



ShuftiPro
True identity builds trust



Global Gambling Compliance

Regulations, Age Checks & Financial Safety

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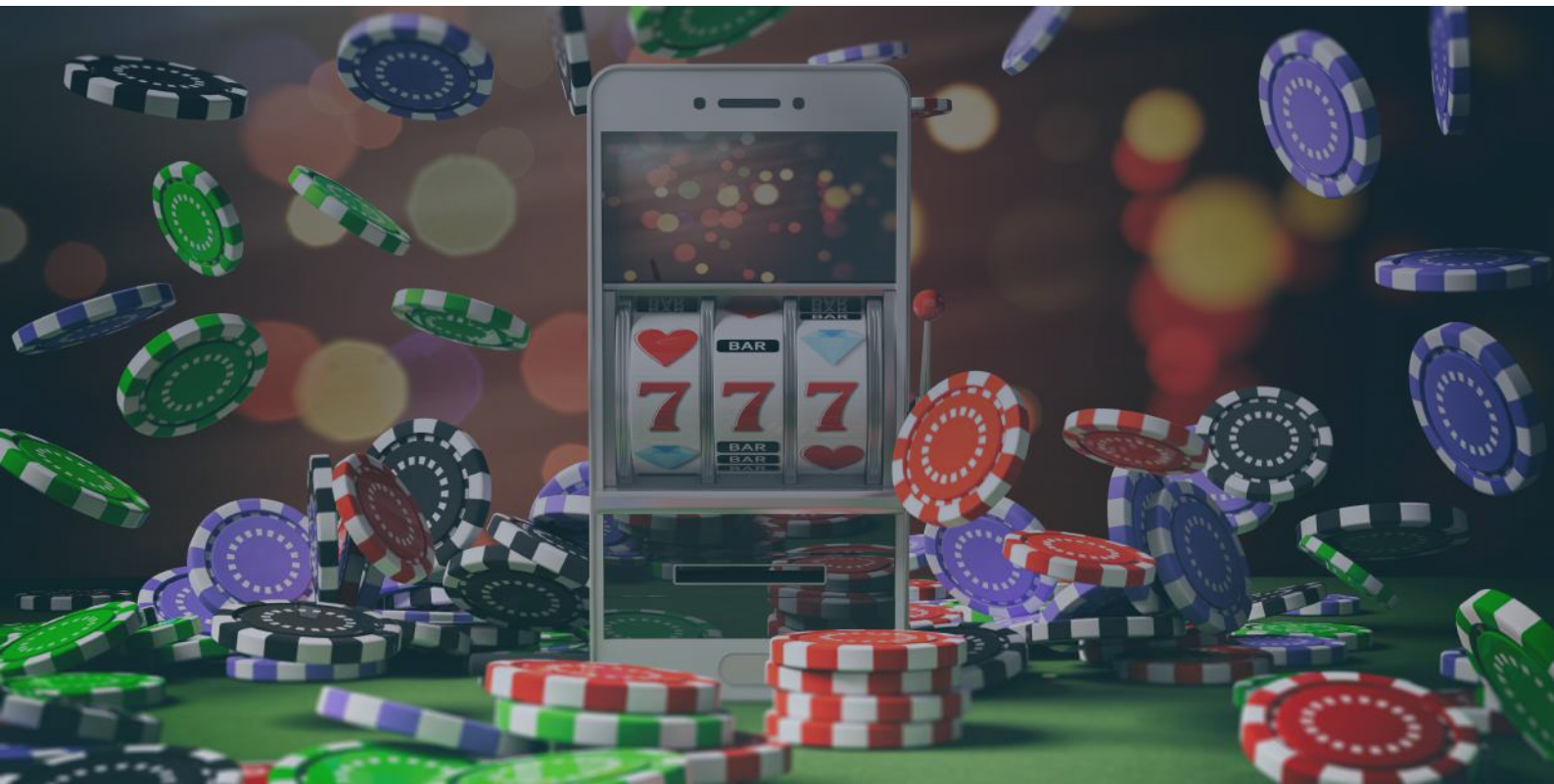
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An Insight Into the Global Gambling Regime

The COVID-19 pandemic had ever-lasting effects on the gaming industry and especially the gambling sector. Lockdown restrictions led to decreased sales for brick-and-mortar casinos and gaming arenas. While these events were devastating for most businesses, they provided opportunities for the **online gambling industry** to flourish. People stuck at home found new ways to stay entertained as online casinos and e-betting started gaining increased popularity. With an influx of users turning towards the digital space, the online gambling market performed exceptionally well in 2020.

Online Gambling Growth in Numbers

Currently, there are more than 2000 online gambling businesses offering services across the globe.^[1] A recent statistic report published in Business Wire shows that the internet gambling market is forecasted to make a revenue of \$674.7 billion by 2025 at a CAGR of 7%, making exponential progress in the



[1] Cutting the Wire: Gaming Prohibition and the Internet (2005)

coming years.^[2] A survey by the American Gaming Association (AGA) quotes gaming market analyst Chris Grove, “Online betting in the U.S. is in the first chapter—maybe even just the foreword—in terms of the growth story.”^[3] That being said, service providers are banking on technology trends given the changing customer needs and market trends. As per the 2021 findings by Research and Markets, the Asia Pacific region recorded the highest turnout, contributing to a staggering 38% while North America accounted for 29% in the global gambling market.^[4]

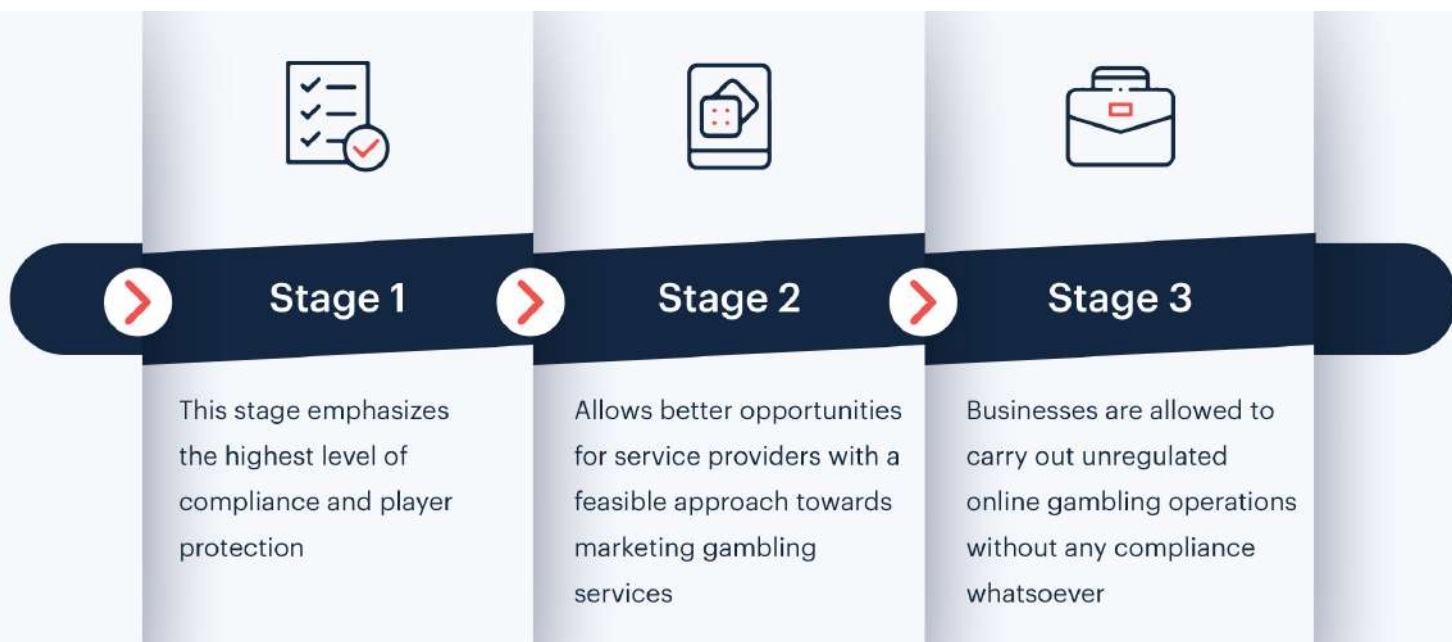


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Global Regulatory Landscape

Where the gambling industry boom has opened new doors for businesses, it has also raised the concerns of global regulators. Money laundering and related monetary crime have significantly increased through online casinos and e-betting websites in the past few years since cyber actors have easy access to digital platforms and technology. To cater to the growing need for minor protection and financial safety, these service providers are now developing solutions that are centred around state-of-the-art rules and regulations.

These regulations can be broadly divided into three different stages, details of which are listed below:



Although a large number of jurisdictions have legalised gambling, and many are looking forward to it, cultural, ethical and geographical factors play a key role in governing these standards. For instance, the United Arab Emirates, Saudi Arabia, and Brunei have restricted gambling because of their indigenous beliefs. States like the United Kingdom, Australia, USA, Thailand, and France allow online gambling operators to offer services under well-defined laws for online casinos and e-betting games.^[5]

Social Responsibility Measures

Due to the high-risk nature of gambling businesses, they need to be properly supervised, not only to prevent monetary crime but to ensure minor protection as well. Online casinos and similar operators are not allowed to target self-excluded audiences and display content that is overly appealing to users of certain age groups including minors and teenagers. This type of ethical business strategy is often characterised as corporate social responsibility (CSR) which service providers must fulfil to meet global gambling compliance.

Restricting Consumers

As part of the social obligatory requirements, gambling operators are directed to regulate customers based on defined standards, either set globally or as per the country-wide regime, including:

- Measures to restrict services for residents of jurisdictions where online gambling is prohibited
- Determining the appropriate gambling age of the player. Most jurisdictions have set the minimum gambling age at 18, while others consider 21 as the right age for these activities^[6]

Addressing Gambling Concerns

Below are listed some aspects that need to be addressed by service providers for a safer and responsible gambling experience:

- Certain jurisdictions require businesses to give players the liberty to set betting limits and account cash deposits of their own choice
- As a rule of thumb, players are allowed to self-exclude themselves from online gambling businesses and their services, which can be reversed in the future depending on the preference

Regulatory Measures

Over the past few years, the gambling industry is gaining increased user engagement due to the proliferation of technology. Legalised gaming arenas and licenced online casinos can make greater profits under certain obligations. Some of these common requirements include verifying if players possess a genuine identity and that they are not using any illegitimate means to carry out money laundering. Since casinos are cash-intensive businesses, they are faced with various financial and regulatory concerns, and hence are more susceptible to financial crime.

To cater to these challenges, globally-set standards such as Know Your Customer (KYC) and Anti Money Laundering (AML) play a key role. [Player verification](#) through effective KYC policies and procedures help identify gambling customers with false identities and safeguard those having a legitimate one. Along with that come AML measures that are built around ongoing transaction monitoring and screening of players to minimise financial setbacks.



Counter Financial Crime Strategy

Many jurisdictions across the global direct business of all sorts perform customer screening and monitoring as a deterrent against money laundering. Owing to these regulations, gambling businesses are liable if they fail to restrict players from opening multiple gaming accounts under a single identity. This is because since such a scenario could result in two things:

- Either the user is impersonating someone else and creating different accounts using the same details.
- The user is using various accounts either to cheat or to launder money by layering through multiple channels

As per the provisions in the Bank Secrecy Act of 1970, gambling websites and casinos are technically considered financial institutions^[7]. Even though the legislation directly applied to larger organisations like banks, BSA expanded its definition of financial entities over time. In 1985, the surge in criminal proceedings in the gambling sector led to BSA including casinos as part of the financial industry and the advent of industry-specific rules and regulations.

The law states that card clubs and casinos operating in the US having an annual income of more than 1,000,000 USD are directed to follow BSA requirements in their daily operations. BSA and similar **KYC/AML compliance** laws enable gambling businesses to develop a robust mechanism to defend financial crime and keep bad actors at bay.

User Verification Protocols

Player verification is a necessary part of enforcing regulatory and jurisdictional procedures, especially when it comes to high-risk industries like online gambling. Below are listed requirements for e-betting platforms to ensure effective user verification:



Digital Identity Verification

Vendors offering digital gambling services need to verify their gamers' identity as part of rudimentary **Customer Due Diligence** (CDD)



Age Checks

Global gambling compliance requires service providers to restrict consumption of any age-limited products by underage users



Enhanced Due Diligence

Based on the jurisdiction and transactional activity, operators must verify additional customer information



Record-keeping

Online casinos and electronic betting platforms should store transactional history and customer records as a contingency plan against financial crime

| Age-related Requirements

When it comes to the gaming industry, adult supervision is a key aspect for a player's well-being. A [survey](#)^[8] on user consumption in the e-gaming industry shows that 66% of children (age 9 to 12) game 2 hours a day while 56% of teenagers (age 13 to 17) take part in regular gaming activities for 2.5 hours a day. That being said, parents must be concerned about what content and products their children consume on the internet. In this regard, the Pan-European Games Information ([PEGI](#))^[9] rating system offers age classifications for the gaming industry and is approved by 200+ industry members.

Minor Protection

Gambling is a type of gaming not for the kids given the ever-lasting effects it has on their mental and physical health in the long run. Betting games like poker is becoming quite popular in the market since people can instantly make money out of it, but drain a lot of money as well. This can drive in a lot of user engagement and expectation, and offer a good deal of entertainment too. In case of minors, they can get easily addicted to gambling because they lack the ability to decide when to let go of these habits.

This is when businesses offering such services are also liable to minor protection duties, not only because regulators demand it but also to ensure responsible gambling activities. [Shufti Pro's age verification](#) solution offers services providers with a wide range of options based on tailored needs so they can carry out reliable and secure gambling keeping intact global age-related checks.

^[8] Digital Wellness Lab Survey on Video Games

^[9] PEGI Game Rating System

Age Verification Obligations

There exist different regulations that require businesses to verify a player's age before they offer them products and services. The main intent is to make sure no underage individual consumes age-restricted content specifically including R-rated and betting games, and those containing an excessive degree of profanity, violence and mature substance.

The data protection regulation, [GDPR](#), has set the minimum age of consent to 16 which means online service providers are not able to process online data of younger users in applicable countries. GDPR-compliant gambling businesses rule out the fact that minors are exposed to age-restricted services. Another US-based law, [COPPA](#), lays the foundation for age verification protocols that restrict children below 13 to make an online account, thereby, compliant entities following this act can develop customer transparency and a trusted market reputation.



Gambling Laws Across the Globe

This section covers AML and KYC requirements set forth by regulatory authorities so that service providers and online platforms can meet global gambling compliance across the UK, USA, Australia and Europe. In the past few years, the proliferation of digital solutions has encouraged people to turn towards online casinos and gambling platforms rather than brick and mortar sites. With the advent of technologies like 5G, the online gambling experience has become even more interactive and immersive, introducing an influx of users. Regulating 'games of chance' has always been a prime concern for state authorities and financial watchdogs. Although gambling is legal in most countries around the world, it needs to be carried out under certain regulations.



In this regard, every country has developed their own set of requirements for gambling service providers to ensure financial safety as well as a robust mechanism for player verification. While some states have created stringent regulations for gambling businesses, others are adamant that they don't need to rely on certain obligations. Below is an overview of the gambling compliance regime.

Regulations in the UK

Gambling became public in the United Kingdom with the Betting and Gaming Act of 1960 coming into force under recommendations of the Royal Commission on Betting, Lotteries and Gaming, 1949-1951^[10]. The Act was properly enforced in 1961 allowing small-scale gambling for skill-based games including bridge, poker, blackjack, etc. Owing to the gambling act, betting shops and licenced gambling platforms started operating in the UK.

Until now, more than 16,000 licences have been granted to casinos, online gambling websites and e-betting platforms. In the first six months, more than 10,000 betting shops were set up in the country while more than 1000 casinos in the early five years^[11]. Two other regulatory acts were enforced in 1963 and 1968 to streamline licence registrations for other types of gambling. Today in the UK, gambling is legitimate for anyone above 18 years of age, given that businesses follow underlying gambling and age verification laws.

UK National Lottery

In 1994, the UK National Lottery was established through a legislative licence granted to Camelot Group by the Parliament^[12]. As a rule of thumb, the prize is divided into government taxes, commissioned duty, and a tariff to the service provider to cover operating expenses. Since 1995 to date, lottery tickets and scratch cards have been publicly available for purchase by individuals at least 16 years of age. As per the rules in effect from April 22, 2021, these can only be bought by 18-above individuals, both in-store and from online platforms. The National Lottery is currently regulated by the Gambling Commission^[13] which is a non-departmental public body (NDPB) of the UK government^[14]. The commission is responsible for supervising the gambling regime in Great Britain as well as issuing licences to e-betting sites, casinos, bingo spots, and gambling arcades. Previously, the state lottery was supervised by different regulators including the National Lottery Commission and Office of the National Lottery.

^[10] Betting and Gaming Act 1960

^[12] UK National Lottery

^[14] Public Bodies in the UK

^[11] BBC's Recap on Gambling History

^[13] UK Gambling Commission

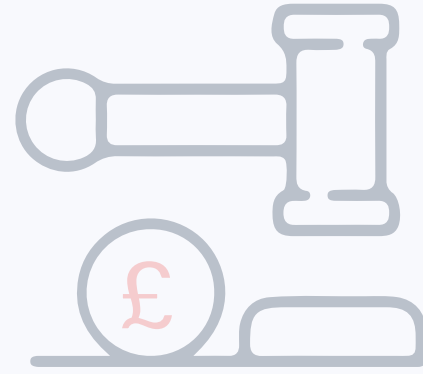
Illegal Gambling Penalties in the UK

£1000 Fine

- Underage consumption of gambling services

£5000 with 51 weeks in prison

- Employing minors in gambling businesses
- Cheat or assist someone to cheat in gambling
- Carrying out betting services without a legal permit/licence
- Violating any safe advertising regulations
- Authorising a gambling machine to use for gambling without registration



Gambling Act 2005

To prevent financial crime and to make sure anti-money laundering (AML) obligations are fully met, the Gambling Act 2005 was enforced, reinforcing the decades-old infrastructure^[15]. The main focus of this regulation was to prevent illegal betting, money laundering instances, and to prevent children and vulnerable individuals from indulging in gambling activities. Minor protection remains one of the prime objectives of the act with an emphasis on responsible gambling so that the industry can thrive safely.

As per the law, any online service provider or shop needs to own a licence from the Gambling Commission to operate legally. The permit applies to casinos, betting arcades, adult gaming centres and bingos. Registered operators are subject to a 15% tax on all profits they acquire from the gambling business and must comply with the Gambling Industry Code for Socially Responsible Advertising^[16]. While the 2005 act is applicable specifically on “betting, gaming or participating in a lottery”, it also includes age-restricted provisions for arcades, casinos and gaming machines.

^[15] Gambling Act 2005

^[16] Gambling Industry Code for Socially Responsible Advertising

Regulations in the USA

The past few years have been promising for the e-gaming industry, especially the online gambling sector. In the United States, these practices have been expanded with the legalisation of sports betting, casino-themed games, and lotteries. This led to an influx of American casinos opening with an exponential increase in online gambling services across the country. Gambling activities that were once considered illegal by federal authorities are now considered legal by many US States. Below is a compilation of federal laws that govern the US gambling landscape.

Unlawful Internet Gambling Enforcement Act (UIGEA)

The UIGEA came into action in 2006 and applies directly to providers, credit processing entities, and financial institutions that offer transactional services to gambling businesses^[17]. Section 803 of the law states anti-money laundering guidelines to mitigate monetary crime through online gambling in foreign jurisdictions. During deliberations between the US and a foreign country on money laundering, and white-collar crime, it directs regulatory authorities to take the following actions:

- Lay ground for effective collaboration between international organisations and governments to identify if online gambling activities lead to money laundering, corruption or other related crime.
- Devise regulatory policies and procedures for better information sharing to encourage cooperation with foreign jurisdictions for financial intelligence.
- Prompt the Financial Action Task Force (FATF) to determine to which extent money laundering is carried out through online gambling platforms and include relevant guidelines in its annual report.^[18]

^[17] Unlawful Internet Gambling Enforcement Act

^[18] Financial Action Task Force

Illegal Gambling Businesses Act

In 1970, Congress passed the Illegal Gambling Businesses Act to emphasize the need for syndicated gambling.^[19] As part of the Organised Crime Control Act, this law was enforced after US regulators observed massive illegal gambling activities accounting for organised financial crime. This directly impacted interstate commerce since cross-border trafficking and moving of illegal cash substantially increased. This law turned out to be a deterrent against money laundering carried out through illegal gambling businesses operating in the US, both in-store and online.

Illegal Money Transmitting Business Act

In 1992, the US Congress raised concerns over monetary crime conducted through entities other than financial organisations, including money transmitting businesses, credit unions, etc. The Illegal Money Transmitting Act was implemented the same year, providing a regulatory framework for these specific service providers.^[20] The act states that it is a criminal offence to supervise, conduct or direct either part or all of such businesses that are illegally transmitting money.

“Illegal money transmitting businesses” as per the act are those who fail to comply with Know Your Customer (KYC) and usually do not invest in AML compliance practices, thereby violating the state law and affecting interstate commerce. The term money transmitting is more of a challenge for online gaming operators since it “includes but is not limited to transferring funds on behalf of the public by any and all means including but not limited to transfers within this country or to locations abroad by wire, check, draft, facsimile, or courier.”^[21]

^[19] Illegal Gambling Businesses Act

^[21] Prohibition of Unlicensed Money Transmitting Businesses

^[20] Illegal Money Transmitting Act

Regulations in Australia

There does not exist a central authority that regulates gambling operations and related businesses in Australia, rather it is done on the state or federal level. The eight mainland territories supervise online gambling and betting procedures in their jurisdictions taking into account federal statutes. As a member state of the [FATF](#), Australia takes into account the 40 Recommendations to develop anti-money laundering strategies to counter illicit money laundering.^[22] These standards are also applicable to the gambling industry which is part of the wider gaming industry.

Commonwealth Proceeds of Crime Act

To fulfil the requirements of criminalising money laundering and to remain compliant with global obligations, Australia enforced the Commonwealth Proceeds of Crime Act 1987.^[23] The law defines offences such as money laundering and possession of the property as proceeds of crime, allowing regulatory bodies to confiscate assets followed by a conviction. Similar regulations have been implemented in Queensland, Victoria, and New South Wales to crackdown against proceeds of crime through gambling money. Section 81 of the act imposes a violation penalty of 200,000 AUD including 20 years in prison and 600,000 AUD for corporate entities.^[24]

Financial Transactions Report Act

The FTR or Financial Transactions Report Act of 1988 is a mandatory requirement for all financial institutions and money processing entities including online gambling vendors and e-betting platforms operating in Australia.^[25] Bookmakers, casinos, and gambling operations categorised as “cash dealers” need to frequently report customers’ financial information to AUSTRAC. These service providers are directed to report significant cash transactions (more than 10,000 AUD), cross-border payments and any suspicious user behaviour.

^[22] FATF's 40 Recommendations

^[24] Section 81: Proceeds of Crime Act

^[23] Commonwealth Proceeds of Crime Act

^[25] Financial Transaction report Act

AUSTRAC

Implementing gambling compliance laws to prevent money laundering is the responsibility of federal law enforcement. In this regard, they can collaborate with state agencies including the Australian Transactions Report and Analysis Centre (AUSTRAC) for strategic advice and technical assistance.^[26] To have confiscation rights, authorities need to prove if the gambling business or casino is directly or indirectly involved in laundering money or owns any ill-obtained property.



Regulations in Europe

Countries in the European Union (EU) do not have an industry-specific regulation for gambling.^[27] The EU Court of Justice directs countries to arrange their policies and procedures for selling gambling products and services.^[28] Member states either have completely prohibited betting, enforced partial bans on specific games, or devised their regulations to prevent financial crime. Service providers need to comply with underlying gambling rules and regulations defined in the Treaty on the Functioning of the European Union (TFEU) if they wish to continue operating in the digital space.^[29]

ML Directives and KYC

Compliance with the money laundering directives, **4AMLD** and **5AMLD**, is mandatory for all businesses in the EU, and gambling vendors are no exception.^{[30][31]} Huge sums of transactions and lack of in-person interaction in online gambling inadvertently increase the risks of money laundering associated with casinos, betting shops and online gambling providers. This is why anti-money laundering screening of high-risk customers and proper reporting of suspicious transactions through ongoing monitoring has become the need of the hour.

Know Your Customer verification paired with proper player verification tools can help identify if gamblers are honest about what identity information they provide to businesses. Developing digital solutions backed with artificial intelligence and rightly utilising them for customer due diligence can help meet standards like the ML directives set forth by the European Union.

European Gaming and Betting Association

The EGBA is a trade association based in Brussels that represents e-betting and gaming operators set up, registered, and regulated in the EU.^[32]

^[27] European Union

^[29] Treaty on the Functioning of the European Union

^[31] 5AMLD

^[28] EU Court of Justice

^[30] 4AMLD

^[32] European Gaming and Betting Association

EGBA’s responsibilities include coordinating with EU authorities, state-appointed regulators, and financial watchdogs to enable a safer gambling experience. It makes sure that the internet gambling market is well-regulated and that customer data protection standards are intact.

According to the update as of July 2021, EGBA is all set to embrace new AML rules proposed by the European Union.^[33] The changes are aimed at introducing sector-specific guidelines for online gambling businesses in Europe and implementing EU’s AML-centred regulations. EGBA acknowledged its responsibility to work together with the European Commission and relevant regulatory authorities to progress global AML efforts.^[34]

Gambling Regime in European Countries

Jurisdiction	Regulatory Bodies	Responsibilities
Germany 	State Treaty on re-regulation of gaming in Germany	Enables gambling businesses to start offering services under proper due diligence and anti-money laundering standards
France 	National Gaming Authority (ANJ)	Regulates online gambling across France and ensure operators in the market are licensed as per regulations
Italy 	Customs and Monopolies Agency (ADM)	Acts as overseer of the state regarding gambling and tobacco and enforces anti-money laundering standards within these industries
Spain 	The Directorate General for the Regulation of Gambling (DGOJ)	Has the right to authorise, control, supervise and regulate, and penalise land-based and online gambling services providers in Spain

^[33] EGBA Welcomes Proposals For New EU AML Rules

^[34] European Commission

Shufti Pro for Effortless Player Verification

Know Your Customer or KYC is an essential procedure which businesses and financial institutions carry out to verify their customers. Through KYC, the identity of the user is put through a series of tests that confirm its authenticity. In today's digital setting, enterprises are banking on remote verification of users to provide effortless onboarding solutions.

Performing KYC was a hassle for businesses, especially those providing online services until digital KYC solutions came to the rescue. Validating customer identity through means of modern methods like face verification and digital document verification not only improves turnaround times but also provides remarkable accuracy rates.



**Do you
know?**

Shufti Pro empowers businesses to perform **KYC** and **AML** screening on their clients in seconds through a single API request.

Digital KYC: Towards Safer Gambling Practices

Shufti Pro utilizes artificial intelligence to provide on-the-go identity verification solutions for gambling service providers. Our digital KYC services offer effective and real-time authentication of player identity using thousands of AI models keeping intact global compliance regulations. From scanning photo-based identity documents to verifying the end user's facial identity, online player verification is performed in a matter of seconds.

Shufti Pro's [KYC solutions for gaming](#) offer the following benefits to service providers:



Responsible Gaming

Verify your players' age and location remotely for frictionless onboarding



Quick Player Sign Up

Effortless verification of user details reduce abandonment rates



Global Compliance

Digital ID verification of identity documents keeping intact KYC/AML obligations for gambling



Mitigating Fraud Rate

Real-time face verification matches selfie with ID photo for fraud-free authentication

Preventing FinCrime with AML Screening

Financial crime is a growing concern for financial and corporate businesses and gambling service providers are no exception. They require robust policies and procedures set by global regulators as a core part of their [AML compliance program](#).

AML screening refers to investigating whether customers associated with a business are loyal customers or just another potential criminal. The process is carried out to eliminate the possibility of illegal identities making ties with business entities. AML screening helps assess the risk involved in onboarding a new customer and ensure they are not politically exposed or under any blacklists.

Money Laundering Mitigation

In the gambling industry, where money laundering is easy to carry out, AML screening is of prime importance. Putting an end to dirty money exchanges used for terror financing and criminal funding is what AML screening has to offer. Taking into account AML obligations chartered by regulatory authorities like the European Union (EU), and screening gambling customers can make the market a safer place to carry out transactions.

Stamp out scammers with Shufti Pro

Shufti Pro's **automated AML solution** provides a solid risk cover to ICOs against money launderers, terrorist financiers, and identity thieves with 1700+ global databases that are updated every 15 minutes.

AML Screening by Shufti Pro

Due to an influx of high-risk transactions on a daily basis, casinos, gaming arenas, and online sports betting platforms need comprehensive AML procedures in place. **Shufti Pro's AML screening** considers a wide range of aspects for gambling businesses to offer them tailored services which include:

- On-the-go screening in seconds
- Checks against 1000+ datasets
- Interactive User Interface
- Enhanced Data Security
- Automated Monitoring
- Screening Proof

Through seamless one-time API integration, Shufti Pro with its AML screening services enables gambling service providers to stay up and running with global compliance protocols. By cross-checking against thousands of [watchlists](#) and security procedures, criminal gambling activities could be put to an end, or at least effectively mitigated. This helps make the global gambling market a much safer place for players to interact and carry out legal transactions.

Are you a gambling platform or e-betting store looking to carry out risk-free business? Talk to our experts for detailed insight

Talk to us

www.shuftipro.com

✉ sales@shuftipro.com



Expanding services to 230+ countries and territories in a short period of time, Shufti Pro envisioned playing a pivotal role in creating cyberspace where every transaction is verifiable and secure. With enough experience in technologies like machine learning (ML), OCR, artificial intelligence, and Natural Language Processing (NLP), Shufti Pro strives to provide the best identity verification services to verify customers and businesses online.

Shufti Pro's cost-effective solutions help businesses to prevent fraud and illicit crimes that can ruin the integrity and brand reputation of your business. Our perfect solution suite consisting of KYC verification, AML screening, ID verification, Facial Recognition, Biometric Authentication, Video KYC, OCR, and KYB helps to improve your company's fraud prevention, Know your Customer (KYC) and Anti Money Laundering (AML) regulatory efforts by automating the workflow. With single API integration, Shufti Pro empowers you to verify customers with document checks from [3000+ ID](#) templates and business entities from [200 million](#) companies data.

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