

ADR Annual Report 2024-25

Comparative Annual Statistical Reporting 2023/24 and 2024/25

Reporting Periods: 1 October 2023 – 30 September 2024 vs. 1 October 2024 – 30 September 2025

Independent Betting Adjudication Service (IBAS)

a. Dispute Volumes

Dispute Source	2023-24	2024-25
Domestic Consumers to Domestic Operators	3,223	3,721
Domestic Consumers to Overseas Operators	0	0

Any company licensed in the UK is classified as a 'domestic operator' for this purpose.

Dispute Status	2023-24	2024-25
Completed	1,518 (47%)	1,495 (40%)
Rejected/Discontinued Without Conclusion	1,705 (53%)	2,226 (60%)

b. Types of Complaint

Dispute Type	2024-25
Alleged Cheating/Match Fixing	17
Alleged Crime/Fraud	58
Banking/Financial Disputes	217
Bonus/Promotion/Special Offer	192
Cash Out Mechanism	151
Customer ID	700
Customer Service Complaint	203
Disputed Bet or Game Settlement	1,348
Disputed Customer Instructions	64
Game/Machine Malfunction	157
Late Bet Dispute	81
Social Responsibility – Self-Exclusion Flaws	108
Social Responsibility – Unaffordable Gaming	284
Sporting Data Disputes	141

Consumer-Requested Resolution

Requested Resolution	
Payout of Winnings/Balance	2,888
Compensation	187
Compromise	45
Apology	100
Refund of Losses	454
Refund of Net Deposits	87

c. Disputes Rejected by IBAS

Grounds for Rejection	2023-24	2024-25
Operator's Complaints Process Not Exhausted	861	1,073
Vexatious/Frivolous Dispute	76	212
Monetary Value Too Low/High	0	0
Dispute Outside 12 Month Time Limit	40	22
Too Complex/Requires Legal/Police Investigation	27	44
Regulatory Matter (e.g. Relating to Responsible Gambling Codes)	345	415
Operator Registered with other ADR Provider	157	248
Breach of IBAS's Terms and Conditions		25
Case More Suitable for Different Ombudsman		38
Customer Communication Ceased	199	149
Operator Licence Revoked/Surrendered	0	0

d. Dispute Process Discontinuation

Grounds for Discontinuation (with or without conclusion)	2023-24	2024-25
Technical/Procedural Discontinuation	0	5
Customer/Operator Communication Ceased	199	149
Operator Concession or Compromise Agreed (Known)	645	658

e. Average Dispute Completion Times

Dispute Completion Time (days)**	2023-24	2024-25
Domestic Disputes	19 days	20 days
Cross-Border Disputes (UK citizen to non-UK operator)	N/A	N/A

** 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.

f. Average Length of Time to Receive Complete Information from Gambling Businesses

Average Length of Time to Receive Complete Information***	2023-24	2024-25
	10 days	9 days

*** This measures the number of days from when the first question or questions were asked of the gambling business in relation to a complaint we had received, to the time when the case file was deemed to be complete (and ready to be passed to our adjudication panel).

g. Rate of Compliance with ADR Decisions in Consumer's Favour

Rate of Compliance	2023-24	2024-25
	100%	100%

Where rulings have been issued within the past 28 days we have assumed compliance. We also assume that consumers will contact us if any decision or negotiated compromise is not acted upon.

h. Professional Cooperation with Other ADR Entities

There are no current cooperating arrangements in place with non-UK EU-based ADR entities.

IBAS has participated in informal meetings with other approved UK-based, gambling-specialist ADR providers to explore the scope for developing a scheme to support claims from consumers who argue that they have been treated irresponsibly by a gambling operator. This follows the UK government's recommendation in its 2023 review of Gambling Legislation that a Gambling Ombudsman should be created to take on an expanded remit of ADR work.

i. Dispute Outcome Statistics

Dispute Conclusions	2023-24	2024-25
Consumer Complaint Not Upheld	911	693
Consumer-Satisfactory Pre-Ruling Outcome, e.g. by agreed settlement or operator concession	815	737
Consumer Complaint Upheld By Written Decision	239	65
% Consumers Receiving ADR Outcome to Satisfaction	54%	54%

Observations on Dispute Trends to Report to the Competent Authority

No notable *new* trends emerged in the last reporting period. [The concerns raised in 2023/24](#) still stand in a similar form, although we have welcomed greater interest from the Commission in issues relating to fairness in betting and gaming during the past year.

Our idea of regulatory priorities in fairer gambling remain:

- An exploration of the cause of why so many disputes arise from requests for personal identification or source of funds documents – does this point to unreasonable invasions of privacy for gambling consumers, sometimes on dubious grounds packaged as regulatory necessity, or a steady increase in the proportion of online gambling accounts which are opened in the names of someone who either isn't funding or interacting with the account themselves. If the latter, or indeed both, what might be the root causes of this trend?
- Clearer direction to gambling operators and ADR providers on themes in disputes which might make them unsuitable for dispute resolution, and some assistance for ADR providers in terms of establishing what types of evidence (in certain disputes) it is legally safe for ADR providers to process and store on their systems while considering claims. IBAS is keen to minimise the number of occasions on which we have to reject a request for ADR on the basis that we are told – generally without supporting evidence – that a dispute involves themes on which it would be inappropriate for us to adjudicate.
- Guidance on acceptable and unacceptable practice for online operators when a self-excluded person is able to open a new account and gamble. Linked to this, IBAS would welcome efforts to work with all bodies involved in the verification of account holder information, to ensure that – ideally – identical standards of data checking exist at all stages in the process of opening an account.
- Working with providers of live sporting data to explore options to allow consumers to query or challenge data that they have evidence to suggest might be inaccurate, to ensure consumers and gambling operators have similar rights in this respect.

We have observed that an ever-growing number of claim forms make detailed technical reference to the regulatory/licence requirements for gambling operators. We assume that this indicates a growing proportion of consumers who are using Artificial Intelligence to submit requests for ADR.

There has been a similar level of growth in claim forms which cite vulnerability or adverse impact on mental health as a basis for seeking quicker resolution. We are in no position to make confident vulnerability assessments or to determine the truthfulness of each of these statements, but if greater resources were available to those providing ADR we would be keen to offer some form of out of hours telephone support service so that those in most vulnerable circumstances could speak to a person who could briefly manage expectations about what ADR can offer, before signposting callers to other services better placed to offer emotional or practical support.

It is increasingly unusual now for gambling operators to provide customer service support by telephone. We appreciate that providing these services via live chat or AI supported online channels is significantly more affordable to businesses, but we are concerned that a number of people who may not have internet access, or may struggle to set out their complaint in an email, may be choosing not to raise their dispute at all rather than manage the process entirely online. As an indication that not everyone is comfortable with using the internet, IBAS typically receives 5-10 requests for ADR by post, each week.