snaitech runs a retail operation and three racetracks, which means the environmental impact profile is different from the rest of the Company's markets. In 2020, Snaitech's total non-hazardous waste production decreased by 13.4%. The volume sent to landfill dropped close to 0, decreasing by 90.9% compared to 2019, following improved operational processes to reduce the volume of waste sent to landfill. Even though the volume

that is reused or recycled also decreased by 12.9%, this is proportionate with the overall decrease. The volume of hazardous waste also decreased by 31.3%. Of Snaitech's total waste production, 99.0% was produced by the racetracks. 99.9% of total waste was reused or recycled.

Compliance and responsible supply chain management

In 2019, Playtech established a new global and centralised procurement function. In 2020, the function focused on implementing the newly established organisational model, and implemented operational, compliance and process improvements. Compliance continued to work closely with the procurement function to review risks in the supply chain and deliver training. Supply chain issues, including human rights, were specifically examined as part of the compliance health check process.

In 2020, Playtech also introduced a new policy to strengthen oversight, mitigate compliance and ethical risks as well as ensure minimum standards are adhered to when entering joint ventures. This policy includes a robust governance and accountability framework for such ventures and will be fully deployed in 2021 alongside bespoke training for relevant colleagues.

Human rights

Playtech is committed to upholding the principles embodied in the Universal Declaration of Human Rights, as well as the International Labour Organisation's Declaration on Fundamental Principles and Rights at Work. Playtech's most salient human and labour rights issues relate to employment, data protection, procurement of goods and services, and AML, specifically ensuring that individuals involved in human trafficking and slavery are not laundering their money through Playtech's operations.

In 2020, Playtech published its fourth Modern Slavery Act statement, outlining the initiatives the Company is undertaking to understand and assess potential risks of modern slavery and human trafficking.

Key areas of focus for 2021 will be to review the impact of the pandemic on human rights in our supply chain, strengthening consistent processes and procedures for managing third parties used in employment practices, reviewing and strengthening audit procedures and strengthening supplier human rights assessments.



Gender splits

Employees (%)*	Male	Female
2020	60.7	39.3
2019	58.6	41.4
2018	58.2	41.8

Senior managers (%)**	Male	Female
2020	80.6	19.4
2019	81.4	18.6
2018	83.4	16.6

Directors (%)***	Male	Female
2020	71.4	28.6
2019	75.0	25.0
2018	75.0	25.0

■ Male ■ Female

* Employees are defined as the total number of employees on the payroll on 31 December.

** Senior Managers are defined as the top 500 highest earning employees at Playtech.

*** Directors are defined as Board Directors on 31 December.

Gender pay gap*

Median gender pay gap (%)**	Value
2020	21.0
2019	31.7
2018	60.4

Mean gender pay gap (%)**	Value
2020	25.5
2019	32.5
2018	49.4

Median gender bonus gap (%)***	Value
2020	31.1
2019	25.9
2018	16.7

Mean gender bonus gap (%)***	Value
2020	49.6
2019	52.7
2018	67.0

* Based on UK employees only. The numbers were calculated in line with the UK Government's requirements for reporting Gender Pay Figures and covers payroll and bonuses paid up to 5 April 2018, 5 April 2019 and 5 April 2020 respectively.

** Based on hourly rate of pay. In line with the UK Government's guidance for gender pay reporting, furloughed employees are excluded from the calculation.

*** Based on total bonuses received. In line with the UK Government's guidance for gender pay reporting, furloughed employees are included in the calculation.

In 2021, Playtech will also review, align and strengthen its procedures in light of evolving UK and European legislation related to human rights and environmental due diligence and reporting.

In addition, Playtech's compliance team continues to monitor human rights flags as part of its risk monitoring of third parties, including suppliers, partners and licensees. The Company reviews any cases involving human rights flags on a case by case basis to assess risk and actions required.

Diversity metrics

As part of the responsible business strategy, the human resource function has established and developed a systematic Diversity and Inclusion (D&I) programme, with the aim to encourage equality and promote an inclusive culture.

The following charts illustrate the global and UK diversity data and trends from 2018 to 2020.

Playtech is committed to year on year improvements to achieve gender balance, reduce the gender pay gap and promote inclusion. With respect to global Diversity and Inclusion metrics, there has been a slight improvement since 2018 in the senior manager and director gender splits. Playtech is focusing on improving female representation at senior levels in the organisation through a combination of improved recruitment, succession, leadership education and data reporting.

In 2021, regular reports will be provided to senior management on progress related to gender diversity globally.

This regular data reporting will help inform future strategies, priorities and programming.

UK Gender Pay Gap data

A priority is to reduce the UK Gender Pay Gap (GPG) with a focus in reducing the Median Gender Pay Gap, which is the middle pay point for males and females.

During the snapshot year, the UK operations saw a significant reduction of the Median Pay Gap from 60.4% in 2018 to 21% in 2020. The Mean GPG in 2020 is nearly half of what it was in 2018, shifting from 49.4% in 2018 to 25.5% in 2020. These reductions are in line with priority areas of focus.

Whilst there has been a reduction in the gender pay gap, the median and mean gender bonus pay gap was affected due to the number of key male individuals holding senior executive, sales and senior management roles where higher bonuses are paid.

Responsible business and sustainability continued

Know your MIND Programme

UK

Playtech continued to work in partnership with Mind BWW (mental health charity) and Betknowmore UK (gambling support and education charity) to deliver the 'Know Your Mind' programme for Playtech employees in the UK. The objective of the programme is to promote healthy online living, by equipping employees, team leaders, and mental health champions with the information and capabilities to identify, escalate and intervene with those at risk or affected by gambling related harm and mental health. In addition to a variety of targeted training and global workshops, the programme produced 12 mental health champions, who hold a Mental Health First Aid certification. The role of a mental health champion includes:

- Breaking down stigma by starting conversations about mental health in the workplace
- Dispelling myths and stereotypes
- Signposting colleagues appropriately to support, information and resources
- Supporting and delivering wellbeing activities and lunch and learn workshops
- Providing Mental Health First Aid to someone experiencing a mental health issue or crisis

The programme is independently evaluated by the Responsible Gambling Council (Canada), with findings and recommendations to be shared with the industry, and future intention to roll out to Playtech globally. As Playtech progresses phase two of this project, the support will extend to all Playtech locations.



Global Wellbeing Pillars

<p>Physical</p> <p>To improve positive lifestyle behaviour choices to ensure good health, avoid preventable diseases and conditions.</p>	<p>Social</p> <p>To encourage a positive work-life balance by providing safer gambling information, flexibility and valuing family, friends, colleagues, and wider community.</p>	<p>Mental</p> <p>To foster positive mental health by providing support for issues including anxiety, depression and stress; and safeguard our employees.</p>	<p>Financial</p> <p>To support control and information over finances, protection against the unexpected and savings.</p>
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Diversity metrics continued

UK Gender Pay Gap data continued

Playtech continues to work to close the gender pay gap, through three workstreams:

- Expanding Diversity Training and Awareness Programmes for line managers and senior leaders
- Refreshing and centralising a number of human resource policies to ensure globally consistent approach to Diversity and Inclusion
- Improving the use of data to create transparency around our internal D&I performance

In addition, the human resources team continues to support the business to strengthen the rigour in performance management processes, including efforts to ensure that remuneration and promotion processes are fair and consistent, and strengthening audit procedures for third-party factory visits and supplier human rights assessments.

Fostering diversity and inclusion

Diversity, inclusion and equity was another major global theme in society in 2020 with a renewed focus on what it means to build and foster an inclusive workplace. Playtech competes to attract and retain talent within a technical, innovation-driven and, traditionally, male-dominated industry. The Company is committed to build a workforce that comprises people from all different backgrounds, cultures and ethnicities to remain innovative and to reflect the Company's diverse customer base. Recent societal movements on racial injustice, gender, disability and LGBTQ, have served as useful platforms to accelerate conversations on inclusion and continue to serve as a reminder that more needs to be done in business and in society as a whole.

While Playtech has a global and diverse workforce, the Company recognises that it must continue its focus on actions to make meaningful progress on inclusivity at all levels within the organisation.

To that effect, the Company's D&I strategy is ever evolving and currently guided by four key objectives:

- Improve the gender balance at Board, executive and senior management levels
- Invest in and retain the next generation of leaders and talent by increasing access to networking, mentoring and training initiatives
- Futureproof workplace policies and training to support the progression of talent
- Expand investment in and support for cross-industry partnerships and initiatives to build a more inclusive sector

Having increased the resourcing and prominence of D&I activities in 2019 with new hires and the launch of a formal D&I programme, Playtech developed its approach further through three primary workstreams that included:

- Expanding diversity training and awareness programmes for line managers and establishing a formal internship programme
- Refreshing and centralising relevant human resource policies to ensure a globally consistent approach to D&I covering recruitment, safeguarding and harassment, bullying and respect
- Improving the use of data to create transparency around Playtech's internal D&I performance

While the majority of Playtech's D&I training and awareness sessions were scheduled to take place as in-person events, the Company deployed the sessions fully via an online format thanks to great work internally and by external providers.

Health, safety and wellbeing

The health, safety and wellbeing of our employees has been of utmost importance for the Board and Executive leadership team. Throughout the pandemic, the executive leadership, site operations and HR have worked closely to understand the local developments, impacts and issues on the business and workforce. As part of the COVID-19 response, Playtech accelerated the introduction of a new global working from home policy to create more flexibility in the workplace and enable employees to strike a healthy work-life balance.

Facing an unprecedented global threat in the shape of COVID-19, Playtech's employees demonstrated remarkable resilience to deliver against its objectives.

As a digital-first business, Playtech has been working virtually for years, but the pandemic accelerated its efforts to foster employee engagement and welfare through online channels.

Playtech launched a Stronger Together campaign. This global campaign, created by Academy and Global HR and supported by executive leadership, supported and continues to support employees with tools, workshops and support to stay resilient during the COVID-19 pandemic. These sessions attracted high levels of engagement with over 600 colleagues participating in 35 sessions between March and the end of November 2020. For more information on our response to COVID-19, please see pages 8 and 9.

Playtech has been working to strengthen wellbeing programming and support for its people. The impacts of COVID-19 further highlighted the paramount importance of wellbeing. In 2020, Playtech launched a new Global wellbeing framework which covers 4 pillars – physical, mental, financial and social wellbeing.

In most of its locations, raising awareness and breaking down stigmas about mental health and safer gambling remains a particular focus and priority.

In 2020, Playtech offices around the world ran a total of 297 initiatives contributing to the mental and/or physical wellbeing of employees. Over 4,500 employees participated in one or more of these initiatives, with around 60% of the total number of employees in the Group participating in at least one wellbeing initiative.

Snaitech health and safety

Snaitech's business is different from the rest of Playtech's operations in that it comprises retail estate and racetracks, meaning the physical health and safety challenges are different from an office environment. Snaitech is constantly committed to developing and promoting a culture of worker health and safety and implementing a management system to ensure full compliance with local Italian legislation.

Occupational health and safety data*

	2020	2019	2018
Total number of accidents	4	11	13
Accident ratio			
Total number of accidents/working hours x 200,000**	0.67	1.6	2.1
Number of days lost to accidents	88	310	248
Severity of accident index			
Total days lost for accidents/working hours x 200,000**	14.81	45.9	39.2
Number of days of absence***	40,131	7,949	7,144

* Covers Snaitech operations only.

** 200,000 is a fixed coefficient (50 working weeks x 40 hours x 100).

*** Number of days of absence is defined as total hours of absence / 8 (hours of work per day); 31,942 days of absence are due to furloughed absences.

In 2020, Snaitech implemented an extensive suite of health and safety measures to manage pandemic related health and safety risks across the Snaitech real estate including racetracks, offices and retail.

These measures included:

- enhanced governance to oversee health and safety measures through special task forces and committees;
- the introduction of new risk management protocols;
- provision of PPE;
- an active, on-duty 24/7 resource to manage COVID-19-related critical situations, an employee campaign to raise awareness and contain the risk of COVID-19 infection in the workplace; and
- a reorganisation of work environments and operational procedures to respect safe social distancing.

The above table outlines occupational health and safety data for Snaitech operations over the past three years.

Economic footprint

Playtech is a leading technology partner to the gambling and financial trading sectors, with offices and commercial activities in multiple jurisdictions, with the majority of its development and technical operations in Ukraine, Estonia, Latvia, Bulgaria and Gibraltar. These locations are well known as technology hubs with a large population of highly skilled experts. The Group's presence in some markets, such as Austria, Australia, Denmark and Italy, is a result of acquisitions. Playtech engages in tax planning that supports its business and reflects commercial and economic activity. Playtech selects the location of its operations based on commercial and operational factors that extend well beyond tax, including: the prevailing

regulatory environment available, a widely available pool of technical talent, the linguistic capabilities in these jurisdictions, the location of the Group's licensees, labour and operational cost factors. The Group is committed to complying with all tax regulations in jurisdictions in which it operates and seeks to minimise the risk of uncertainty and disputes.

Given the dynamic nature of tax rules, guidance and tax authority practice, the business is exposed to continuously evolving rules and practices governing the taxation of e-commerce and betting and gaming activities in countries in which the Group has presence. Such taxes may include corporate income tax, withholding taxes and indirect taxes. The Head of Tax keeps the Board and Executive Management fully informed of developments in domestic and international tax laws within jurisdictions where the Group has presence. The Group aims to comply with all tax regulations in all countries in which it operates and monitors and responds to developments in tax law and practice. The Group has an appropriately qualified tax team to manage its tax affairs. The Group seeks to minimise the risk of uncertainty and disputes and does this through proactive dialogue with the tax authorities and by obtaining third party expert advice, where appropriate.

During the year, the Board reviewed and adopted the Group's UK Tax strategy statement (available at <https://www.playtech.com/responsibility-regulation/tax-strategy>). The total adjusted tax charge in 2020 was €17.9 million (2019: €39.8 million) and the effective tax rate was 22% in 2020 (2019: 13%).

Partnering on shared societal challenges

Playtech recognises that the challenges facing our sector and communities cannot be solved by one organisation alone. Driving positive social change requires collaboration and partnership.

This is why Playtech is working with a diverse range of partners to:

- Promote healthier online lives and digital wellbeing
- Increase employee participation in local volunteering projects
- Invest in research, education and training (RET) to prevent gambling-related harm

Playtech recognises that as a technology specialist in the gambling industry, it has an important role to play in sharing its expertise, experience and technology to help build a sustainable and safe industry for the benefit of all stakeholders.

The intersection of gambling, online life and mental health



Healthy online lives and digital wellbeing

The public health impacts of gambling-related harm, particularly mental health impacts, have been rising up the public health agenda and informing actions by health agencies, politicians, regulators, activists and charities. The COVID-19 pandemic has the potential to increase gambling harm risks given more time is being spent online and people's finances are under pressure. Scrutiny and pressure on the sector to act has added urgency, visibility and relevance for addressing the intersection of these issues. The enormity of the current situation also serves as an opportunity and platform for bringing together interested organisations to make a difference across the issues.

In 2018, Playtech initiated independent research to better understand this topic and the intersection with gambling and technology. As part of this work, the Company began engaging with a number of organisations interested in exploring the intersection of mental health, safer gambling and digital wellbeing, and discuss the role that the corporate sector can play in promoting healthy online behaviours, with the goal of preventing or minimising negative safer gambling and mental health impacts.

In March 2020 Playtech formally announced and committed £5 million over five years in five areas of focus, to support partnerships and initiatives that can make a positive difference at the intersection of gambling, online life and mental health.

Since launch, Playtech has begun to invest in a number of partnerships to advance digital wellbeing. The following are two such partnerships under this strategy:

Research, evaluation and insights

In September, Playtech and the Responsible Gambling Council of Canada, an international leader in problem gambling prevention, awareness, programming, policy and research, announced a multi-year partnership. RGC is an independent non-profit organisation with over 35 years of experience in problem gambling prevention in Canada and internationally. The relationship aims to strengthen existing and generate new and practical insights to raise standards and improve practices around digital wellbeing, safer gambling, and mental health. Playtech will use its expertise and experience to support the RGC to examine the links between mental health, digital wellbeing and gambling, using a combination of thought leadership, research, and evaluation of initiatives. In 2020-2021, focus was placed on generating knowledge on the links between digital wellbeing and gambling, and outlining best practices for purposeful collaboration to support the digital wellbeing of young people. In 2021-2022, a framework outlining digital tools and stakeholder opportunities for supporting safer gambling along the player continuum will be developed, and evaluations of the programmes and wider initiative will be performed. All research and evaluation will benefit from the RGC's full circle perspective working with regulators, operators, treatment providers and the gambling public across the globe.

Mindful resilience

Playtech has also committed to support a two-year pilot programme led by The Young Gamers & Gamblers Education Trust (YGAM) to deliver specialist evidence-led training on gambling/gaming-related harms and digital behavioural addictions to healthcare professionals in London. The Mindful Resilience programme brings together an alliance of experts from YGAM, Bournemouth University, the Responsible Gambling Council and Betknowmore UK. The aim of the initiative is to address gaps in knowledge to enable healthcare professionals in primary care networks to engage, identify harms and signpost patients to the appropriate support available. The free-to-access training is specifically tailored to the modern needs of the NHS and informed by lived experience and academic insight.



“COVID-19 challenged Playtech to move quickly to ensure that those who were hit the hardest were given support.”

Community investment

In 2020, Playtech enhanced its community investment and volunteering programme with the appointment of a dedicated manager and the launch of a global framework for directing and measuring the impacts of its activities. COVID-19 challenged Playtech to move quickly and in new ways to ensure that those who were hit the hardest were given support. To that effect, the Company rapidly mobilised its skills, community budgets, assets and technology to support local communities, charities and licensees across the world.

In 2020, Playtech employees participated in community investment initiatives – with 10 countries providing data on their activities. In these markets and throughout 2020, Playtech worked with over 100 charities. Through the programmes supported, our aim was to engage an estimated, cumulative number of more than 10,000 people in 2020*. Community investment includes gifts in kind, monetary donations, and employee volunteering. The total value of gifts in kind distributed in 2020 was over €40,000 and monetary donations totalled over €300,000.

* Engaged is defined as an individual that has directly benefitted and/or has interacted with the programme supported from financial and/or in-kind support.



• The highlights of our pandemic response can be found on pages 8 and 9

Responsible business and sustainability continued

Playtech has an important role to play in finding solutions for the issues that most concern our stakeholders — both in the communities where we operate and on critical issues facing our industry, such as safer gambling. Building strong and enduring partnerships is central to our approach to addressing shared societal challenges, and we're investing in a range of relationships with experts within and beyond our sector.



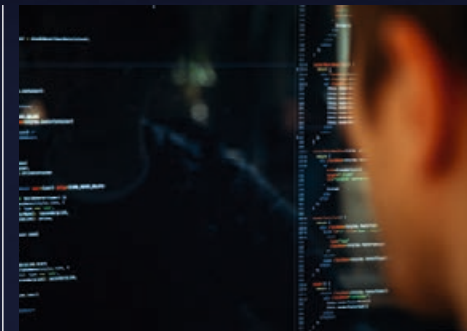
Live2Give Gibraltar

Playtech Gibraltar is recognised as a charity leader. The office supports and donates to a wide variety of causes, including cancer relief, homelessness, the elderly, families in need and environmental working groups, helping to craft changes required for a better future. The office is also heavily involved in promoting women in tech through the Gibraltar government's Women's Mentorship Programme and the Girls in Tech initiative. During 2020, Playtech's Gibraltar employees used their skills to develop the Live2Give app, which aims to digitise charitable giving in Gibraltar. Monetary donations can be made through the touch of a button, and the app also offers a platform for giving skills, time and energy. Georgina Morello from Playtech Gibraltar partnered with Robin Whitting from Entain to develop the app. Commenting on the app, Georgina said: "We've come up with the prototype which we have presented to many charities already; all in all, everyone's been highly supportive, including government officials. We are really looking forward to see it go live in due course." The concept was developed as part of the 2019 Hacking for Humanity event and is scheduled to go live in 2021.



iZilove Foundation Italy

Since 2017, Snai's iZilove Foundations has been supporting the Renato Piatti Foundation, which develops projects and provides services to people and their families who are affected by disabilities, with the aim of supporting them to build and enhance their skills. Renato Piatti Foundation manages 16 residential and rehabilitation centres, assisting a total of 500 children, adolescents, adults and elderly clients. In 2020, the iZilove Foundation supported the charity's new "Toc-Toc" programme aimed at supporting young patients with digital tools that are critical to allow them to continue their therapies online during the pandemic.



Employees volunteer to create crucial eHealth system Cyprus

Together with The University of Cyprus, employees from Playtech's Cyprus office created an in-patient eHealth monitoring system for COVID-19 patients for public hospitals in Cyprus. Ten developers from Playtech volunteered part work hours and part personal time, on the development and configuration of the tool.

Using technology to help slow the spread of the virus, this dedicated solution for COVID-19 patients allows doctors and nurses to add patients, track their evolution and add & view all necessary details (daily monitoring, symptoms, medication, treatment, see their laboratory results, patient contact etc.). The system went live in May 2020.

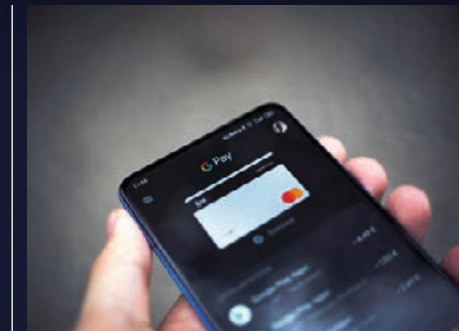
Investing in safer gambling research, education and treatment

Playtech has continued to increase its investment in research, education and treatment programmes designed to reduce gambling related harm. In 2020, Playtech invested over £1.3 million in such programmes and initiatives. Below are a few examples of programmes supported during the year.



Providing parents with support to prevent gambling related harm

Playtech is proud to support YGAM's Parent programme which aims to provide parents and carers with the knowledge and resources to safeguard their families from the harms associated with gaming and gambling. The funding provided by Playtech has enabled YGAM to develop an informative Parent Hub website which hosts an abundance of free practical tips, interactive activities and advice to help parents understand the risks and manage their child's safety online. The digital resource includes unique insights and guidance from parents, leading academics and teachers. The programme will be further enriched during 2021 with the introduction of bespoke workshops to help parents identify signs of harm, changes in behaviour and establish healthy boundaries with gaming.



Collaborating to reduce gambling-related financial harm

Since 2019, Playtech has partnered and participated in GamCare's Gambling Related Financial Harm programme (GRFH). Launched in 2019, the aim of this programme is to develop a best practice framework for the identification and support of players experiencing financial difficulty due to gambling related harm. This multi-stakeholder initiative brings together lived experience as well as representatives from the financial sector, the gambling industry, money and debt advice organisations and gambling treatment and support services to share best practices, set new standards, innovate and connect. In 2020, the initiative continued to make significant progress

with GamCare convening a network of interested and supportive organisations to share knowledge, information, ideas and best practice. Over 30 stakeholders from finance, gambling, money and debt sectors and gambling support services have been engaged on the project.

Most notably, the programme launched a comprehensive toolkit for financial institutions, gambling businesses and debt advice agencies across the UK to help them recognise, support and refer people experiencing gambling-related financial harms, and provide consistent communications across all points of the customer journey. This is the first time representatives from these sectors have come together to address gambling related financial harms in a unified way.

Playtech has committed to continue to participate and support this programme as it focuses future work including embedding best practices, generating further knowledge sharing and expand the reach of activity and engagement.