



ADVISORY NOTICE

For immediate release

2011 Dispute Resolution Summary

(MOHAWK TERRITORY OF KAHNAWAKE – January 20, 2012) – The Commission has issued its 2011 Dispute Resolution Summary, providing detailed statistics concerning the number of complaints received and addressed by the Commission from January 1, 2011 to December 31, 2011.

Kahnawake Gaming Commission's *Regulations concerning Interactive Gaming, Part XXII: Complaints and Dispute Resolution* (sections 202 – 216) includes provisions to provide players with a method of submitting a complaint relating to any Authorized Client Provider (operator) licensed by the Commission.

In 2009, the KGC made a commitment to improve the dispute resolution process for players of licensed operators. As a result of the initiative, the KGC now has a Dispute Resolution Officer, a dedicated complaints email address (complaints@gamingcommission.ca), as well as a pull down option for complaints on the Feedback section of the KGC website (<http://www.gamingcommission.ca/feedback.aspx>).

All complaints must be in writing and must contain clear and unequivocal information about the complainant's identity, and provide all the relevant details regarding the complaint and the steps that were taken to address the complaint with the operator. Complaints must be submitted to the Commission not less than seven (7) days and not more than six (6) months after date on which the subject matter of the complaint first arose.

All submitted complaints are acknowledged within 24 hours and entered onto the master case file. As soon as practicable after a complaint is received, the Commission will review the complaint submission to establish its validity in order to commence such investigations as may be required under the circumstances.

Unless the Commission in its sole discretion directs otherwise, the details of all complaints, including the identity of the complainant, will be provided to the Authorized Client Provider against which the complaint is made for response. The Commission will advise the complainant of the actions being taken to assist in resolving the complaint.

The Operator must provide to the Commission a full and detailed response to the complaint within seven (7) days, or such other time as the Commission may direct.

To assist in the resolution of a complaint, the Commission may request additional information from the complainant, the Operator or any third person, including an Approved Agent.

After its investigations of a complaint are complete, the Commission will:

- dismiss the complaint as unfounded;
- uphold the complaint in whole or in part;
- direct the Operator to take any steps the Commission may, in its sole discretion, deem necessary to resolve the complaint;
- direct an Operator to pay the costs incurred by the Commission in its investigation of the complaint; and/or
- issue any other directions or take any other steps as the Commission, in its sole discretion, deem appropriate under the circumstances.

In summary, for the period covering January 1, 2011 to December 31, 2011, plus 17 outstanding cases from 2010 which were completed in 2011, the Commission received 1,340 complaint submissions. Of this total, 162 did not satisfy the Commission's criteria were not accepted as valid complaints.

Validated complaints (1178, including those outstanding from 2010) may be categorized into the following subject matters:

- 79 complaints pertained to locked or closed player accounts;
- 963 complaints pertained to late, delayed, or non payment to player;
- 49 complaints pertained to questions of fairness on operator sites;
- 87 complaints were categorized as miscellaneous.

The present status of the validated complaints (1178, including those outstanding from 2010) is as follows:

- 304 remain unresolved, pending, or outstanding (as of December 31, 2011). These will carry over into 2012.
- 874 have been resolved as follows:
 - 169 (or 19.34%) were closed or dismissed as unfounded;
 - 705 (or 80.66%) were upheld in whole or part in favor of the complainant.

A table summarizing these statistics, is attached hereto.

About Kahnawake

The Mohawk Territory of Kahnawake is a sovereign jurisdiction located just outside Montreal, Quebec, Canada. The Kahnawake Gaming Commission was established in 1996 and has been continuously licensing and regulating online and land-based gaming within Kahnawake since that time.

For more information about the Commission, go to: www.gamingcommission.ca. To contact the Commission, email: info@gamingcommission.ca



2011 DISPUTE RESOLUTION SUMMARY STATISTICS

(Period covering Jan./1/2011 to Dec./31/2011)

| General Complaint Totals | | | |
|--------------------------|--|---|---------------------------------------|
| Month | Total number of incoming player inquiries to KGC | Inquiries screened due to incorrect jurisdiction etc. (or not categorized as actual complaints) (-) | Net Addressable Player Complaints (=) |
| * From 2010 | 17 | 0 | 17 |
| January | 52 | 14 | 38 |
| February | 69 | 20 | 49 |
| March | 78 | 19 | 59 |
| April | 75 | 14 | 61 |
| May | 97 | 16 | 81 |
| June | 292 | 13 | 279 |
| July | 231 | 10 | 221 |
| August | 143 | 10 | 133 |
| September | 95 | 7 | 88 |
| October | 78 | 13 | 65 |
| November | 76 | 18 | 58 |
| December | 37 | 8 | 29 |
| TOTAL | 1340 | 162 | 1178 |

| Player Complaint Description Breakdown (Net Addressable Player Complaints) | | | |
|---|---|---------------------------------------|----------------------|
| Operator locked or closed player account (+) | Operator late delayed or refused player payment (+) | Operator site fairness questioned (+) | Misc. complaints (+) |
| 4 | 7 | 1 | 5 |
| 10 | 16 | 8 | 4 |
| 6 | 33 | 4 | 6 |
| 10 | 33 | 5 | 11 |
| 11 | 37 | 0 | 13 |
| 7 | 57 | 7 | 10 |
| 7 | 262 | 1 | 9 |
| 5 | 206 | 3 | 7 |
| 7 | 119 | 5 | 2 |
| 7 | 75 | 1 | 5 |
| 1 | 54 | 3 | 7 |
| 1 | 44 | 7 | 6 |
| 3 | 20 | 4 | 2 |
| 79 | 963 | 49 | 87 |

| Dispute Resolution Results | | | | | |
|--|--------------------------------|--|---------------|---|---------------|
| Unresolved, pending, or outstanding complaints (to Dec./31/2011) (-) | Total Addressed Complaints (=) | Complaints dismissed as unfounded or invalid (after investigation) | | Complaints upheld in whole or in part (in Player's favor) | |
| | | # | % | # | % |
| 0 | 17 | 10 | 58.82% | 7 | 41.18% |
| 0 | 38 | 25 | 65.79% | 13 | 34.21% |
| 0 | 49 | 19 | 38.78% | 30 | 61.22% |
| 0 | 59 | 19 | 32.20% | 40 | 67.80% |
| 2 | 59 | 20 | 33.90% | 39 | 66.10% |
| 8 | 73 | 23 | 31.51% | 50 | 68.49% |
| 46 | 233 | 20 | 8.58% | 213 | 91.42% |
| 73 | 148 | 12 | 8.11% | 136 | 91.89% |
| 47 | 86 | 0 | 0.00% | 86 | 100.00% |
| 51 | 37 | 4 | 10.81% | 33 | 89.19% |
| 46 | 19 | 4 | 21.05% | 15 | 78.95% |
| 18 | 40 | 7 | 17.50% | 33 | 82.50% |
| 13 | 16 | 6 | 37.50% | 10 | 62.50% |
| 304 | 874 | 169 | 19.34% | 705 | 80.66% |

* signifies carry over complaints that were unresolved, pending, or outstanding from 2010