

Monday 21/11/2022 – [REDACTED]

Placed a \$100 four leg place all up for about \$7,000

Placed a \$25 four leg win all up same horses for around \$200,000

Race 4 # 7 Red Kanzi

Race 5 # 8 Tornac

Race 6 # 2 Jack's All Magic

Race 8 # 11 Kinross

First three legs won, and cash out was about \$21,375 or let ride for \$356,250. The reason why ticket value increased is because Bet365 have price guarantee so a few horses I backed drifted & I got the higher price (I have attached a photo taken from my phone).

I cashed out about \$10,000 & let the rest ride for \$189,240 (I have attached a photo taken from my phone).

Fourth horse won so now had \$208,489.46 in my bet365 account (I have attached a photo taken from my phone).

Withdrew \$50,000 that night & no problems in my account the next day.

NOTE: All the above bets were placed out of winnings from the previous Saturday.

Tuesday 22/11/2022 withdrew \$150,000 no action

Thursday 24/11/2022 withdrew \$5,000 no action

Friday 25/11/2022 had call from overseas asking questions about my account. Received the following email 9.20pm

Hi [REDACTED],

As you know, we take the security and validation of our customers' accounts very seriously which ensures that you can have the utmost confidence in our service. As part of this process, we require your assistance to complete some additional verification.

To enable us to fully verify the Poli registered on your bet365 account we ask that you return by email a copy of your bank statement. This statement must show your name, address and the last four digits of your bank wire details ending 7539.

You can take a photograph of the documents or make a scanned copy and email these to us at documents@bet365.com.

Kind regards,

[REDACTED]

Saturday 26/11/2022 woke up and could not access my account. Made a phone call & was advised being looked at by gambling section which is based overseas. I would have to wait until Monday overseas time.

Sunday 27/11/2022 12.57am received an email advising that they wanted a phone appointment to discuss personal questions so what time was convenient (see below).

Hi [REDACTED],

As part of our commitment to safer gambling and in order to comply with our regulatory requirements, it is important that we take steps to help ensure that gambling is fair and open, not linked to crime and does not lead to harm.

Due to the level of activity on your account, we now need to complete our Enhanced Verification process. This is in order for us to establish the source of funds used within your bet365 account, and to ensure that your spend is affordable and sustainable. During this process, we will require documentation to accompany your stated source of funds.

In order to complete this process we would like to ask you to provide a convenient time for us to call you. Please be aware that our opening hours are 18:00 -05:30 and at the point we call you our number may appear as either withheld, 0800 0288 365 or (+356) 2226 6000 (Malta).

The call should last no longer than 15 minutes and will be of a personal nature so we would recommend being in a place where you are able to talk freely and openly. Whilst we will be discussing your employment I would like to make it clear that we will not contact your employer as part of these checks.

In addition, our records show that the copy of ID we have on file for you has now expired. We would ask that you send an up to date copy of your photographic ID to documents@bet365.com.

All copies of personal identification must contain photographic ID and should clearly display your full name, date of birth and have a valid document expiry date. If your identity document has an expiry date on the back, this will also need to be included.

Please note, if a valid copy of photographic ID has not been received within the next 30 days, your bet365 account will be subject to restrictions until such checks have been satisfied.

We would like to assure you that any information provided to us is held in accordance with our Privacy Policy which can be located scrolling to the bottom of the site and selecting Privacy Policy.

I would like to thank you in advance for your cooperation and understanding with regard to this matter.

Kind regards,

The bet365 Team

I advised when they opened, being 6pm. Got call later that night which went for about 24 minutes rather than the fifteen they had in email. I was put on hold then the operator said I would have to provide further information and would receive an email asking for same. Received email later that night 8.07pm (see below).

Hi [REDACTED]

Thank you for taking the time to speak with me today.

As I mentioned during the call, in order to complete our Enhanced Verification process on your account, we kindly ask that you provide a copy of the following documents:

Proof of Income
Statement for business account for October and November
Personal account for October and November.

To send your documents, simply log in, go to Account Menu, select My Account, choose **Verification and then Document Upload**.

We would like to assure you that any information provided to us is held in accordance with our Privacy Policy which can be located scrolling to the bottom of the site and selecting Privacy Policy.

If you have any questions do not hesitate to respond to this email.

You know the score. Stay in control. Gamble responsibly. Help is close at hand.
Visit www.gamblingaware.nsw.gov.au or contact Gambling Help Online on 1800 858 858 or www.gamblinghelponline.org.au.

Kind regards,

██████████

The bet365 Team

I replied to ██████████ how can I upload via my account when I have been locked out. No reply, so an hour or so later sent another email "How can I send these documents". Got a reply from ██████████ I Monday 28/11/2022 12.28am can send via reply to this email address.

During this call from ██████████ he asked questions that were totally irrelevant to the verification process in my opinion & also LIED to me. He wanted to know what I was going to do with my winnings! What does this have to do with a verification process! Again, I answered honestly & how I could help my youngest daughter buy her first home. When I asked ██████████ why my access to my account was blocked, he stated that it was to protect me from gambling my winnings. This is a straight out **LIE**. This conversation was on Sunday 27/11/2022 yet my withheld withdrawals were earlier in the week Tuesday 22/11/2022 \$150,000 & Thursday 24/11/2022 \$5,000.

Monday 28/11/2022 I sent requested information including 4 different personal savings account along with my business account (still in my name as a sole trader), along with 4 BAS's for proof of income & updated driver's licence.

Wednesday 30/11/2022 sent bank statements again as they wanted formal statements not just internet printouts.

Thursday 1/12/2022 5.20am receive following email (see below).

Hi ██████████

Following a review of the documentation you have provided, this is not sufficient to conclude the enhanced verification process.

In order to proceed, we will need you to provide the below documentation:

- Your latest Tax Return
- Last three months bank statements showing your deposits into your bet365 account.
- Valid proof of identification such as ID / Passport / Driving Licence

Additional documentation can be sent in a reply to this email. Once received it will be reviewed by our management team.

Please note that your balance has now been withdrawn and your account has been closed until sufficient documentation has been received.

Any information will be treated as private and confidential in line with our privacy policy, which you can view on our website.

Thank you for your co-operation.

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or www.gamblinghelponline.org.au.

Kind regards,

The bet365 Team

I sent drivers licence AGAIN along with 3 months' worth of business bank statements showing my deposits into bet365 via Poli, plus a draft copy of my 2022 Tax Return & other tax-free source of funds being covid Job saver payments.

Saturday 3/12/2022 they advised documents received & being reviewed by management team

Monday 5/12/2022 received two emails. First email stating documents are not sufficient to complete ENHANCED VERIFICATION process & need to provide corresponding personal bank statements. Second email 4 minutes later says documents been received & under review with verification department which could take up to 48hrs

I replied to first email stating they have all bank statements to which I still have not received a reply!!!

Second email I replied thank you.

Wednesday 7/12/2022 I sent an email asking what is going on, it has been 2 weeks since I withdrew the \$150k!!! You have all requested information & I still have not received my money (see below)

It has been over 2 weeks since my withdrawal request

I have had two phone calls of which one was approximately 24 minutes, along with many emails requesting information for the "Enhanced Verification process"

I have responded to all requests for information in an extremely timely manner starting from 28/11/2022 @ 12.37pm (10 days ago)

The last lot of information requested I supplied 01/12/2022 7.42pm (6 days ago)

However, I still have not received my money or any explanation

Can you please advise when I will receive my money?

Regards

[REDACTED]

Thursday 8/12/2022 sent a complaint to Bet365 complaints section along with the department I was dealing with. Detailed everything along with asking I receive my funds within 24-48hrs or I would be making a complaint to NT Racing Commission (as I had phoned them & they said happy to investigate but wouldn't happen overnight).

Friday 9/12/2022 I provide my details to Bet365 complaints section.

Friday 9/12/2022 I receive a phone call from Bet365 Darwin office around 6.30pm asking what the issue is. I advise her that I have supplied everything requested & I and met with delay after delay or silence. She advises being overseen by Malta office now so she will ring them when they open 7.30pm and get back to me after 8pm.

She rings back & advises she has spoken to team leader, and they will email me exactly what they require (and advised that Malta did concede to her that requests have been unclear). NT advise if I do not receive an email ring back.

Saturday 10/12/2022 surprise surprise NO email. I ring Bet365 Darwin office back and the team leader was expecting my call as she checked the file when she started her shift & had already called Malta & they advised they would send email overnight. Again, NT advises if no email ring her back.

Sunday 11/12/2022 yep, NO email again. I ring Bet365 Darwin office back again & team leader had already spoken again to Malta as again she checked the file & was expecting my call. Apparently, manager has been on holidays back now & would be taken to him to see what is going on & if more information is required or not. Again, Bet365 Darwin office advises if no email ring her back as she is on again tonight (she also stated they are to include her in email, so she knows if it's done or not). I told her I would give it another night but after that I have to go to racenet, [REDACTED] or shout from rooftops along with starting a formal complaint to NT Racing Commission!! She acknowledged my frustrations & I do think she is trying but it seems Australian staff have little or no authority.

Monday 12/12/2022 surprise surprise NO email again. I ring Bet365 Darwin office nine times between 8-9pm (Sydney time as I had all previous times) and just get a pre-recorded message "Can't take your call ring back later".

Tuesday 13/12/2022 I receive a phone call from Malta asking me questions again. These included How can you bet \$30k if your income is only \$70,660. I now have had enough, and replied has the management team looked at the documents I have provided!!! I pay my wife \$28,400, I also received in Covid Jobsaver tax free payments over \$22,178. So, in fact around \$120K came into our household. She also asks about my loan drawn down proceeds over \$180,000, again I said NONE OF YOUR BUSINESS but again answer honestly we did this as interest rates were on the rise & our youngest daughter had put a deposit down on her first house so these excess funds would assist her in the purchase of her property. The operator puts me on hold for a few minutes then comes back we need some more information. I state you have everything what more could you need!!! She states what they need & it is so ridiculous I tell her to put it in writing and email me (see below email).

Hi [REDACTED]

Thank you for taking the time to speak with me today.

As I mentioned during the call, in order to complete our Enhanced Verification process on your account, we kindly ask that you provide a copy of the following documents:

- letter from account or a solicitor showing your financial standing and confirming that transactions from business account to bet365 are authorised

To send your documents, simply attach these as a response to this email.

We would like to assure you that any information provided to us is held in accordance with our Privacy Policy which can be located scrolling to the bottom of the site and selecting Privacy Policy.

If you have any questions do not hesitate to respond to this email.

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Kind regards,



The bet365 Team

This was so outrageous I sought assistance from others to see what my options were including Racing NSW as the bets placed were under their jurisdiction.

Monday 19/12/2022 5.49pm I sent the following email to Bet365.

It will be 4 weeks tomorrow since you have withheld my withdrawal of \$150,000. You have also withheld my withdrawal of \$5,000 and closed my account and transferred my balance of \$500 (from memory). So, in total that is \$155,500 yet I still have not received my money. Where is my money if I do not have it and I do not have an account.

I have provided more than enough information for my account to be verified, yet you still withhold my money. I have been asked personal questions which have nothing to do with the verification process, yet I have entertained and answered them.

Now you say to complete the Enhanced Verification process you require the following.

“letter from account or a solicitor showing your financial standing and confirming that transactions from business account to bet365 are authorised”

I gather “account” is meant to be accountant.

This is a ridiculous and absurd request!!!

Firstly, you have my business bank statements that clearly show my bet365 account is fully funded.

Secondly, why would I need a letter from a fellow professional to confirm that transactions from my business account to bet365 are authorised? Have the management team not noticed that the account is clearly in MY NAME. As the account owner if I cannot authorise these transactions then who can.

I can only draw the conclusion that this has nothing to do with the “enhanced verification process” but all about DELAY, DELAY, DELAY. Also, you are looking for a narrative of how you can try and not pay an Australian punter who had a lucky win with a \$25 bet.

Bet365 and its staff (including the management team) have bullied me for weeks now and this behaviour from a Company is unacceptable. The stress you have placed not only on myself and my business, but also family and friends is unconscionable.

Due to this behaviour, I have sought the assistance of third parties to assist me in getting what is rightfully mine (as I advised on the phone last Tuesday evening).

Please pay my money now without further delay.

Regards

[REDACTED]

I have been advised my account has been closed & my balance transferred during this process (not to me). I am owed \$155,500 being my \$150k & \$5k withheld withdrawals along with my balance of \$500 (from memory).

FACTS

My account, my money & my bets

All deposits via Poli from my business account fund my bet365 account (in my name)

Withdrawals of winnings go to joint account with wife (again still has my name & put into this account so I cannot accidentally include them in my earnings as winnings are tax free)

Had this account for 8+ years

Never had any issues previously & above 2 accounts used (nothing has changed at my end)

Every transaction is traceable to or from my business account that funds my account. As a losing account no issues from Bet365 yet suddenly, I win and now I have to be the subject of "Enhanced Verification Process" What a total joke & disgrace from the biggest & friendliest online bookmaker.

This has become an incredibly stressful situation as this sort of money is life changing As I can use it to help my daughter buy her first house which I advised Bet365 when they asked what I was going to do with the money (which is none of their business but still answered honestly)

Any assistance would be appreciated at this point as I have no idea what my next move should be.

UPDATE

This complaint was going to be submitted Friday 23/12/2022. Before I submitted it I tried to log into my bet365 account. Every day or so I would try & log into my bet365 account & always comes up account details unrecognisable..... This day I got access again !!! My balance \$155,500.

I withdrew \$150,000 and within an hour or so I received a call from bet365 Darwin office advising that the withdrawal could not go into my joint account as it has all the previous years and must go into the account funding my account. I confirmed these details and received an email stating same (see below)

[REDACTED]

Hi [REDACTED]

We are contacting you regarding our recent discussion of your bet365 account.

We have raised your withdrawal request of \$150,000 to be processed to account ending 7539 as discussed. This is currently with our Payments Management team, general processing time can take 24 - 48 hours and funds expected to be in accounts within 2 - 3 banking days to your nominated bank account.

Please be mindful, during weekends and public holidays this may delay funds to be received.

Thank you for your understanding regarding this matter.

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or www.gamblinghelponline.org.au.

Kind regards,

[REDACTED]

Customer Account Supervisor
The bet365 Team

I received the \$150,000 in my bank account later that night. I still have had NO contact from bet365 either via phone or email in relation to this whole saga. It was only the fact that every day or so I tried to log into my account and I regained access to my account. The only contact I have received was from Bet365 Darwin office as mentioned above. Probably sums up this whole debacle that the \$150,000 actually went into my joint account like always rather than the bank account funding my account. Cannot make this stuff up even if you tried!!!

Even though I now have access to my bet365 account and have withdrawn other winnings since, I wish to proceed with my complaint as the way I was treated is unacceptable and bet365 or rogue employees including the "management team" dealing with my case need to be held to account. Either bet365 need to change its policies and procedures or reign in these rogue employees acting outside of bet365 policies and procedures. I do not want this treatment to be experienced by anyone else as it was wrong, stressful, and downright outrageous.

The mere fact that I have had no correspondence from Bet365 for nearly 4 weeks now and no notification my account was reinstated speaks volumes. It is like they have swept the whole situation under the carpet, business as usual, maybe hoping that I would just go quietly along. My opinion is that no organisation should be able to treat customers, clients or anyone in such a way that I was. In this day and age with mental health being a priority for us all, bet365 have failed badly and need to be held to account. Bet365 need to make changes so this cannot happen again or not be licenced in Australia.

Thanking you in advance and I hope after careful consideration of these facts that this complaint can be pursued on my behalf to bring about change.

Regards

[REDACTED]