

ADR ENTITY REPORTING – ANNUAL REPORT TO THE GAMBLING COMMISSION

Reporting Period: 1 October 2015 – 30 September 2016

ADR Entity: Independent Betting Adjudication Service Limited (IBAS)

a. Dispute Volumes

Dispute Source	
Domestic (UK customer > UK operator)	6,486
Cross-Border (Overseas customer > UK operator)	1,124

Dispute Status	
Completed	5,828
Refused/Discontinued	1,782

b. Types of Complaint

Dispute Type	
Disputed Settlement Terms or Bet Instructions	1,528
Price Dispute	999
Late Bets	571
Customer Identity	657
Bonus or Promotional Offer Terms	2,014
Cash Out Mechanism	300
Game/Machine Malfunction	357
Alleged Cheating/Match-Fixing/Other Crime	257
Social Responsibility incl. Self-Exclusion	228
Banking/Financial Transactions	214
Customer Service Complaints	286
Others	200

c. Frequently Occurring Problems

d. Recommendations to Competent Authority re: Dispute Avoidance

- We would recommend that disputes regarding remote casino bonuses, in particular, could be significantly reduced by requiring that website software does not permit any bets which breach the terms of the welcome bonus offer. This seems practically reasonable given that software is clearly able to limit bets from a risk-management perspective.
- We believe that disputes regarding bets placed after the start of a race (and after a betting operator's nominated cut-off time) would be reduced – and a potential imbalance corrected – by requiring retail betting operators to display within the shop the cut-off time for valid bets, so customers could check without asking whether any unsuccessful bets were too late and due a refund.
- We predict that disputes regarding customer identity would be reduced if remote operators displayed clear, relevant, rules and/or policy messages (e.g. in pop up windows) during the account opening and card registration/deposit procedures.

- Many of the disputes regarding rules and promotional terms stem from unclear or confusing advertising. With the CAP/BCAP codes of gambling advertising already built into operators' licence conditions and codes of practice, a reduction in disputes about unclear or misleading advertisements could be reduced through regulatory action against operators whose adverts breached those codes (e.g. in the opinion of the ASA).

e. Disputes Refused by IBAS

Grounds for Refusal	
Operator Dispute Process Not Yet Exhausted	190
Grounds of Dispute Vexatious or Frivolous	207
Monetary Value Too Low/High	0
Dispute Outside 12 Month Time Limit	19
Too Complex/Requires Legal/Police Investigation	47
Regulatory Matter (e.g. Self-exclusion)	235
Operator Not Registered with IBAS	388

f. Dispute Process Discontinuation

Grounds for Discontinuation	
Dispute Withdrawn or Discontinued by Customer	677
Operator Closure/Deregistration	19
Operator Concession or Compromise Agreed	See Section J

g. Average Dispute Completion Times

Dispute Completion Time (days)*	
Domestic Disputes	31
Cross-Border Disputes	37

* In accordance with ADR legislation, this is recorded as the time taken from the point at which the dispute file was completed to the point of an adjudication being published. It does not include time taken to gather evidence from both disputing parties.

h. Rate of Compliance with ADR Decisions

Above 99.9%. One operator surrendered its operating licence during the reporting window having failed to adhere to two rulings in favour of consumers.

i. Co-operation With Other ADR Entities (None at Present)

j. Dispute Outcome Statistics

Dispute Conclusions	
Ruling In Operator Favour	2,790
Dispute Conceded by Operator (either by admission of fault or goodwill gesture) or Compromise Offered and Agreed with Consumer	2,407
Ruling in Consumer Favour	631