

LuckySplash Complaints Policy

Effective Date: 28 July 2025

1. Policy Overview

LuckySplash is committed to delivering a fair, transparent, and timely complaints resolution process. This policy outlines how players can raise concerns and how those concerns will be managed, in accordance with Article 5.3 of the National Ordinance on Games of Chance (LOK).

This Complaints Policy is a licensing requirement under the National Ordinance on Games of Chance (LOK). While the Curacao Gaming Authority (CGA) supervises compliance with this policy, the CGA does **not** mediate individual player disputes. Players retain all rights under applicable private law, including Book 6 of the Civil Code of Curaçao.

This policy applies to all registered players of www.luckysplash.com and includes access to free Alternative Dispute Resolution (ADR) services.

2. Definitions

- **Complaint:** A written expression of dissatisfaction related to our services or decisions, requiring a response. A formal complaint is recognized once the **Complaint Submission Form** has been submitted.
 - **Player Interaction:** Any written communication between the player and LuckySplash.
 - **Dispute:** A complaint that has not been resolved to the player's satisfaction and has been escalated internally or to an independent third party (ADR or court).
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3. How to Submit a Complaint

3.1 Complaint Submission Window

- Any claim regarding a transaction in conjunction with a Player's Account shall be made to Us within six months after the transaction, payment and/or settlement took place, or should have taken place; otherwise Luckysplash reserves the right, at its own discretion, not to consider the claim.
- For **in-running bets**, please act promptly, as certain data may no longer be available later.

3.2 Submission Process

1. Complaints may only be submitted by the registered player. A formal Complaint Submission Form is available on the LuckySplash website in English and [other site language], and can also be requested via Customer Support.
2. The form requests:
 - Player's full name, address, and place of residence
 - Player account ID

- Date of the complaint and date of the disputed event
 - Description of the issue, selecting from pre-defined categories
 - Optional supporting documentation
3. If an Account Holder wishes to lodge a complaint, it should do so with Luckysplash's Customer Support using the contact details on the "Get Help" page on the Website. The parties should do their utmost to reach an amicable settlement within a reasonable time. Luckysplash will use reasonable endeavours to promptly reply to all complaints and in any event within not more than 10 days from the date that an Account Holder provides all information reasonably required to determine a complaint. Where the nature of the complaint is such that more time is necessary to complete it Luckysplash may need to extend this to a further 10 days, in which case the Account Holder will be informed accordingly.
4. Complaints can be submitted via:
- Live Chat
 - Email: support@luckysplash.com
5. If a dispute should occur between Luckysplash and the Account Holder, Luckysplash will make accessible to the Account Holder a detailed transaction record. Such information will also be made available to a legitimate third party (e.g. a judge, court or ADR provider) if Luckysplash deems it necessary or if it is required by a legitimate authority.

4. Complaint Resolution Process

4.1 Responsible Gaming Complaints

- Prioritized due to potential player harm.
- Resolved within **5 business days**.
- Acknowledgment of receipt sent within **2 days**, including processing details and resolution timeline.

4.2 All Other Complaints

- Acknowledgment of receipt sent within **7 days**.
- Aimed to be resolved within **4 weeks**; extendable by another **4 weeks** with notice if necessary.

4.3 Use of Artificial Intelligence

- AI may assist in non-complex complaint handling.
- Responsible Gaming and complex cases will be handled by human agents.

4.4 Final Determination and Escalation

- All players will receive a final determination of their complaint in writing, including the outcome and the reasons supporting the decision.
 - If additional information is needed to resolve the complaint, LuckySplash will request it within the first four weeks of the complaint period.
 - If the player is not satisfied with the outcome, they will be informed of their right to escalate the matter to an independent ADR provider, free of charge.
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5. Record-Keeping and Reporting

LuckySplash maintains full records of all complaints and Records are kept for **up to five years** or as required by law.

LuckySplash submits semi-annual complaints reports to the Curacao Gaming Authority (CGA) by 15 January and 15 June each year, including:

- Number of complaints by category
 - Outcomes (upheld, rejected, pending)
 - ADR referrals and legal actions.
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6. Player Rights & Information

- Players have the right to complain about **any aspect** of their interaction with LuckySplash, including (but not limited to):
 - Deposits, withdrawals, bonus terms, account restrictions, game fairness, responsible gaming, KYC/AML, data privacy, technical issues, Fraudulent games or practices, issues involving minors, suspected license or regulatory breaches.
 - Players may contact the **Curacao Gaming Authority (CGA)** regarding regulatory breaches, but not individual dispute mediation.
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7. ContactCustomer Support:

Email: support@luckysplash.com

8. Policy Publication and Acceptance

- This policy is linked in our website footer and player registration flow.
- Acceptance of the policy is confirmed during account creation.
- Full Complaints Policy and procedures are integrated into our [Terms and Conditions](#).

