

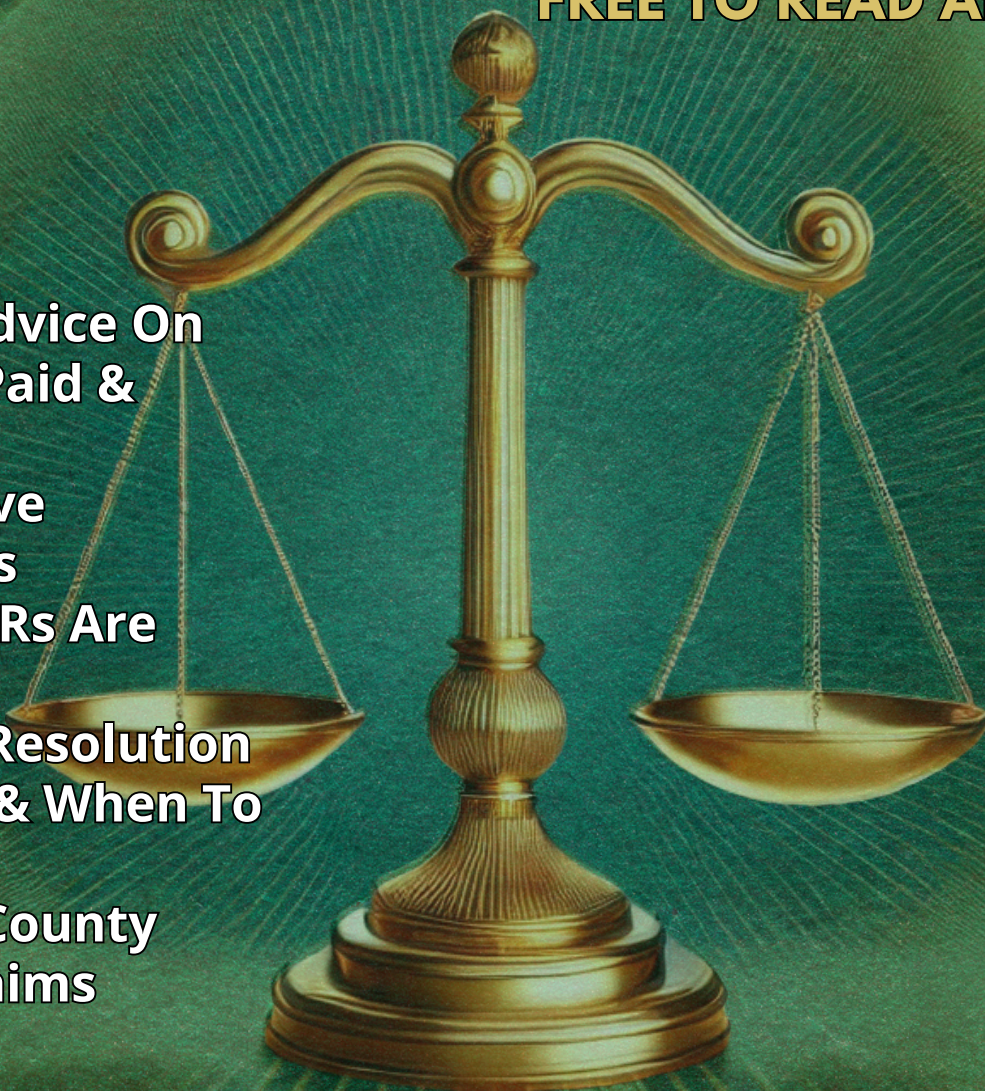
THE BETTING EXPERTS

# SMART BETTING CLUB

## SBC GUIDE TO NAVIGATING BOOKMAKER DISPUTES

FREE TO READ AND SHARE

- Expert Advice On Getting Paid & More!
- Preventive Measures
- Why DSARs Are Essential
- Dispute Resolution Services & When To Use
- Small & County Court Claims



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# 01 WELCOME

## HELLO FROM SBC TEAM

### AND ABOUT THE AUTHORS

Welcome to this special guide on the topic of bookmaker disputes and what to do when a bookmaker either delays or outright refuses to process a withdrawal from your betting account. It will also serve to give helpful advice on what to do during other complaints and disputes with bookmakers.

If you are engaged in a dispute with a bookmaker or fearful of what to do should one arise, this document is here to give you practical advice on both prevention and cure.

It also outlines some of the issues within the industry, how the complaint system works, its inherent flaws and what you need to know to navigate it if caught up within it.

This document is specifically aimed at those of you who live within the UK and hold accounts with UK registered and licensed bookmakers. That being said, many of the points ring true across the bookmaking sector worldwide, although the complaints procedures and how to tackle them will vary based on local regulations.

Please note that none of what you will read in this document should be considered formal legal advice – it is merely information and suggestions based on our own knowledge and experience of the betting complaints system in the UK.

#### **About The Authors**

The Smart Betting Club is an independent and honest reviewer and assessor of betting services and tools and is the ideal companion service for those aspiring to make their betting as profitable as possible.

Our independent membership model enables us to speak openly and honestly – not only about what tipsters, websites and experts can help you with your betting, but everything in the gambling world that impacts those of us that bet seriously.

One of the key issues in recent years has been bookmakers and the increase in the number of disputes and complaints our members are experiencing with them. This includes significant problems in processing withdrawals and getting paid or simply being unable to resolve simpler issues and get answers to questions due to abysmal customer support levels.

Hence the creation of this special guide to navigating bookmaker disputes, which given the scale of the issue, we have decided to publish for everyone and not just SBC members to read and benefit from.

We are proud to be different and fiercely protective of the people we represent – you the ordinary punter.

For more on the Smart Betting Club and how we can help you and your betting, be sure to visit [www.smartbettingclub.com](http://www.smartbettingclub.com)





# THE PROBLEM

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The central complaint that we see raised time and time again by bettors relates to bookmakers refusing to honour withdrawals, especially on winning accounts.

Open up Twitter/X after someone lands a big winning bet and a bookmaker announces the fact for all to see. Quite quickly, you will often find several comments posted in reply along the lines of 'good luck getting paid!' as the idea of bookmakers being as difficult as possible when paying up winners is so widespread.

This has been compared to the insurance industry in some quarters and the reputation that insurance firms have in trying to 'wriggle out' of processing claims. Similarly, it seems bookmakers, especially some of the larger ones are employing such a strategy in avoiding processing withdrawals or making payments due. Just as an insurance company might look at every nook and cranny and possible reason not to pay out before processing a claim, so too do some bookmakers when it comes to finding reasons not to process a withdrawal.

The fear is that bookmakers are 'gaming the system' and taking advantage of a weak and ineffective regulator by delaying or, in some cases, outright refusing to process withdrawals from genuine accounts.

That, coupled with dreadful levels of customer support, an inability to obtain straight answers and an often long-winded and opaque process often leaves many a punter looking for help. We believe that many genuine bettors are being refused access to funds that legitimately belong to them due to the roadblocks currently placed in their way.

Bookmakers may refuse to process withdrawals for several reasons, some of which can be legitimate, while others may be part of less transparent or questionable practices. Practices we will explore later on in this guide.

Some common reasons for genuine withdrawal delays can often include things such as not processing a bonus with turnover requirements or account verification issues. The latter is part of what are termed a KYC process (Know Your Customer) where bookmakers typically require proof of identity, address, and payment methods to prevent fraud and money laundering.

Usually, this type of verification is done early in the life cycle of an account but bookmakers each take their own individual approach to it and as such, there is currently no consistent approach.

Subsequently, if they request additional documentation (like ID, proof of address, or payment method verification) and you haven't submitted it, they may delay or refuse the withdrawal.

Similarly, they may raise queries relating to topics such as Anti Money Laundering (AML) at different points during the life cycle of an account, which again can often be used as a reason to withhold withdrawals. These can relate to needing to see a source of funds for the money you deposited within your bookmaker account.

The suspicion is that these source of funds checks are simply a way to check on payments received from others for whom you might be 'multi accounting' and who are themselves closed by the bookmaker in question. Whilst this document is not here to advise or recommend the practice of multi-accounting, many genuine customers with legitimate accounts held in their own name are being caught up in this process.

Common problems with withdrawals arise after either a series of winning bets are placed OR when stake limitations and restrictions are placed on an account. The bookmaking trading department applies the limitations or flags the account as 'unprofitable' and at this point the issues can begin. Sometimes you will receive a message from the bookmaker outlining the problem, yet for others, these issues do not become apparent until you attempt to withdraw funds.

## The Number One Betting Complaint

According [to this blog post](#) from the UK Gambling Commission CEO Andrew Rhodes, the issue of withdrawal delays is the number one subject of complaints they currently receive.

It also features heavily in the cases raised with dispute resolution services (ADRs) and clearly is a growing problem. Whilst Andrew Rhodes states the case for the work they are undertaking at the Gambling Commission, the fact remains that this is an issue out of control and one which is undermining faith in the regulated system to play fair.

It has led to some to question "If a regulated bookmaker refuses to pay me – why should I bet with them over other grey or black-market operators?"

This is especially important in the current era where the growth and threat of the black-market is never far from the news when it comes to bookmakers. More and more bettors are using black market operators for several reasons, one of which is a belief that regulated bookmakers are not to be trusted when it comes to paying out.



## What Are the Rules On Withdrawals?

In the aforementioned blog post from Andrew Rhodes, he outlines the rules surrounding withdrawals which bookmakers must follow. These are taken directly from the [Licence Conditions and Codes of Practice \(LCCP\)](#) as follows:

- 1. *licensees must obtain and verify information in order to establish the identity of a customer before that customer is permitted to gamble. Information must include, but is not restricted to, the customer's name, address and date of birth*
- 2. *a request made by a customer to withdraw funds from their account must not result in a requirement for additional information to be supplied as a condition of withdrawal if the licensee could have reasonably requested that information earlier. This requirement does not prevent a licensee from seeking information on the customer which they must obtain at that time due to any other legal obligation*
- 3. *before permitting a customer to deposit funds, licensees should inform customers what types of identity documents or other information the licensee may need the customer to provide, the circumstances in which such information might be required, and the form and manner in which such information should be provided.*
- 4. *There may be circumstances where an operator needs to verify further information from the customer where it could not reasonably have requested that information earlier.*

Now the 1st point is straightforward and obvious. The bookmaker needs to verify your identity and ensure you are eligible and able to bet.

Once we get onto the 2nd point, we start to see where it becomes more unclear with phrasing such as *'if the licensee could have reasonably requested that information earlier.'*

What constitutes 'reasonably requested' is one of the phrases that is open to a degree of interpretation, especially when the whole process around these disputes is incredibly opaque and there are no clear rules on how bookmakers should communicate, expected timelines and just what information they are obliged to share from their side. If for example they ask for bank account statements – exactly why they are requesting them is often not made clear.

Similarly with the 4th point we have another unclear statement such as *'There may be circumstances where an operator needs to verify further information'* as it does not specifically state what the information needs to be or provide further clarification or rulings.

Again, it is our experience that at these stages there is often no clarity on what extra information is being requested and why it could only be requested at this stage. The account holder is often left completely in the dark and the onus is on them to spend hours trying to get answers from unhelpful customer service staff. It is little surprise that many people simply give up at this point.



So, those are the rules as laid bare by the UK Gambling Commission who also state that *“Where we find evidence that an operator has deliberately misled a customer in its communications with them, we will consider the need for regulatory action.”*

As yet, we are not aware of any regulatory action that has taken place as regards unfair withdrawal delays, despite the increase in scale and complaints on this issue.

Again, it all serves the narrative that this issue is not a priority for the regulator, despite them making clear it is the number one complaint. After all, the UK Gambling Commission is never fearful of imposing fines for other transgressions, yet notably not for the issue surrounding withdrawal disputes.

## Playing Devil’s Advocate

As much as we are on the side of the bettor at the Smart Betting Club, it is worth a moment to consider some of the issues that bookmakers face when it comes to their customer base.

This comes to the fore as a direct consequence of the staking limits and account closures they apply to winning bettors.

When one person has their account stake limited, it is not unknown for them to ask friends or relatives to open another in their name for them to use. This is a practice known as ‘multi-accounting’ and whilst many do it on a small scale, there are some individuals or groups who employ it on a very large scale.

Despite their best efforts to weed out ‘multi-accounters’, bookmakers know they face an uphill battle and therefore often use tactics such as requesting documents such as bank statements to check for trails between those with closed accounts and others who are allowing them to bet using their name.

It is our understanding that the level of information that bookmakers hold on accounts goes far beyond just account ownership and funding and there are several other factors they compare and look into. This includes everything from Device ID used and unique identifiers (there are several for laptop computers), cookies, IP address, WiFi connection, address, geo-location, credit/debit cards used and e-wallets. The list is endless and some of the larger bookmakers keep an extensive amount of data that can easily be used to highlight issues of possible multi-accounting.

Therefore, at the withdrawal stage, especially if a relatively large sum is being requested, the bookmaker will cross-reference your account against this database of information. Should it flag a possible issue, it is at this stage that bookmakers often start to ask for more information and delay withdrawals.



Whilst we are not here to defend or encourage multi-accounting, we would query why it is only at the withdrawal stage that bookmakers who fear the practice start to ask questions. The assumption is that they are more than happy for these individuals to open accounts and deposit as long as they only lose money. Should they start to actually win money off them, it is only at this point they raise a red flag.

As such, they are once again undermining their position by not requesting clarity on who holds or funds the account before a withdrawal is demanded. If a bookmaker suspects multi-accounting, they need to request documentation BEFORE an account is closed, limited or wins money.

## **Best Practice – Prevention!**

So far in this document we have outlined the situation as it at stands and why this practice has increased in scope in recent years.

Yet if you are concerned about bookmakers not paying out a withdrawal, below we have listed some of our thoughts on best practices.

After all, prevention is better than cure!

## **Verify Your Account In Full Straight Away**

The first and most obvious step with any bookmaker account is to undergo the full KYC process at the very beginning when the account is opened. Make sure you send on all the documentation they request or need at this point.

## **Request A Withdrawal Early in The Life Cycle Of An Account**

Most of the issues we spot in regards to withdrawal delays seem to appear once either an account has been limited OR an account has enjoyed a big winning bet (or series of winning bets).

It is only at this point that some users then try and place a withdrawal for the very first time, which can increase the friction you might experience.



The very best practice is to request a withdrawal whilst your account is in good standing and before any account limits have been placed upon it.

Assuming this early withdrawal is successfully processed, it vastly reduces the delays or justification for delays further down the line should your account be limited or should you win a large sum of money betting.

Even if this withdrawal is for a small sum of money in relation to the deposit, the fact it is processed will stand you in good stead for subsequent future withdrawals.

## Long Standing Account? Check In on Its Status!

We also are aware of issues that can be raised when an account has been held for some time prior to withdrawal and the bookmaker states the need to undergo fresh KYC or to receive updated documentation.

Therefore, if you hold an account with a bookmaker that has not had an update in verification for more than 12 months, you would be well placed to ask them whether you are required to redo it.

Alternatively, you can simply process a new withdrawal, and any extra documentation required will be requested at this point. As ever, it is better to request a withdrawal prior to any limits being placed on your account with a bookmaker.

After doing this, should the account be limited and you need to withdraw funds, the process should be a lot smoother with a recent withdrawal behind you.

## Log All Documentation

Even if you are not engaged in a dispute with a bookmaker, it is still helpful to keep a log or screenshot of your communication with them, specifically if it is relevant to the KYC or verification of an account or even a withdrawal status.

Noting down names, dates and copies of the communication can be very helpful if needed in the future should a delay or account issue appear.

This is especially important during any disputes you might have. Logging who you speak with and being very clear in all your documentation will help you further down the line if you take the case to court or a dispute service.



## Watch For Shared Devices & Rules on Multiple Accounts In The Same Household

One other important consideration is to consider the rules in regards to more than one person from the same household holding an account with a bookmaker.

Again, each bookmaker has different rules on this and if you have a father and son both using the same bookmaker from the same address (via 2 different accounts) you will need to be careful and be sure to check the terms and conditions prior to signing up to the 2nd account.

Equally, you need to be sure on the rules about different accounts using the same WIFI connection. Some bookmakers forbid this and even if it is allowed, it can be a reason for withdrawal delays if they note there is more than one account accessing their website or app via the same WIFI connection and IP address. If concerned about this point, we recommend using the 2nd account only via a mobile phone data plan rather than the same WIFI connection.

## WHAT TO DO IN A DISPUTE?

So, what should you do if and when you encounter a dispute or issue with a bookmaker who is refusing to honour a withdrawal or is asking for extra documentation which you feel is unreasonable in order to access your funds?

In this next section we lay out some of the options in front of you.

## Justice For Punters – The Ultimate Resource

We are big fans of the work of Brian Chappell and his team of volunteers over at Justice For Punters who have prepared a fantastic and detailed resource for UK consumers, which can be found over at <https://justiceforpunters.org/every-other-type-of-dispute/>

Lots from that guide has helped us in our own issues with bookmakers and is our number one resource for this topic.



## 1. Liaise With The Bookmaker

The first thing to do is to reach out to the bookmaker's customer support team and ask about the issue at hand. Be polite but firm in explaining your situation, ask for a clear reason for it and ask what you need to do next.

If it's regarding a delay in processing a withdrawal, it's important to ask for a timeline for when you can expect your withdrawal to be processed or what additional steps you need to take.

You may at this point wish to make clear your desire to open a formal complaint as under current rules, a UK gambling company has 6-8 weeks to settle them. You will not be able to use an Alternative Dispute Resolution (ADR) service until a formal complaint procedure has been attempted.

Make sure to keep a detailed record of all communications with customer support (e.g., emails, chat logs, etc.), including dates, times and the names of the support agents. This could be useful if you need to escalate the issue later.

**Customer Service Delays:** One of the issues in dealing with bookmakers is often the dreadful level of customer service you receive. Automated bots, long waits for answers and an inability to get a straight answer can leave you spending hours and hours dealing with a situation.

Such frustrations can really come to the fore when you open a formal complaint, as it's at this point the bookmaker has 8 weeks to respond to it before you can take it to an ADR service such as IBAS.

The issue this creates relates to the fact that ADRs won't take a case unless a bookmaker has issued a 'final response' and this often results in a stalemate where bookmakers simply ignore your requests for this.

**Note - it is vitally important before you open a case with an ADR that you do receive a final response and a dispute code.**

This for us is another example of bookmakers 'gaming the system' and the regulator continues to ignore this and allow it to take place. The idea it should take up to 8 weeks to resolve a complaint is already far too long in our opinion, yet often these complaints go way beyond this period.



## 2. Escalate the Issue Within the Bookmaker

**Higher-Level Support:** If your issue is not being resolved satisfactorily by standard customer support, request to speak to a manager or someone at a higher level. Sometimes, issues are handled more effectively by experienced agents or supervisors.

Sometimes, such demands for a manager can take repeat requests and when it becomes clear to the agent that you are simply not going to take no for an answer.

Some customer service teams are trained to only allow a complaint to be escalated after a period of time or when a customer is being quite persistent (but always very polite – never ever be rude or anything but professional in your dealings).

## 3. Request a DSAR

If you still remain unsuccessful in resolving your issue, the next port of call is to request a DSAR and escalate the matter to the bookmaker's compliance team.

### ***What is a DSAR?***

A DSAR is a **Data Subject Access Request** – which is a request whereby the bookmaker will need to provide you with the information they hold on you, within reason.

In most cases, you'll get your personal details, entire bet history, deposit & withdrawal history, cards/EML wallets used, email/calls/chat communications to and from the firm included within it. All correspondence with third parties should also be included, but often aren't. This correspondence may contain some very important information.

Sometimes you will get some additional information like account notes and bonus information although you won't get things like trading notes as they are covered under exemptions (detailed here: <https://www.dpocentre.com/dsar-exemptions-when-can-information-be-withheld>).

The bookmaker has 30 calendar days to respond with this information & needs to send you an acknowledgement of this request, which is good in cases where you feel you are being ignored. (You should also get the email communications showing a lack of response in the provided DSAR which doesn't look good for the firm).

***The main reason DSARs seem to get the ball rolling is because of the following:***

- Once requested, the DSAR is going to a compliance officer/DPA officer and is taken off the desk of the customer service agent. They will also be in statistics that go to stakeholders
- They are time-consuming to prepare, especially for longer-standing accounts (in a lot of cases, the cost to provide the information often outweighs the cost of paying out)
- It's providing you with the critical information you will need to proceed to an ADR service/court
- It shows you have some knowledge of dispute procedures and your rights.

DSARs are not just used for payment disputes, they can also be used in instances where you feel the bookmaker has failed in social gaming responsibilities.

To get the ball rolling with a DSAR, below we have prepared an email template which has been used by others successfully when they had issues with firms. We would stress that once it's sent, no further channels of dialogue are open with the firm (i.e. you won't get answers via chat functions to questions relating to this) and the discussion on DSARs will be the only one used going forward.



## DSAR Template:



Dear XXX,

Please note I have now engaged as much as I prepared to engage on this matter. Please action the following: **(This can be amended to correspond with what you have done so far with the firm etc)**

1. I would like to submit a data subject access request, please provide my DSAR within the timeline laid out in legislation **(One Calendar Month)**

2. Please provide me with a deadlock email regarding this matter so I can pursue it through ADR with IBAS/eCogra **(Check what ADR the firm is using, this is available in the T&Cs. UK regulated usually use IBAS & EU/ROW registered use eCogra, full list here - <https://www.gamblingcommission.gov.uk/licensees-and-businesses/guide/approved-alternative-dispute-resolution-adr-providers>)**

3. Please provide me with the address for which I can submit legal action. **(This will be the address used for small claims court, the threat of legal action is another good method if prepared to take that route)**

Please provide a receipt of my above request, especially the acknowledgement of my DSAR.

I look forward to your prompt reply.

Kind Regards,

Use that template with relevant edits and send it to the bookmaker in question. In several cases, the threat of an DSAR request can often be enough for any matter to be quickly resolved as the compliance team weigh up the cost/benefit of escalating the issue further. DSARs are time consuming to put together and also the request in and of itself suggests you are more clued up as to how the complaints process works and how to navigate it.

If the first 3 points do not resolve your issue, then one of the next steps available to you is utilising an Alternative Dispute Resolution (ADR) service, who mediate disputes between players and bookmakers.

In the DSAR template letter you have already triggered this as your next step by requesting the 'deadlock' email be sent. This will trigger an email from the bookmaker to the ADR and you, which advises there is a deadlock on this matter and you both require dispute resolution assistance. This email will contain a reference number for the deadlock which will be needed for the ADR.

Note – the hope is that the DSAR email and simple request to use the ADR is enough for the bookmaker to 'stand down' at this point and to resolve the matter. If they do not, you are not compelled to follow through in using the ADR if you so wish and you can go through to other options if you prefer (i.e. small claims court).

### **What is an ADR and how do they work?**

ADR services, as their name suggests, are there to investigate bookmaker disputes and work to find a resolution, typically at no cost to you.

**Sadly, here at SBC we only advocate the usage of ADR services on any very clear 'open and shut' cases.**

For example, if you have placed a bet which was settled incorrectly. I.e. a horse won that was settled as a loser. Or whereby an incorrect rule 4 deduction was applied.

These very obvious cases are the only times we would advocate using an ADR provider to help resolve an issue as we have little to no faith in them to engage with other disputes for several reasons.

Firstly, ADRs have an extremely poor reputation in the betting fraternity. Talking to bettors who have used ADR services, very few are complimentary and most bemoan the lack of transparency in the process and the time it often takes. You have to wait at least 6-8 weeks for the formal bookmaker complaint to be resolved (at best) before even opening a case with an ADR. The ADR case itself can then take up to several months thereafter.

Secondly, we believe that due to the nature of how the ADR process works and is funded, the bookmaker often has the upper hand. We believe this to be the case for these 3 key reasons:



## 4. Seek Alternative Dispute Resolution (ADR) Services

- Bookmakers can choose which ADR providers they work with. You as a bettor are bound to use this ADR provider and have no choice in the matter. We think that it should be the bettor who should be able to choose which ADR they use.
- ADR provider funding is directly related to the number of cases that a bookmaker brings to them. We believe this creates a conflict of interest as in theory, should an ADR find too many cases 'against' a bookmaker, they might be inclined to choose a different ADR. We have no direct evidence or knowledge of such practice; we simply believe that the structuring of the funding for ADR at the very least creates this impression of unfairness.
- Perhaps most importantly, should you take a dispute to Small Claims Court or even a higher court setting, the fear is that at this point, any ADR rulings will be used against you. Considering most in the legal system will have little to no experience of such cases, they may often be inclined to use that as an important part of the ruling. Although there is a converse argument here that some judge's may not like you have used court time first without considering alternatives.

## 5. Go To Small Claims Court – The ADR Alternative

If you don't wish to go down the ADR route, then another option is to go to small claims court.

Although most people will balk at the idea of taking a bookmaker to court, the reality is that for sums less than £10,000, the small claims court is often the best route to obtain access to funds you rightfully believe to be yours.

Justice For Punters contains lots of excellent insight into how to do this and their successes against bookmakers based in both the UK and abroad show why this is often the favoured process.

Assuming you are telling the truth, it is your own account and there is no reason for the bookmaker to withhold the funds, they will often make payment prior to any actual 'day in court'.

Taking the small claims court route also makes it clear to the bookmaker that you are incredibly serious, motivated and ready to go all the way to court to obtain access to any funds that belong to you.

## 6. Larger Sums – £10,000 and over

*For this section, we sought the advice of an individual very familiar with gambling related court cases. He provided us with the broad outline of advice as you read below:*

If you want to claim more than £10,000 then you are unable to bring the claim in the small claims court. The main attractions of the small claims court are that, generally speaking, you don't get costs awards against you if you lose and as a result the parties tend not to use lawyers. The court is supposed to be easily accessible by consumers – and by all accounts it generally is. This changes quite dramatically once you bring a court claim for more than £10,000, however.

A claim for more than £10,000 is likely to be allocated to a County Court (unless it is a claim for several hundred thousand pounds in which case it may get to the High Court). The most important thing to realise is that county court and high court proceedings carry very significant costs risk. Once you issue your claim, you cannot withdraw it without being on the hook for the defendant's costs (unless the defendant agrees to allow you to withdraw it on terms where you don't have to pay its costs). The costs of litigation when lawyers are involved is very high and a claim which fails at trial can easily result in a costs award of many tens if not hundreds of thousands of pounds.

Gambling claims are challenging and the law involved is often complex. It is highly advisable to take advice from gambling-specialist lawyers before commencing a claim. There are also numerous procedural pitfalls which are very difficult for non-lawyers to know how to deal with and which can prove catastrophic to otherwise good claims if not handled properly.

Very broadly speaking the stages of litigation are:

1. Pre-action: The claimant writes a clear and concise letter of claim to the defendant setting out the nature of the intended claim and what compensation is sought. The defendant should be given a reasonable time in which to respond. Unsurprisingly letters in response from bookmakers rarely accept liability and often provide a pretty cursory outline of a defence. Most letters they receive will not result in a claim being made and so they don't tend to put a huge amount of effort into their responses.

2. Claim Form and Pleadings: To initiate proceedings the claimant files a claim form with the appropriate fee with the court and that then needs to be served on the defendant(s). A highly complicating factor is that bookmakers often do not have an address in this jurisdiction where they can be properly served. A failure to effect proper service is usually fatal to a claim and it is not unusual for claimants to have to seek to serve the bookmaker abroad. This can be a very complicated and highly technical process. The claimant generally speaking is also required to serve Particulars of Claim which is a document which set out the facts and basis of the claim. This is a technical document and if mistakes are made within it they can be hard and expensive to un-do later in the litigation. The defendant then serves a defence and the claimant is usually entitled to serve a reply to that defence.



3. Disclosure: this is the process by which the parties give to each other documents which either support or undermine their claim (that is not quite the test but close enough for current purposes). What is disclosed is dependant on what is pleaded so if there are particular documents a claimant wants a defendant to provide then he must ensure that his pleaded case means that that disclosure obligation arises. The courts will not however allow 'fishing expeditions' for documents which are not strictly relevant to the dispute. Claimants often hope to see documents which will make the bookmaker 'look bad' only to find they can't get hold of those documents because they aren't relevant to the dispute as pleaded.

4. Witness statements: the parties must serve on each other witness statements for any witnesses they intend to rely on at trial. These are supposed to be factual and contain only evidence and not argument on the merits of the dispute.

5. Experts: If the court gives permission for the parties to use an expert witness or expert witnesses then they then serve their expert reports. Expert witnesses are generally quite rare in gambling disputes.

6. Trial: The court hears from the witnesses and considers the legal arguments advance by the parties and issues its judgment.

7. Costs: The question of costs is then usually dealt with. Usually the 'loser' will have to pay a significant part of the 'winner's' total costs.

This is a very broad outline. The main point is that litigation is not for the faint-hearted. Punters are perhaps more inclined than others to seek to bring claims without legal assistance but while theoretically the court system is supposed to make this possible it can be a very risky business.

The main area where punters tend to come unstuck are (1) not being aware of the relevant law from the outset and assuming that their view of what is 'fair' will ultimately be what decides the dispute and (2) not pleading their cases properly so that arguments they want to make at trial aren't in fact available to them and (3) procedural mistakes (e.g. a failure to serve documents properly or missed deadlines). However, all phases of litigation are complicated and even experienced practitioners can slip up.

Punters can sometimes be inclined to issue a claim believing that the relevant bookmaker will back down and settle because of the reputational risk or the headache value of defending a claim. That is a very dangerous game as the willingness of bookmakers to avoid bad press and distracting administrative work is easily overestimated. Bookmakers are also experienced enough to know that some people who issue claims against them expect them to capitulate at an early stage and act accordingly.

Bearing in mind the costs risks, it is very unwise to launch into proceedings without at the very least first taking advice from a lawyer with experience in gambling disputes.

## Be Mindful Of The £10,000 Threshold

Ultimately, the goal for most bettors therefore is to maintain an account balance below the £10,000 threshold wherever possible, especially if concerned about a scenario whereby you might enter into a dispute with a bookmaker.

Unless you need to maintain a higher balance than £10,000 for bankroll purposes (i.e. you bet the entire balance on a regular basis), then you do run the risk of a scenario where the small claims court is not available to you.

Of course, you can't do much if you win over £10,000 in one go from a series of bets, such as a large winning Lucky 15 or an accumulator, but should you do so, be sure to withdraw below that amount wherever possible.

For accounts that you expect to go over the £10,000 threshold, follow our advice on ensuring they are fully verified and make sure you have already processed an earlier withdrawal without issue for a smaller sum.

Bear in mind that bookmakers are already fully aware of the differences between Small Claims Court and County Court (and also High Court) and the options available to them at different payment thresholds.

## OTHER OPTIONS

The 6 points above are the more 'traditional routes' to consider in order to resolve a dispute with a bookmaker, but we can suggest several more below that have worked in the past for others.

Prior to proceeding with any of the below, you might wish to reference how these are all options you are considering when in discussions with customer service agents. You will be surprised to learn how often the simple 'threat' of some of the below can focus the mind of previously unhelpful bookmakers.

**Caution:** Whenever sharing anything in the public domain, be factual and avoid making defamatory statements. Stick to the facts to avoid potential legal action from the bookmaker or simply undermining your case. Remember – if your goal is to get the bookmaker to resolve a dispute you have with them, you want to keep them onside to a certain degree.



1. Negative Trustpilot Reviews – Bookmakers are sometimes very wary about customers who are motivated to write accurate, yet negative reviews on ratings websites like Trustpilot. This is one of the most potent, yet simple threats that we have seen work with some firms who are very concerned about their Trustpilot reputation.

2. Twitter Threads – We have seen several complaints about bookmakers go viral on Twitter in recent years and it's a great way to gain traction for disputes you may have. It is important to stay polite and stick to the facts at all times and the more information you can reasonably share the better. Be sure to remove any identifying names or data from those who have not given you permission to share. Also be sure to tag in influential betting Twitter accounts and of course the bookmaker themselves!

3. Request a phone call – Sometimes a conversation on the phone can move the needle quicker than online chat. Usually this might be with a manager or someone with more authority to take action or to better explain the situation.

4. CEO complaint letter – Another option Justice For Punters put forward is writing an email to the CEO to outline your complaint. Using this website <http://www.ceoemail.com> to find their email. You can also seek them out on Twitter and message them online.



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