

Effective Date: 01.07.2025

Last Review: 01.07.2025

1. Policy Overview

This Complaints Policy sets out the process for players to raise complaints and disputes in line with **Article 5.3 of the National Ordinance on Games of Chance (LOK)**.

We are committed to ensuring that complaints are handled in a transparent, fair, and timely manner. Players are guaranteed free access to an effective resolution process, including independent **Alternative Dispute Resolution (ADR)**.

2. Definitions

- **Player Interaction:** Any written communication initiated by a player to customer service.
- **Complaint:** A written expression of dissatisfaction regarding services, terms, or conduct, submitted via the Complaint Submission Form.
- **Dispute:** A complaint not resolved to the player's satisfaction and escalated internally or to ADR.

3. Complaint Submission Process

- **Eligibility:** Only registered players may submit complaints.
- **Complaint Window:** Players may lodge a complaint up to **6 months** after settlement of the bet or incident.
- **Submission:**
 - Players must complete the **Complaint Submission Form** (available online or downloadable).

- Form must include:
 - Full name, address, residence
 - Account number (if applicable)
 - Date of complaint and disputed event
 - Description of the issue (from predefined categories where applicable)
- Supporting documentation may be requested where necessary.
- **Channels:** Complaints may be submitted via email, live chat, or the online submission form.
- **Escalation:** If unresolved, players may escalate complaints to **ADR**.

4. Complaint Resolution Process

4.1 Responsible Gaming Complaints

- Prioritized due to potential harm.
- Acknowledgement within **2 business days**.
- Resolution within **5 business days** (up to 2 weeks if delays are unavoidable).

4.2 Other Complaints

- Acknowledgement within **7 days**.
- Resolution within **4 weeks** (extendable once by an additional 4 weeks with notice).

4.3 Response

All complaints will receive a written response including:

- Final resolution with reasoning and evidence.
- Grounds for rejection (if applicable).
- Instructions for escalation to ADR if the player is unsatisfied.

5. Alternative Dispute Resolution (ADR)

- Players may escalate unresolved complaints to a **CGA-certified ADR provider**, free of charge.

- ADR details are available in our Terms & Conditions and on our website.
- ADR outcomes are binding once concluded and cannot be reopened with another provider.
- Players retain the right to pursue legal action, unless otherwise limited by ADR terms.

6. Record-Keeping & Reporting

- Complaints are logged and reported to the **Curacao Gaming Authority (CGA)** twice annually (January 15 & June 15).
- Reports include total complaints, resolved cases, pending cases, ADR referrals, and legal actions.
- Records of unresolved or escalated complaints will be kept for up to **5 years** or as required by law.
- The CGA may request complaint records at any time.

7. Terms & Conditions

This Complaints Policy is published as a **standalone document** and integrated into our **Terms & Conditions**. It includes:

- Customer support contact details.
- Links to complaint submission forms.
- Timelines for responses.
- Player rights (ADR, escalation to regulators, legal recourse).
- ADR provider details.
- Clarification that the **CGA does not mediate individual disputes**, but may be contacted regarding breaches of license or misconduct.

8. Reasons for Complaint

Players may submit complaints on issues including but not limited to:

- Deposits or withdrawals

- Bonus terms and conditions
- Account closures or restrictions
- Game errors or fairness concerns
- Responsible gaming enforcement
- KYC/verification
- Data protection
- Technical/software issues
- Fraudulent practices or games
- AML concerns
- Issues with minors
- Breach of license or regulations

Tagore Hemant Dhanraj - Olympus Holdings Director
