
Multiple Chargebacks Filed - Opportunity for Resolution

7 messages

Ms Kennedy <jenkennedy2323@gmail.com>

Thu, Jan 30 at 2:02 PM

To: <support@sportzino.com>

PLEASE FORWARD TO DISPUTE DEPARTMENT

Dear Sportzino Support,

I am writing to inform you that I have initiated additional chargebacks due to Sportzino's breach of contract by implementing banking restrictions that were not disclosed in the original terms and conditions:

1. \$6,058.00 through Coastal Community Bank (Aspiration Bank's issuing bank) YOU HAVE ALREADY RECEIVED THIS ONE
2. \$344.83 through Community Federal Savings Bank (Skrill's issuing bank)
3. \$109.97 through Pathward, National Association (WU Netspend's issuing bank)

These chargebacks were filed after your implementation of undisclosed banking restrictions resulted in financial losses for me. Each chargeback will result in substantial penalty fees for Sportzino.

However, I am willing to withdraw these chargebacks if Sportzino agrees to process a refund for the amounts in question. This would allow you to avoid multiple chargeback fees and penalties from different issuing banks.

Please let me know within 5 business days if you would like to process these refunds to resolve this matter amicably. If I don't receive a response, the chargebacks will proceed through the normal dispute process.

User ID: 500259982

Best regards,

Jennifer Kennedy

Support Sportzino.com <support@sportzino.com>

Thu, Jan 30 at 2:24 PM

Reply-To: <support@sportzino.com>

To: Ms Kennedy <jenkennedy2323@gmail.com>

Cc: <support@sportzino.com>

*Hi Jennifer,**Thank you for reaching out.**We would like to confirm whether the transaction you are referring to was an unauthorized charge on your end.**Please provide any relevant details so we can assist you further.**If you need any additional support, feel free to let us know.***conditions apply***Best regards,**

Lexie
Customer Support Representative
Sportzino™

Need assistance?

Contact our 24/7 Support Team: support@sportzino.com

Website: sportzino.com



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---- on Thu, 30 Jan 2025 14:02:34 -0500 "**Ms Kennedy**"<jenkennedy2323@gmail.com> wrote ----
[Quoted text hidden]

Ms Kennedy <jenkennedy2323@gmail.com>
To: <support@sportzino.com>

Thu, Jan 30 at 3:11 PM

Dear Lexie,

To clarify - these are not unauthorized charges. I am disputing these transactions due to Sportzino's breach of contract by implementing banking restrictions that weren't disclosed in the original terms and conditions/sweep rules(you already knew that). Specifically:

1. Coastal Community Bank (Aspiration's issuing bank) - \$6,058.98
2. Community Federal Savings Bank (Skrill's issuing bank) - \$344.83
3. Pathward, National Association (WU Netspend's issuing bank) - \$109.97

My dispute is based on Section 5.7 of Sportzino's Sweeps Rules, which only requires:

- Account matches legal name
- User ensures bank accepts payments
- Sportzino has no obligation to verify bank acceptance

I requested on multiple occasions for Sportzino to point me to the section that stipulates only certain banking institutions would be approved for redemptions. The implementation of additional banking restrictions that weren't in the original terms resulted in my inability to access funds and subsequent financial losses. I am offering Sportzino the opportunity to resolve this by processing refunds directly, which would allow you to avoid multiple chargeback fees from different issuing banks.

Please advise if you would like to proceed with the refunds to avoid further chargeback penalties. If you agree I will drop all three disputes. If you do not respond I will allow the chargeback process to proceed.

[Quoted text hidden]

Support Sportzino.com <support@sportzino.com>

Thu, Jan 30 at 3:23 PM

Reply-To: <support@sportzino.com>

To: Ms Kennedy <jenkennedy2323@gmail.com>

Cc: <support@sportzino.com>

Hi Jennifer,

Thank you for your response.

We will forward this to the relevant team.

Appreciate your time.

**conditions apply*

Best regards,

Lexie

Customer Support Representative

Sportzino™

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Website: sportzino.com



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---- on Thu, 30 Jan 2025 15:11:08 -0500 "Ms Kennedy" <jenkennedy2323@gmail.com> wrote ----
[Quoted text hidden]

Support Sportzino.com <support@sportzino.com>
Reply-To: <support@sportzino.com>
To: Ms Kennedy <jenkennedy2323@gmail.com>
Cc: <support@sportzino.com>

Thu, Jan 30 at 3:33 PM

Hi Jennifer,

We would like to remind you that we have a strict no-refund policy in place, which is clearly outlined in our terms and conditions of use. We kindly ask that you take a moment to review these terms to better understand our policies and procedures:

<https://sportzino.com/terms-and-conditions>

4.23. The purchase of Gold Coins is the purchase of a temporary license granted to You by Us under Section 10 below and allows you to participate in our games and is not a deposit of funds that can be withdrawn. Funds used to purchase Gold Coins will not, and cannot, be refunded to you. Gold Coins do not have any real money value. No refunds will be given

**conditions apply*

Best regards,

Lexie

Customer Support Representative

Sportzino™

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Website: sportzino.com



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---- on Thu, 30 Jan 2025 15:23:27 -0500 **Support Sportzino.com**<support@sportzino.com> wrote ----
[Quoted text hidden]

Ms Kennedy <jenkennedy2323@gmail.com>
To: <support@sportzino.com>

Thu, Jan 30 at 3:41PM

Dear Lexie,

I am not disputing the no-refund policy for Gold Coins. My chargebacks relate to your implementation of banking restrictions that weren't disclosed in the original terms and conditions, which prevented me from redeeming my Sweeps Coins winnings.

As stated in Section 5.7 of your Sweeps Rules (not the Gold Coins terms), the only requirements for bank redemptions are:

1. Account matches legal name
2. User ensures bank accepts payments

3. Sportzino has no obligation to verify bank acceptance

Furthermore, a no-refund policy becomes void when there is a breach of contract. Adding banking restrictions that weren't in the original terms constitutes such a breach, making these transactions eligible for chargeback regardless of the refund policy.

These chargebacks are about breach of contract regarding Sweeps Coins redemption policies, not Gold Coins refunds. The banks will make this distinction during the chargeback process.

Jennifer

[Quoted text hidden]

Ms Kennedy <jenkennedy2323@gmail.com>
To: <support@sportzino.com>

Fri, Jan 31 at 12:10 AM

I want to clarify the basis of my disputes. I am not disputing any transactions due to unauthorized purchases or refund policies. I notice you've quoted text about Gold Coins and attributed it to section 4.23, but this is actually found in section 5.7 of the terms and conditions.

These disputes are specifically due to Sportzino's breach of contract by implementing banking restrictions that weren't disclosed in the original Sweeps Rules, which prevented me from redeeming legitimate winnings. Additionally, Sportzino accepted my proof of residence document initially, then refused to accept the same document two weeks later without justification. This inconsistent application of verification requirements further demonstrates the issue at hand.

Just as Sportzino maintains the right to suspend accounts when users violate terms (such as with chargebacks), users maintain the right to dispute charges when Sportzino violates terms (such as adding undisclosed banking restrictions). Regardless of which section contains the Gold Coins policy, it does not apply to disputes about breach of contract regarding Sweeps Coins redemption terms.

[Quoted text hidden]