

Complaints Policy

Last updated: 29.07.2026

1. Policy Overview

This Complaints Policy outlines the framework for managing player complaints and disputes and ensures a fair, transparent, and efficient process, including access to free alternative dispute resolution (ADR) services.

This Policy forms part of the Terms and Conditions.

2. Definitions

- 1) Player Interaction: Any written communication initiated by a player regarding Our services.
- 2) Complaint: A written expression of dissatisfaction requiring a response or resolution.
- 3) Dispute: A complaint not resolved internally and escalated to an ADR provider or legal authority.
- 4) Registered Player: A natural person who has completed the registration process and holds an active account with the CHEXX, and who is thereby entitled to make complaints under this Policy.
- 5) Responsible Gaming Complaint: A complaint involving issues of player protection, including but not limited to self-exclusion, targeting of vulnerable individuals, delays or failures in applying cooling-off periods, or other concerns under the Responsible Gaming policy.
- 6) Alternative Dispute Resolution (ADR): A process involving the impartial and independent resolution of disputes between a player and the CHEXX by an external entity that is certified by the Curaçao Gaming Authority (CGA) for such purpose.
- 7) Curaçao Gaming Authority (CGA): The supervisory body responsible for licensing, monitoring, and enforcing compliance under the National Ordinance on Games of Chance (LOK).
- 8) Complaint Submission Form: The official form made available by Us for players to submit formal complaints.
- 9) Escalation: The process of transferring a complaint from one resolution stage to another, such as from customer support to formal internal review or from Us to an ADR provider.

- 10) Resolution Period: The maximum allowable timeframe for Us to respond to or resolve a complaint, as established in this Policy, subject to limited extensions under specific conditions.

3. Rights and Obligations

- 1) Players have the right to:

- Submit complaints free of charge within six (6) months of the relevant event.
In the case of P2P betting (e.g. poker) or fixed odds ante-post betting, the six-month period starts from the time the bet is settled, or the specific event is completed, not from the time it is placed.
In the case of complaints about in-play betting, customers have six months to lodge a complaint, but urgent action may be required if the investigation depends on data relevant to the complaint which – due to the nature of in-play betting – may become unavailable within a short period of time, as the CHEXX cannot reasonably be expected to retain such data any longer.
- Receive acknowledgment of their complaint within the regulatory timeframes.
- Be informed about complaint handling procedures and expected timelines.
- Escalate unresolved matters to an independent ADR provider, free of charge.
- Seek further legal recourse where permitted under applicable law.
- Contact the CGA in case of regulatory violations or license breaches.

- 2) The CHEXX is obligated to:

- Maintain an effective, transparent, and accessible complaints process.
- Respond to all complaints within regulatory deadlines.
- Offer at least one certified ADR provider and ensure accessibility to ADR.
- Include a Complaint Submission Form.
- Maintain complete and secure records of all complaints for the required retention period.
- Submit regular reports to the CGA as required by the LOK.

4. General Complaint rules

- 1) Only the Registered Player may file a complaint.
- 2) First-level support may be available via email: support@chexx.bet
- 3) An official Complaint Submission Form is available below in this Policy.

5. Complaint Handling and Resolution

- 1) The CGA does not mediate or decide individual complaints. Players may contact the CGA to report malpractice or license breaches.

- 2) Complaints that involve responsible gaming concerns - such as issues related to self-exclusion, targeting of vulnerable players, or failure to implement protective measures - are treated with priority due to their potential impact on player welfare. Within two days of receiving a complaint, We will:
 - Confirm receipt of the complaint in writing.
 - Provide an explanation of how the complaint will be processed.
 - Provide notice of the average timeline for resolution of such complaints.The period for resolving a complaint is five working days. If resolution requires more time, the player must be informed, and the extended period should not exceed fourteen (14) days unless the delay is caused by lack of cooperation or incomplete information from the player.
- 3) For all other types of complaints, We will acknowledge receipt within seven (7) calendar days of submission. We will assess the complaint and aim to provide a final resolution within four (4) weeks. If additional time is needed due to complexity or missing information, We may extend the resolution period once, for up to four (4) additional weeks, provided that the player is notified in writing.
- 4) Following the review of the complaint, We shall issue a final decision in writing. This decision must contain either a reasoned assessment and outcome with supporting evidence, or a clear explanation for rejecting the complaint. If further information from the player is needed to complete the assessment, We will request it within the initial four-week resolution period. If the player does not respond in time, We may consider the complaint closed.
- 5) We may use artificial intelligence tools to support complaint handling processes, provided that any such use complies with applicable laws. Complaints related to responsible gaming and complaints that can reasonably be considered complex will be reviewed by a human and will not be handled solely by AI.

6. Alternative Dispute Resolution (ADR)

- 1) If a Player is dissatisfied with Our final decision, or if the complaint has not been resolved within the applicable timeframe, the Player may escalate the dispute to Our appointed independent Alternative Dispute Resolution provider.
- 2) Our appointed ADR provider is ABC-ADR Limited. ABC-ADR Limited is listed by the Curaçao Gaming Authority as a certificate holder for Alternative Dispute Resolution under certificate number CGA/ADR/2025/02.
- 3) Players may lodge an escalated complaint directly via the ABC-ADR website using the “Lodge a Complaint” page: <https://abc-adr.com/complaint.php>
- 4) ADR services are made available to Players free of charge, subject to the ADR provider’s applicable rules and procedures. Unless otherwise provided by the ADR provider’s rules, the costs associated with the ADR procedure will be borne by CHEXX.

- 5) A dispute may be submitted to ABC-ADR Limited after the Player has first attempted to resolve the matter through Our internal complaints process. ABC-ADR Limited may assess whether the dispute is admissible in accordance with its applicable rules and procedures.
- 6) When submitting a dispute to ABC-ADR Limited, the Player may be required to provide complaint details, Our final decision or relevant correspondence, account details, supporting evidence, and any other information reasonably requested by the ADR provider.
- 7) ABC-ADR Limited will review the dispute independently, fairly and impartially, in accordance with its own rules and procedures. The review is generally based on the submissions and evidence provided by the parties, the applicable contractual terms, and any relevant laws, regulations and licensing standards.
- 8) Once the ADR process has commenced, the same dispute may not be restarted with another ADR entity.
- 9) If the Player withdraws from the ADR process after initiation, the complaint may be deemed closed and may not be subject to re-submission, unless otherwise permitted by the ADR provider's rules or applicable law.
- 10) The outcome of the ADR process is binding on CHEXX as the Operator, subject to the ADR provider's applicable rules and procedures. However, participation in ADR and the ADR outcome do not waive the Player's right to seek further legal or judicial recourse, unless otherwise provided by applicable law.
- 11) The ADR process is governed by the ABC-ADR Rules of Procedure, as updated from time to time and available on the ABC-ADR website.

7. Record-Keeping and Reporting

- 1) CHEXX will submit reports to the CGA on complaints submitted by players using the Complaint Submission Form, in accordance with the applicable regulatory reporting requirements twice a year.
- 2) Records of unresolved complaints and/or complaints that have been escalated to ADR or legal proceedings will be kept for at least five years or the relevant time stipulated by data protection, statute of limitations or other relevant laws or guidelines.
- 3) The CGA may request access to records of complaints received and disputes that are pending resolution, in accordance with applicable regulatory requirements.

8. Grounds for Complaint

- 1) The player has the right to make a complaint regarding any part of their relationship with the CHEXX, or any incident related to their participation in a game of chance. This includes (but is not limited to):

- Deposit issues
- Withdrawal issues
- Bonus terms and conditions
- Account closures or restrictions
- Alleged errors or unfairness in game outcomes
- Responsible gaming issues
- Treatment of player balances
- KYC and Verification
- Data Protection
- Technical or Software issues
- AML concerns
- Issues with minors
- Fraudulent games
- Fraudulent practices
- License or regulation
- Unfair terms and conditions

9. Complaint Submission Form

For registered players of <https://chexx.bet/>

Please complete all applicable fields in English or in the language of the website used.

Incomplete forms, missing account details, missing transaction or bet references, or lack of supporting evidence may result in delays in handling Your complaint.

Please send the completed form and any supporting documents to support@chexx.bet

To download the Complaint Submission Form, please use the relevant link below:

English version: <https://stcfiles.com/prod-public/st/prod/Complaint-form-EN.pdf>

Spanish version: <https://stcfiles.com/prod-public/st/prod/Complaint-form-ES.pdf>

Portuguese version: <https://stcfiles.com/prod-public/st/prod/Complaint-form-PT.pdf>

Complainant Details

Full Name: _____

(As registered on your gaming account)

Residential Address: _____

City / Town: _____

Postal Code: _____

Country of Residence: _____

Email Address: _____

(Used for account registration)

Phone Number (optional): _____

Account Information

Username / Account Number (if applicable): _____

Complaint Timing

Date of Complaint Submission: _____
(DD/MM/YYYY)

Date of Disputed Event / Issue: _____
(DD/MM/YYYY)

Complaint Category

Please select the category that best describes your complaint:

- ☐ Deposit issues
- ☐ Withdrawal issues
- ☐ Bonus terms and conditions
- ☐ Account closure or restriction
- ☐ Alleged game error or unfair result
- ☐ Responsible gaming/self-exclusion
- ☐ Player balance concerns
- ☐ KYC / verification process
- ☐ Data protection / privacy issue
- ☐ Software / technical malfunction
- ☐ Anti-money laundering concerns
- ☐ Underage gambling
- ☐ Fraud or manipulation
- ☐ License or regulatory breach
- ☐ Unfair terms and conditions
- ☐ Other (please specify): _____

Complaint Description

Please provide a clear and detailed description of the issue, including any relevant facts, communications with customer support, and any other information relevant to Your complaint.

Requested Resolution

Please state the outcome or resolution You are seeking.

Supporting Documents (if any)

Please attach any relevant screenshots, email correspondence, transaction history, or other documents that may support Your complaint.

Declaration

☐ I confirm that I am the registered holder of the gaming account identified above. I declare that the information provided in this form is accurate and complete to the best of my knowledge.