

GoldenFrog N.V.

Player Complaints Policy

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Document Version Control

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1.0	2025-07-29	GoldenFrog N.V.	Creation of Player Complaints Policy

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Introduction

At GoldenFrog N.V. we are committed to providing a transparent, fair, and safe gaming experience. In accordance with **Article 5.3 of the National Ordinance on Games of Chance (LOK)** and the requirements of the **Curaçao Gaming Authority (CGA)**, this Complaints Policy outlines the procedure for submitting, handling, and escalating player complaints.

We recognize the importance of addressing player concerns promptly and professionally. This policy ensures all complaints are handled fairly, confidentially, and in a timely manner, with access to **Alternative Dispute Resolution (ADR)** services if needed.

Complaints Procedure

First Line of Support

Whenever a player is dissatisfied is expected to reach out to our customer support team via live chat or email, where the customer support team will be willing to help find a quick resolution for the issue expressed by the player.

Players can reach the Customer Support Department via Live Chat widget on any of our website's or via email.

Customer Support Department will exhaust all avenues available to them in order to solve any issues the player might be experiencing. In cases where the player feels that no resolution has been reached, the case can be escalated to Customer Support Management or if the player prefers can escalate the issue to our appointed ADR which is free of charge and authorized by the CGA.

Submitting a Complaint

Players that are not satisfied with a specific incident or experience with including but not exclusive to the services, products, promotions and/or other issues and that have not reached resolution through the Customer Support Department; can submit a complaint within six (6) months of the relevant incident. For peer-to-peer games (e.g., poker) or ante-post fixed odds betting, the six-month period begins upon resolution of the event.

Complaints must be submitted via:

- Our **online complaints form**
- Or by filling the provided form (PDF/Word) to be emailed to operator.

Players can add supporting documents and all relevant information to help speed the resolution of their complaint.

Complaint Handling

Acknowledgement

Within **7 days** of receiving the players complain:

- Acknowledge receipt of the complaint
- Confirm how the complaint will be handled
- Provide an estimated resolution timeline

Resolution Timeline

We aim to resolve all other complaints within **4 weeks**. In complex cases, we may extend this period by **up to an additional 4 weeks**, with written notice to the player.

In cases related to Responsible Gaming we will aim to resolve within 5 business days and no longer than 2 weeks.

A written final decision will be issued with either:

- A reasonable outcome, including supporting evidence
- An explanation of why the complaint could not be handled

If more information to process the player complaint is required, we will request it within the initial 4-week period. Any information that is not provided, may close or reject the player's complaint as unfounded.

Alternative Dispute Resolution (ADR) (To be confirmed)

In the event that a complaint cannot be resolved internally:

- The player may escalate the matter to the independent Alternative Dispute Resolution body, free of charge. [link for ADR] (TBC)
[ADR details/address/email] (TBC)
- Player's will be provided with our ADR contact details in complaint-related communications and General Terms & Conditions.

While the complaint is under review by the ADR, we will not provide updates or respond to further correspondence from the player regarding the case, as we are obliged to await the ADR's final mediation report.

Furthermore, it is to be noted that the outcome issued by the ADR is final. Accordingly, the complaint will be closed and will not entertain any requests to revisit or reopen the case, regardless of disagreement with the ADR's decision.

Authority Escalation

The **Curaçao Gaming Authority (CGA)** does **not** intervene in individual gambling disputes. However, if the player believes we have breached regulations, the player may file a report using the CGA's Online Form on their official website.

Categorization for Complaints

Submitted complaints by players will be recorded for reporting and storage under the following categories:

1. Deposit or withdrawal issues
2. Bonus terms and disputes
3. Account restrictions or closures
4. Game errors or game outcome fairness
5. Responsible gambling measures
6. Handling of player balances

7. KYC and verification delays
8. Data protection concerns
9. Technical or software issues
10. AML/CFT concerns
11. Minor involvement
12. Fraudulent practices or games
13. Breach of licensing or regulatory obligations

Record Keeping

Records of received complaints will be kept for a minimum of 5 years, including all the information sent by the player and all details of unresolved and complaints that have been escalated to ADR or legal proceedings.

Reporting

As per the regulation stipulates, a report will be sent to the CGA on January 15th and June 15th every year. The report will inform the Authority of:

- Total number of complaints made by players.
- Total number of complaints pending, settled, resolved, rejected, unresolved or closed.
- Number of complaints by category.
- Number referred to ADR and the subsequent outcomes of each.
- Number and detail of complaints for which a player has taken legal action.

General Provisions

Transparency

All parties involved in the dispute will be kept informed of the progress and outcomes.

Good Faith Resolution

GoldenFrog N.V. and its brands will make every effort to resolve disputes amicably and professionally.

Signatory Page

Compliance Officer
GoldenFrog N.V.