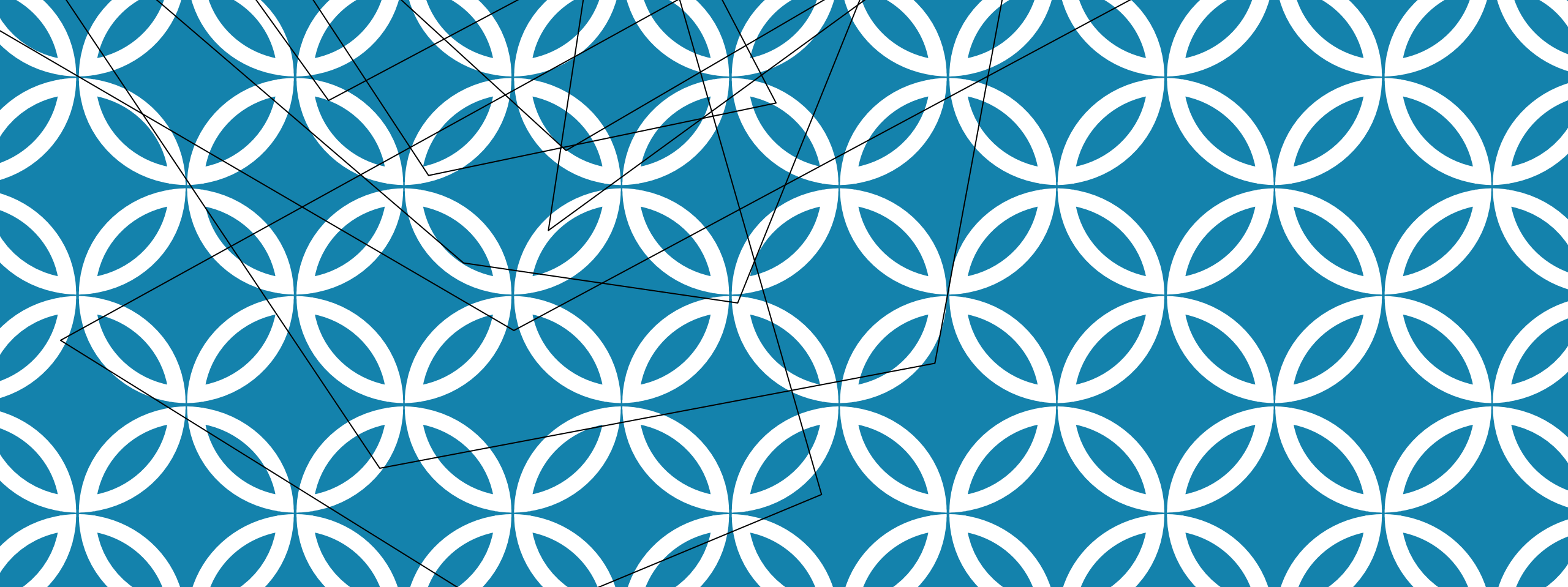


# EADR

European Alternative  
Dispute Resolution



**EADR LTD**

Jochen Biewer  
Director

# AGENDA

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List of Acronyms used

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Introduction

EADR Ltd Concept

Goals of the EU Grant

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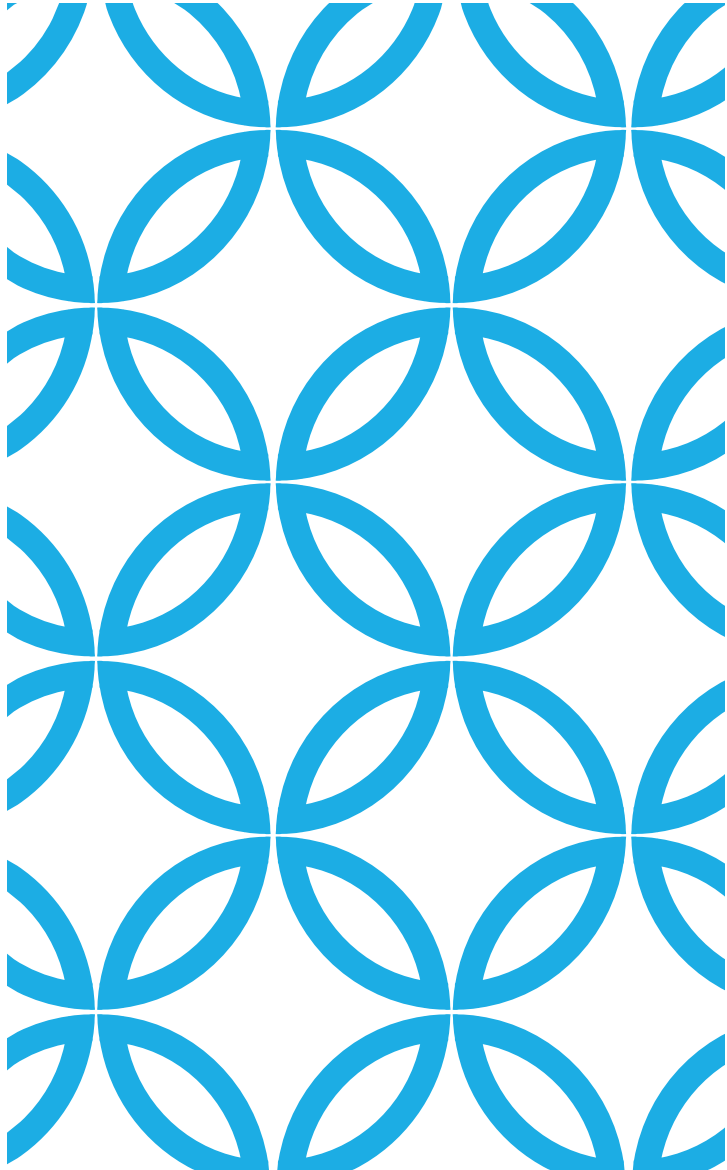
ADR Process

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Overview of Complaints

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Statistics



# LIST OF ACRONYMS USED

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|       |   |   |
|-------|---|---|
| EADR  | - | European Alternative Dispute Resolution |
| ADR   | - | Alternative Dispute Resolution          |
| MGA   | - | Malta Gaming Authority                  |
| T&C's | - | Terms & Conditions                      |

# INTRODUCTION

- EADR Ltd is an alternative dispute resolution (ADR) entity which settles disputes between licensed operators and their respective players, both in German and English language.
- Pursuant to the MGA's Alternative Dispute Resolution Directive (Directive 5 of 2018), licensed operators are required to engage an Alternative Dispute Resolution (ADR) entity.
- Directive 2013/11/EU.
- The European Online Dispute Resolution (ODR)

- EADR Ltd team collaborate to solve consumer disputes in gaming, whether remote or otherwise.
- Disputes settlement at EADR is free of charge for players or consumers.
- The disputes will be submitted online on the EADR website "<https://eadr.org/eadr-form/>".

# EADR LTD. AND OTHER ADRS' BASIC CONCEPTS

Alternative dispute resolution (ADR) refers to the different ways people can resolve disputes without a trial. Common ADR:

- Mediation
- Arbitration
- Neutral evaluation.

These processes are generally confidential, less formal, and less stressful than traditional court proceedings.

Work through disputed issues with the help of a neutral third party.

# ADR PROCESS

## EADR LTD & THE OPERATOR

EADR Ltd enters into an agreement (Dispute Resolution Service Agreement) with the Operator.

The Operator informs the MGA (Malta Gaming Authority) of such agreement and updates his T&C's (Terms & Conditions)

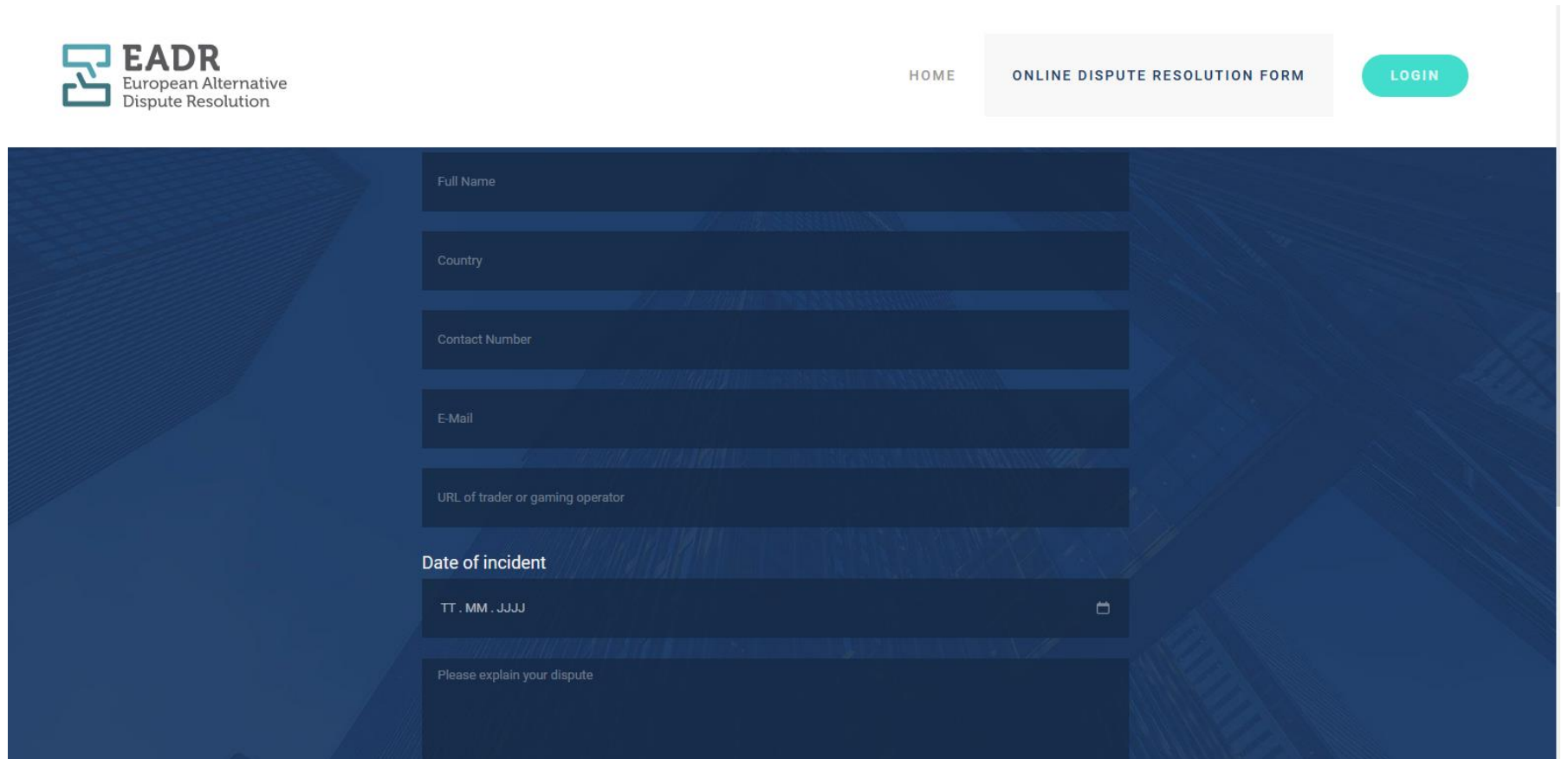


# PLAYER

The Player submits a dispute through the online form on EADR Ltd website  
<https://eadr.org/eadr-form/>

Details to be included in the Online Dispute Form:

- Name & Surname
- Country
- E-mail address
- Telephone number
- Website
- Date of Incident
- Dispute



The screenshot shows the EADR website's online dispute resolution form. The EADR logo (European Alternative Dispute Resolution) is in the top left. Navigation links for 'HOME' and 'ONLINE DISPUTE RESOLUTION FORM' are in the top center, and a 'LOGIN' button is in the top right. The form itself is a dark blue interface with the following fields:

- Full Name
- Country
- Contact Number
- E-Mail
- URL of trader or gaming operator
- Date of incident: TT . MM . JJJJ
- Please explain your dispute

# PLAYER

The Player also gives his/her consent on the Privacy Policy, to the Rules of Procedures and the Processing Personal data.

The Player then receives an automatic reply from EADR Ltd, as receipt of the said dispute.

The screenshot displays the EADR website interface. At the top left is the EADR logo (European Alternative Dispute Resolution). The navigation menu includes 'HOME', 'ONLINE DISPUTE RESOLUTION FORM', and a 'LOGIN' button. The main content area contains three consent checkboxes:

- I consent to the Privacy Policy.
- I have read and accept the Rules of Procedure.
- I consent that any personal data from the information being provided may be used for the purpose of investigating the dispute in the interest of both parties. For more information refer to the Privacy Policy.

Below the checkboxes are three file upload sections:

- Additional file 1 (max. 7mb)  Keine ausgewählt
- Additional file 2 (max. 7mb)  Keine ausgewählt
- Additional file 3 (max. 7mb)  Keine ausgewählt

A CAPTCHA challenge box is present with the text: "Please prove you are human by selecting the **truck**." Below the text are three icons: a key, a truck, and an airplane.

# EADR LTD

1. EADR receives the dispute.
2. A ticket number is raised.
3. EADR team checks the website to see if the Operator is Engaged with EADR.
4. If the Operator is not Engaged with EADR, then an e-mail is sent informing the Player accordingly.

# EADR LTD

5. When the Operator is engaged with EADR, EADR team checks if the dispute falls within EADR competence. If not, an email is sent to the Player.

If the dispute falls within EADR competence:

6. EADR team inputs the details of the dispute on a worksheet, to keep track.

7. A reference number linked to the Operator is given to the dispute

# TIMELINE

Date of receipt of dispute – from Player

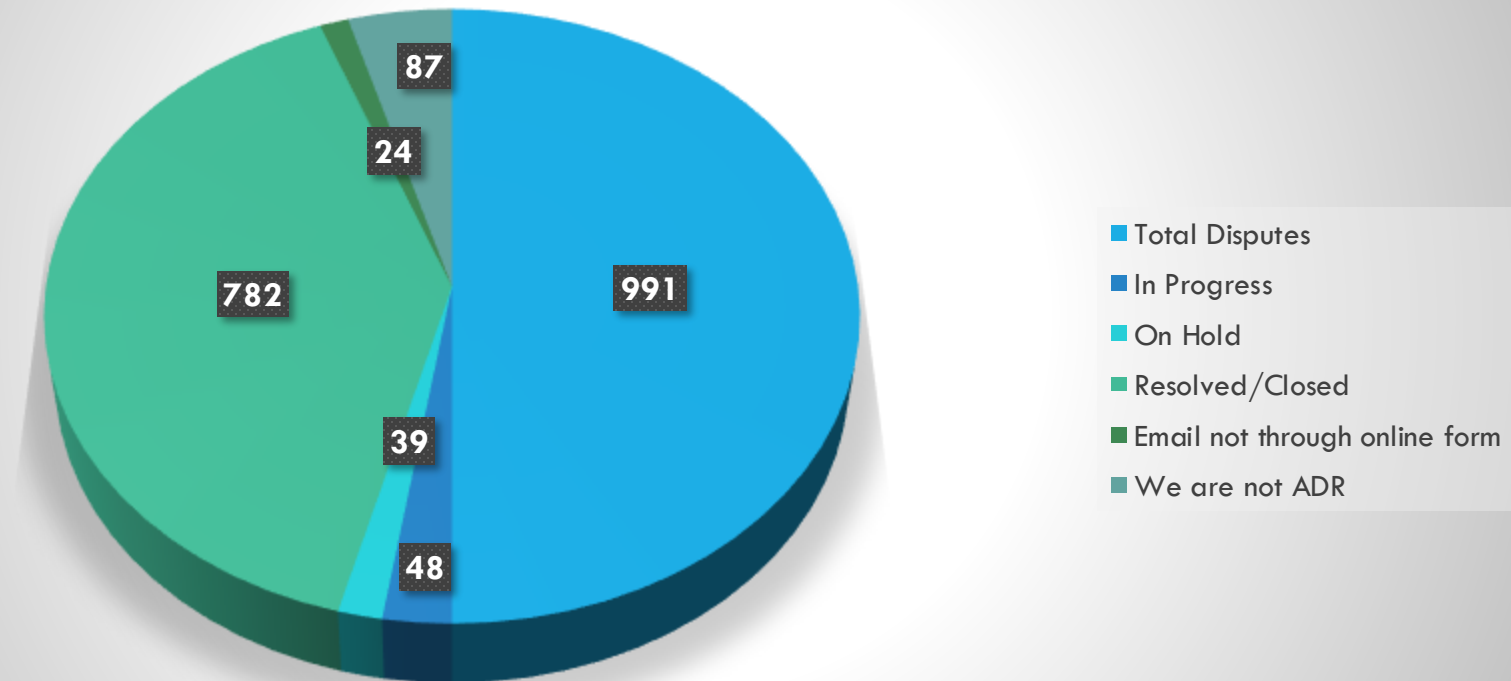
Date of receipt of complaint file – from Operator

Reminder to Operator/Player every two weeks

If 90 days from receipt of complaint file are up, EADR to send email to Player & Operator for extension, if required

# STATISTICS

Number of Disputes from 15/03/2019 till 30/09/2023



# MOST COMMON REASONS OF COMPLAINTS

- **Bonus – 30%**
- **Multi-Accounting – 20%**
- **Payment Problems – 20%**
- **KYC – 15%**

# MOST COMMON REASONS OF COMPLAINTS

- **Breakdown in Communications**
- **Responsible Gambling**
- **Retro-Active Term Enforcements**



# SYSTEMATIC PROBLEMS

**Maximum Bet Terms** – Maximum bet terms associated with bonuses

**Self-Exclusions** - The language surrounding the MGA self-exclusion system.

# SYSTEMATIC PROBLEMS

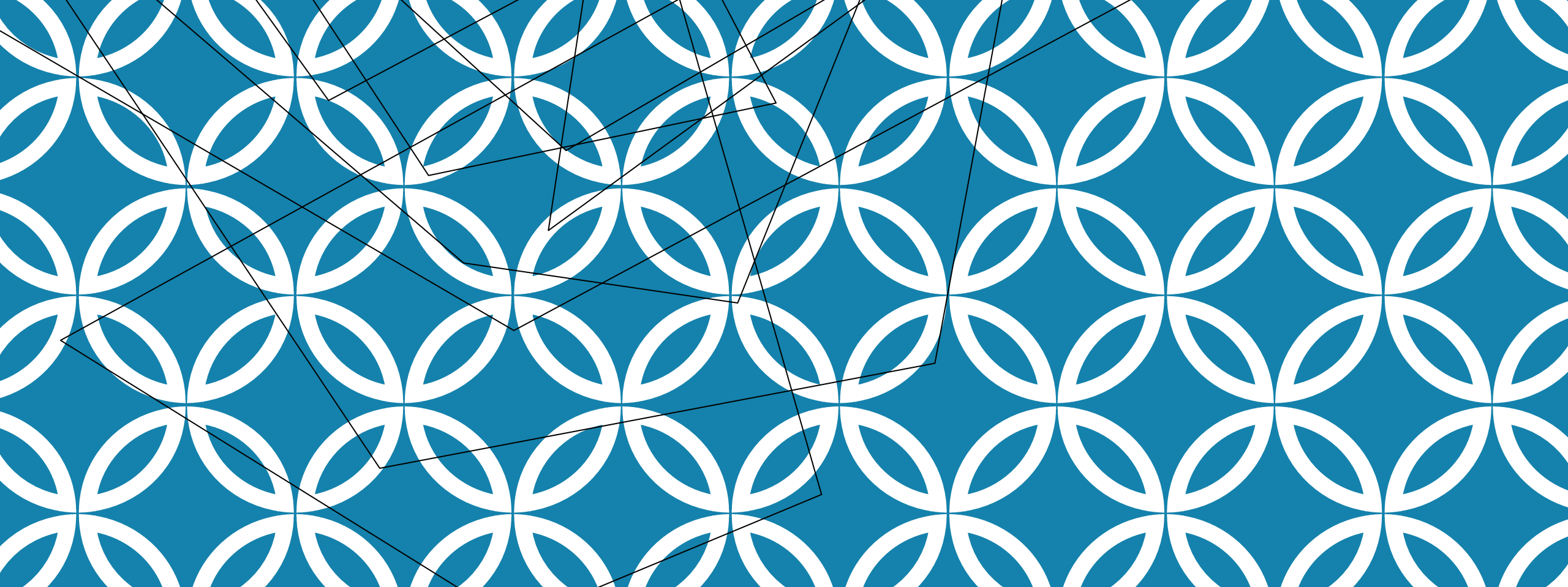
**Third-Party Payments** - Complaints about operators who forbid using third-party payment methods in their terms of service.

**Source of Wealth checks** - Higher levels of enhanced due diligence.

# DECLINED COMPLAINTS

The reasons for declination:

- Complaint was frivolous or vexatious
- Complaint has already been reviewed by another ADR
- Complaint more than 12 months old
- Complaint is of an inappropriate nature for an ADR to review
- Complaint submission was incomplete



# THANK YOU

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