

Customer Complaint Policy

OnPoint Administration LLC

OnPoint Administration LLC, a Delaware limited liability company ("**OnPoint**," "**we**," "**us**," or "**our**"), owns and operates OnPointCasino.com (the "**Platform**"). We are committed to treating every player fairly and to resolving concerns quickly, transparently, and professionally. This Customer Complaint Policy (this "**Policy**") explains how to submit a complaint, how we investigate and respond, what timelines to expect, and what options are available if you remain dissatisfied.

This Policy forms part of, and should be read together with, our Terms and Conditions (the "**Terms**"), Sweepstakes Rules, Refund Policy, and Privacy Policy. Capitalized terms not defined in this Policy have the meanings given in the Terms.

1

Submit

Email support@onpointcasino.com with "Complaint" in the subject line, or use live chat.

2

We Investigate

We acknowledge within 2 business days and aim to respond within 10 business days.

3

Escalate if Needed

Not satisfied? Request a senior management review within 30 days.

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01 PURPOSE AND SCOPE

A **complaint** is any expression of dissatisfaction, made by an Account holder or their authorized representative, about the Platform, our Games, our services, or the conduct of our staff, where a response or resolution is expected. This Policy covers complaints about, among other things:

- Account registration, identity verification (KYC), restrictions, suspension, or closure;
- Gold Coin purchases, billing, and payment issues;
- Sweeps Coins and Prize redemptions, including delays or declined requests;
- Game malfunctions, technical errors, and balance discrepancies;
- Promotions and bonuses;
- The handling of personal information; and
- The service or conduct of our support team.

General questions, feature suggestions, and routine support requests are welcome and will be answered, but they are handled as ordinary support inquiries rather than formal complaints. This Policy does not change any rights or obligations under the Terms, the Sweepstakes Rules, or applicable law.

02 OUR COMMITMENTS

When you submit a complaint, we commit to:

- **Fairness:** reviewing every complaint objectively, based on the facts, our records, and our published rules;
- **Timeliness:** acknowledging and responding within the timelines set out in Section 5, and keeping you informed if more time is needed;
- **Transparency:** explaining our decision and the reasons for it in clear, plain language;
- **Confidentiality:** handling your complaint and personal information in accordance with our Privacy Policy;
- **No cost:** never charging a fee to submit or escalate a complaint; and
- **No retaliation:** never restricting or penalizing your Account because you made a complaint in good faith.

03 HOW TO SUBMIT A COMPLAINT

3.1 Contact Channels

CHANNEL	DETAILS
Email	support@onpointcasino.com with "Complaint" in the subject line
Live chat	Available through the support messaging feature on the Platform, where offered

Complaints made through live chat may be converted to an email ticket so that you have a written record and a reference number.

3.2 What to Include

To help us resolve your complaint quickly, please include:

- Your full name, username, and the email address associated with your Account;
- The category of your complaint (see Section 4);
- The date and time of the issue, including your time zone;

- Any relevant details, such as the Game name, transaction ID, or redemption request number;
- A clear description of what happened and why you are dissatisfied;
- Supporting evidence, such as screenshots, screen recordings, or payment statements; and
- The outcome you are seeking.

Protect your information: Never send your full card number, CVV, bank login credentials, or Account password. Our team will never ask for them.

3.3 Time Limit for Complaints

Please submit your complaint within **ninety (90) days** of the event giving rise to it, so that relevant records remain available and can be reviewed accurately. Complaints about refunds remain subject to the time limits in our Refund Policy.

3.4 Authorized Representatives and Accessibility

Someone else may submit a complaint on your behalf if you provide written authorization and we are able to verify your identity. We will only discuss Account details with the Account holder or a verified representative. If you need an accommodation to submit a complaint or communicate with us, please let us know and we will make reasonable efforts to assist.

04 COMPLAINT CATEGORIES

CATEGORY	COMMON EXAMPLES	RELATED POLICY
Account & Verification	KYC delays or rejections, document requests, login issues	Terms, Sections 5–6; Privacy Policy
Purchases & Billing	Duplicate charges, billing errors, coins not delivered	Refund Policy
Prize Redemptions	Delayed, declined, or cancelled redemption requests	Terms, Section 9; Sweepstakes Rules
Games & Technical	Game malfunctions, disconnections, balance discrepancies	Terms, Section 10
Promotions & Bonuses	Missing bonuses, promotion eligibility, voided bonuses	Terms, Section 11; promotion terms
Account Restrictions	Suspensions, closures, forfeited Virtual Coins	Terms, Sections 13–14
Privacy & Data	Access, correction, or deletion requests; data handling concerns	Privacy Policy
Responsible Gaming	Limits, cool-off, or self-exclusion concerns	Responsible Gaming Policy
Customer Service	Staff conduct, response times, communication quality	This Policy

05 HOW WE HANDLE YOUR COMPLAINT

Business days means Monday through Friday, excluding U.S. federal holidays.

STAGE	WHAT HAPPENS	TARGET TIMELINE
1. Acknowledgment	We confirm receipt and provide a complaint reference number.	Within 2 business days
2. Investigation	We review your Account, transaction and gameplay records, communications, and any evidence you provide. We may ask for more information.	Begins on acknowledgment
3. Response	We send a written response explaining our findings, our decision, and any remedy.	Within 10 business days of acknowledgment
Complex cases	If more time is needed, we will tell you why and provide regular updates.	Up to 30 days in total
4. Escalation	If you are dissatisfied, you may request a review by a senior member of management who was not involved in the original decision.	Request within 30 days of our response
Final Response	We send a written Final Response concluding the internal process.	Within 15 business days of the escalation request

5.1 Requests for Information

If we ask for additional information and do not receive a reply within **fourteen (14) days**, we may close the complaint. You may reopen it at any time within the time limit in Section 3.3 by providing the requested information. Response timelines are paused while we are waiting for information from you.

5.2 Escalation

To escalate, reply to our response or email support@onpointcasino.com with "**Complaint Escalation**" and your reference number in the subject line, and explain why you disagree with our decision. The reviewer will consider the full complaint file, including any new information you provide. The Final Response concludes our internal complaint process.

06 POSSIBLE OUTCOMES

Depending on our findings, the resolution of a complaint may include:

- A clear explanation of our decision and the rules that apply;
- Correction of an error in your Account, including restoring Virtual Coins or balances affected by a verified technical error;
- A refund in accordance with our Refund Policy;
- Processing of a delayed redemption that meets all requirements of the Sweepstakes Rules;

- Reinstatement of an Account, or removal of a restriction, where it was applied in error;
- Correction of personal information we hold about you; or
- An apology, and improvements to our processes where appropriate.

Any goodwill gesture we offer is at our sole discretion, is not an admission of liability, and does not create an obligation to offer the same in the future. Remedies are provided in accordance with the Terms and Sweepstakes Rules, and we cannot offer cash in place of Gold Coins or award Prizes outside of the Sweepstakes Rules.

07 SPECIAL TYPES OF COMPLAINTS

7.1 Gameplay and Technical Complaints

We review server-side game logs and transaction records for every gameplay complaint. As set out in the Terms, our server records are the final and binding record of gameplay and balances, and a malfunction voids all affected pays and plays. Screenshots and screen recordings that show the Game name, time, and balance are especially helpful.

7.2 Account Restrictions and Compliance Reviews

Some Account restrictions result from fraud prevention, anti-money laundering, sanctions, or other legal and regulatory reviews. In these cases, legal obligations or security considerations may prevent us from sharing the specific reasons for our decision or the details of our review. We will still acknowledge your complaint, confirm that it has been reviewed, and tell you whether any action is required from you.

7.3 Privacy Complaints

Complaints about how we handle personal information, and requests to exercise privacy rights, are handled under our Privacy Policy. Please email support@onpointcasino.com with "**Privacy Request**" in the subject line. Where applicable law provides a right to appeal a privacy decision, the appeal process in our Privacy Policy applies.

7.4 Responsible Gaming Concerns

Concerns about responsible gaming are prioritized. Requests to set limits, take a cool-off period, or self-exclude are processed as promptly as possible and do not need to go through the complaint process. If you or someone you know is struggling with gambling, confidential help is available 24/7 from the National Problem Gambling Helpline at **1-800-GAMBLER**.

08 RESPECTFUL COMMUNICATION

Our team will always treat you with courtesy and respect, and we ask for the same in return. If communications become abusive, threatening, or harassing, we may limit the channels through which you can contact us, while continuing to handle your complaint. We may also close complaints that repeat an issue that has already received a Final Response, unless new and relevant information is provided.

09 IF YOU REMAIN DISSATISFIED

If our Final Response does not resolve your concern, the following options are available:

- **Formal dispute resolution.** You may pursue the dispute resolution process in Section 21 of the Terms, which begins with a written Dispute Notice sent to support@onpointcasino.com with "Dispute Notice" in the subject line. **Submitting a complaint under this Policy is not a Dispute Notice**, but completing this process first often resolves matters more quickly.
- **Government agencies.** You may contact the consumer protection division of your state Attorney General or another appropriate government agency.
- **Independent platforms.** We review and respond to complaints submitted through reputable independent complaint resolution platforms. Using these platforms does not replace this Policy or the dispute resolution process in the Terms.

Chargebacks: Please use this complaint process before disputing a charge with your bank or card issuer. Chargebacks and payment disputes are handled under our Refund Policy and may result in Account suspension while they are pending.

10 CONFIDENTIALITY AND RECORDS

We handle all complaints confidentially and share complaint information only with staff and service providers who need it to resolve the complaint, or as required by law. We keep records of complaints and our responses for three (3) years, consistent with our Privacy Policy, and we review complaint trends regularly to improve our Platform, policies, and customer service.

11 CHANGES TO THIS POLICY

We may update this Policy from time to time. The "Last Updated" date at the top of this Policy reflects the most recent revision. Complaints are handled under the version of this Policy in effect when the complaint is received.

12 CONTACT US

To help us route your message, please use the subject lines below.

REQUEST TYPE	SUBJECT LINE
New complaint	Complaint
Escalation of a complaint response	Complaint Escalation
Refund request	Refund Request
Privacy request	Privacy Request
Formal dispute notice (Terms, Section 21.1)	Dispute Notice

ONPOINT ADMINISTRATION LLC — CUSTOMER SUPPORT

Email: support@onpointcasino.com

Website: OnPointCasino.com