

A. Conditions of agreement

1. Introduction

- 1) This set of House Rules govern the use of the HOLLYWOOD CASINO AT CHARLES TOWN RACES (the "Operator").
- 2) The use of this Sports Book is subject to the regulations imposed by the West Virginia Lottery Commission ("WV Lottery").
- 3) Any dispute relating in any way to the use of this Sports Book can be made in person at a form provided by the Operator or can be emailed to CTSportsbook@pngaming.com. Should the reply not be considered satisfactory, a request for consideration can be sent to the WV Lottery.
- 4) The Operator reserves the right to make changes to the site, betting limits, payout limits and offerings.
- 5) The Operator reserves the right to refuse any wager or delete or limit any selection(s) prior to the acceptance of the wagers.
- 6) The Operator may update, amend, edit and supplement these House Rules at any time.
- 7) The use of two-way electronics communication devices while you are placing a wager is prohibited.
- 8) Please check your ticket for accuracy as all tickets go as written after you leave the wagering counter.

With the exception of voided wagers containing erroneous terms as described below, once a wager is accepted by both parties, tickets will not be altered or voided except at the discretion of the Operator and with the approval of both parties.

- 9) The Operator is not responsible for lost, stolen, altered or unreadable tickets. For all honored lost or stolen tickets, once the rightful owner of a winning ticket has been determined, if possible, payment will be made as soon as possible. For all lost, stolen or unreadable tickets where the rightful owner cannot be immediately determined the waiting period for honored claims will be one year after the date of the event.
- 10) Expiration of any winning ticket will be one year after the date of the event.
- 11) Winning tickets/vouchers may be mailed in for redemption to the address below. See the reverse side of the wagering ticket for mail-in collection instructions and address. If a self-addressed envelope is not included, a processing fee may be charged.
Hollywood Casino at Charles Town Races • PO Box 551 • Charles Town, WV 25414 • ATTN: Mail Pay
- 12) The following persons are prohibited from placing wagers at the Operator's Sports Book:
 - The Operator or WV Lottery Self-Excluded Patrons
 - Operator banned patron
 - Operator Employees
 - Anyone under the age of 21
- 13) Patrons can fund wagers using cash, vouchers, winning tickets or, when applicable, promotional funds.
- 14) Any reference in these House Rules to words/objects that appear in singular also applies to plural. References to gender are non-binding and to be treated for information purposes only.

2. Definitions

- 1) "Error" is a mistake, misprint, misinterpretation, mishearing, misreading, mistranslation, spelling mistake, technical hazard, registration error, transaction error, manifest error, force majeure and/or similar. Examples of errors include, but are not limited to:
 - bets accepted during technical problems that would otherwise not have been accepted;
 - bets placed on events/offers that have already been started or decided;
 - bets on markets containing incorrect participants;
 - bets placed at odds that are materially different from those available in the general market at the time the bet was placed;

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- bets offered at odds which reflect an incorrect score situation; or else,
 - odds being clearly incorrect given the chance of the event occurring at the time the bet was placed.
- 2) "Influence Betting" is an act, prohibited by the Operator, where a Customer, or parties acting in association with a Customer, can influence the outcome of a match or an event - directly or indirectly.
 - 3) "Syndicate Betting" is an act, prohibited by the Operator, where Customers act together to place a series of bets on the same event or competition. Where there is evidence of Customers acting together in this manner the Operator reserves the right to make the relevant bets void and/or withhold payment of returns pending the outcome of subsequent investigations.

3. Bet Acceptance

- 1) Unless accepted in Error, once accepted, a bet will remain valid and cannot be withdrawn. It is the responsibility of the Customer to ensure details of the bets placed are correct. Under no circumstance the Operator will accept any responsibility for any mistakes (perceived and actual), deriving from either Errors or any other reason, such as but not limited to, incorrect listing of the odds/betting objects.
- 2) No winning wager will be paid without the customer copy of the wagering ticket, except for lost, stolen or unreadable tickets which will be honored as stated below.
- 3) Operator is not responsible for lost, stolen, altered or unreadable tickets. For all honored lost or stolen tickets, once the rightful owner of a winning ticket has been determined, if possible, payment will be made as soon as possible. For all lost, stolen or unreadable tickets where the rightful owner cannot be immediately determined the waiting period for honored claims will be one year after the date of the event.
- 4) Should a dispute arise about the acceptance (or lack thereof) of any transaction, the transaction log database will be the ultimate authority in deciding such matters.

4. Betting and Payout Limitations

- 1) The Operator reserves the right to limit the net payout (the payout after the stake has been deducted) on any bet or combination of bets by one Customer by reducing the amount the Customer is permitted to place on the wager. This limit may be lower depending on the specific sport, league and type of bet offer. For further information it is recommended to consult the Sport Specific Limits in the House Rules.
- 2) All bet selections are subject to pre-imposed limits set solely at the Operator's discretion which may be lower than the limits mentioned in these House Rules. Should this limit be reached, the Customer has the right to ask for it to be exceeded by means of a request effected through the Operator's Sports Book. The Operator reserves the right to accept (fully or partially) or reject the said request without any prior notice and further explanation.
- 3) The Operator reserves the right to decline, solely at its own discretion, all, or part of, any bet requested. This includes the possibility that a "System bet" as defined herein is not accepted in full, either in terms of stakes or combinations included in said "System bet".
- 4) All bets placed through any the Operator's Sports Book, also including bets requesting manual approval, may be subject to a time delay prior to acceptance, the length of which may vary. Such delay is to be determined by the Operator at its sole discretion.
- 5) The Operator reserves the right to withhold payment and/or to declare bets void on an event (or series of events), if there is sufficient evidence that any of the following has occurred:
 - a. the integrity of the event has been called into question;
 - b. the price(s) or pool has been manipulated;
 - c. Match-rigging has taken place, or the match is under investigation for such.Evidence of the above may be based on the size, volume or pattern of bets placed with the Operator across any or all of its betting channels, as well as information received from other

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betting providers or officially recognized organizations.

- 6) All odds offered are subject to variation. Such fluctuation is determined solely at the Operator's discretion. Bets are accepted only at the odds available in the betting grid at the time the bet was accepted by the Operator, irrespective of any other claim or previous publication present on the website or any other media detailing otherwise.
- 7) All payout calculations when settling bets will be done based on Decimal odds, irrespective of any other format displayed/chosen at time of bet placement,

5. Cancellation (Voiding) of Bets

- 1) A bet can be declared void, and will be, in that event, settled with the odds of 1.00.
- 2) A bet made as an accumulative bet shall remain valid with recalculated odds notwithstanding a match or an event which is part of the accumulative bet being void.
- 3) The Operator reserves the right, at its own discretion, to declare a bet void, totally or partly, if it is obvious that any of the following circumstances have occurred:
 - a. Bets have been offered, placed and/or accepted due to an Error;
 - b. Bets placed while the website was encountering technical problems, that would otherwise not have been accepted;
 - c. Influence Betting;
 - d. Syndicate Betting;
 - e. A result has been affected by criminal actions - directly or indirectly;
 - f. A public announcement has occurred in relation to the bet which alters significantly the odds.
 - g. The bet was placed by a patron prohibited from wagering at Operator's Sports Book.
- 4) In lieu of voiding a bet made in Error, Operator may at its own discretion remedy the odds to a fair market price which would have been available at the time the wager was placed. Such a remedy may be applied during or after an event.
- 5) A bet made as an accumulative bet shall never include two or more offers the outcomes of which might turn out to be related (e.g. Team X to become champions and Player Y to be Top Goal Scorer in the same league). Although the Operator takes all necessary steps to prevent such possibilities, in the eventuality that this would happen, the Operator reserves the right, solely at its own discretion, to declare void all parts of the accumulative bet which include the correlated outcomes.
- 6) Bets can be voided regardless of whether the event has been settled or not.
- 7) Furthermore, all bets placed (and/or accepted) in the following circumstances will be declared void:
 - a. Pre-match betting
 - i. Betting effected after the event has started;
 - ii. Betting effected after a related event was underway and where conditions could have been altered in a direct and indisputable way.
 - b. Live Betting
 - i. Betting effected at incorrect price due to delayed or failing 'Live' coverage;
 - ii. Betting effected on particular offers after these have occurred, or else after an event which could normally be deemed as leading to the outcome has happened or is happening (e.g. bets placed on offers such as Total Goals Scored or Next Goal while a penalty is being taken, or has been awarded);
 - iii. Betting effected on odds which represented a different score than the actual;

6. Disclaimer and Priority

1. The Operator reserves the right, at its own discretion, to adjust a payout credited to a Customer if it is obvious that the Payout has been made in Error.
- 2) Any complaints/disagreements towards settlement of any bet offer, should reach the Operator within

- 7 days of the initial settlement to require a full investigation. All other complaints will only be considered if indisputable evidence of an inaccurate settlement is presented by the Customer.
- 3) the Operator reserves the right to suspend access to the Sports Book until it completes any investigations it deems necessary.
 - 4) These rules are applicable to all transactions with the Operator's Sports Book, and may be supplemented with other Rules. In the event of ambiguity, priority should be considered in the following order:
 - a) Rules and conditions published in conjunction with an offer and/or campaign;
 - b) Should these be inconclusive, reference will be made to the General Sports Book Rules, unless Sport-Specific Rules declare otherwise.
 - 5) In cases where it deems that these Rules are inconclusive, the Operator reserves the right, according to its own discretion, to settle offers on an individual basis on the basis of equity, attaining itself to generally accepted betting norms, customs and definitions.
 - 6) Adaptations into other languages of these House Rules, or any other text which can be associated with bet offers, are done for purely informative purposes. Although all necessary precautions have been taken to assure the most faithful rendition of these terms in the specific language, the Operator will not accept any liability for any incompatibility between the English version and any other language. Thus, in case of discrepancy between the English edition and the respective translation, the former will be deemed as binding and will be the basis upon which the offers will be settled.
 - 7) Any data provided or accessible in, from or related to the Sports Book may be used by the Customer for private, non-commercial use only and any use or attempted use of such data for commercial purposes is strictly prohibited.
 - 8) The Operator has the right to enforce a term of the contract relating to the Sports Book against any Customer.

B. General Betting Rules

1. Common Terms of Reference

1. Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, all bets should be considered valid for the result at the end of the "Regular Time" or "Full Time" only. "Regular Time" or "Full time" is defined as interpreted by the official rules published by the respective governing association. For example, in football, full time is stipulated to be 90 minutes including injury time, and in ice hockey it is stipulated as the 3 x 20 minute periods. Should the governing association decide to stipulate, before the start of the event, that the said event is to be played over a different duration, this will be treated as being the official rules for the event (for example, soccer played with 2 x 40 minutes). Nonetheless, such occurrence is limited to the "regular" playing time and does not include any prolongation such as extra time or overtime, unless explicitly stated.
2. "Live Betting" is where it is possible to bet during an ongoing match or event. the Operator does not acknowledge or accept any liability whatsoever if it not possible to place a bet or the live score update is not correct. At all times it is the Customer's responsibility to be aware of the match and the events surrounding it such as the current score, its progression and how much time remains before the match is completed. the Operator does not accept any liability for changes to the Live Betting schedule or interruption of the Live Betting service.
3. The "Participant" is an object constituting part of an event. In "Head-to-Head" and "Triple-Head" the Participant only refers to objects that are subject to the "Head-to-Head" or "Triple-Head" event in question.

4. The deadline (cut-off time) shown on any Sports Book displays is to be treated for information purposes only. the Operator reserves the right, at its own discretion, to suspend, partially or completely, the betting activity at any time where it deems necessary.
5. Statistics or editorial text published at the Operator's site are to be considered as added information, but the Operator does not acknowledge or accept any liability whatsoever if the information is not correct. At all times it is the Customer's responsibility to be aware about circumstances relating to an event.
6. Theoretical return in fixed odds betting to the player is given by the odds from all possible outcomes in the offer. The theoretical payback to a player on a bet offer with 3 outcomes a, b and c can be calculated as follows.
 - Theoretical % = $1 / (1 / \text{"odds outcome a"} + 1 / \text{"odds outcome b"} + 1 / \text{"odds outcome c"}) \times 100$

2. Bet Types

- 1) "Game" (aka Moneyline) is where it is possible to bet on the (partial or definite) outcome of a game or event. The options are: "1" = Home team/Player 1, or the participant listed to the left side of the offer; "X" = Draw/Tie, or the selection in the middle; "2" = Away team/Player 2, or the participant listed to the right side of the offer. In particular instances or specific competitions, the Operator might display an offer in the so-called "American" format (ie: Away Team @ Home Team), where the host team is listed following the visiting team. Irrespective of the positioning of the teams on the board/betslip, the references to "Home" and "Away" teams will always refer to the actual teams playing at home (host) and away (visitor) respectively, as determined by the official organization.
- 2) "Correct Score" (aka Result Betting) is where it is possible to bet on the (partial or definite) exact score of a match or event.
- 3) "Over/Under" (aka Totals) is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). Should the total amount of the listed occurrences be exactly equal to the betting line, then all bets on this offer will be declared void. Example: an offer where the betting line is 128.0 points and the match ends with the result 64-64 will be declared void.
- 4) "Odd/Even" is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). "Odd" is 1,3,5 etc.; "Even" is 0,2,4 etc.
- 5) A "Head-to-Head" and/or "Triple-Head" is a competition between two or three participants/outcomes, originating from either an officially organized event, or else, as virtually defined by the Operator.
- 6) "Half time/Full time" is where it is possible to bet on the result in half time and the final outcome of the match. E.g. if at Half time the score is 1-0 and the match ends 1-1, the winning outcome is 1/X. The bet is void if the regular time of the match is played in a different time format than those listed in the bet (i.e. other than two halves).
- 7) "Period betting" is where it is possible to bet on the outcome of each separate period within a match/event. E.g. If the period scores in an ice hockey match are 2-0 / 0-1 / 1-1, the winning outcome is 1/2/X. The bet is void if the regular time of the match is played in a different time format than those listed in the bet (i.e. other than three periods).
- 8) "Draw No Bet" is where it is possible to bet on either "1" or "2" as defined in <Section B, Para 2.1>. It is also common practice to refer to "Draw No Bet" in cases where no draw odds are offered. Should the specific match contain no winner (E.g. match ends as a draw), or the particular occurrence not happen (E.g. First Goal, Draw No Bet and match ends 0-0) the stakes will be refunded.
- 9) "Handicap" (aka Spread) is where it is possible to bet on whether the chosen outcome will be victorious once the listed handicap is added/subtracted (as applicable) to the match/period/total score to which the bet refers to. In those circumstances where the result after the adjustment of the handicap line is exactly equal to the betting line, then all bets on this offer will be declared void.

Example: a bet on -3.0 goals will be declared void if the team chosen wins the match by exactly 3 goals difference (3-0,4-1, 5-2, etc). Any reference in this section to the term "margin" is intended to be understood as the outcome emerging from the subtraction of the goals/points scored by the 2 teams/participants. Unless otherwise stated all handicaps listed on the Operator site are to be calculated based on the result from the start of the listed match/period to the end of the specified match/period. It is however customary that for certain handicap bet offers in specific sports (Asian Handicap in Football), only the outcomes obtained from the time of bet placement until the end of the listed timeframe will be taken into consideration, thus disregarding any goals/points scored before the time the bet was placed and accepted. Any bet offer with these characteristics will be clearly displayed on site and highlighted in the punter's Bet History with the score at the time of bet placement. There are 3 different "handicap betting" formats:

2-way Handicap: Team A (-1.5) vs Team B (+1.5) Example:

- Team A is given a -1.5 goal handicap in the match. For the bet to be won, Team A must win the match with a margin equal or bigger than the listed handicap (ie. 2 goals or more).
- Team B is given a +1.5 goal advantage in the match. For the bet to be won, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than their listed advantage (ie. lose with a 1 goal margin).

3-way Handicap: Team A (-2) Draw (Exactly 2) Team B (+2) Example:

- Team A is given a 2 goal handicap in the match. For the bet to be won, Team A must win the match with a bigger margin than the listed handicap (ie. 3 goals or more).
- Draw would be the victorious outcome should the match end up with exactly the listed margin (ie. match ends with results such as 2-0, 3-1 and 4-2).
- Team B is given a 2 goal advantage in the match. For the bet to be won, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than their listed advantage (ie. lose with only a 1 goal margin).

Asian Handicap: Team A (-1.75) vs Team B (+1.75) Example:

- Team A is given a -1.75 goal handicap in the match. This means that the stake is divided into 2 equal bets and placed on the outcomes -1.5 and -2.0. For the bet to be fully paid out at the listed odds, Team A must win the match with a bigger margin than both of their listed handicaps (ie. 3 goals or more margin). In the eventuality that Team A wins with only a 2 goal margin, the bet will be considered as partially won with a full payout on the -1.5 part of the bet and a refund on the -2.0 side since the outcome on that part of the bet would be considered a "tie". Should the match produce any other outcome, including a Team A victory with only 1 goal of margin, the whole stake would be lost.
- Team B is given a +1.75 goal advantage in the match. This means that the stake is divided into 2 equal bets and placed on the outcomes +1.5 and +2.0. For the bet to be fully paid out at the listed odds, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than any of their listed advantages (ie. lose with only a 1 goal margin). In the eventuality that Team B loses with exactly a 2 goal margin, the bet will be considered as partially lost with a refund on the -2.0 part of the bet and a loss on the -1.5 part of the bet. Should the match produce any other outcome which results in a defeat of Team B with a margin of 3 or more goals, the whole stake would be lost.

10) "Double Chance" is where it is possible to bet simultaneously on two (partial or definite) outcomes of a match or event. The options are: 1X, 12 and X2 with "1", "X" and "2" as defined in <Section B, Para 2.1>.

11) "Outright" or "Place" betting is where it is possible to choose from a list of alternatives and bet on the eventuality that a participant wins or places within a specified position in the classification of the listed event/competition. Should two or more participants share finishing positions, the

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settlement will be based as per the definition in <Section B, Para 5.14>.

- 12) An "Each Way" bet (aka EW) refers to a bet where the chosen selection must either Win or else Place within the payout terms. The bet is divided in two parts (the "Win" part and the "Place" part) of an equal stake. Settlement of such bets will take into account the applicable rules governing the "Win" and "Place" bets, namely the Sport-specific rules as well as <Section B, Para 5, Clause 11>.
- 13) "Goal minutes" is where it is possible to bet on the sum of the minutes when the goals have been scored. When settling such bets, goals scored in injury time of both halves are to be considered as having been scored in the 45th minute in case the goal was scored in the first half injury time and the 90th minute in case the goal was scored in the second half injury time. Own goals will not count towards the settlement of individual player's 'goal minutes'.
- 14) From time to time the Operator might decide to publish offerings referring either to the single performance of a participant/team; or offerings which combine the potential outcomes of 2 or more teams/participants (aka Parlays) (ex. Enhanced multiples), at higher odds than those normally available. The Operator reserves the right to withdraw such offers, edit the respective odds and effect any further changes the Operator might deem necessary at its sole discretion. Settlement of these offers will be based on the following criteria:
 1. Unless specifically stated the bets refer to the next official match/event/round (as applicable) that the listed participants/teams are scheduled to take part in.
 2. All relative events must be completed within the same day/session (as applicable) as listed in conjunction with the offer. Should this not be the case, stakes placed on the offer will be fully refunded except for those offers the outcomes of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
 3. Results for these offers will only take into account occurrences deriving from the actual play. Results attributable to walk-overs as well as other decisions as specified in clauses 2, 3 and 4 of <Section B, Para 5> will not be taken into consideration.
 4. All connotations related to the bet must be fully and unquestionably complied with for the bet to be deemed as winning, regardless of any possible conflict with the Sport-Specific rules or with any potential interpretation based on previous or current presentation of offers related to events in that particular sport and the way these are normally presented in the Operator Sports Book. Bets will be settled as void should it still be impossible to determine a winning outcome.

While all necessary precaution has been taken by the Operator to ensure a superior user experience, it is to be understood that markets might fluctuate in such a way that at any given point in time these do not present an enhanced value comparable to related bet offers currently present on site.

- 15) "Teaser+" allows the user the possibility to allocate the same pre-set amount of points to all outcomes present in a parlay (combination) containing Spreads (Handicaps), Totals (Over/Unders) or a combination of both. Example: User combines NFL Team X +6.5 points in a parlay with Over 41 points in the NFL game between Team Y and Team Z. By choosing the "Teaser+ Football 6 points" option, the lines and odds get recalculated into a parlay featuring Team X +12.5 points (previously +6.5), combined with Over 35 points (previously Over 41). Should any part of a "Teaser+" bet be settled as void (push), that particular selection will be excluded from the parlay and the computation of odds/payout will be re-adjusted accordingly.

3. Betting Props

- 1) Fantasy/Virtual "Matches" or "Head to Heads" are implicit match-ups where the performances of two or more participants/teams which are not directly confronting each other in the same match/event/round are compared. Settlement will be based on the number of times each participant records a predefined occurrence (e.g. goals) in the respective match. The following criteria will be used to determine the settlement of these type of offerings:

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- a. Unless specifically stated the bets refer to the next official match/event/round (as applicable) that the listed participants/teams are scheduled to take part in.
 - b. All relative matches/events must be completed on the same day/session which the match/event/round is scheduled to be completed for bets to stand, except for those offers the outcomes of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
 - c. Results for these offers will only take into account occurrences deriving from the actual play. Results attributable to walk-overs as well as other decisions as specified in clauses 2, 3 and 4 of <Section B, Para 5> will not be taken into consideration.
 - d. Should the aforementioned criteria be inconclusive in determining the outcome for these offers, the following criteria will be progressively referenced to in order to settle the offering:
 - (i) the applicable Sport-specific rules as listed in <Section C>
 - (ii) Result Settlement rules as listed in <Section B, Para 5>.Bets will be settled as void should it still be impossible to determine a winning outcome.
- 2) "Grand Salami" is where it is possible to bet on the total number of listed occurrences (Example: Total Goals, Total Runs) happening in a collection of matches/events on a specified round/day/match day. All relative matches/events must be completed for bets to stand except for those the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
 - 3) Over/Under bets on classification of participants in performances/events must be interpreted as follows: "Over" means a worse or lower position while "Under" means a better or higher position. Example: A bet on a player's classification in a tournament with an Over/Under line 2.5 will be settled as Under if the player classifies first or second. All other placements will be settled as Over.
 - 4) Bets on "Quarter / Half / Period X" refer to the result/score achieved in the relevant timeframe and does not include any other points/goals/events tallied from other parts of the event/match. Bets will be voided if the match is played in any other format but the one stipulated in the offer.
 - 5) Bets on "Result at end of Quarter / Half / Period X" refer to the result of the match/event after termination of the stipulated timeframe and will take into account all other points/goals/events tallied from previous parts of the event/match.
 - 6) Bets on "Race to X Points / Race to X Goals..." and similar offers refer to the team/participant reaching the earliest the particular tally of points/goals/events. If the offer lists a timeframe (or any other period restriction) it will not include any other points/goals/events tallied from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached within the stipulated timeframe (if any), all bets will be declared void, unless otherwise stated.
 - 7) Bets on "Winner of Point X / Scorer of Goal X" and similar offers refer to the team/participant scoring/winning the listed occurrence. For the settlement of these offers, no reference to events happening prior to the listed occurrence will be taken into consideration. Should the listed event not be scored/won within the stipulated timeframe (if any), all bets will be declared void, unless otherwise stated.
 - 8) Bets referring to the happening of a particular occurrence in a pre-defined time order, such as "First Card", or "Next Team to receive penalty minutes" will be settled as void should it not be possible, without any reasonable doubt, to decide the winning outcome, for example in case of players from different teams which are shown a card in the same interruption of play.
 - 9) "Team to score first and win" refer to the listed team scoring the first goal in the match and going on to win the match. Should there be no goals in the match all bets will be settled as void.
 - 10) Any reference to "clean sheet" indicates that the listed team must not concede any goal during the match.
 - 11) "Team to win from behind" refers to the listed team winning the match after having been at least 1 goal down at any point in the match.
 - 12) Any reference for a team to win all halves/periods (e.g. Team to win both halves) means that

the listed team must score more goals than its opponent during all the stipulated halves/periods of the match.

- 13) Any reference to "Injury Time" refers to the amount displayed by the designated official and not to the actual amount played.
- 14) Settlement of bets on offers such as "Man of the Match", "Most Valuable Player" etc. will be based on the competition's organizers' decision, unless otherwise stated.
- 15) Settlement of bets which make reference to terms such as "decisive goal" will be settled based on the scorer of the goal that at the end of the match/tie (as applicable) proves to be the one that has produced an unassailable lead, following which any further goals would prove to be irrelevant towards the final outcome. For a bet to be settled as "YES" the listed player's team must be declared winner of that particular match (in case of one match) or progressing to the next round/winning the competition. Goals scored in Regular Time and Extra Time count but not Penalty Shoot outs.
- 16) Bets on events which feature a selection of episodes that could happen in a match (E.g. "What will happen first to the player? with options "Score a goal, Get a Yellow/Red Card, Be Substituted) will be settled as void should none of the listed events/outcomes occur.
- 17) Settlement of Transfer bets will also take into account players signed by the club on loan deals.
- 18) Bets referring to Managerial changes refer to the individual in the Head Coach/Manager role (as applicable) who steps down/is removed from the position for any reason. Bets are valid even in cases where a joint responsible (if any) leaves their position and will be settled accordingly. In case that no more changes are happening between the time the bet is placed and the last league fixture (excluding play-offs, play-outs, post season, etc.) the bets placed after the last Managerial change (if any) will be void, unless a suitable option has been offered for betting.
- 19) Offers referring to which team/participant will achieve a particular accomplishment against another team/participant (E.g. Next team to beat Team X) as well as offers which refer to the classification on a certain date, will stand and be settled regardless of any eventual fixture changes and number of games/rounds played.
- 20) Settlement of offers referring to which team/participant will be the first to achieve a particular accomplishment against other team(s)/participant(s) (E.g. Team to score first in Matchday X) will be based upon the timeframe in the respective match in which the feat has been accomplished. Example: Team A plays on Saturday and score their first goal in the 43rd minute while Team B plays on Sunday and score their first goal after 5 minutes, then Team B will be settled as winner.
- 21) Bets referring to "Rest of the game" or similar will consider only outcomes and occurrences obtained from the time of bet placement until the end of the listed timeframe, thus disregarding any occurrences registered before the time the bet was placed and accepted.
- 22) Bets on specific timeframes/intervals (example: Game result between 60:00-89:59), will consider only outcomes and occurrences accumulated during the specified timeframe/interval. Settlement will not take into account any other points/goals/events tallied from other parts of the event/game outside the specified timeframe/interval, including stoppage/injury time, unless specified.

4. System Bets

- 1) In Pre-match betting, it is possible to combine up to twelve (12) different offers on a single coupon.
- 2) In Live Betting it is possible to combine up to twelve (12) different offers on a single coupon as an accumulator bet. All selected matches/offers in an accumulator must be included in the coupon and no other multiple options (Example: singles, doubles, etc.) which exclude 1 or more matches/offers are available.
- 3) The Operator reserves the right to limit the amount of combinations due to what is known as outcome dependency, as defined in <Section A, Para 5.4> and also other factors, solely at its own discretion.
- 4) It is possible to include one or several matches as 'bankers' which means that the selected matches/events will be included in all coupons.
- 5) For display purposes, when necessary, the second digit after the decimal point of the odds is shown as rounded up in the Customer's bet history to the nearest decimal number. The payout

will however be effected based on the actual odds multiplied by the stake, disregarding the aforementioned rounding.

5. Result Settlement

- 1) When settling results the Operator will do its utmost to attain itself to information obtained first hand (during or exactly after the event has been concluded), through TV transmissions, streaming (web-based and through other sources) as well as official sites. Should this information be omitted from first hand viewing and/or official sources and/or there is an obvious Error in the information included in the sources above, the settlement of the bet offer will be based on other public sources. Nevertheless, unless a clear and verifiable Error is noted in the first official result, settlement of bets will not include any changes deriving from and/or attributable to, but not limited to: disqualifications, penalizations, protests, sub-judice results and/or successive changes to the official result after the event has been completed and a result has been announced, even preliminarily.
- 2) a. Settlement of markets held over more than 1 round/stage (E.g.: Season Bets), will only consider amendments effecting bets which settlement has not been decided yet. Such measures must be announced by the governing association before the last scheduled round/stage will be considered. Any changes effected after this date, or else referring to bets which have already been settled based on events happening during the event/competition will not be considered.
b. Unless otherwise specified within the offer, implied by the official competition rules or announced beforehand as being the official format for that particular event, any changes from the default sport/event/competition format that result in the Operator's offering odds/lines/totals which are incongruent with the revised playing format, will result in the voiding of the bets effected by the format change.
c. Offers where the format change does not preclude the organizing association from declaring a winner (ex. Season winner), irrespective whether there will be a continuation of play or not, revised length of season/competition, etc, will be settled according to the result issued by the governing association granted that said result is issued as per the timeframes listed below and is congruent to the odds/lines/totals available at time of offer publishing.
d. The following settlement provisions apply in such cases:
 - (i) Should the governing association declare a relevant outcome within 3 months from the last match played before the interruption (be it final classification, cancellation or intentions to resume play), markets will be determined accordingly;
 - (ii) In case no applicable official communication/result is issued within 3 months from the last match played before the interruption, markets will be settled in accordance with the last classification/rankings available, regardless of number of matches played/current stage/phase of the competition;
 - (iii) Markets which refer to whether a team/participant will reach a subsequent phase of the competition (example: Play-Offs) will be settled as void should there be any changes to the format/number of participants scheduled to contest that particular phase or that particular phase is not played at all, unless an outcome based on the market connotations at time of bet publishing has already been determined and the change in number of applicable matches bears no influence the outcome of the offer;
 - (iv) Markets which odds are dependent/based on a full schedule of matches being played (example: Over/Under Wins in the Regular Season/Points in the League), will be declared void should the number of matches played end up being different than originally scheduled at the time of bet publishing, unless

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an outcome has already been determined and the change in number of applicable matches bears no influence the outcome of the offer.

- 3) Occurrences which have not been sanctioned and/or acknowledged by the match/event officials (e.g. disallowed goals) will not be taken into account towards the settlement of the bet. As a general rule, and unless the offer specifies otherwise, the Operator will settle offers based on the exact time that the flow of play was interrupted/resumed (as applicable) by the occurrence in question (e.g. ball went out of play for a throw-in/goal kick or crosses the line for a goal), or play is interrupted by the referee, whichever is earliest. Bets referring to the accumulation of a particular occurrence (e.g. Total corners) and/or the execution of a particular action, will require said occurrence to actually take place during the time interval specified (e.g. the corner being kicked). In such instances, should the occurrence be only awarded and not taken, it will not be considered for settlement purposes.
- 4) All bet offers related to matches/events which do not take place at all or are awarded a result through a walk-over decision will be declared void.
- 5) In case of an abandoned event, all bet offers that have been decided prior to the abandonment and could not possibly be changed regardless of future events, will be settled according to the decided outcome. Should the abandoned event not resume within 12 hours of its start time, all pending offers related to the event will be settled as void.
- 6) In case an event is abandoned and is scheduled to restart from the beginning, all bets placed before the initial game which could not be settled through the outcomes deriving from the play prior to abandonment, will be declared void regardless of whether or when the game is continued
- 7) Unless otherwise stated either in the Sport-Specific rules or in conjunction with the bet offer, specific events forming part of tournaments/competitions which are not held, get postponed and/or rescheduled for a time/date longer than 12 hours from the last scheduled time issued by the governing association due to bad weather, crowd trouble or similar scenarios will be declared void with the following exceptions where bets will remain valid:
 - a. Events which starting times have not been officially confirmed yet by the governing association at time of bet placement;
 - b. Events which are moved due to scheduling conflicts/tv broadcasts but remain scheduled to be played within the same matchday/game week/round (as applicable) and the change does not change the order of official fixtures for any of the participants in the offer;
 - c. Events which start times are anticipated (brought forward) but remain scheduled to be played within the same matchday/game week/round (as applicable) and, without prejudice to past-posting and similar occurrences as defined in <Section A, Para 5.6>, the change does not modify the order of official fixtures for any of the participants in the offer.

For the avoidance of doubt the definition of same matchday/game week/round is to be interpreted as the order of fixtures as dictated by the governing association with each specific match representing a matchday/game week/round. Should this order not be upheld and the sequence of fixtures changes in a way that matches against other teams get scheduled in between so much that the listed fixture ceases to be the next official commitment from that particular tournament/league/competition for all teams involved, that will be considered as not part of the same matchday/game week/round and offers will be declared void. The above does not apply to Season bets which will remain valid granted that the tournament/league/competition is held and decided during the season/year it refers to, regardless of any eventual date changes. In cases of Play-offs series or other series of matches which are

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scheduled to confront 2 teams over 2 or more matches, any re-scheduling of a single match will be considered as being part of the same matchday regardless of the length of the re-scheduling, granted that the order of home and away fixtures in the series is not modified and the listed fixture takes place within the series.

Otherwise bets will be declared void.

- 8) In cases of events which have not been completed before their natural conclusion, and a result is issued through a decision by the association not more than 12 hours from the event's start, the Operator will use the issued decision as the official result for offers related to the event's outcome, such as Moneyline, Game, Match, Draw No Bet and Double Chance granted that the issued decision does not change the outcome of the said bet offers at the time of the abandonment. In that case the stakes will be refunded. All offers referring to the tallying of particular occurrences (example: Total Goals, Handicaps, etc) will be declared void except for those the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 9) All bet offers related to uncompleted matches/events where the official governing body is not previously acknowledged (e.g. Club Friendlies) will be declared as void unless at least 90% of the stipulated Regular/Full time is played, see in <Section B, Para 1.1>. Should the match/event be abandoned after 90% has been completed, the settlement will be based on the current score at the time when the match/event was stopped.
- 10) Settlement of bet offers, such as, but not limited to, shots, shots on target, ball possession, assists, rebounds, etc. will be based according to the definition with which the official governing body issues said statistics. Unless backed by un-contradictory evidence, the Operator will not acknowledge any complaints which derive from a personal interpretation of such terms.
- 11) When placing Futures ("Outright" or "Place" bets, no stakes will be refunded on participants/outcomes that are not participating or withdrawing from an event (both prior and during), unless otherwise stated. The Operator reserves the right, at its own discretion, to apply Tattersalls Rule 4, as explained in <Section B, Para 6>, on any competition and this will be stated in correlation to the bet offer and/or the relevant Sport-specific rule.
- 12) No refunds of bets will apply, even if the winning outcome of a match/event is a participant/outcome that has not been listed for betting purposes. On all bet offers the Customer has the possibility to ask for a price on a non-listed participant/outcome. The Operator reserves the right, at its own discretion, to decline such requests.
- 13) In case a participant is disqualified/withheld/banned from taking part in a subsequent part/phase of an event/competition, the disqualification will be considered to have taken place at the time of the participant's removal from the event. No alterations will be made to previous results, regardless of any modifications due to said actions. Bets placed after the disqualified participant last took part in the event will be declared void.
- 14) If two or more Participants share the applicable finishing positions and no odds have been offered for a drawn outcome, the payout will be calculated by dividing the odds by the number of participants sharing those certain positions and are settled accordingly. The payout will always be at least equal to the stake, except in cases of "Head to Heads", see <Section B, Para 2.5> and <Section B, Para 5.19>.
- 15) In "Group Betting" (aka "Best of X"), all listed participants must start the event for bets to stand.
- 16) In "Group Betting" (aka "Best of X"), at least one participant from the selection list

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must successfully complete the event for bets to stand. Should that not be the case, and the governing association does not follow specific tie-breaking criteria, the bets will be declared void.

- 17) In a "Head to Head" between two or three participants, all listed participants must start the particular round/event which the bet refers to, for bets to be considered valid.
- 18) In a "Head to Head" between two participants, all bets will be refunded if both participants share the same position/score or are eliminated at the same stage of the competition, unless the governing association follows specific tie-breaking procedures, in which case, these will be deemed valid.
- 19) In a "Head to Head" between three participants and more than one winning outcome, the odds will be divided by the outcomes sharing the winning position, irrespective whether the net outcome is lower than the Customer's stake.
- 20) If a "Head to Head" is offered between different rounds/stages, all participants must take part in the upcoming round/stage for bets to be valid. Should any participant listed in the offer not take any subsequent part, bets placed from after the last time the participant was active in the event will be declared void.
- 21) Unless specifically stated, whenever the organizing association deems it fit to include any necessary rounds, matches, or series of matches (e.g. Play-offs, Play-outs, Postseason) following the end of the so-called Regular Season in order to determine the classification, league winners, promotion/relegation, etc., the Operator will take into account the results and outcomes deriving from these matches for settlement purposes of bets referring to the final league classification, promotion, relegation, etc. For example, seasonal bets on the team winning the NHL will refer to the Stanley Cup Winners.
- 22) Offers which confront against each other the performances of two or more individuals/teams over a stipulated timeframe/competition will only be settled based on the result of the listed participants, disregarding all other participants in the same competition/event.
- 23) Unless specifically stated, all offers referring to a single player's performance in a specific domestic league (such as Total Goals Scored by Player X in League Y) or "Head to Head" bet offers involving two players' performances in domestic leagues, will not take into account those events happening during eventual Play-offs/Play-outs/Post-season or any other matches, or series of, which would happen after the so-called Regular Season.
- 24) Offers related to a total amount of occurrences/events scored/tallied by a particular team, either in a single team performance in a specific domestic league (such as Total Goals Scored by Team X), or "Head to Head" bet offers involving two teams' performances in domestic leagues (E.g. Most Penalty Minutes in League X - Team Y vs Team Z), or a cumulative league performance (E.g. Team to receive Most Yellow Cards in League X) will not take into account those events happening during eventual Play-offs/Play-outs/Post-season or any other matches, or series of, which would happen after the so-called Regular Season, unless otherwise specified.
- 25) In a single player performance bet offer in a specific domestic league (such as Total Goals Scored by Player X in League Y) or "Head to Head" bet offers involving two players' performances in domestic leagues, unless an outcome has already been achieved, stakes will be refunded should any of the following occurrences happen to any relevant participant: (i) is not part of the matchday squad for the club/team they are eligible for at time of bet placement in 50% or more of the remaining applicable matches for any reason, (ii) does not take part in at least another match after the bet has been placed, (iii) totals the same amount as the other player, unless a draw/tie option has been offered. Other sports-specific conditions may apply, please

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refer to the Sport-specific section.

- 26) In a single player performance bet offer in a specific event (such as Total Goals Scored by Player X in International Tournament) or "Head to Head" bet offers involving two players' performances in specific events, should any of the following occurrences happen to either of the participants in the selection list, the bets will be considered void: (i) does not take part at all in the event (ii) does not take part in at least another match after the bet has been placed, (iii) totals the same amount as the other participant, unless a draw/tie option has been offered.
- 27) During specific events [the Operator] might decide to offer for betting a reduced selection of participants and might also include betting options such as "any other", "the field", or similar. This option includes all unlisted participants except for the ones mentioned specifically as available.
- 28) Offers that make specific reference to a participant's/participants' performance in a particular event (e.g. Player X vs The Field) are to be considered void if the mentioned participant(s) do(es) not take part in the competition.
- 29) Any form of a qualification ahead of the main event is considered to be a valid part of that competition. Thus any participant who is eliminated at qualification stage will be considered losing to anyone that is pre-qualified or is successful in the qualification part.
- 30) Bet offers which originally require participant(s) to compete in two or more stages/legs to advance into a subsequent phase/round of a competition, will remain valid regardless of any postponement/movement of the actual match dates, given that said match(es) actually takes place within the frame of the competition.
- 31) A bet on a "To Qualify" market originally requiring just one stage/leg to advance to a subsequent phase/round of a competition (including any eventual prolongations/additional matches, e.g. replays) will be declared void if said match is not decided within more than 12 hours of its supposed start time.
- 32) Should an event be moved from its originally announced venue and/or have its playing surface changed, this will not be treated as a cause for the offers to be voided unless (i) the Sport-specific rules dictate such, and/or the new location in which the event takes place is the habitual "home" pitch of either participant involved in the game, except as dictated below. As a general principle, [the Operator] will refer to the Home team (host) and the Away team (visitor) in accordance with the definition issued by the governing association for that particular game/competition. Bets on games played on so-called "Neutral pitches" will remain valid regardless of whether such information has been detailed in the bet offer and/or the positioning of the teams on the betting board/display. In those cases where there is a discrepancy between the positioning of the teams/participants on the official website and their placement on the betting board/display, and such discrepancy causes a significant effect on the odds of the game/competition the Operator will void the affected bets. Such eventuality is contemplated only in cases where the discrepancy has a material and visible effect on the odds. For example, in cases of swapped Home and Away teams in an Ice Hockey game the Operator will void the bets. Nevertheless [the Operator] will consider valid bets placed on events where the so-called home-field advantage is not considered and in cases of neutral venues. Examples of such cases include but are not limited to tennis tournaments, MMA fights, singles competitions in general, or specific events such as the final/late stages of team competitions being held in pre-established venues, like the Super Bowl, the NCAA Final Four or the Italian Soccer Cup Final even if the location can be deemed as a potential customary "home" pitch for either of the teams involved. In such cases, said events will be considered as being played in neutral venues and all bets stand regardless of the positioning of the teams/participants on the official

website and their placement on the betting board/display.

- 33) Information referring to gender of the teams, age groups and youth teams, as well as various definitions of reserve teams (e.g. B and C teams), is to be treated as supplementary information. The inclusion (or lack of) and correctness of such information will not be treated as sufficient cause for the voiding of the offers related to the match/event, given that this does not cause an obvious inconsistency in odds offered.
- 34) While all necessary precautions are taken by the Operator to assure the most faithful rendition of all components involved in a bet offer, it is to be assumed that certain denominations could be represented differently due to different interpretations deriving from adaptations into another language. Such linguistic incongruence will not be treated as sufficient cause for the voiding of the offers related to the match/event, given that it does not create uncertainty with other participants. The same applies for denominations referring to events, team names, sponsor names, etc.
- 35) In case of bets where there is reference to timeframes, they should be interpreted in the following way: "within the first 30 minutes" will include anything happening until 0 hours 29 minutes and 59 seconds; "between 10 to 20 minutes" will include anything happening from 10 minutes and 0 seconds until 19 minutes and 59 seconds.
- 36) Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, bets referring to event/match duration which include non-full integer digits (E.g. 88.5 minutes or X.5 rounds) require the full completion of the full integer of the listed duration for them to be considered won. For example: a bet on Over/Under 88.5 minutes in a Tennis match will be settled as Over only if at least 89 full minutes are completed.
- 37) The Operator acknowledges that some bets might require the rounding-up of percentages, units or other criteria which are decisive for the settlement of the bet. Should that be the case, the Operator reserves the right to adjust and settle accordingly.
- 38) Any reference to goals scored by specific players will not count if they are defined as 'own goals' (scored in their own goals) unless otherwise stated.
- 39) Any reference to confederation, nationality or similar will be subject to the definition by the governing association.
- 40) Any medals won by a team/nation per competition will count as one (1) single medal regardless of the number of team members.
- 41) Offers referring to individual player performances' over a particular period/tournament (example: Total Goals Scored by Player X during the World Cup) or confronting performances from 2 individual players during the course of the season (example: Which of Player X or Player Y will score most goals during the season), require all listed individuals to be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after announcements of injuries, transfers, trades, etc or any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition; thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.
- 42) Offers on whether certain individuals will be occupying a specified position/title/job on a certain date (E.g. Minister X to still be Minister on date Y, Player/Coach to still be with Team Y on Date Z) refer to the individual in question to hold (or alternatively to be appointed in) the listed position uninterrupted between the time the bet is placed and the specified deadline. Should the individual for any reason whatsoever

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leave the position before the specified deadline, the outcome of the bet will be considered as not having happened. This is valid even in cases where the individual is re-appointed/signed again in that same position/title/job and even if on the specified deadline the individual is occupying once more that same position/title/job to which the bet refers to. Settlements will also take into account players signed on loan deals.

- 43) Any bets referring to “breaking” of records require the listed occurrence to be fully accomplished. Equaling the record will not be considered as having fully accomplished the feat. Only the listed occurrence will count for settlement purposes.

6. Tattersalls Rule 4

- 1) In the event of one non-runner or one non-Participant, the odds on the remaining runners or remaining Participants are reduced in accordance with the so-called Tattersalls Rule 4.

a) Win Betting:

- Current odds of the withdrawn runner/Deductions in percentage of net gain

1.30 and lower	75%	
1.31 to 1.40		70%
1.41 to 1.53		65%
1.54 to 1.62		60%
1.63 to 1.80		55%
1.81 to 1.95		50%
1.96 to 2.20		45%
2.21 to 2.50		40%
2.51 to 2.75		35%
2.76 to 3.25		30%
3.26 to 4.00		25%
4.01 to 5.00		20%
5.01 to 6.50		15%
6.51 to 10.00		10%
10.01 to 15.00	5%	
15.01 and higher		No deductions