

MOMO ENTERTAINMENT B.V.

Player Complaints Policy

Company	Momo Entertainment B.V.
Document Title	Player Complaints Policy
Jurisdiction	Curacao
Regulatory Framework	Curacao Gaming Authority (CGA)
Version	1.0
Effective Date	January 1, 2026
Next Review Date	January 1, 2027
Approving Official	Board of Directors, Momo Entertainment B.V.
Responsible Office	Customer Support & Compliance Department

1. Policy Statement

Momo Entertainment B.V. (hereinafter "the Company") is committed to providing a fair, transparent, and enjoyable gaming experience for all players on its platforms. The Company recognises that disputes and complaints may arise in the course of providing online gaming services, and maintains this Player Complaints Policy to ensure that all complaints are handled promptly, fairly, and in accordance with the requirements of the Curacao Gaming Authority (CGA).

The Company treats all player complaints seriously. Every complaint will be acknowledged, investigated, and resolved in a structured and impartial manner. Players are entitled to escalate unresolved complaints to the CGA or any applicable Alternative Dispute Resolution (ADR) body as specified herein.

This Policy applies to all players engaging with any product or service offered by Momo Entertainment B.V., and to all staff involved in handling player interactions.

2. Purpose

The purpose of this Policy is to:

- Establish a clear, accessible, and fair process for players to raise complaints or disputes relating to the Company's services.
- Define the responsibilities of the Company and its staff in receiving, investigating, and resolving player complaints.
- Ensure compliance with the Curacao Gaming Authority licensing conditions and applicable consumer protection standards.
- Protect players' rights and maintain trust in the Company's operations.
- Provide a transparent escalation pathway, including referral to the CGA or an ADR body, where complaints cannot be resolved internally.
- Continuously improve the Company's products and services through insights gathered from player feedback and complaints.

3. Audience

This Policy applies to:

- All registered players of Momo Entertainment B.V.'s platforms.
- All customer support staff, compliance personnel, and management involved in complaint handling.
- Any third-party agents or service providers acting on behalf of the Company in relation to customer interactions.

4. Definitions

Term	Definition
Complaint	Any expression of dissatisfaction made by a player, whether in relation to a product, service, staff behaviour, account management, bonus, or payment, that requires a formal response from the Company.
Player	Any individual who has registered an account on a Momo Entertainment B.V. platform and is using or has used its gaming services.
Customer Support	The Company's first-line team responsible for receiving and initially handling player queries and complaints.
Compliance Officer	The designated senior officer responsible for overseeing the Company's regulatory compliance, including escalated complaint handling.
ADR	Alternative Dispute Resolution — an independent body that facilitates resolution of disputes between players and operators outside of court proceedings.
CGA	Curacao Gaming Authority — the regulatory body that licenses and supervises the Company's online gaming operations.
Escalation	The process by which an unresolved complaint is referred to a higher level of authority within the Company, or to an external body.
Resolution	A final decision or outcome communicated to the player in response to their complaint, including any remedial action taken.

Working Days

Monday to Friday, excluding public holidays in Curacao.

5. Policy Implementation

The Company's complaint handling framework operates across four stages, ensuring that every complaint is addressed in an orderly, timely, and fair manner.

5.1 Scope of Complaints Covered

This Policy covers complaints arising from:

- Account registration, verification, or closure issues.
- Deposit or withdrawal processing difficulties.
- Bonus terms, promotions, or wagering requirements.
- Game outcomes, technical malfunctions, or platform errors.
- Responsible gambling tools and self-exclusion requests.
- Alleged unfair treatment or poor customer service.
- Privacy, data protection, or account security concerns.
- Any other matter relating to the Company's products or services.

This Policy does not cover:

- Complaints submitted by third parties on behalf of a player, unless the player has provided explicit written authorisation.
- Complaints relating to matters that are subject to ongoing legal proceedings.
- General queries or requests for information that do not involve an expression of dissatisfaction.

5.2 How to Submit a Complaint

Players may submit a complaint through any of the following channels:

Channel	Details
Email	info@momoentertainmentbv.com
Live Chat	Available on the Company's platform during operating hours.
Written Post	Schottegatweg Oost 10, United 1-9 Bon Bini Business, Willemstad, Curacao

When submitting a complaint, players should provide the following information to ensure efficient handling:

- Full name and registered email address.
- Player account username or ID.
- A clear description of the complaint and the specific issue experienced.
- Date(s) on which the issue occurred.

- Any relevant evidence, such as screenshots, transaction IDs, or game round references.
- The outcome the player is seeking.

5.3 Complaint Handling Process

The Company follows a structured four-stage complaint handling process:

Stage	Action	Details & Timeline
1	Acknowledgement	The Company acknowledges receipt of all complaints within 24 hours of submission (or the next working day if submitted outside business hours). The player is informed that their complaint has been received and provided with a reference number.
2	Initial Review	Customer Support reviews the complaint and attempts to resolve it at first contact. Simple or straightforward complaints will be resolved within 3 working days. The player will be notified of the outcome in writing.
3	Formal Investigation	Where a complaint cannot be resolved at first contact, it is escalated to the Compliance Officer or a designated senior staff member. A full investigation is conducted, including review of all relevant account data, transaction records, game logs, and communications. The player will receive a substantive written response within 14 calendar days of the complaint being received.
4	Final Decision	If the complaint remains unresolved after formal investigation, a final written decision is issued by senior management within 28 calendar days of the initial complaint. The final decision will set out the Company's findings and reasoning, and will inform the player of their right to escalate to the CGA or an ADR body.

5.4 Complaint Investigation Principles

In investigating all complaints, the Company is committed to:

- **Impartiality:** All complaints are investigated objectively, without bias in favour of the Company's commercial interests.
- **Confidentiality:** Player complaint information is treated as strictly confidential and shared only with those directly involved in investigating and resolving the matter.
- **Transparency:** Players are kept informed of the progress of their complaint and the reasoning behind any decision.
- **Consistency:** Similar complaints are handled in a consistent manner.
- **Documentation:** All complaints and their outcomes are fully documented and retained for a minimum of five (5) years.

5.5 Response Timelines Summary

Milestone	Target Timeframe
Acknowledgement of complaint	Within 24 hours (next working day if outside hours)
First-contact resolution (simple complaints)	Within 3 working days
Formal investigation response	Within 14 calendar days
Final decision (unresolved complaints)	Within 28 calendar days

5.6 Escalation — External Dispute Resolution

If a player is not satisfied with the Company's final decision, or if the complaint remains unresolved after 28 calendar days, the player has the right to escalate their complaint to:

- Curacao Gaming Authority (CGA): Players may submit a complaint to the CGA via the official CGA complaints portal or in writing. The CGA acts as the licensing and supervisory authority for online gaming in Curacao and may investigate complaints against licensed operators.
- Alternative Dispute Resolution (ADR) Body: Where applicable, players may refer unresolved disputes to an independent ADR body approved or recognised by the CGA. Details of the applicable ADR body are provided in the Company's Terms and Conditions and upon request from Customer Support.

The Company will cooperate fully with the CGA and any ADR body in the investigation of any escalated complaint. The Company will provide all relevant documentation and information requested within the required timeframes.

Escalation to external bodies does not prevent the player from seeking legal recourse where permitted by applicable law.

5.7 Responsible Gambling-Related Complaints

Complaints relating to responsible gambling matters — including self-exclusion, deposit limits, cooling-off periods, or alleged failure of the Company to apply responsible gambling tools — are treated as a priority and handled with the highest level of care and urgency.

Such complaints are escalated directly to the Compliance Officer regardless of their initial classification, and a response is provided within the standard investigation timelines. Where a player's complaint relates to an active and ongoing harm, the Company will take immediate precautionary action (such as temporary account restriction) pending full investigation.

5.8 Record-Keeping and Reporting

The Company maintains a full log of all complaints received, including:

- Date of receipt.
- Nature and subject matter of the complaint.
- Action taken at each stage of the process.

- Outcome and resolution communicated to the player.
- Any escalation to the CGA or ADR body.

Complaint records are retained for a minimum of five (5) years. The Compliance Officer produces a regular internal complaints report, reviewed by senior management, to identify patterns, systemic issues, and opportunities for improvement.

6. Compliance and Consequences of Non-Compliance

All staff involved in customer-facing roles are required to be familiar with this Policy and to apply it consistently. Failure to comply with this Policy may result in:

- Internal disciplinary action, up to and including termination of employment or contract.
- Regulatory action by the CGA, including findings of non-compliance, fines, or conditions on the Company's licence.
- Reputational damage to the Company.

Players who abuse the complaints process (for example, by submitting vexatious or fraudulent complaints) may have their complaints dismissed following investigation. The Company reserves the right to take appropriate action in such cases in accordance with its Terms and Conditions.

7. Related Information

This Policy should be read in conjunction with:

- Momo Entertainment B.V. Terms and Conditions
- Momo Entertainment B.V. Privacy Policy
- Momo Entertainment B.V. Responsible Gambling Policy
- Momo Entertainment B.V. AML/CTF Policy
- Curacao Gaming Authority Licensing Requirements
- Applicable Curacao consumer protection legislation

8. Contact Information

For complaints or queries relating to this Policy, please contact:

Company	Momo Entertainment B.V.
Address	Schottegatweg Oost 10, United 1-9 Bon Bini Business, Willemstad, Curacao
Email	info@momoentertainmentbv.com

Responsible Department

Customer Support & Compliance Department

9. Policy History

Version	Effective Date	Approved By	Summary
1.0	January 1, 2025	Board of Directors	Initial Policy — new document

10. Policy URL

This Policy is published on the Company's website and is accessible to all players at any time. Players may also request a copy by contacting info@momoentertainmentbv.com.

This document is confidential and intended solely for the use of Momo Entertainment B.V. and its authorised personnel.