

Semi-Annual Player Complaints Handling Report

Reporting Entity: Magic Stones N.V., a company registered under the laws of Curaçao (company number 155186) with address at Dr. H.Fergusonweg 1, 4797, Willemstad, Curaçao (hereinafter referred to as the “Company”).

License Number: OGL/2024/566/0462

Reporting Period: July 1, 2025 – December 31, 2025

1. Introduction

This report provides a comprehensive overview of player complaints handled by the Company during the second half of 2025. The objective of this report is to demonstrate compliance with Curaçao regulatory standards regarding dispute resolution, transparency, player protection and responsible gaming principles.

2. Overview of Complaint Handling Framework

The Company maintains an internal player complaint management system designed to ensure:

- timely acknowledgment and review of all player complaints;
- fair, impartial, and transparent assessment;
- escalation to Alternative Dispute Resolution (ADR) where applicable;
- compliance with applicable laws, license conditions, and responsible gaming principles.

All complaints are logged, categorized, tracked, and reviewed by the Compliance team.

3. Statistical Overview of Complaints

The following information summarizes the status of all complaints received during the reporting period:

Summary statistic	Total Number	Percentage (%)
1. Total complaints received:	0	0
1.2. Accepted for investigation	0	0
1.3. Rejected	0	0
1.4. On hold	0	0
1.5. Escalated to ADR	0	0
1.6. Unresolved/Pending closure at the end of the reporting period	0	0
1.7. Complaints for which a player has taken legal action.	0	0
1.8. Resolved	0	0

4. Categorization of Complaints

Description	Total Number	Percentage (%)
Deposits	0	0
Withdrawal of funds	0	0
Bonuses	0	0
Account closure or limitation	0	0
Responsible Gaming Measures	0	0

Technical errors	0	0
Player balances	0	0
Suspected errors or unfair game results	0	0
KYC and checks	0	0
Protection of personal data	0	0
AML questions	0	0
Participation of minors in the game	0	0
Cheating in the game	0	0
Licenses/Regulations	0	0
Unfair Terms and Conditions	0	0
Fraudulent practices	0	0
Other (chat support dissatisfaction, minor account queries etc.)	0	0

This categorization is used to identify recurring issues and improve operational processes.

5. Complaint Status Breakdown

5.1 Accepted Complaints

Accepted complaints met the admissibility criteria and were reviewed in accordance with internal procedures. These typically involved account-related issues, payment queries, or game-related disputes.

5.2 Rejected Complaints

Complaints were rejected where:

- the issue had already been resolved;
- the complaint was outside the Company's responsibility;
- the complaint was duplicated;
- the complaint was submitted by the improper person.

5.3 Complaints on Hold

Complaints placed on hold generally required:

- additional information from the player;
- verification from third-party service providers;
- completion of checks (KYC, CDD, AML or fraud check).

6. Alternative Dispute Resolution (ADR)

In the current reporting period, there were no complaints escalated to ADR.

The Company is cooperated fully with ADR providers and is committed to providing all requested documentation promptly in the event of a complaint escalation to ADR.

7. Legal Actions and Formal Proceedings

7.1. In the current reporting period, there were 0 players initiated legal actions.

7.2. The legal actions were related to:

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|---|---|
| ☐ - Deposits issues | ☐ - Technical or Software issues |
| ☐ - Withdrawal issues | ☐ - Data Protection |
| ☐ - Bonus terms and conditions | ☐ - AML concerns |

- | | |
|---|--|
| ☐ - Account closure or restrictions | ☐ - Issues with minors |
| ☐ - Responsible Gaming Issues | ☐ - Fraudulent games |
| ☐ - Treatment of player balances | ☐ - Licenses/Regulations |
| ☐ - KYC and checks | ☐ - Unfair Terms and Conditions |
| ☐ - Alleged errors or unfairness
in game outcomes | ☐ - Fraudulent practices |
| ☐ - Other. | ☐ - Transition Deadline |

7.3. At the time of reporting, these cases were:

- ☐ - pending;
- ☐ - settled within the settlement procedure;
- ☐ - dismissed or resolved in favor of the Company;
- ☐ - resolved in favor of the player.

8. Corrective Measures and Improvements

Based on the data related to the reporting period, the Company initiated the following improvements:

- additional training for Customer Support and Compliance teams;
- improvements to internal complaint tracking.

9. Conclusion

The Company remains committed to maintaining a transparent, fair, and efficient complaint handling process in line with the requirements of the National Ordinance on Games of Chance, the Player Complaints Policy Guidelines and all other applicable regulations.

The Company continuously monitors complaint regulations and takes appropriate corrective actions to enhance player protection and regulatory compliance.

We confirm that the information provided in this report is accurate and complete to the best of our knowledge.

Signature:  _____

Title: UBO

Name: Kostiantyn Vatan

Date (day/month/year): 14/01/2026