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To the Ministry of Finance

The logo for BOS.nu, featuring the letters 'BOS' in a large, bold, white sans-serif font, followed by '.nu' in a smaller, white sans-serif font. The logo is set against a dark grey rectangular background.

**Referral response memorandum, Personal data processing within the framework of the Duty of Care according to the Gambling Act**

In the memorandum, the Ministry of Finance proposes extended rights for Swedish-licensed gambling companies to keep records of gambling consumers' finances and health under certain specified conditions. This is with the aim of being able to comply to the statutory Duty of Care.

The Swedish Trade Association for Online Gambling (BOS) endorses the proposal.

**The duty of care**

The duty of care is the most central part of consumer protection in the new gambling act from 2019. It includes partly an obligation to monitor the player, partly an obligation to take measures in case of suspected problem gambling.

The more land-based gambling that transitions to digital ditto, the better from a consumer protection perspective. Land-based gambling has been characterized by anonymity, cash and the lack of ability to monitor the consumer's gambling behavior. Online gambling is characterized by rigorous know-your-customer measures from the time a gambling account is opened and thereafter during the consumer's unabated relationship with the gambling company, right up until the gambling account is terminated.

There must be no doubt that the gambling company has the right to store information about the player's finances and health, in order to comply to the statutory Duty of Care. BOS therefore welcomes the removal of this doubt.

Sincerely,

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#### About BOS

BOS gathers around twenty online gambling companies that operate in Sweden. The companies are active in the competitive Swedish gambling market. They are unbound from the state in the sense of ownership, principal and board composition. All members have a Swedish gambling license for activities that require a license. BOS works for a healthy and sustainable gambling market which, among other things, is characterized by strong consumer protection, a clear gap between the state's role in the gambling market and the role of commercial gambling companies as well as a high degree of channeling into the Swedish licensing system. BOS has special demands on its members' marketing beyond what is stipulated in Swedish law.