



Panbet Curacao N.V.
Complaints Policy

Version	Author	Description of Changes	Date	Approved by
1.0	Rocio Duran Godino	Creation of the Policy	09/07/2025	Gregory Mishchiy Director/Head of Compliance
1.1	Rocio Duran Godino	Update Point 3. Alternative Dispute Resolution	15/06/2026	Gregory Mishchiy Director/Head of Compliance Signed by: Gregory Mishchiy E4B86FE7E80547A...



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1. Overview

This policy outlines the Panbet Curacao N.V. (hereinafter PCNV) commitments to resolving complaints in a fair, transparent, and timely manner. The company has implemented a structured process for submitting, handling, and resolving customer complaints to ensure customer satisfaction and uphold accountability.

This Complaints Policy aligns with the regulations set by the Curacao Gaming Authority (CGA) and aims to ensure transparency, prompt resolution, and accountability throughout the complaint management process.

2. Complaints Overview

PCNV provides customers with a fair and transparent process for addressing complaints and disputes. Customers have access to the main information about the complaints handling process—including how to submit a complaint, important timelines, and other relevant details—outlined in the [Terms and Conditions](#). These Terms and Conditions specify the complaint submission deadline, steps for filing a complaint, expected response times, and options for escalation, ensuring transparency and clarity throughout the process.

2.1 Complaint Submission

PCNV has ensured that customers have access to the appropriate means for submitting complaints or disputes, with complaints only being considered if submitted within six months of the original bet being settled. For long-term bets, customers can verify the accuracy of the bet details by checking the Bet History page online.

Due to the nature of live (in-running) betting, some related data is retained only for a limited time and may no longer be available after a short period. Although complaints can be submitted within six months, customers are strongly recommended to report any concerns as soon as possible, as prompt action may be required.

2.2 Complaint Procedure

Complaints can only be made by the registered player. In accordance with Article 1.3 section c of the National Ordinance on Games of Chance (*Landsverordening op de kansspelen*, “LOK”), a player is prohibited from selling, donating, renting out, leasing, pawning, or pledging, under any title, any of their claims against the holder of a gaming license issued by the CGA.

We will first provide customers with assistance and try to resolve their concerns at the time of their contact. Furthermore, PCNV has provided customers with access to a complaint submission process ([6.15.2 Claims and Disputes](#)) allowing them to complete the complaint form ([Marathonbet.com Complaint Form](#)) available in Word format. The completed form should be sent via email to care@marathonbet.com.

If assistance is needed, customers can refer to the [Contact Us](#) section of the website for further guidance.

2.3 Complaint Resolution

PCNV has taken steps to guarantee that all complaints are resolved as quickly as possible. Within one week of receiving a complaint, customers will be provided with:

- Confirmation of receipt of the complaint in writing,
- An explanation of how the complaint will be processed, and
- Notice of the average timeline for resolution of such complaints.

The goal is to assess and respond to complaints within four weeks. If additional time is required due to complexity or missing information, this period may be extended by an additional four weeks. In such cases, prior written notice of the extension will be provided to the customer.

Complaints related to responsible gaming are given priority due to their potential impact on player well-being. Within two days of receiving such a complaint, customers will be provided with the same information outlined above. Every effort will be made to resolve these cases within five business days. If additional time is required, players must be informed of the delay, which cannot exceed two weeks. Should the delay result from a lack of or slow response from the player, the resolution period may be extended by up to an additional two weeks.

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Players will receive a written final decision on their complaint, which will include either:

- A reasoned assessment of the outcome with supporting evidence if needed.
- Reasons for not handling the complaint, provided any requested additional information was sought within four weeks; failure to supply this may lead to rejection.

If dissatisfied, players are informed they may escalate the complaint to an independent Alternative Dispute Resolution (ADR) entity.

2.4 CGA's Role

If a player believes that the operator has engaged in malpractice, breached license conditions, or otherwise violated regulatory requirements, they have the right to contact the [Curaçao Gaming Authority](#) (CGA). The CGA will investigate such matters but will not interfere in the resolution of individual disputes.

3. Alternative Dispute Resolution

PCNV provides customers with the option to escalate their complaint to an independent authority if they are dissatisfied with the resolution of their issue. If a complaint remains unresolved following completion of the complaints procedure, either party may refer the matter to Resolvo Curaçao for binding alternative dispute resolution. The proceedings shall be conducted free of charge to the customer.

Further information regarding the alternative dispute resolution procedure, as well as details on how to submit a claim, can be found at [Resolvo Curaçao](#). Alternatively, Resolvo Curaçao may be contacted by email at info@resolvocuracao.com.

4. Internal Procedures

PCNV has implemented internal procedures to proactively identify and respond to complaint trends that may indicate underlying player dissatisfaction. These processes ensure that issues are addressed promptly and effectively, contributing to a positive player experience and continuous improvement.

4.1 Complaint Categories

To support efficient complaint handling, the complaint form includes predefined categories—such as account issues, verification, payments, responsible gambling, bonuses, casino matters, bet settlement, and quality of service—in line with CGA Complaints Policy Guidelines. Complaints are managed according to their nature, with specific procedures followed to ensure each issue is resolved appropriately.

4.2 Record-Keeping and Reporting

Reports will be submitted by PCNV to the CGA on January 15 and June 15 each year. These reports will summarize the following:

- Total number of complaints made.
- Total number of settled complaints (upheld and rejected).
- Number of pending or unresolved complaints.
- Number of complaints categorized by issue type.
- Number of complaints referred to ADR.
- Number and details of complaints for which a player has taken legal action.

These reports ensure transparency and compliance with CGA oversight obligations. All complaint records, including those unresolved or escalated to ADR or legal proceedings, will be retained for five years or the period required by applicable data protection laws or statutes of limitation, whichever is shorter.