

INDEPENDENT PANEL FOR CASINO & BINGO ARBITRATION

IPCA ADR PROCESS

- 1 The ADR controller will assign an ADR official to investigate the complaint and notify all parties concerned.
- 2 The ADR official will request all relevant evidence and documentation from all concerned parties and inform all parties of their right to withdraw at any time from the process. Both parties have a right to see the arguments, evidence, documents and facts put forward by the other party.
- 3 The ADR official upon receipt of the evidence will notify the parties that the evidence received constitutes a 'complete complaint file'. An outcome (proposed decision/resolution) to the dispute will be issued within 90 calendar days from the date the "complete complaint file" has been received (in "certain exceptional cases" in "highly complex disputes" the ADR official is free, at his/her own discretion, to extend the 90 calendar day deadline). During the course of the investigation the complainant will be kept in touch with progress at least every 30 days.
- 4 The ADR official will normally provide a draft report allowing reasonable time for comment from all parties. This may include any statements made and opinions given by experts.
- 5 The ADR official will consider any comments prior to completing the report.
- 6 The ADR official will provide a final report to the ADR controller outlining the outcomes and grounds on which the proposed decision/resolution is based.
- 7 When the ADR controller is satisfied that the process has been adhered to and the decision/resolution in the report is valid, the controller will forward the report to all parties concerned.
- 8 In accordance with the Gambling Commission's expectation, gambling operators will offer ADR which is binding on the operator (if accepted by the consumer) for disputes which would otherwise be taken to the small claims court (currently disputes of not more than £10,000). For disputes over £10,000, the ADR procedure need not be binding - this would allow, for example, that mediation could be employed for disputes of more than £10,000 or for adjudication decisions to be non-binding on the operator.
- 9 In accordance with consumer protection requirements, the customer is not legally bound to abide by any IPCA decision and therefore this process does not deny the consumer his or her UK statutory consumer protections.

GROUND TO REFUSE TO DEAL WITH AN ALTERNATIVE DISPUTE RESOLUTION

- 1 An ADR Entity can refuse to deal with a dispute but the ADR Entity must provide both parties with a reason for declining the dispute within 3 weeks of receiving the complete complaint file.
- 2 The reasons a dispute can be refused* are if:
 - a) the consumer has not attempted to contact the gambling operator and resolve the matter directly with them, prior to submitting their complaint to the ADR entity;
 - b) the dispute is frivolous or vexatious;
 - c) the dispute is being, or has been previously, considered by another ADR entity or by a court;
 - d) the value of the claim falls below or above the monetary thresholds set by the body; however, the IPCA does not set monetary thresholds;
 - e) the consumer has not submitted the complaint to the body within the time period specified by the body, provided that such time period is not less than 12 months from the date upon which the trader has given notice to the consumer that the trader is unable to resolve the complaint with the consumer;
 - f) dealing with such a type of dispute would seriously impair the effective operation of the body;

*For current refusal information please visit www.ipca.org.uk.



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ALTERNATIVE DISPUTE RESOLUTION

INTERNAL DISPUTE PROCESS

The Licensee fully supports the objective detailed in the Gambling Act 2005 that gambling be conducted in a fair and open way.

Should a customer have any complaint or dispute about any gambling related decision, a member of the licensee's management team should be able to settle the problem at the time. The customer is free to raise any such complaint or dispute at any time within a date which is not less than 6 months from the date of the disputed incident. The request will be acknowledged within 24 hours of receipt where gambling facilities are available 24 hours a day or within three working days otherwise.

The licensee's process ends if the customer's complaint remains unresolved eight weeks after the licence holder received it, or the customer and the licence holder reach a deadlock or final position in less than eight weeks. The licence holder will then write to the customer with a final letter to explain:

- the final decision
- that this is the end of the operator's complaints process, and
- how to escalate the complaint to an independent ADR entity if the customer wishes to do so. Therefore, should a casino customer not be satisfied with the decision, and all internal avenues of dispute resolution have been exhausted, they may refer the matter to the Independent Panel for Casino and Bingo Arbitration (IPCA).

The IPCA is tasked with reviewing any disputes relating to the land based casino and bingo industries that cannot be settled internally. Thus, if the customer remains dissatisfied with the decision regarding their gambling dispute, they may refer the matter in writing or by email to the Independent Panel for Casino Arbitration (IPCA) at the address below at any time up to 12 months from the end of the operator's complaints' process. The application will be acknowledged within three working days of receipt.

NCF-IPCA
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235 Vauxhall Bridge Road
London SW1V 1EJ
info@ipca.org.uk
www.ipca.org.uk



IPCA INDEPENDENT PANEL FOR CASINO & BINGO ARBITRATION

GENERAL INFORMATION

- The IPCA is largely comprised of retired senior members of the Gambling Commission or other independent reputable gambling industry experts. A list of IPCA ADR Officials can be found at www.ipca.org.uk.
- Please note that IPCA will only handle disputes received in writing via any durable medium and after being entirely satisfied that all possibilities of an internal solution have been fully explored. Therefore, if the customer has not taken the matter through the company internal disputes procedure, the IPCA will refer it back until the internal process has been fully exhausted.
- The IPCA is only able to consider disputes, defined as unresolved complaints that relate to the outcome of a customer's gambling transaction (including disputes about, for example, management of the transaction and related customer accounts, including the ability to access funds).
- ADR providers such as IPCA may consider whether a resolution should include compensation for customers, either for expenses incurred in pursuing the complaint or as a good will gesture for inconvenience or difficulty incurred.
- The IPCA ADR service is free to consumers.
- The ADR entity may refuse an ADR request in accordance with the regulations as outlined in Grounds to Refuse to Deal with an Alternative Dispute Resolution section 2(e).
- All parties must agree to provide all documentation and evidence in relation to the dispute. The licensee is expected to respond to any request for information from the IPCA within 10 working days.
- All parties agree to make themselves available to be interviewed by the ADR official.
- All parties have the right to withdraw at any time from the ADR process.
- The ADR procedure complies with the Data Protection Act 2018 and the General Data Protection Regulation (GDPR) with regard to processing personal data. Copies of reports and supporting papers on individual cases are retained by the IPCA for three years from the date of issue of the report.
- The parties to the complaint/dispute are not obliged to retain a legal adviser but that they may seek independent advice or be represented by a third party at any stage of the ADR procedure.