

mBet Solutions N.V.

Player Complaint Policy

v.1

A handwritten signature in blue ink, located in the bottom right corner of the page. The signature is stylized and appears to be a single letter 'N' or 'W'.

1. Version Control

Version Number	1.0
Status	live
Authorization and approved by	Board of mBet Solutions N.V.
Review	Annually

Effective date	Version	Comments
May 2025	1.0	Adoption of policy

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2. Purpose

The purpose of this Complaints Handling Policy (the “Policy”) is to establish a clear and structured process for managing player complaints fairly, transparently, and efficiently. As a Curaçao eGaming licensed online casino, mBet Solutions N.V. is committed to providing players with a reliable avenue for resolving disputes related to our gaming services, including account issues, transactions, and gameplay concerns. This Policy aims to:

- Provide a standardized approach to managing and resolving customer complaints.
- Ensure compliance with regulatory requirements and industry best practices.
- Enhance customer satisfaction and maintain the company's reputation.
- Identify areas for improvement in mBet Solutions N.V.'s products, services, and processes.

This Policy applies to all employees, contractors, and representatives of mBet Solutions N.V. who may receive or handle customer complaints.

3. Policy Statement

We recognize the importance of customer satisfaction and responsible gaming. This policy ensures that all complaints are handled professionally, impartially, and in compliance with the regulatory requirements set forth by Curaçao eGaming. Our goal is to provide efficient resolution to disputes while upholding fairness and integrity in our operations.

4. Scope

This policy applies to all registered players of our online casino who wish to raise complaints regarding:

- Account access or security concerns.
- Deposits, withdrawals, and payment processing issues.
- Technical issues affecting gameplay.
- Alleged breaches of our terms and conditions.
- Responsible gaming or self-exclusion concerns.
- Any other disputes arising from the use of our services.

This policy does not cover disputes regarding regulatory, legal, or non-casino-related matters.

5. Review and Changes

This policy is subject to periodic review to ensure compliance with industry standards and regulatory requirements. Updates may be made at the discretion of the casino management to improve the complaint resolution process, however the regular review will happen at least annually. Annual reviews are being performed by a designated Compliance Officer ("CO") and results and updates are being communicated to the board of The Company. Players will also be notified of any significant changes to this policy.

6. Complaint Resolution Process

1. Submission of Complaint:

Complaints must be submitted using the designated template provided by mBet Solutions N.V., in compliance with Curaçao Gaming Authority (CGA) guidelines. Submission of a complaint comes at no cost. Complaints must be filed within six months from the date of the incident related to the player's participation in the Game of Chance. The complaint must include relevant details such as:

1. Complainant's name, address, and place of residence.
2. Complainant's account number/ username.
3. Date of the complaint.
4. Registered email address.
5. Description of the conduct being disputed (using pre-determined category topics if applicable).
6. Language options: English or language of the target market.
7. Any supporting documentation the player requires to include as part of the complaint.

2. Acknowledgment:

The Casino shall promptly acknowledge receipt of any complaint, however no later than within one week after receiving the complaint. A written confirmation will be sent to the complainant, outlining the complaint handling process and the steps that will be taken to address the issue.

3. Investigation:

Our support team will conduct a thorough investigation, gathering all necessary information to assess the validity of the complaint. Players may be asked to provide additional details if required.

4. Resolution:

The Casino shall notify the complainant of the status of their complaint within four weeks of receipt. The response shall include:

- a. If the complaint will not be processed, a written explanation detailing the reason for the decision.
- b. If the complaint is processed, a written notification of the final decision, including supporting details and justification for the ruling.
- c. If the complaint requires additional time for investigation, the player will be informed of the expected resolution timeline. The time limit might be extended once, in writing, by four weeks.

N.B: Complaints related to responsible gaming will be prioritized due to potential impacts on player well-being. We shall use best efforts to resolve these cases within **five business days**. If more time is needed, we shall inform the players of the delay, which cannot exceed two weeks.

The Company shall offer its players at any time the opportunity to use alternative dispute resolution, at The Company's own expense.

5. Escalation:

If the player is not satisfied with the resolution, they may escalate the complaint to CGA certified ADR entities. The decision made by the ADR provider will be considered final and binding.

6. Final Decision (ADR):

The decision made by the ADR provider will be considered final and binding.

By adhering to this policy, we aim to maintain transparency, fairness, and player trust while operating within Curaçao eGaming licensing regulations.

Please be advised that the CGA will not resolve or make decisions on complaints regarding gambling-related transactions.

All complaint records shall be securely maintained for a minimum of five years. This includes documentation of unresolved complaints and those escalated to Alternative Dispute Resolution (ADR) or legal proceeding

7. Regulatory Reporting

The operator will:

1. Regular Reporting to the CGA

We will submit comprehensive reports to the Curaçao Gaming Authority (CGA) biannually, on January 15th and June 15th each year. These reports will include:

- The total number of complaints received.
- The total number of complaints closed, including those settled and rejected.
- The number of pending or unresolved complaints.
- A categorization of complaints by type.
- The number of complaints referred to Alternative Dispute Resolution (ADR), along with the outcomes.
- The number and details of complaints where a player has pursued legal action.

2. Transparency and Regulatory Compliance

We will ensure full transparency and adherence to ADR decisions and any regulatory updates issued by the CGA.

3. Access to Complaint Records

The CGA reserves the right to request access to all complaint records, including pending disputes, at any time to ensure regulatory compliance.

This policy reinforces our commitment to accountability, transparency, and compliance with all regulatory obligations.

8. Terms and Conditions

The Complaints procedure statement is visible and accessible on our website. The Complaints procedure is also clearly outlined in the Terms and Conditions.

9. Complaint Template



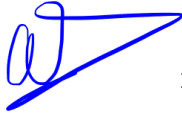
Complaint Form

Kindly complete all the sections below with as much detail and accuracy as possible:

Date:	
Account Username:	
Full Name & Surname:	
Registered email address:	
Address:	
Country of Residence:	
Description of Complaint:	

Document Name: Player Complaint Policy
Authorized By: eMagnus Curacao B.V./Andrea Engelhardt
Updated By: Nicky Degabriele
Author: Compliance Department
Date: May 2025

Signed:



10/15/2025