

4 AM QTF N.V.
('the Company')

COMPLAINTS HANDLING PROCEDURES

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Revision History

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1. Objectives

This Complaints Policy is based on regulatory requirements under the *Landsverordening op Kansspelen* ("LOK") and the Player Complaints Policy Guidelines version 1.1. of June 18th 2025, of the Curaçao Gaming Authority ("CGA"). This policy provides an overview of the straightforward and effective complaint and dispute resolution process.

In this Policy is reflected the way Registered Players can address their complaints and how these are handled.

2. Definitions

ADR:	Alternative dispute resolution ('ADR'), which is offered in accordance with the ADR policy as is to be issued by the CGA.
Complaint:	a written expression of dissatisfaction by a Registered Player , relating to the Company's services decisions, terms or conducts, whereby the Registered Player expects a response or resolution.
Registered Player:	a customer who has completed the registration process, provided all required information, agreed to the terms and conditions, and whose account has been approved and activated.
Reportable Complaint:	when a Complaint Submission Form has been sent to the Company by the Registered Player and/or a Complaint has been escalated to the ADR.

3. Complaints Procedure

All Registered Players are known to the Company. The Company has only Registered Players with whom the Company has regular contact.

The support team of the Company handles all Registered Player inquiries, ensuring prompt and high quality responses.

If a Registered Player has a Complaint, the support team can be contacted directly to express their dissatisfaction about the services of the Company. All Registered Players can contact the support team directly by email or telephone, any time up to six months of the settlement of the bet or the incident.

The Registered Player has the right to make a complaint regarding any part of their relationship with the Company, or any incident related to their participation in a game of chance. Where applicable, due to the nature of the services provided by the Company, this can include (but is not limited to):

1. Withdrawal issues
2. Account closures or restrictions
3. Responsible gaming issues
4. Administration of mutations in the player balance
5. Data Protection
6. Technical issues
7. AML concern
8. Fraudulent practices
9. License or regulation

An official complaint submission form will be made available to the Registered Player for completion and emailed to the Company. The Company may request additional supporting information or documentation in relation to the complaint.

The support team of the Company is required to investigate each Complaint in order to solve the matter as soon as possible. The support team is required to acknowledge the Complaint of the Registered Player and inform the Registered Player of the status of investigation within one (1) week after the date of submission of the Complaint.

If the support team can't solve the Complaint the board of the Company will be informed to act accordingly. The Registered Player will be informed about the status of the handling of the Complaint including expected timeframe.

The Company's aim is to solve the Complaint within four (4) weeks after the date of submission of the Complaint. The Registered Player will always receive a final determination of the Complaint in writing.

If the Complaint is related to responsible gaming, then the Company will use its best efforts to solve this matter within five (5) business days. The Company will inform the Registered Player about the receipt of the Complaint in writing, will provide an explanation on how the Complaint will be processed and will provide notice of the average timeline for resolution of the complaint, within two (2) business days of receiving such complaint.

If the Company needs more time to make a reasonable and informed decision, the Registered Player will be informed about the delay, but the period cannot exceed two weeks.

The Registered Player will receive a final conclusion of their Reportable Complaint, which can entail:

- A final assessment of the outcome/resolution of the Reportable Complaint;
- Detailed reasons for not handling the Reportable Complaint.

In case the Registered Player is not satisfied with the resolution and makes a further Complaint to that effect, the Registered Player can escalate the matter to an independent ADR entity. Once the Registered Player informs the Company about the desire to escalate the matter to the ADR, the Company will provide the details of the ADR.

4. Alternative Dispute Resolution

In all instances of communication, the Company shall readily be available to its Registered Players the applicable procedure for forwarding the Reportable Complaint to an Alternative Dispute Resolution (ADR) entity.

The Company will be engaging an independent ADR entity in Curaçao, approved by the CGA.

The dispute resolution procedure at the ADR is free of charge, independent of the outcome. However, the Registered Player must first exhaust the Company's complaint procedure before the Registered Player can approach an ADR.

A decision of an ADR entity is binding on both the Company and the Registered Player who submitted the Reportable Complaint. As such, the Company will ensure transparency and compliance with ADR decisions and regulatory updates.

In case the ADR process is completed or retracted by either the Company or the Registered Player, or in case the Registered Player drops out of the ADR process (but it has already begun), the ADR process cannot be restarted with any (other) ADR.

The ADR procedure does not eliminate the possibility for Registered Players to bring proceedings against the Company to any Curaçao Courts instead of opting for an ADR procedure.

The ADR service provider will have their own reporting requirements in accordance with the Alternative Dispute Resolution policy issued by the CGA.

5. Record Keeping

The Company shall submit twice per year a report to the CGA detailing any Reportable Complaints and their outcomes, where known. Such reports will include:

- the total number of submitted Reportable Complaint;
- the total number of settled Complaints (whether upheld or rejected);
- the number of pending or unresolved Complaints;
- the number of Complaints per category (Responsible Gaming or other Complaints);
- the number of Complaints referred to the ADR;

- and the number and detail of Complaints for which the Registered Player has taken legal action.

Records of unresolved Complaints and/or Complaints that have been escalated to ADR or legal proceedings will be kept for five (5) year or the relevant time stipulated by data protection, statute of limitations or other relevant laws.

In light of the fact that the CGA, as supervisory organization of the Company, reserves the right to request, at any time, access to records of registered complaints received as well as any disputes that are pending resolution, the Company shall ensure that such records are readily available at all times.
