

Customer Complaints Policy

1. Submission of Complaint

Customer complaints/claims of any nature must be submitted within six (6) months after the issue occurred or as of the settlement of the bet. For in-running sports betting, we recommend submitting complaints promptly due to the short-lived availability of certain data. In P2P games (such as poker) or ante post fixed odds bets, the six-month period begins after the conclusion of the event.

Complaints must be submitted using the official Complaint Submission Form available on the Website. Please note that the submission and processing of complaints is provided free of charge to all customers.

You have the right to lodge a complaint concerning any aspect of your relationship with 10bet or any incident arising from your participation in a game of chance. This includes, but is not limited to, complaints relating to:

1. Deposit-related issues
2. Withdrawal-related issues
3. Bonus terms and conditions
4. Account closures or restrictions
5. Alleged errors or perceived unfairness in game outcomes
6. Responsible gaming concerns, including self-exclusion and cooling-off implementation
7. Handling and treatment of customer balances
8. Transaction History or Bet Settlement Accuracy
9. Know Your Customer (KYC) and account verification processes
10. Data protection and privacy matters
11. Technical malfunctions or software-related problems
12. Anti-Money Laundering (AML) compliance or suspicions
13. Incidents involving minors
14. Use of fraudulent or unlicensed games

15. Allegations of fraudulent behaviour or practices
16. Breaches of licensing or regulatory requirements
17. Unfair, unclear, or misleading terms and conditions
18. Unauthorised Account Access or a Security Breach

Customers are encouraged to raise complaints as early as possible to facilitate a timely and effective resolution.

All complaints will be handled with fairness, objectivity, and in accordance with the procedures and timelines set out in this Policy.

2. Information which Must be Included in any Written Communication with 10bet

To protect your privacy, all email communications between you and 10bet should be carried out using the email address registered on your Customer account held with 10bet. Failure to do so may result in our response being delayed.

10bet shall only consider complaints submitted directly by registered customers. In the first instance, all complaints must be directed to our customer support team via the following means:

- E-mail: help@10bet.com
- LiveChat

Please ensure that all mandatory fields in the Complaint Submission Form are completed accurately and in full to facilitate the prompt and efficient handling of your complaint.

Please note that any failure to submit written communication with the information outlined in the Complaint Submission Form may result in a delay or inability to identify and respond to your complaint/claim in a timely manner.

Supporting documentation may be requested by 10bet to facilitate the investigation. All documentation requests will be reasonable and relevant to the nature of the complaint.

Upon receipt of your complaint, 10bet will confirm acknowledgement in writing within two (2) days for Responsible Gambling complaints and within seven (7) days for all other types of complaints. This confirmation will include an explanation of how your complaint will be processed and an indication of the average resolution timeline for the type of complaint submitted. Best efforts will be made to resolve all matters promptly and within the stated maximum timeframes below:

- five (5) business days (for responsible gambling complaints) and
- four (4) weeks (for all other types of complaints).

If we need more time to make a reasonable and informed decision regarding responsible gambling complaints, we will notify you of the delay, which shall not exceed two (2) weeks.

If a delay is due to a lack of or a slow response from you, the resolution period may be extended by no more than a further:

- two (2) weeks (for Responsible Gambling complaints) and
- four(4) weeks (for all other types of complaints).

Final resolution of the complaint will be communicated to you in writing. If the complaint is rejected, the reasons will be clearly explained to you. If you are not satisfied with the resolution of the complaint, you may escalate the matter to our designated Alternative Dispute Resolution (ADR) provider.

3. Alternative Dispute Resolution

Alternative Dispute Resolution (ADR) procedures will become available once the Curacao Gambling Authority (CGA) publishes a list of certified ADR providers on its official website.

If you are not satisfied with 10bet's final decision regarding your complaint, you may escalate the matter, free of charge, to our designated and CGA certified ADR provider in accordance with our ADR Policy. A brief overview of the ADR process, including the ADR provider's contact information, are available below:

1. ADR Providers Name: To be confirmed.
2. ADR Providers Contact details: To be confirmed.

The ADR procedure is available under the following conditions:

- you must have completed the internal complaints process and received a final written determination from 10bet;
- the complaint must have been submitted within the required timeframe as detailed in this Policy;
- ADR may only be initiated by the registered account holder;
- ADR may not be initiated in cases where the player has voluntarily withdrawn or otherwise discontinued participation in a previously initiated ADR process;

To escalate a dispute to the ADR provider you must:

- notify 10bet in writing of your intent to escalate the matter to the ADR provider.
- lodge your complaint with our designated ADR provider within five (5) calendar days of receiving 10bet's final written decision on your complaint.

- submit to the ADR provider all relevant information, supporting evidence, and correspondence. Incomplete submissions may delay the resolution process or result in dismissal of the case.
- fully engage with the ADR provider throughout the process, including responding to information requests, clarifying your claims, and attending to any timelines communicated. Lack of cooperation or unreasonable delay may result in the complaint being closed without a decision.
- retain copies of all communications with both 10bet and the ADR provider, including your original complaint submission, responses received, and final decisions. These records may be required in the event of further regulatory review or legal proceedings.

Once your complaint is formally submitted to our designated ADR provider, the following procedure shall apply:

- the ADR provider will assess whether the complaint is within its scope of review and meets all eligibility requirements (e.g. submission timeline, documentation completeness, complaint type). You will be informed whether the case has been accepted.
- if accepted, the ADR provider will conduct an impartial and independent review of the complaint, considering the evidence and documentation provided by you, 10bet's internal complaint records and response, applicable terms, policies, and regulatory requirements. The ADR provider may request further information from either party. Both parties are expected to cooperate fully and without undue delay, within the timeframe stipulated by the ADR provider. The method of resolution may be either:
 - **Mediation** – a facilitated negotiation aiming for mutual agreement.
 - **Adjudication** – a formal review leading to a binding decision.
- the ADR provider will aim to resolve complaints as efficiently as possible, within ninety (90) calendar days, unless the case is particularly complex or delayed by unresponsiveness from either party. In such cases, the resolution period may be extended by an additional month.
- The ADR provider will issue a final decision in writing, outlining the facts reviewed, the decision reached, and any remedies awarded (if applicable).

The ADR provider's decision is binding on 10bet but not on the customer, who retains the right to pursue legal remedies through the courts. Once the ADR process is concluded, it cannot be restarted or referred to another ADR provider. If a customer withdraws from the ADR process after it has commenced, they may not reopen the same dispute in the future.

4. Customer's right to contact CGA

CGA does not intervene in or resolve individual customer complaints relating to gambling transactions, disputes, or outcomes that occur on the Website. These matters must be addressed through 10bet's internal complaints process and, where necessary, through the certified ADR mechanisms. Provided that 10bet and/or the ADR provider has followed the proper procedures, the CGA will not review or overturn decisions made in the context of an individual complaint, unless there is reason to believe that the matter was inadequately handled.

Notwithstanding the above, 10bet shall not prevent or discourage you from contacting the CGA directly regarding broader issues, including but not limited to:

- Allegations of malpractice;
- Breaches of license conditions;
- Whistleblowing concerns or misconduct.

5. Record-Keeping and Reporting

10bet shall submit complaints reports to the CGA on January 15 and June 15 of each year (starting from January 2026). The report shall include:

- total number of complaints made;
- total number of settled complaints (upheld and rejected);
- number of pending or unresolved complaints;
- number of complaints by category;
- number referred to ADR;
- number and detail of complaints for which a customer has taken legal action.

Records of unresolved complaints and/or complaints that have been escalated to ADR or legal proceedings will be kept for the lesser of five years or the relevant time stipulated by data protection, statute of limitations or other relevant laws or guidelines.

Complaint Submission Form

Please complete all sections of this form in full. All information provided must match the details registered on your customer account. Incomplete submissions may delay the processing of your complaint.

Section 1: Customer Information

Username (as registered): _____

First Name: _____

Surname: _____

Account Number (if applicable): _____

Email Address (linked to account): _____

Contact Number: _____

Address: _____

City/Town: _____ Postal Code: _____

Country of Residence: _____

Section 2: Complaint Details

Date of Complaint Submission: ____ / ____ / ____

Date of Incident Being Reported: ____ / ____ / ____

Category of Complaint (*Please select one or more*):

- ☐ Deposit Issues
- ☐ Withdrawal Issues
- ☐ Bonus Terms and Conditions
- ☐ Account Closure/Restrictions
- ☐ Game Outcome or Error
- ☐ Responsible Gaming
- ☐ Customer Balance Handling
- ☐ Transaction History or Bet Settlement Accuracy
- ☐ KYC/Verification

- ☐ Data Protection
- ☐ Technical or Software Issues
- ☐ AML Concerns
- ☐ Minor Involvement
- ☐ Fraudulent Games or Practices
- ☐ License or Regulation Concerns
- ☐ Unfair Terms and Conditions
- ☐ Unauthorised Account Access / Security Breach
- ☐ Other (please specify): _____

Section 3: Description of Complaint

Please provide a clear and detailed explanation of your complaint, including all relevant facts, context, and supporting information (attach additional documents/screenshots if applicable.)

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

By submitting this form, I confirm that the information provided above is accurate and complete to the best of my knowledge, and that I am the registered account holder associated with this complaint. I understand that 10bet will review this complaint in accordance with its Customer

Complaints Policy and may request additional information if required. I further confirm that I have read and explicitly accept the terms of the Customer Complaints Policy.

Signature:

Date:

____ / ____ / _____