

# NOTICE OF MEETING AND AGENDA

Pursuant to the Massachusetts Open Meeting Law (G.L. c. 30A, §§ 18-25), St. 2022, c. 107, and St. 2023, c. 2, notice is hereby given of a public meeting of the **Massachusetts Gaming** Commission. The meeting will take place:

Thursday | February 29, 2024 | 10:00 a.m. VIA REMOTE ACCESS: 1-646-741-5292 MEETING ID/ PARTICIPANT CODE: 112 636 6562 All meetings are streamed live at www.massgaming.com.

Please note that the Commission will conduct this public meeting remotely utilizing collaboration technology. Use of this technology is intended to ensure an adequate, alternative means of public access to the Commission's deliberations for any interested member of the public. If there is any technical problem with the Commission's remote connection, an alternative conference line will be noticed immediately on www.massgaming.com.

All documents and presentations related to this agenda will be available for your review on the morning of the meeting date by visiting our website and clicking on the News header, under the Meeting Archives drop-down.

#### **PUBLIC MEETING - #506**

- 1. Call to Order Cathy Judd-Stein, Chair
- 2. Meeting Minutes Commissioner Jordan Maynard, Judith Young, Associate General Counsel
  - a. May 23, 2023

**VOTE** 

b. May 30, 2023

VOTE

- 3. Administrative Update Todd Grossman, Interim Executive Director & General Counsel
  - a. Update on Non-Disclosure Agreement and its Application
  - b. Proposed Adjustment by Interim Executive Director to Classification and Associated Compensation of Dr. Alexandra Lightbown, Director of Racing and Chief Veterinarian
- 4. Sports Wagering Division Bruce Band, Director of Sports Wagering
  - a. Caesars Request: House Rule Change Andrew Steffen, Operations Manager

**VOTE** 

- 5. IEB Caitlin Monahan, IEB Director; Kathleen Kramer, Interim Enforcement Counsel and Assistant Director IEB
  - a. Briefing on noncompliance matter related to Temporary Category 3 Sports Wagering Licensee Crown MA Gaming, LLC, d/b/a DraftKings and discussion regarding next steps. Alleged noncompliance relates to wagers

- on an unauthorized event in violation of G. L. c. 23N, section 3 and 205 CMR 247.01(2)(a)(1) Zac Mercer, Enforcement Counsel
- b. Briefing on noncompliance matter related to Temporary Category 3 Sports Wagering Licensee Betfair Interactive US LLC, d/b/a FanDuel Sportsbook, and discussion regarding next steps. Alleged noncompliance relates to wagers on an unauthorized event in violation of G. L. c. 23N, section 3 and 205 CMR 247.01(2)(a)(1) Zac Mercer, Enforcement Counsel
- 6. IEB Caitlin Monahan, IEB Director; Karalyn O'Brien, Licensing Division Chief
  - a. Temporary Sports Wagering Operator Licenses Renewal Requests
    i.Plainville Gaming Redevelopment, LLC (Plainridge Park Casino)

ii. American Wagering, Inc. (Caesar's)

iii.Bally's Interactive, LLC (BallyBet)

iv.Betfair Interactive, LLC (FanDuel)

v.BetMGM, LLC

vi.Crown MA Gaming, LLC (DraftKings)

vii.FBG Enterprises Opco, LLC (Fanatics)

viii.Penn Sports Interactive, LLC (ESPNBet)

- 7. Racing Division Dr. Alexandra Lightbown, Director of Racing and Chief Veterinarian
  - a. Plainridge Park Casino Request for Capital Improvement Fund Consideration (paddock renovations) Chad Bourque, Financial Analyst; Steve O'Toole, Director of Racing, Plainridge Park Casino
     VOTE
  - b. Plainridge Park Casino Request for Promotional Fund Consideration (handicapping contest) – Chad Bourque, Financial Analyst; Steve O'Toole, Director of Racing, Plainridge Park Casino
     VOTE
  - c. Plainridge Park Casino Request for Promotional Fund Consideration

     (advertising) Chad Bourque, Financial Analyst; Steve O'Toole, Director of Racing, Plainridge Park Casino

    VOTE
  - d. Raynham Park Request for Approval of Additional Simulcast Import Signal
     Sue Rodrigues, Vice President of Operations, Raynham Park

    VOTE
- 8. Massachusetts Cultural Council Report & Presentation Michael J. Bobbit, Executive Director
- 9. Sports Wagering Division Bruce Band, Director of Sports Wagering
  - a. Sports Wagering 2023 Q4 Reports Crystal Beauchemin, Business Manager
    - i. PSI Adam Kates, Sr. Director, Compliance
- 10. Finance Division Derek Lennon, Chief Financial & Accounting Officer
  - a. FY24 Second Quarterly Budget Update

**VOTE** 

- b. MGC Procurement Presentation John Scully, Finance and Budget Office Manager
   VOTE
- 11. Community Affairs Division Joe Delaney, Community Affairs Division Chief
  - a. Introduction of Louie Theros, MGM Springfield President and COO



MGM Springfield Quarterly Report and ILEV Update – Augustine Kim, VP & Legal Counsel; Arlen Carballo, VP of Finance; Daniel Miller, Director of Compliance; Beth Ward, Director of Public Relations i.Executive Session

The Commission anticipates that it will meet in executive session in accordance with G.L. c.30A, §21(a)(7) to comply with G.L. c.23K, §21(a)(7) for the specific purpose of reviewing the proposed multi-year capital expenditure plan [described in 205 CMR 139.09], and any corresponding materials, submitted relative to MGM Springfield, as discussion of this matter in public would frustrate the purpose of the statute and associated legal authorities where the capital expenditure plan at issue is covered by a nondisclosure agreement between the Massachusetts Gaming Commission and MGM Springfield. The public session of the Commission meeting will reconvene at the conclusion of the executive session.

- 12. Research and Responsible Gaming Division Mark Vander Linden, Director of Research and Responsible Gaming
  - a. Player Risk Identification & Response

VOTE

- Responsible Gaming Considerations for Digital Payments in Casino Gaming –
   Carrie Torrisi, Deputy General Counsel; Dr. Bonnie Andrews, Research
   Manager
   VOTE
- 13. Discussion and Possible Adoption of the Updated Mission Statement Commissioner Eileen O'Brien, Commissioner Jordan Maynard **VOTE**
- 14. Executive Director Screening Committee Update Commissioner Eileen O'Brien, Commissioner Jordan Maynard
- 15. Executive Session Meeting Minutes Commissioner Brad Hill, Judith Young, Associate General Counsel **VOTE** 
  - a. January 24, 2023
  - b. February 8, 2023
    - i. Executive Session

The Commission anticipates that it will meet in executive session to review minutes from previous executive sessions, as their discussion at an open meeting may frustrate the intended purpose for which the executive sessions were convened pursuant to G.L. c. 30A, §21(a)(3) (January 24, 2023); and G.L. c.30A, §21(a)(7) (February 8, 2023) **VOTE** 

- 16. Commissioners Update
- 17. Other Business Reserved for matters the Chair did not reasonably anticipate at the time of posting.

I certify that this Notice was posted as "Massachusetts Gaming Commission Meeting" at <a href="www.massgaming.com">www.massgaming.com</a> and emailed to <a href="regs@sec.state.ma.us">regs@sec.state.ma.us</a>. <a href="Posted to Website">Posted to Website</a>: February 27, 2024 | 10:00 a.m. EST.

February 27, 2024

Cathy Judd - Stein Cathy Judd-Stein, Chair

If there are any questions pertaining to accessibility and/or further assistance is needed, please email Gertrude.Lartey@massgaming.gov.



# Massachusetts Gaming Commission Meeting Minutes

Date/Time: May 23, 2023, 12:00 p.m.

Place: Massachusetts Gaming Commission

VIA CONFERENCE CALL NUMBER: 1-646-741-5292 PARTICIPANT CODE: 111 007 3445

The Commission conducted this public meeting remotely utilizing collaboration technology. The use of this technology was intended to ensure an adequate, alternative means of public access to the Commission's deliberations for any interested member of the public.

#### **Commissioners Present:**

Chair Cathy Judd-Stein Commissioner Eileen O'Brien Commissioner Bradford Hill Commissioner Nakisha Skinner Commissioner Jordan Maynard

#### 1. Call to Order (00:00)

Chair Judd-Stein called to order the 455<sup>th</sup> Public Meeting of the Massachusetts Gaming Commission ("Commission"). Roll call attendance was conducted, and all five Commissioners were present for the meeting.

# 2. Meeting Minutes (00:55)

# a. December 5, 2022

The *December 5, 2022, Public Meting Minutes* were included in the Commissioner's Packet on pages 3 through 5.

Commissioner Hill moved that the Commission approve the minutes from the December 5, 2022, public meeting that were included in the Commissioner's Packet, subject to any necessary corrections for typographical errors or other non-material matters. Commissioner O'Brien seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

# 3. Research and Responsible Gaming (01:43)

# a. Responsible Gaming Considerations in Promo Play Taxation

Chair Judd-Stein noted that the Commission had previously reviewed the treatment of promotional play for tax deduction purposes. She stated that the majority of the Commission believed that the statute allowed for enough flexibility for the Commission to have discretion in deciding whether promotional play should be taxed. Chair Judd-Stein noted that Commissioner O'Brien and she felt that the law was clear that promotional play should not be permitted to be tax deductible.

Director Mark Vander Linden stated that there were research and responsible gaming considerations involved in determining whether promotional play should be taxed. A *Memorandum Related To The Responsible Gaming Considerations* was included in the Commissioner's Packet on pages 6 through 9.

Director Vander Linden stated that a study performed by the SEIGMA team the previous year found that at-risk and problem gambling behavior was higher amongst sports bettors. He stated that sports wagering had a chance of increasing the rates of problem gambling in the population. He noted that the magnitude of these impacts was expected to be modest due to the small number of persons expected to engage in sports wagering in Massachusetts. He stated that certain groups that were not previously identified, such as adolescent young adults, immigrants, and college athletes were at greater risk of gambling problems.

Director Vander Linden stated that the National Council on Problem Gambling had a study that found sports wagering carried a rate of risk that was two to three times greater than other types of gambling. He stated that a study from Australia had found that promotional play and other sports wagering inducements encouraged more frequent bets and higher betting expenditure.

Director Vander Linden explained that there were increased calls to problem gambling helplines due to sports wagering but noted that some individuals had called the helpline for information not related to problem gambling related behavior.

Director Vander Linden explained that nine percent of tax revenue generated from sports wagering went towards the Public Health Trust Fund to help mitigate problem gambling and carry out the Commission's annual research agenda. He explained that allowing operators to deduct promotional play from taxes without a cap could result in eliminating an operator's tax

obligations entirely. He noted that Virginia, Colorado, and Maryland had rescinded their previously unrestricted deduction of promotional play for tax purposes.

# 4. <u>RSM US LLP Presentation: US Online Sports Betting – Promotional Play and Financial Performance Overview</u> (13:33)

Director of Financial Consulting with RSM, Connor Loughlin, and Consulting Principal with RSM, Theresa Merlino, presented on promotional play and financial performance with topics including comparable states, understanding promotional play, promotional play types, the impact of promotional play on taxable revenue, responsible gaming, and promotional play projections for Massachusetts temporary applicants. The *Presentation* was included in the Commissioner's Packet on pages 10 through 84.

# a. Executive Session (47:48)

Chair Judd-Stein stated that the Commission anticipates that it may meet in executive session in accordance with G.L. c. 30A, § 21(a)(7) and G.L. c. 23N, § 6(i), in order to review financial projections, including revenue and handle, provided by Category 1 and Category 3 sports wagering licensees as part of the respective applications for an operator license, as analyzed by RSM,US, LLP in the context of the taxation of promotional play, as such information is competitively-sensitive and if disclosed publicly would place the respective applicant, now temporary licensee, at a competitive disadvantage. The Chair stated that the open session of the Commission meeting would reconvene at the conclusion of the executive session.

Commissioner O'Brien moved that the Commission go into executive session on the matters and for the reasons just stated by the Chair. Commissioner Hill seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

Transcriber's Note: A screensaver was shared, and the Commission entered executive session. The Commission reconvened the public meeting at  $\underline{1:33:03}$  in the video.

Chair Judd-Stein noted that a question was posed in the executive session that was of a topic that belonged in the public meeting session. Commissioner Hill inquired how many of the existing sports wagering jurisdictions taxed promotional play and how many jurisdictions allowed for the deduction of promotional play.

Mr. Loughlin reported that thirty-one states had legalized sports wagering. He stated that twenty-three of those jurisdictions did not have tax exclusions for promotional play, three jurisdictions

had partial exclusions, three jurisdictions had promotional play excluded completely, and that two jurisdictions used hybrid models. He stated that the vast majority of states did not have tax exclusions for promotional play.

Chair Judd-Stein asked which states completely deducted promotional play from taxes. Ms. Merlino noted a correction that there were four states that allowed the complete deduction of promotional play from taxes, and that they were Arizona, Maryland, Pennsylvania, and Louisiana. She stated that there were twenty-two states that did not allow the exclusion of promotional play.

Commissioner O'Brien stated that the Commission had received a clear letter from the representatives of the Senate President's office regarding the Legislature's opinion. She stated that her view had not changed regarding promotional play not being tax deductible. Chair Judd-Stein stated that the language allowing the tax deduction was removed by the Senate, and that the version signed by the Governor was the Senate's interpretation.

Commissioner Maynard expressed his belief that the Commission had the authority to determine whether promotional gaming credits were subject to tax. He stated that he reflected on the review of promotional play, the letters received from legislators, feedback from the Attorney General's Office, revenue data post-launch, and information from this meeting. He stated that he understood that promotional play should be included as part of the operators' gross sports wagering receipts and not be tax deductible.

Commissioner Hill stated that he believed in helping out businesses where possible. He stated after hearing details from the Commission's experts that he believed the licensees should be taxed on promotional play. He stated that it would benefit the Commonwealth in terms of taxation and help to fund the Public Health Trust Fund. He noted that there were no comments from operators raising further issues regarding this taxation.

Commissioner Skinner stated that she was in alignment with Commissioner Maynard and Commissioner Hill. She expressed her belief that the Commission had the authority to determine the definition of gross gaming revenue. She stated that it was not the right direction policy-wise to allow promotional play to be tax deductible.

Commissioner O'Brien stated that allowing promotional play to be deducted would negatively impact tax revenue and responsible gaming programs as a result. She stated that allowing promotional play to be tax deductible would likely result in more promotions which would have an impact on both responsible gaming and advertising.

Chair Judd-Stein stated that she agreed with Commissioner O'Brien and that allowing promotional play to be tax deductible would impact the Public Health Trust Fund. Chair Judd-Stein expressed her belief that promotional play should not be deducted.

Commissioner Maynard moved that the Commission find that funds received by a sports wagering operator that were issued and those that will be issued to the patron for purposes of

promotional play shall be included in the calculation of the sports wagering operator's adjusted gross sports wagering receipts.

Commissioner O'Brien offered an amendment that the motion include the term "promotional gaming credit" from the definitions regulation. Commissioner Maynard accepted the amendment. Commissioner O'Brien seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

The motion passed unanimously, 5-0.

# 5. Sports Wagering (1:58:17)

Sports Wagering Director Bruce Band explained that the Commission had adopted 205 CMR 255 by emergency regulation on May 9. He stated that mobile sports wagering operators had submitted requests for waivers from this regulation. He stated that Gaming Laboratories International ("GLI") and the Research and Responsible Gaming Division had reviewed the requests for waivers and found them to be reasonable. He stated that GLI indicated that they would like to inspect the software prior to use. A *memorandum detailing the waiver requests* was included in the Commissioner's Packet on pages 85 through 90.

Commissioner Hill asked why the extension times of the waiver requests were so different. Director Band stated that Barstool Sportsbook was switching their software to a new platform in July, and that it would take that operator longer to modify the software. He explained that each of the seven operators who has requested a waiver had different changes to make to be compliant with the regulation.

Commissioner Skinner stated that 205 CMR 255.03 had two requirements, and asked if the operator's request for waiver was for the provision as a whole. She suggested that there may be ways to mitigate short-term harm to patrons during the waiver period. Director Band stated that he would look into that issue.

Deputy General Counsel Carrie Torrisi explained that the requirement was still in place under 205 CMR 248.16. She stated that the regulation the operators had requested a waiver from was more about the technical pieces built into the software system. She stated that operators were still required to notify patrons of the options available to them. Commissioner Skinner asked if any temporary substitutions could accomplish the same goal, such as a direct email to the patron rather than an in-platform notification. Director Band stated that he would look into that topic.

Commissioner Skinner noted that one of the operator's letters referenced data the Commission expected with respect to 205 CMR 255.045. She clarified that the Commission desired monthly

reports containing data and other information related to play management programs. She requested that the Commission discuss this topic further in the near future. Commissioner O'Brien stated that a monthly reporting requirement was consistent with the requirement for PlayMyWay.

Commissioner Skinner noted that BetR was seeking a waiver from 205 CMR 255.022, related to allowing a default limitation in limiting the amount of a deposit to \$2,500 for patrons under the age of twenty-five. She noted that this was not addressed in the draft motions and stated that this provision likely required Commission consideration of the request to waive. Commissioner O'Brien suggested a language change to the proposed BetR motion to incorporate a waiver to 205 CMR 255.022, while limiting the waiver so that it was not overly broad.

Commissioner Skinner noted that FanDuel had requested a waiver related to the provision that if an individual is seeking to unenroll regarding daily limits that the unenrollment won't take effect until 72-hours following the request. She asked if that would meet the regulation's requirements. Deputy General Counsel Torrisi stated that they had requested a waiver for the entirety of the provision. She noted that the operator had asked if the current timeframe could be considered additional limitations, and that the legal division was looking into the issue further. She stated that the legal division planned to resolve the issue before the waiver on that section expired.

a. Requests for Temporary Waiver from Provisions of 205 CMR 255: Play Management

I. <u>BetMGM Request for Waiver</u> (2:20:02)

Commissioner Skinner moved that in accordance with 205 CMR 202.02(3) the Commission issue a waiver to BetMGM from the requirements outlined in 205 CMR 255.03(1), 255.03(2), and 255.03(3) through August 10, 2023, as granting the waiver meets the requirements specified in 205 CMR 102.03(4) and is consistent with the purposes of General Laws Chapter 23N. Commissioner Hill seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

The motion passed unanimously, 5-0.

# II. BetR Request for Waiver (2:21:20)

Commissioner O'Brien moved that in accordance with 205 CMR 202.02(3) the Commission issue a waiver to BetR Holdings Inc. D/B/A BetR from the requirements outlined in 205 CMR 255.03(2) through August 17, 2023, from the requirements outlined in 205 CMR 255.04(4) through July 2, 2023, and a waiver of 205 CMR 255.02(2) only in connection with the specified under twenty-five year of age limit included in the Commissioner's Packet as granting the

waiver meets the requirements specified in 205 CMR 102.03(4) and is consistent with the purposes of General Laws Chapter 23N. Commissioner Skinner seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

#### III. DraftKings Request for Waiver (2:22:32)

Commissioner Hill moved that in accordance with 205 CMR 202.02(3) the Commission issue a waiver to DraftKings from the requirements outlined in 205 CMR 255.03(1), 205 CMR 255.03(2), and 205 CMR 255.04(4) through August 31, 2023, as granting the waiver meets the requirements specified in 205 CMR 102.03(4) and is consistent with the purposes of General Laws Chapter 23N. Commissioner Maynard seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

#### IV. Fanatics Request for Waiver (2:23:42)

Commissioner Skinner moved that in accordance with 205 CMR 202.02(3) the Commission issue a waiver to FBG Enterprises Opco, LLC, D/B/A Fanatic from the requirements outlined in 205 CMR 255.03(2), though August 31, 2023, as granting the waiver meets the requirements specified in 205 CMR 102.03(4) and is consistent with the purposes of General Laws Chapter 23N. Commissioner Hill seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

The motion passed unanimously, 5-0.

V. FanDuel Request for Waiver (2:24:51)

Commissioner Maynard moved that in accordance with 205 CMR 202.02(3) the Commission issue a waiver to FanDuel from the requirements outlined in 205 CMR 255.03(1) and 205 CMR 255.04(4) though May 31, 2023, and the requirements outlined in 205 CMR 255.03(2) through July 17, 2023, and from the requirements outlined in 205 CMR 255.03(5) through July 31, 2023, as granting the waiver meets the requirements specified in 205 CMR 102.03(4) and is consistent with the purposes of General Laws Chapter 23N. Commissioner Skinner seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

The motion passed unanimously, 5-0.

VI. Penn Sports Interactive Request for Waiver (2:26:23)

Commissioner Hill moved that in accordance with 205 CMR 202.02(3) the Commission issue a waiver to Penn Sports Interactive D/B/A Barstool Sportsbook from the requirements outlined in 205 CMR 255.03 through September 30, 2023, as granting the waiver meets the requirements specified in 205 CMR 102.03(4) and is consistent with the purposes of General Laws Chapter 23N. Commissioner Maynard seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

VII. WynnBET Request for Waiver (2:27:42)

Commissioner Skinner moved that in accordance with 205 CMR 202.02(3) the Commission issue a waiver to WynnBET from the requirements outlined in 205 CMR 255.02(1)(a) until June 20, 2023, and from the requirements outlined in 205 CMR 255.03(2) through August 31, 2023, as granting the waiver meets the requirements specified in 205 CMR 102.03(4) and is consistent with the purposes of General Laws Chapter 23N. Commissioner Hill seconded the motion.

Deputy General Counsel Torrisi noted that the June 20, 2023, date use the language "until", while all other dates used the language "through". She suggested changing the language to be consistent with the other motions. Commissioner Maynard offered this change as an amendment. Commissioner Skinner accepted the amendment.

Roll call vote:

Commissioner O'Brien: Aye.

Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

The motion passed unanimously, 5-0.

# 6. Other Business (2:29:56)

Hearing no other business, Chair Judd-Stein requested a motion to adjourn.

Commissioner Maynard moved to adjourn. The motion was seconded by Commissioner Hill.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

The motion passed unanimously, 5-0.

# List of Documents and Other Items Used

- 1. Revised Notice of Meeting and Agenda dated May 19, 2023
- 2. <u>Commissioner's Packet</u> from the May 23, 2023, meeting (posted on massgaming.com)



# Massachusetts Gaming Commission Meeting Minutes

Date/Time: May 30, 2023, 10:30 a.m.

Place: Massachusetts Gaming Commission

VIA CONFERENCE CALL NUMBER: 1-646-741-5292 PARTICIPANT CODE: 112 523 8807

The Commission conducted this public meeting remotely utilizing collaboration technology. The use of this technology was intended to ensure an adequate, alternative means of public access to the Commission's deliberations for any interested member of the public.

#### **Commissioners Present:**

Chair Cathy Judd-Stein Commissioner Eileen O'Brien Commissioner Bradford Hill Commissioner Nakisha Skinner Commissioner Jordan Maynard

#### 1. Call to Order (00:00)

Chair Judd-Stein called to order the 456<sup>th</sup> Public Meeting of the Massachusetts Gaming Commission ("Commission"). Roll call attendance was conducted, and all five commissioners were present for the meeting.

# 2. Administrative Update (01:17)

Executive Director Karen Wells stated that there was no administrative update for this meeting.

- 3. Commissioner Update (01:49)
  - a. Discussion of Unregulated Gambling Market Letter to Department of Justice

Chair Judd-Stein stated that seven other sports wagering regulators had recently sent a letter to Attorney General Merrick Garland regarding concerns related to the unregulated gambling

market. She stated that a letter of support was written by the Commissioner, and that a copy of the letter was included in the Commissioner's Packet on page 6.

Commissioner Hill stated that he found the letter of support to be appropriate. Commissioner O'Brien agreed. Commissioner Skinner sought clarification as to what the federal government's efforts were related to this issue. Chair Judd-Stein stated that efforts may be underway but that they could not be revealed to protect the integrity of the process. Commissioner Maynard agreed with writing a supporting letter and stated that there should be no bad actors in a regulated market.

Commissioner Skinner and Chair Judd-Stein proposed stylistic edits to the letter. Commissioner Hill stated that he supported the edits. Commissioner O'Brien stated that she liked the letter in general and asked for the vote to be postponed so that she may have additional time to review the language.

Commissioner Maynard asked if the term "sportsbooks" from the edits captured both online and retail sportsbooks. Commissioner Skinner stated that it did, and noted that it was the language the other regulators' letter used. The Commission reached unanimous consensus in support of sending the letter to the Attorney General with the suggested edits.

#### 4. Community Affairs Division (17:17)

a. Community Mitigation Fund Application Review (Transportation Planning and Transportation Construction)

Chief of the Community Affairs Division Joe Delaney presented applications to the Community Mitigation Fund for transportation planning and transportation construction. A *Memorandum Detailing the Applications and the Review Team's Recommendations* was included in the Commissioner's Packet on pages 7 through 23.

Chief Delaney stated that he would begin with the transportation planning applications. He explained that the City of Boston had withdrawn three of their transportation related applications due to issues with staff changes and concerns about having the workforce to manage the projects effectively.

Chief Delaney stated that the City of Cambridge applied for \$249,900 for the planning of the Grand Junction Path. He stated that it would design a multi-use path which could create additional ways for patrons to get to the casino. He stated that the review team recommended full funding of this project.

Chief Delaney stated that the City of Everett applied for \$480,000 for the Mystic River Harbor Walk Extension, which would extend the existing harbor walk on the Encore Boston Harbor ("EBH") site. He stated that the review team recommended full funding of this project.

Chief Delaney stated that the City of Malden applied for \$481,000 and sought a waiver to the category limit of \$250,000, to advance the design of improvements to the Broadway corridor. He noted that the project would be funded through the states' transportation improvement program. He noted that Malden had already received three grants related to the Broadway Corridor including \$50,000 for hiring a consultant, \$200,000 as a transportation planning grant, and \$50,000 to look at zoning in this area. Chief Delaney noted that there is a small impact from the casino where approximately two percent of casino traffic uses Broadway. He noted that the impact was relatively modest and that the City of Malden already received \$300,000 in grants related to work along the Broadway corridor. Chief Delaney stated that the previous grants, in addition to the category maximum of \$250,000 would reach thirty-nine percent of design cost. He stated that the review team recommended \$250,000 as an appropriate amount of funds, and that the review team did not recommend granting the waiver.

Chief Delaney stated that the City of Malden applied for \$375,700 and sought a waiver to the category limit of \$250,000 for the Greenway design. He stated that the review team agrees that there is some impact from the casino on the roadway network, and that the project was at twenty-five percent design level. He stated that the review team sought additional information on this project, but that the City of Malden was not able to provide it due to staff turnover. He stated that the review team recommended partial funding of \$250,000 to keep the project moving forward and that the City of Malden could return in the following year to request additional funds if needed.

Chief Delaney stated that the City of Melrose applied for \$250,000 for the design of multi-modal improvements to the Lebanon Street corridor. He stated that it seemed unlikely that any casino patrons would use Lebanon Street and that the review team was unsure if the city demonstrated a casino-related impact. He stated that the review team did not recommend funding for this project.

Chief Delaney noted that Agawam had since withdrawn their application for a transportation planning grant to redesign the intersection of Suffield Street and Silver Street. Commissioner Hill stated that all applicants should be able to demonstrate how the casino was related to the impact they identified in their applications. He stated that this should be clear for all Community Mitigation Fund applications. Chair Judd-Stein stated that she shared those concerns. Chief Delaney stated that if an applicant could demonstrate the impact's nexus to the casino and demonstrate how the proposed work would mitigate the impact, they were likely to have their application approved.

Moving on to the next application, Chief Delaney stated that the Town of Hampden had applied for \$203,100 for the design of sidewalks along Main Street from North Road to Summers Road. He noted that Hampden had received a 2016 reserve grant of \$100,000 to help improve the town's sidewalks. He noted that it was reasonable to assume some traffic from the casinos would flow into Hampden, but that the impact would be modest. He explained that Hampden had earmarked funds in the state transportation bond bill for the construction of the sidewalks, but

that the town had indicated that the bond had yet to be funded. He stated that the review team was concerned about dedicating design funds to a project that may not come to fruition. He explained that the review team recommended full funding, on the condition that if the project does not move forward the funds would be rolled back into the Community Mitigation Fund.

Chief Delaney stated that the City of Holyoke had applied for \$82,300 for planning the redesign of Main Street from Jackston Street to Mosher Street. He stated that the review team agreed that there was an impact on Main Street as it lies at the terminus of Interstate 91. He stated that the review team recommended full funding for this project.

Chief Delaney stated that the City of Holyoke had applied for \$250,000 in funds for wayfinding programs. He noted that in the past, wayfinding programs were considered under the Community Planning Category. He stated that the review team had talked to the City of Holyoke, and they agreed that it fits better in community planning. He stated that the City of Holyoke had agreed to lower the request to \$200,000 to be within the maximum value of a community planning project. He stated that the review team supported partial funding in the amount of \$200,000. He concluded by noting that this application would be put in the correct category for the final write-up.

Chief Delaney reported that the City of Springfield had applied for \$250,000 for the design of traffic control improvements at the intersection of Union and Maple Street. He explained that the intersection ranked high in number of crashes, and that traffic data showed that traffic exiting MGM Springfield ("MGM") onto Union Street uses the street further east. He stated that the review team recommended full funding of \$250,000 for this application.

Chief Delaney reported that the City of West Springfield had applied for \$250,000 for the design of street improvements to the Elm Street corridor. He stated that traffic data did not show much data that Route 5 was used to arrive to and depart from the casino. He stated that there did not seem to be a nexus between the increase of traffic on the roadway and the casino. He concluded by saying that the review team did not recommend funding this project.

Chief Delaney then moved on to present the transportation construction grants to the Commission. He noted that two transportation construction grants had been received from the City of Boston but had since been withdrawn.

Chief Delaney stated that the City of Everett had applied for \$350,000 for the construction of the Wellington Connector which would connect the Northern Strand Bike Path to the Woods Memorial Bridge. He stated that the City had revised their cost estimate and reduced the price from \$350,000 to \$336,700. He stated that projects like this help to reduce traffic and provide safe bike routes to the casino. He stated that the review team recommended awarding the grant for \$336,700.

Chief Delaney stated that the City of Everett had applied for \$375,000 for the Northern Strand Trail Extension. He stated that the Commission had given the city a grant in 2020 for \$375,000, but there were issues with soil condition and repair of the bridge. He stated that the city had adjusted their request to \$335,260 based on final estimates. He noted that with the 2020 contribution the project would be less than one-third of the total cost cap in the guidelines and would not exceed the \$1,500,000 total funding. Chief Delaney recommended this project be funded as an amendment to the City's 2020 construction grant so that the project would fall under a single grant for administrative purposes.

Chief Delaney reported that the City of Malden had requested \$225,900 and sought a waiver for the one-third cost maximum funding in the Community Mitigation Fund guidelines for the purchase and installation of four BlueBikes stations. He stated that Malden had requested the Community Mitigation Fund pay the entire cost of the purchase and installation of these stations. He stated that casino related traffic had an overall effect on the service of Malden's roadways. He stated that Malden currently had three BlueBikes stations with another planned to be built in 2023. He stated that if the existing BlueBikes stations were considered as part of the local match, the one-third funding cap would allow the funding of two additional BlueBikes stations. He concluded his presentation by noting that the review team recommended partial funding for \$113,000; for the purchase and installation of two BlueBikes stations.

Chief Delaney stated that the City of Malden had applied for \$542,400 for the construction of the Malden Riverworks Path. He stated that the city also requested a waiver for the one-third funding cap and requested that the Community Mitigation Fund pay for approximately half of the project. He explained that approximately sixty-one percent of the Greenway was complete; with twelve percent under design and construction. He stated that this project had significant private investments by those with properties adjacent to this path. He stated that if the private and public investments were considered that this project would be significantly below the one-third cost cap. He stated that the review team recommended granting a waiver and funding this application in full.

Chief Delaney then moved onto the City of Springfield's application. He reported that the City had applied for \$966,700 for the reconstruction of Dwight Street, from Worthington Street to State Street. He stated that Dwight Street was recognized as a major route to the casino and that the city was previously given a grant to re-pave a section of this street. He stated that the request was less than one-third of the total project cost and below the \$1,500,000 maximum. He reported that the review team recommended full funding of this project.

Commissioner Hill moved that the Commission approve applications from the following applicants for funding from the Community Mitigation Fund for the purposes described in the submitted applications and materials included in the Commissioner's Packet and for the reasons described therein and discussed today; and further, that the Commission staff be authorized to execute a grant instrument commemorating these awards in accordance with 205 CMR 153.04:

- to the City of Cambridge \$249,900 for the planning and design of an off-road multi-use path Connection between the Grand Junction Path in Cambridge and the Community Path Extension in Somerville;
- to the City of Everett \$248,000 for the funding for the design of an extension for the Mystic River Harbor Walk from Encore Boston Harbor to the Albert Street Bridge at Route 99;
- to the Town of Hampden \$203,100 for the funding and design of a sidewalk on Main Street and further that a condition be put on this award that the Town of Hampden demonstrate to the Commission that funds have been made available to the town from the Transportation Bond Bill;
- to the City of Holyoke \$82,300 for funding initial engineering design work in support of gaining construction funding under the Transportation Improvement Program on Main Street from Jackson Street to Marshall Street;
- to the City of Springfield \$250,000 for the funding of design of traffic control improvements for the Union Street and Maple Street intersection;
- to the City of Everett \$336,700 for the funding for the construction of a new trail connection known as the Wellington Connector which would connect the newly completed Northern Strand Bike Path at Sweetser Circle to the Woods Memorial Bridge over the Mystic River;
- and to the City of Springfield \$966,700 for the funding for the reconstruction of Dwight Street from Washington to State Street.

Commissioner Skinner offered an amendment that the reconstruction of Dwight Street was from Worthington Street, not Washington Street. Commissioner Hill accepted the amendment. Commissioner Skinner seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

The motion passed unanimously, 5-0.

Commissioner Skinner moved that the Commission amend the 2020 transportation construction grant awarded to the City of Everett and approve additional funding for costs associated with the Northern Strand Trail Extension in the amount of \$335,260 for the reasons described in the memorandum included in the Commissioner's Packet and discussed today; and further, that the Commission staff be authorized to execute a grant instrument commemorating these awards in accordance with 205 CMR 153.04. Commissioner Hill seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.

Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

Commissioner Maynard moved that with respect to the City of Malden's application for funding from the Community Mitigation Fund for a construction of a portion of the Malden Riverworks Park project and the Malden River Greenway that the Commission waive the thirty-three percent Commission contribution cap on Community Mitigation Fund awards for transportation construction grants as included in the 2023 Community Mitigation Fund guidelines and that the Commission approve the City of Malden's application in the amount of \$542,400 for the reasons described in the memorandum included in the Commissioner's Packet and discussed today; and further, that the Commission staff be authorized to execute a grant instrument commemorating these awards in accordance with 205 CMR 153.04. Commissioner Hill seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

Commissioner Skinner moved with respect to the City of Malden's application for funding from the Community Mitigation Fund to advance the design of improvements to the Broadway Corridor that the Commission waive the \$250,000 cap on Community Mitigation Fund awards for transportation planning grants as included in the 2023 Community Mitigation Fund guidelines and that the Commission approve in part the City of Malden's application in the amount of \$250,000 for the reasons described in the memorandum included in the Commissioner's Packet and discussed here today; and further, that the Commission staff be authorized to execute a grant instrument commemorating these awards in accordance with 205 CMR 153.04. Commissioner Hill seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

The motion passed unanimously, 5-0.

Commissioner Skinner moved with respect to the City of Malden's application for funding from the Community Mitigation Fund for the final design Spot Pond Brook Greenway that the Commission waive the \$250,000 cap on Community Mitigation Fund awards for transportation planning grants as included in the 2023 Community Mitigation Fund guidelines and that the

Commission approve in part the City of Malden's application in the amount of \$250,000 for the reasons described in the memorandum included in the Commissioner's Packet and discussed today; and further, that the Commission staff be authorized to execute a grant instrument commemorating these awards in accordance with 205 CMR 153.04. Commissioner Hill seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

Commissioner Maynard moved that the Commission approve in part the City of Holyoke's application for funding from the Community Mitigation Fund for the development of a wayfinding program in multiple languages in the amount of \$200,000 for the reasons described in the memorandum included in the Commissioner's Packet and discussed today; and further, that the Commission staff be authorized to execute a grant instrument commemorating these awards in accordance with 205 CMR 153.04. Commissioner Skinner seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

Commissioner Hill moved that the Commission approve in part the City of Malden's application for funding from the Community Mitigation Fund for additional blue bike stations and bikes in the amount of \$113,000 for the reasons described in the memorandum included in the Commissioner's Packet and discussed here today; and further, that the Commission staff be authorized to execute a grant instrument commemorating these awards in accordance with 205 CMR 153,04. Commissioner Skinner seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0* 

Commissioner Maynard moved that the Commission deny the application for funding from the Community Mitigation Fund for funding for the design of multi-modal transit improvements to the Lebanon Street Corridor submitted by the City of Melrose for the reasons described in the memorandum in the Commissioner's Packet and discussed today. Commissioner Hill seconded the motion.

Chair Judd-Stein inquired whether Melrose could apply for other funds in this round of grants. Chief Delaney reported that Melrose had applied for a public safety grant.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

The motion passed unanimously, 5-0

Chair Judd-Stein inquired whether there were any other projects for West Springfield. Chief Delaney stated that West Springfield had projects underway and an application in the public safety category.

Commissioner Hill moved that the Commission deny the application for funding from the Community Mitigation Fund for funding for Complete Streets Engineering redesign of the Elm Street Corridor submitted by the City of West Springfield for the reasons described in the memorandum in the Commissioner's Packet and discussed today. Commissioner Skinner seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0* 

Chair Judd-Stein asked Commissioner O'Brien if she had the opportunity to further review the letter to Attorney General Merrick Garland. Commissioner O'Brien suggested a few grammatical edits to ensure the pronouns were consistent throughout the document.

Commissioner Maynard moved that the Commission approve for signature and distribution the letter to Attorney General Merrick Garland as included in the Commissioner's Packet and discussed and edited here today. Commissioner Skinner seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

- 5. Legal (1:40:42)
  - a. 205 CMR 243.01(1)(x): Consideration of Waiver of Regulatory Timeframe

Chair Judd-Stein noted that the discussion of this agenda item would be moved to the meeting on Thursday June 1, 2023.

- 6. Sports Wagering Division (1:41:40)
  - a. FBG Enterprises Opco, LLC
    - I. Request for Temporary Waiver from Provisions of 205 CMR 255: Play Management

Director of Sports Wagering Bruce Band stated that on May 23, the Commission approved multiple operators requests for temporary waivers from provisions of 205 CMR 255. He stated that Fanatics had reached out to the Sports Wagering Division on May 25, and submitted additional requests for temporary waivers pursuant to 205 CMR 202.023 and 205 CMR 102.034. He stated that the requests were to waive the requirements of 205 CMR 255.03(1) and 205 CMR 255.04(4) through August 31, 2023, so that the operator could design an appropriate solution and test it in advance of the release. Director Band noted that this was a similar request to other licensees.

Commissioner Skinner moved that in accordance with 205 CMR 202.02(3), the Commission issue a waiver to FBG Enterprises Opco, LLC, D/B/A Fanatics from the requirements outlined in 205 CMR 255.03(1) and 205 CMR 255.04(4) through August 31, 2023, as granting the waiver meets the requirements specified in 205 CMR 102.03(4) and is consistent with the purposes of General Law Chapter 23N. Commissioner Hill seconded the motion.

Commissioner Skinner noted that Fanatics had also mentioned a waiver of 205 CMR 255.03(2), and asked whether that waiver was included in the previous meeting. Deputy General Counsel Caitlin Monahan stated that the waiver was already granted for 205 CMR 255.03(2)

Roll call vote:

Commissioner O'Brien: Aye. Commissioner Hill: Aye. Commissioner Skinner: Aye. Commissioner Maynard: Aye. Chair Judd-Stein: Aye.

The motion passed unanimously, 5-0.

II. Approval of House Rules (1:46:38)

Sports Wagering Operations Manager Sterl Carpenter explained that Fanatics had submitted changes to their house rules. He explained that the operator had clarified "Same Game Parlay" and added clarifying language to the rules of baseball and soccer. He presented the changes to the house rules. The *Proposed House Rules Changes* were included in the Commissioner's Packet on pages 32 through 35.

Commissioner Skinner sought clarification regarding the term "the entire parlay". Mr. Carpenter stated that the same game parlay selection voided due to not taking place would be dropped and that the remaining legs of the parlay would stay and factor into the payout. Commissioner Skinner asked if it would be helpful to refer to it as the "Entire Parlay Stack". Mr. Carpenter stated that he could review the language with Fanatics. Commissioner Skinner noted that the rules of soccer referenced "football" and asked if that was correct. Mr. Carpenter stated that football and soccer were used interchangeably within Fanatics' house rules.

Chair Judd-Stein stated she was unsure if it would be accurate to include the word "stack" regarding same game parlays. Commissioner Skinner agreed and stated that she was not clear on the distinction. She stated that if Mr. Carpenter thought the language was acceptable, she would agree to it. Mr. Carpenter stated that the house rules noted that same game parlay stack was an alternate name that the bet was sometimes referred to. He stated that the "stack" was not necessary. Commissioner Hill encouraged the Sports Wagering Division to reach out to Fanatics to ensure the Commission's understanding was correct.

Commissioner Hill moved that the Commission approve the amendments to the house rules submitted by the category three sports wagering operator FBG Enterprises Opco, LLC, D/B/A Fanatics as included in the Commissioner's Packet and discussed here today. Commissioner Skinner seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

b. BetMGM – Approval of House Rules (1:57:28)

Mr. Carpenter explained that both BetMGM and MGM Springfield had changed their house rules. He stated that BetMGM had changed the phrase "one game parlay" to "same game parlay" throughout their house rules. He noted that both operators had added language to their house rules that funding by credit is prohibited in the Commonwealth of Massachusetts. *BetMGM and MGM Springfields' House Rules* changes were included in the Commissioner's Packet on pages 36 through 37.

Commissioner Hill moved that the Commission approve the amendments to the house rules submitted by the category three sports wagering operator, BetMGM, as included in the Commissioner's Packet and discussed here today. Commissioner Skinner seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

c. MGM Springfield – Approval of House Rules (2:01:50)

Commissioner Hill moved that the Commission approve the amendments to the house rules submitted by the category one sports wagering operator MGM Springfield, as included in the Commissioner's Packet and discussed here today. Commissioner O'Brien seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

d. Update to House Rules re Credit Language (2:02:47)

#### I. Crown MA Gaming (DraftKings)

Mr. Carpenter explained that three licensees had changed their house rules to include language that the use of credit to fund accounts is prohibited in Massachusetts. The proposed changes to house rules were included in the Commissioner's Packet on pages 38 through 40.

Chair Judd-Stein noted that DraftKings' language stated that a player could not fund an account with credit "while physically located in Massachusetts". She expressed concern about a patron

funding their universal account with credit in another state and using those funds in Massachusetts. Commissioner Skinner agreed that the language was questionable. Director Band stated that his understanding was that all licensees had agreed that credit-based funding in a universal wallet could not be transferred to Massachusetts sports wagering. Chair Judd-Stein stated that the Commission had provided language to the operators related to this issue and was concerned that DraftKings had drafted their own language. Commissioner O'Brien agreed.

Deputy General Counsel Monahan stated that operators were informed that they could not launch in Massachusetts if they allowed credit-funding in a universal wallet to be used in Massachusetts. She stated that all operators had indicated they had procedures in place to prevent this issue prior to their launch. Commissioner O'Brien noted that the other operators had used the language provided by the sports wagering division and questioned why DraftKings chose to use different language. Chair Judd-Stein expressed concern that DraftKings' language indicated that they might not have solved the universal wallet issue.

Commissioner Hill suggested that the Commission return to DraftKings' credit language at a later date due to the Commission's concerns. He requested that the Sports Wagering Division should reach out to DraftKings' and have them clarify why they chose that language. Commissioner O'Brien agreed. Executive Director Wells stated that prior to the launch of sports wagering, DraftKings had indicated that they have a proprietary universal wallet that had a system in place to ensure funds from a credit card in another state legally could not be used in Massachusetts, and that it would be disabled by the geolocation of the user.

# II. American Wagering (Caesar's Sportsbook) (2:16:54)

Commissioner Skinner moved that the Commission approve the amendments to the house rules submitted by the category three sports wagering operator American Wagering Inc. D/B/A Caesar's Sportsbook as included in the Commissioner's Packet and discussed here today. Commissioner Hill seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

The motion passed unanimously, 5-0.

# III. Penn Sports Interactive (2:17:32)

Commissioner Hill moved that the Commission approve the amendments to the house rules submitted by the category three sports wagering operator Penn Sports Interactive, D/B/A Barstool Sports as included in the Commissioner's Packet and discussed here today. Commissioner Maynard seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

*The motion passed unanimously, 5-0.* 

Mr. Carpenter stated that he would reach out to DraftKings seeking clarification regarding the language they chose.

- 7. Investigations and Enforcement Bureau (2:20:14)
  - a. Discussion Regarding Sports Wagering Related Suitability Investigation

#### I. Executive Session

Chair Judd-Stein stated that the Commission is anticipated to meet in executive session in accordance with G.L. c.30A, §21(a)(7) and G.L. c. 4, §7(26)(f), to discuss investigatory materials related to the issuance of a sports wagering license necessarily compiled out of the public view by the IEB the disclosure of which materials would probably so prejudice the possibility of effective law enforcement that such disclosure would not be in the public interest. She stated that the public session of the Commission meeting will not reconvene at the conclusion of the executive session.

Commissioner O'Brien moved that the Commission go into executive session on the matter and for the reasons just stated by the Chair. Commissioner Hill seconded the motion.

Roll call vote:

Commissioner O'Brien: Aye.
Commissioner Hill: Aye.
Commissioner Skinner: Aye.
Commissioner Maynard: Aye.
Chair Judd-Stein: Aye.

The motion passed unanimously, 5-0.

The Commission entered executive session. The public meeting did not reconvene at the conclusion of the executive session.

# **List of Documents and Other Items Used**

- Revised Notice of Meeting and Agenda dated May 25, 2023
   Commissioner's Packet from the May 30, 2023, meeting (posted on massgaming.com)
   MGC DOJ Letter dated May 30, 2023



TO: Chair Cathy Judd-Stein

Commissioner Eileen O'Brien Commissioner Bradford Hill Commissioner Nakisha Skinner Commissioner Jordan Maynard

FROM: Andrew Steffen – Sports Wagering Operations Manager

CC: Todd Grossman – Interim Executive Director

Bruce Band – Sports Wagering Division Director

DATE: February 15, 2024

RE: Update to Licensee's House Rules

Pursuant to 205 CMR 247.02(4), the Commission reviews all changes proposed by a licensee to their house rules. A Sports Wagering Operator shall not change or modify the House Rules without the prior written approval of the Commission.

#### **EXECUTIVE SUMMARY:**

Caesars Sportsbook has requested changes to their online sportsbook house rules. A full detailed summary of changes can be found in the attached exhibit.

#### The summary of changes are as follows:

- 1. Grammatical and verbiage corrections throughout document. Duplicate sections removed as it is addressed elsewhere in house rules.
- 2. Table of Contents updated
- 3. **General Betting Rules:** Addition of language on settlement rules.
  - **a.** Events on which Bets are Accepted: Additional language for clarification, including persons excluded from wagering.
  - **b.** Ticket Accuracy: Added for purposes of potential retail opportunities.
  - c. Voided Wagers: Added language to provide notification to the customer.
  - **d. Maximum Winnings:** Changed from \$25 million to \$3 million (unless prior approval has been received).



- e. Determining a Winner: Adjustments made to accommodate official changes made by governing bodies; subject to a time limit. Additional language to account for changes in All-Star games and contests. Additional language to provide definition and clarification of the "field" wager. Added language to provide clarity to the customer when placing certain wagers.
- **f.** Late Selection Additions: Added section when players or teams may be added to certain market after initial odds have been released.
- **g. Dead Heat:** Example added to provide clarity to the customer.
- h. Venue & Name Changes: Added sections for clarity.
- i. Parlay Rules: Language condensed for clarity.
- **j. Super Parlay Rules:** Added section and example to provide clarification to the customer.
- **k.** Teasers: Wording simplified for customer understanding.
- **l.** Wagers Placed After Results are Known: Added language for wagers placed after result is known will be void with MGC approval.
- m. Notification of Odds or Prop Changes: Updated language for customer clarification.
- **n. Obvious Odds/Line or Term Errors:** Example removed creating customer confusion. Included MGC approval for voids.
- **o. Futures Settlement:** Section removed and the content is covered in other sections.
- **p.** Time of Acceptance: Simplified wording for better understanding.
- **q.** Scheduled Start Time: Added section to reiterate that start times are posted for guidance.
- **r.** Cashout: Example removed, simplified language, and added bullets to better explain cashout feature.
- **s. Bonus Bets:** Added language that bonus bets may have minimum odds and directs customers to see complete terms and conditions.
- t. Patron Complaints: Removed outdated information.
- **u.** Customer Deposits: Added language for additional funding methods may be added in the future.
- v. Payout Calculations: Section updated with current language and information for better customer understanding.
- 4. Athletic/Track & Field: New section added to offer wagering.
- 5. **Australian Football:** Rules updated to reflect markets offered. Section simplified for better customer understanding.



- 6. **Auto Racing:** Rules updated to reflect markets offered. Section simplified for better customer understanding.
- 7. **Badminton:** New section added to offer wagering.
- 8. **Baseball:** Rules updated to reflect combined and consolidated markets. Language simplified for better understanding.
- 9. **Basketball:** Rules updated to reflect combined and consolidated markets. Language simplified for better understanding.
- 10. **Boxing:** Rules updated to reflect markets offered. Section simplified for better customer understanding.
- 11. **Cricket:** Rules updated to reflect markets offered. Section consolidated for better clarification.
- 12. **Darts:** Rules updated to reflect combined and consolidated markets. Language simplified for better understanding.
- 13. Entertainment Awards: New section added to offer wagering on approved event.
- 14. **Football:** Rules updated to reflect combined and consolidated markets. Language simplified for better understanding.
- 15. Futsal: New section added to offer wagering.
- 16. **Golf:** Rules updated to reflect markets offered. Section consolidated for better clarification.
- 17. **Handball:** Rules updated to reflect combined and consolidated markets. Language simplified for better understanding.
- 18. Field Hockey: New section added to offer wagering.
- 19. **Hockey:** Rules updated to reflect markets offered. Section consolidated for better clarification.



- 20. **Lacrosse:** Rules updated to reflect markets offered. Section consolidated for better clarification.
- 21. **Olympics:** Added new markets and revised existing markets.
- 22. **Pickleball:** New section added to offer wagering.
- 23. **Pool:** New section added to offer wagering.
- 24. **Rodeo:** New section added to offer wagering.
- 25. **Rowing:** New section added to offer wagering.
- 26. **Rugby:** Rules updated to reflect combined and consolidated markets. Language simplified for better understanding.
- 27. **Sailing:** New section added to offer wagering.
- 28. **Snooker:** Rules updated to reflect markets offered. Section consolidated for better clarification.
- 29. **Soccer:** Rules updated to reflect markets offered. Section consolidated for better clarification.
- 30. **Softball:** Rules updated to reflect markets offered. Section consolidated for better clarification.
- 31. **Swimming:** New section added to offer wagering.
- 32. **Table Tennis:** Rules updated to reflect markets offered. Section consolidated for better clarification.
- 33. **Tennis:** Rules updated to reflect markets offered. Section consolidated for better clarification.
- 34. UFC/MMA: Added and modified general rules.
- 35. **Beach Volleyball:** New section added to offer wagering.



36. **Volleyball:** Rules updated to reflect markets offered. Section consolidated for better clarification.

# **CONCLUDING STATEMENT:**

The Sports Wagering Division confirms all requirements have been met under 205 CMR 247.02 and has no reservations about moving forward on approving these changes.

# CAESARS. SPORTSBOOK

House Rules Change Table
Effective House Rules dated May 7, 2023
Submitted House Rules Changes Request Dated January 30, 2024

The revised House Rules submitted for approval are streamlined to improve our customer experience, especially for those customers new to sports wagering, we evaluated our existing House Rules language and adjusted areas that may have appeared confusing. We did this by laying out items in our general rules, and in each sport the market rules, that we hope will reduce any customer confusion as well as making the document easier to review.

These changes allow for a more condensed set of house rules going from 368 pages to 165 pages, which will be a time saver for all parties involved. The streamlining was achieved by removing unnecessary examples which can confuse the customer in some situations. We organized the information by relatable sections and Improved language in areas to include being consistent with wording, improving information in the document, and removing redundant information in the sport market rules. In addition, numbering was changed to bullet points in the various sections.

Changes of substance are noted in the table below.

Page Number(s) Redline	Change
Pages 1-3	Table of Contents updated
Page 5	Ticket Accuracy added for future potential retail opportunities.
	Includes mail pay, lost or stolen information.
Page 6	Voided Wagers added notification to the customer.
Page 6	Maximum Winnings changed to \$3M; however, "unless prior
	approval has been received" is stated.
Page 7	Determining a Winner changed to accommodate official changes
	made by governing bodies. These changes are subject to a time
	limit.
Page 7	<b>Determining A Winner</b> added the resettlement of wagers for other
	errors may be made for up to 3 days after the events conclusion.
Page 7	<b>Determining a Winner -</b> All Star Games- The rule was added to
	account for the frequent changes in All-Star game rules in all
	leagues, sometimes done too close to the game to get changes to
	house rules introduced.
Page 7	<b>Determining A Winner</b> - Field- The rule was added to explain the
	"field" betting selection. The "field" is a selection that accounts for
	all teams/players that are not listed in a betting market. For
	instance, a wager on the "Field" against Michigan and Alabama to
	win the College Football National Championship for this year,
	would include Texas and Washington, or all teams not named
	Michigan or Alabama.
Page 7	<b>Determining A Winner -</b> additional information- in some cases
	when the customer places a wager information may be displayed

# CAESARS. SPORTSBOOK

	on the application, kiosk, or POS. The additional information is used whenever we can provide extra clarity to the customer on certain rules that pertain to the market they are wagering on. For example, on a baseball total bases wager, the customer is shown that "Walks do not count towards total bases." This is something we can do to help the customers understand what they are wagering on. People routinely think that walks are included in the amount of total bases, but they are not according to Major League Baseball rules. So, this extra verbiage can alert them of this information before placing their bet.  Another example would be on an auto racing proposition market, Number of Drivers to Lead a Lap. We would highlight that "the scheduled number of laps must be completed for wagers to stand", letting the customer know that if the race is indeed shortened for whatever reason, the wagers on this market will be void. Having this extra language during the wager placement process can help make things clear for the customer and reduce customer confusion.
Page 7	Late Selection Additions added to account for a common occurrence where players/teams are added to a market offering after we have initially released odds. For example, if we open a market on Most Wins by a Pitcher for the Major League Baseball regular season, we only offer a certain amount of pitchers initially. Maybe we have 40 pitchers listed when we open the event for wagering. Now, during the season if a pitcher who was not initially listed starts the season well, we would then add them as a selection in this market and they would be eligible to be the winning selection in this market at the seasons' end. Say that pitcher we added late ends up being the pitcher with the most regular season wins, a customer will not be able to claim that the pitcher they bet, who might have had the second most wins by the end of the season, and was the pitcher with the most wins of the players we had listed at the time of their wager, that their wager is a winning one. We cannot list every single possible player that can win a statistical category, so this rule is necessary in clarifying that for the customer that players can be added at a later date.
Page 8	<b>Dead Heat</b> added an example to help clarify this rule for the customer.
Page 8	Venue Changes example for Rugby and why we have exceptions. If a venue is changed and is not published or known to us at the time, the prices or spreads are advertised, wagers placed on that match will stand providing the match is not switched to the opponent's ground, in which case wagers placed on that match will be void.

# CAESARS. SPORTSBOOK

Page 8	Name Changes added in the event of a name change and an
	athlete or participant being wagered on then subsequently the
	athlete changes their name.
Page 8	Parlay Rules language cleaned up.
Page 8	Same Game Parlay Rules this example was removed and provided
	no added value along with the removal of confusing language.
Page 8	Super Parlay Rules added this to explain in greater detail for
	customer understanding.
Page 8, 9, 12	Teasers wording was simplified, and teaser pay charts have been
	taken out so it makes it easier on us to adjust the payouts as we
	see fit. As is commonplace nowadays, things are changing
	constantly, and this makes it easy for us to adjust for changing
	trends and betting patterns.
Page 8, 9	Wagers Placed After Results Are Known added to account for
	errors that may occur that would allow for a wager to be placed
	after the outcome of a market/match or event is complete.
Page 10	Notification of Odds or Proposition Changes updated to walk the
	customer through making their wager in mobile or retail and what
	they will see as a change occurs before they accept and place the
	wager.
Page 10, 11	Obvious Odds/Line or Term Errors removed the example which
	could create confusion. We deem this example unnecessary
	because it covers one potential scenario, and the section is self-
	explanatory. Included MGC approval for voids and resettling
	wagers at correct odds.
Page 15	Futures Bet Settlement removed, and the intent is covered in
	other sections.
Page 9	<b>Time of Acceptance</b> simplified wording for better understanding.
Page 9	Scheduled Start Times added to reiterate that start times are
	posted for guidance.
Page 9, 10	Wagers placed after results are known to reiterate wagers
	accepted after the outcome is known are not acceptable.
Page 11, 12	Cashout removed example as the section is outlined to explain
	itself, simplified language and added bullets to better explain the
	feature.
Page 13	Bonus Bets added they may have minimum odds and to see
	complete terms and conditions.
Page 13	Patron Complaints removed outdated information.
Page 14	Customer Deposits added additional funding methods may be
	added in the future. Funding methods would not be changed
	The second secon

	without approval of the MGC. This bullet would allow a new
Day 44	method if approved but not yet updated in the House Rules.
Page 14	Payout Calculations updated with current language for
Dans 45	understanding.
Page 15	Futures Bet Settlement deleted as this section is covered by
	default in Determining a Winner.
Page 15	MGC Additional Requirements removed operator imposed limits
	is covered in Maximum and minimum in the document and if pools
	are offered, pending approvals, separate rules will accompany
Daga 45 th may als 40	these promotions or pools.
Page 15 through 18	<b>Retail Sportsbook General Rules</b> at the end of General Rules was
	removed as all the rules are combined and included above in
Day 40, 20	General Rules cover both mobile and retail.
Page 19, 20	Athletic/Track and Field sport section added
Page 20, 21, 22	Australian Football the rules were updated to reflect markets
	offered and the section was streamlined for easier understanding.
	The new consolidated rules are outlined at the top and the old
Day 22 than th 47	rules are below redlined due to the complete change in rules.
Page 23 through 47	Auto Racing & Motorbikes the rules were updated to reflect
	markets offered and the section was streamlined for easier
	understanding as a result of these extensive changes/consolidation
	the old rules where completely redlined, and the new rules added in blue.
Page 48	Badminton sport section added.
Page 50 through 65	Baseball rules were updated to reflect combined markets and was
rage 30 tillough 03	streamlined for ease of understanding. Many of the markets were
	consolidated.
Page 66 through 79	Basketball rules were updated to reflect combined markets and
	was streamlined for ease of understanding. Many of the markets
	were consolidated.
Page 80 through 83	<b>Boxing</b> the rules were updated to reflect markets offered and the
	section was streamlined for easier understanding as a result of
	these extensive changes/consolidation the old rules where
	completely redlined, and the new rules added in blue.
Page 84 New, Moved From 478	Competitive Eating sport section moved.
Page 85 New through 93 Moved	Cricket Section moved and due to extensive changes old redlined
From 459 through 465	and the new section reflected in blue.
Page 94, 95 Moved From 470, 471	Cycling sports section moved.
Page 96 through 102	Darts rules were updated to reflect combined markets and was
	streamlined for ease of understanding. Many of the markets were
	consolidated and are vastly different.
Page 103	Entertainment Awards added section.
Page 104 through 129	Football the rules were updated to reflect markets offered and the
	section was streamlined for easier understanding as a result of

	these extensive changes/senselidation the old rules where
	these extensive changes/consolidation the old rules where
Page 120	completely redlined, and the new rules added in blue.
Page 130	Futsal sports section added.
Page 131 through 168	Golf the rules were updated to reflect markets offered and the
	section was streamlined for easier understanding as a result of
	these extensive changes/consolidation the old rules where
Daniel 170 Marca d France Danie	completely redlined, and the new rules added in blue.
Page 169, 170 Moved From Page	Handball moved and the rules were updated to reflect markets
466	offered and the section was streamlined for easier understanding
	as a result of these extensive changes/consolidation the old rules
Da 4.74	where completely redlined, and the new rules added in blue.
Page 171	Field Hockey sports section added
Page 172 through 214	<b>Hockey</b> the rules were updated to reflect markets offered and the
	section was streamlined for easier understanding as a result of
	these extensive changes/consolidation the old rules where
	completely redlined, and the new rules added in blue.
Page 215	Lacrosse the rules were updated to reflect markets offered and the
	section was streamlined for easier understanding as a result of
	these extensive changes/consolidation the old rules where
	completely redlined, and the new rules added in blue.
Page 216 through 218 Moved	Olympics moved and added new section with revisions.
from Page 458	
Page 219, 220	Pickleball added section.
Page 221	
	Pool added section.
Page 222	Rodeo/Professional Bull Riders added section.
Page 222 Page 223	Rodeo/Professional Bull Riders added section. Rowing added section.
Page 222	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were
Page 222 Page 223	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was
Page 222 Page 223	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive
Page 222 Page 223	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined,
Page 222 Page 223 Page 224 through 234	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.
Page 222 Page 223 Page 224 through 234 Page 235	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Sailing added section.
Page 222 Page 223 Page 224 through 234  Page 235 Page 236 through 242 Moved	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Sailing added section.  Snooker moved section and the rules were updated to reflect
Page 222 Page 223 Page 224 through 234 Page 235	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Sailing added section.  Snooker moved section and the rules were updated to reflect markets offered and the section was streamlined for easier
Page 222 Page 223 Page 224 through 234  Page 235 Page 236 through 242 Moved	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Sailing added section.  Snooker moved section and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation
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Page 222 Page 223 Page 224 through 234  Page 235 Page 236 through 242 Moved from Page 467 through 469	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Sailing added section.  Snooker moved section and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.
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Page 222 Page 223 Page 224 through 234  Page 235 Page 236 through 242 Moved from Page 467 through 469	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Sailing added section.  Snooker moved section and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Soccer the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of
Page 222 Page 223 Page 224 through 234  Page 235 Page 236 through 242 Moved from Page 467 through 469	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Sailing added section.  Snooker moved section and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Soccer the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where
Page 222 Page 223 Page 224 through 234  Page 235 Page 236 through 242 Moved from Page 467 through 469  Page 243 through 403	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Sailing added section.  Snooker moved section and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Soccer the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.
Page 222 Page 223 Page 224 through 234  Page 235 Page 236 through 242 Moved from Page 467 through 469	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Sailing added section.  Snooker moved section and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Soccer the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Softball moved section and the rules were updated to reflect
Page 222 Page 223 Page 224 through 234  Page 235 Page 236 through 242 Moved from Page 467 through 469  Page 243 through 403	Rodeo/Professional Bull Riders added section.  Rowing added section.  Rugby Legue and Rugby Union were combined, and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Sailing added section.  Snooker moved section and the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.  Soccer the rules were updated to reflect markets offered and the section was streamlined for easier understanding as a result of these extensive changes/consolidation the old rules where completely redlined, and the new rules added in blue.

	the old rules are reflected in strikethrough, and the new rules
	added in blue.
Page 405	Swimming added section.
Page 406 through 411	<b>Table Tennis</b> the rules were updated to reflect markets offered and
	the section was streamlined for easier understanding as a result of
	these extensive changes/consolidation the old rules where
	completely redlined, and the new rules added in blue.
Page 412 through 450	<b>Tennis</b> the rules were updated to reflect markets offered and the
	section was streamlined for easier understanding as a result of
	these extensive changes/consolidation the old rules where
	completely redlined, and the new rules added in blue.
Page 451	Triathlon added section. (Summer Athletics)
Page 452 through 456	UFC/MMA added/modified General Rules and the markets were
	redlined with the new markets in blue.
Page 472, 473	Beach Volleyball added section.
Page 457	Full Cover section removed explanation not necessary.
Page 474 through 476	Volleyball

#### SYSTEM OF ACCOUNTING AND INTERNAL CONTROLS

Section:	247.02		
Subject:	MA Mobile & Retail House Rules	Date Approved:	XX

The following House Rules pertain to the Caesars Sportsbook Mobile Application (the "betting Apps"), kiosks, and retail sportsbooks operated by American Wagering, Inc. d/b/a William Hill and Caesars Sportsbook, hereinafter collectively referred to as "The Company". As used in these Sports Book House Rules, the "Property" refers to the Caesars Sportsbook location(s) where these House Rules are posted and applied. The use of this Sportsbook is subject to the regulations imposed by the Massachusetts Gaming Commission ("MGC" or "Commission"). Any decision issued by MGC supersedes any clause(s) listed here.

ATHLETICS/TRACK & FIELD . Australian Rules Football 21 BADMINTON 48 Baseball 50 Basketball 66 Boxing 80 COMPETITIVE EATING 84 CRICKET \_\_\_\_\_\_\_85 CYCLING 94 Darts 96 ENTERTAINMENT AWARDS 103 Football 104 FUTSAL 130 Handball 169 FIELD HOCKEY 171 Hockey 172 Lacrosse 215 Olympics 216 PICKLEBALL 219 <u>POOL</u>\_\_\_\_\_\_221 RODEO/PROFESSIONAL BULL RIDERS 222 ROWING 223 Rugby League/Rugby Union 224 

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# CAESARS. SPORTSBOOK SYSTEM OF ACCOUNTING AND INTERNAL CONTROLS

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### SPORTSBOOK

#### SYSTEM OF ACCOUNTING AND INTERNAL CONTROLS

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#### Condensed Rules to be posted in the Sportsbook

- No cell phone usage at the betting counter
- Tickets are only valid as printed and cannot be altered as disputed after Patron leaves the wagering counter
- Management in its sole discretion reserves the right to refuse any wager(s)
- Management reserves the right to protect the interest of both parties in the case of obvious mechanical or human error, e.g. wrongteam or wrong time, which shall be subject to approval by the Massachusetts Gaming Commission.
- . By participating in wagering activities, patrons agree to these Rules.
- Copy of the House Rules and any changes will be available at the Sportsbook or on the Caesars Sportsbook Website.
- Combling Problem? Call 1 900-327 5050 Time to take a break from your gambling? LiveChat 24/7 at ComeSenseMA.com or call 1
   800 CAM 1324 to leave more.

#### **GENERAL BETTING RULES<del>Rules for All Sports</del>**

#### **GENERAL BETTING RULES**

#### Condensed Rules to be posted in the Sportsbook

- No cell phone usage at the betting counter
- Tickets are only valid as printed and cannot be altered or disputed after Patron leaves the wagering counter
- Management in its sole discretion reserves the right to refuse any wager(s)
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- By participating in wagering activities, patrons agree to these Rules.
- Copy of the House Rules and any changes will be available at the Sportsbook or on the Caesars Sportsbook Website.
- Gambling Problem? Call 1-800-327-5050 Time to take a break from your gambling? LiveChat 24/7 at GameSenseMA.com or call 1-800-GAM-1234 to learn more.

#### 4. EVENTS ON WHICH BETS ARE ACCEPTED

- We-Wagers are only accepted bets on approved sporting events, numbers betting or special events as listed in these House Rules or where the bet-wager has been agreed and authorized by the Company Caesars Sportsbook Trading Department. Caesars Sportsbook will not accept any wagers prohibited under MGL c.23N or 205 CMR 247.01. Any bets-wagers accepted in error and not so authorized or covered will-may be declared void pending-with the regulatory approval of the Massachusetts Gaming Commission ("MGC").
- In the event that where a market does not reach completion prior to an unscheduled interruption, any bets wagers placed on that market that have already been unequivocally determined will be settled accordingly. This rule applies to all available markets including futures, props, and game markets. Under individual game circumstances please refer to the relevant sport rule in relation to minimum game length for event markets.
- Caesars Sportsbook may not accept any wagers prohibited under MGECe. 23N and 205 CMR 247.02 CMR 238.33. You acknowledge that you are not a prohibited sports bettor participant pursuant to the law-CMR 238.33.
  - "Prohibited Persons" pursuant to CMR 238.33 means: a) A person that is under 21 years old; A.1.8; b) Caesars, its directors, officers, owners and employees or any relative living in the same household; c) An individual with proprietary or non-public information held by Caesars; d) A professional or athlete, coach, referee, team owner, employee of a Sports Governing Body or its member teams and patron and referee union personnel, seeking to place Sports Wagers on events in the sport in which the individual participates, or in which the athlete the individual represents participates; e) Persons placing Sports Wagers as agents or proxies for others; f) Any individual prohibited from Sports Wagering pursuant to 205 CMR 250.00; g) Any individual who is self-excluded from Sports Wagering pursuant to 205 CMR 254.00 and 255.00; i) Any individual Wagering while not in the authorized geographic boundaries within the Commonwealth; j) Any restricted patron Wagering in violation of their

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#### SYSTEM OF ACCOUNTING AND INTERNAL CONTROLS

Section:	247.02		
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restrictions established in 205 CMR 238.32;Any individual Wagering in violation of state, local or federal law; or A.1.8; k) Other prohibited persons as determined by the MGC.

- Persons excluded from properties or online wagering.
  - o Persons utilizing unauthorized automated bet placement technology.
  - Wagers placed on behalf of others or via accounts of others.
  - Any person who is currently self-excluded from wagering.
  - Any person who is associated with a professional team or league where league rules or the governing body prevent wagering.
  - If a patron is flagged as an excluded person in the player tracking system, the Sportsbook department employee will not
    proceed with the transaction.
  - Wagers may be accepted at other than the pPosted odds may change, please check your ticket/bet slip prior to confirming and accepting the wager.

For all events that offers a FIELD wager option, FIELD is defined as any participant/team that does not offer their own odds

- All wagers will be deemed to have been accepted from the individual placing the wager only, and not on behalf of any
- —Wagering rules and conditions are subject to change; please refer to odd's displays in Retail Sportsbooks or on the mobile application for details. If there is a conflict between a stipulation on the odds display and these House Rules the stipulation on the odds display will prevail.
- Management will keep a record of all point spreads, odds, final scores and related betting proposition statistics to protect both the customer and The Company Caesars Sportsbook in case of an obvious computer, mechanical, technical or human error
- Due to the current COVID-19-In the event of a pandemic or global emergency protocols being used-implemented by each individual Sports League, please be aware that wagers based on season start dates and length, game length, game time, -number of games played, players eligible and any other type of wager available may be affected. Seasons, games, or players being altered, shortened, cancelled or declared out due to the COVID-19-a Ppandemic or global emergency protocols may include but not be limited to a "No Action" refund depending on the type of wager that was placed. Any applicable season long minimum games will be noted within the event title. For example, "New York Giants Regular Season Wins Must Play 17 Games". For any questions please contact Customer Support or see a Sportsbook Employee for clarification.
- Retail Seports wagering tickets will be honored for one year after the date of the event excluding any time the sports
  wagering or gaming establishment has must be closed.
- \_\_\_\_\_Any wager over \$250,000 is automatically parked and will be verified for accuracy. Upon verification, the wager will be paid immediately.

Caccars Sportsbook shall provide a notification with reason for cancellation to a player (e.g., past post wager) for any operator initiated cancelation.

#### TICKET ACCURACY

- Please check your ticket for accuracy as all tickets go as written after you leave the wagering counter. Once a wager is accepted
  by both parties, tickets will not be altered or voided except at the discretion of Management.
- 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.
  - o Management is not responsible for lost, stolen, altered or unreadable tickets. For all lost or stolen tickets, once the

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SYSTEM OF ACCOUNTING AND INTERNAL CONTROLS

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rightful owner of a winning ticket has been determined, 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 180 days from the date of the event, after which they are void. All determinations concerning the owner of lost or stolen tickets shall lie in the absolute discretion of Management and shall be final.

- Payoffs may be delayed until the next regular banking day at Managements discretion.
- Payoffs up to \$10,000 can be paid in cash. Amounts higher than \$10,000 may be paid by check or wire transfer.
- The time on the tickets is Eastern Standard Time.
- Winning tickets may be mailed in for redemption to the address on the reverse side of the ticket. See the reverse side of the
  ticket 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.

#### VOIDED WAGERS

- Situations that are subject to voids include, but are not limited to, situations when the ticket was inadvertently created for the wrong event or team and not the requested wager of the patron, if a patron is found to be an excluded, prohibited or evicted person, if there is a printer jam or error, or an obvious error in the placement or acceptance of the sports wager. Errors include, but are not limited to the sports wager was placed with incorrect odds; human error in the placement of the sports wager; the ticket does not correctly reflect the sports wager; or equipment failure rendering a ticket unreadable.
- Wagers will not be canceled or voided without the prior approval of the Massachusetts Gaming Commission MGC
- Caesars Sportsbook shall provide a notification with reason for cancellation to a player (e.g., past-post wager) for any
  operator initiated cancelation.

#### AMAXIMUM WINNINGS

The maximum winnings eategories-listed below applyies to betwagers placed online or in a Retail Sportsbook. The maximum winnings categories are in U.S. Dollars. A bet-wager is accepted on the basis that it is the investment of one customer only and the following are the maximum amounts that can be won (excluding stake) by a customer in one day's betting regardless of-stakemonies wagered.

#### SPORT MAXIMUM PAYOUT

\*\*Unless specified within each sports relevant rules which supersede the below value\*\*

\$253 Million (unless prior approval has been received)

- Where bets have been placed on different days, the maximum amount that can be won in one day's betting is determined by the day on which the final event on each bet is resolved, rather than the day on which each individual bet wager is placed.
- SPORT MAXIMUM PAYOUT
  - o \$25 Millior
- Management determines the minimum and maximum wagers on all events. The minimum wager amount is \$1,000,000 which can be restricted or increased based on internal management review and approval, per customer, based on sport or event and includes all wager types.
- All mobile Sportsbook application account wagers may only be funded by way of US Currency by cash, cash equivalent,
  electronic funds transfer, debit card, check, wire transfer, winnings, and/or promotional or bonus credit or any way deemed
  allowable by the Commission MGC

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### SPORTSBOOK

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#### - DETERMINING A WINNER:

- Adjustments to settlement for any changes or adjudications made by governing bodies after the event's conclusion will be made by 9:00 am PST the following day after the event starts. The winner of an event or game will be determined on the date of the event's conclusion. Management does not recognize suspended games, protests, overturned decisions, changes to the score, etc. made by the governing body any time after the above time, date that the event was completed.

  This does not account for changes due to errors in settlement.
- For markets that are settled incorrectly due to human, third-party (feed), or any other errors, those markets may be resettled for up to 3 days after the events conclusion.
- Management, at its sole discretion, may delay payment of winning wagers if the final score is questioned or challenged.
- The <u>irrevocable\_unequivocally determined winner of a wager on any market that occurs while the market is still in progress
  will be used to determine the winner, regardless if the market or event is played to its conclusion.
  </u>

e winner of an event or game will be determined on the date of the event's conclusion. Management does not recognize suspended

Management, at its sole discretion, may delay payment of winning wagers if the final score is questioned or challenged.

- The irrevocable winner of a wager on any market that occurs while the market is still in progress will be used to determine the
  - 2. If conference or division alignment is changed for any reason, the original futures on those specific categories will be deemed "no action" void.
  - 4.——If a league declares a championship, conference, division, award or any other category a winner, all bets-wagers on the winning team (or player) will be paid out regardless of team relocation, name change, or changes to regular season schedules or playoff formats, and regardless of when they are determined as if long as they are designated winners by the league in a particular season.
  - <u>5.</u> <u>BetsWagers</u> will be paid out if the league declares a championship, conference, division, or any other category a winner without playoffs taking place in a particular season <u>unless a gaming regulator determines otherwise</u>.
  - 6. ——If a league does not declare a championship, conference, division, or any other category a winner, all bets on those futures markets will be void and considered "no action".
  - For any all-star games, wagers will be settled on the official result as determined by the specific league. Late changes to any game formats will be used for settlement and will supersede any existing rules pertaining to the sport.
- For all-events that offers a "Field!ELD" wagering option, "Field!ELD" is defined as any participant/team that does not
  offer their own odds regardless of where that "Field" selection they are is listed in the wager offerings.
- In some circumstances, additional information for clarification purposes may be provided when placing the wager.
- Settlement will occur in near real time.

#### 4. NON-RUNNERS / NON-PARTICIPANTS AND VOID SELECTIONS

When a selection is made void or does not runparticipate, then in single bets for straight wagers the stake money wagered will be returned unless otherwise stated. In accumulative bets-parlay wagers the stake will run on to the remaining selection(s) unless otherwise stated, with a two-leg parlay becoming a straight, a three-leg parlay becoming a two-leg parlay and so on. Note: this does not apply to Same Game Parlay or Super Parlay wagers (for further information refer to Same Game Parlay Rules). Unless a specific reference is made in the individual section that covers the sport, abandoned or postponed events are void. However, bets wagers in markets that have already been unequivocally resolved determined at the time of abandonment, such as 'first touchdown scorer' etc. will stand.

#### LATE SELECTION ADDITIONS

For certain markets (awards, statistical markets, etc.) players/teams/coaches may be added to a market after the initial odds
are released. If a player/team/coach is not listed at the time a wager is placed and ends up as the winner in that market,
wagers placed on other selections will stand as a losing wager.

#### 5. DEAD HEATS

 In a <u>BEAD HEAT dead heat</u> the <u>stake</u>-money <u>wagered</u> on a selection is divided by the number of <u>runners-selections</u> or competitors involved in the dead heat. The full odds are then paid to the divided stake, with the remainder of the stake Formatted: Font: 9 pt, Bold, Underline

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#### SYSTEM OF ACCOUNTING AND INTERNAL CONTROLS

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money being lost. For example, three golfers are tied for 9th, 10th and 11th place in a Top 10 Place Market. As 3 selections are tied for two places the stakes are divided into two-thirds and settled at full odds.

#### FRELATED CONTINGENCIES

Accumulative/multiple bets are not accepted where the outcome of one part of the bet contributes to the outcome of another. If taken in error, the stake will be invested on the selection with the largest pricehighest odds. Where two or more selections are quoted at the largest priceodds, the stake will be divided equally between them. However, where the related parts of the betwager are resolved at different times, unless "special double" or "special accumulative" odds are available, bets-wagers will be settled as instructed with the odds for the second or subsequent legs being determined at each individual stage.

#### **VENUE CHANGES**

Any change in the originally scheduled venue, with the exceptions of boxing, rugby (with some exceptions), tennis and
 UFC/MMA/Other Fighting Leagues, wagers on that event will be void, unless otherwise stated. This does not apply to any
 championship or season futures.

#### NAME CHANGES

If any individual has their name changed due to marriage or for any other reason, as long as the listed name is what their name has been at some point, wagers on those markets involving those individuals will stand.

#### 6-SAME-GAME PARLAY RULES

- If any leg of a Same-Game Parlay bet-wager relates to an existing market on site, rules for that market will apply. For example, if a Same Game Parlay bet includes a player to score an anytime touchdown & the selected player scores only scores via passing touchdowns, this bet will be graded a loser because the Anytime Touchdown Scorer rules do not include touchdowns scored as a passer.
- If any leg of the Same-Game Parlay bet-wager is made void or settles as a push, then the whole bet-wager would become a void or a push. The exception to this is if the outcome of the bet requested can still happen.
- A Same-Game Parlay bet may contain up to 10 legs. Same-Game Parlays do not support wagers with more than 10 legs
- A Same-Game Parlay betwager must be placed from a single game. Same-Game Parlay wagers cannot be combined across
  multiple games.
- If part of the bet requested consists of one of two named players to score at any time during a game, bets placed on that market
  will stand if one or both of those players play any part in that game.

#### SUPER PARLAY RULES

- A Super Parlay is a parlay that combines multiple Same-Game Parlays (SGP's), SGP's to a traditional parlay, or SGP's to a straight wager selection.
- Regular Same-Game Parlay rules apply to those legs of a Super Parlay. See Same-Game Parlay Rules.
- Regular parlay rules apply to those legs of a Super Parlay. See Parlay Rules.
- If a Same-Game Parlay leg of a Super Parlay is void, then the remaining parlay legs will be calculated at either the listed Same-Game Parlay Odds of the other selections or true odds where relevant.
- Sport maximum payouts apply and supersede the true odds of a Super Parlay.
- The total maximum number of selections in a Super Parlay is 25. The maximum number of selections in a Super Parlay are subject to change at the management's discretion.

### **TEASERS**

- A teaser consists of two to eight football or basketball events parlayed together with adjusted spreads and/or totals with special odds applied.
- If a teaser wager is reduced to one live leg (due to a push, void, etc.), a wager with a winning selection will be paid at the correct straight wager teaser price.
- Teasers can only be placed on main, full-game spread and total markets.
   Teaser odds are displayed at time of placement, and odds are subject to fluctuation and can change at any

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#### time at the management's discretion.

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#### SPORTS GOVERNING BODIES

- It is a condition of our acceptance of <u>bets wagers</u> from you that, and by offering to place a <u>bet wager</u> with us, you represent that <u>all of the following</u>:
  - o You are not prohibited from entering into the <u>bet-wager</u> by any term of your contract of employment or other professional contract or any rule of a Sports Governing Body, which applies to you.
  - o You are not aware of any circumstance which would make the placing of the betwager a breach of a rule on betting applied by a Sports Governing Body.
  - o Where the <u>bet-wager</u> is placed on the outcome of a race, competition or other event or process or on the likelihood of anything occurring you do not know the outcome of the event or have not been involved in events which adversely affected the potential outcome.
  - o In the event of any such representation by you proving to be false your stake will be forfeited and we shall not be obliged to pay any winnings which might otherwise have been payable in respect of the betwager.
  - o We have a memorandum of understanding with Sports Governing Bodies where we will share information with them where there is suspicious betting, or where we identify bets-wagers that have not been placed in accordance with our rules for Sports Governing Bodies.

#### DATA SUPPLIED BY A THIRD PARTY

- Please be aware that data such as current scores, time elapsed etc. that is displayed on our site or on our text screens\_display boards is sourced from a "live feed." provided by a third party and may be subject to time delay and/or be inaccurate. If you rely on this data to place bets wagers, you do so entirely at your own risk and The Company Caesars Sportsbook accept no responsibility for any loss (direct or indirect) suffered by you customer as a result of your reliance on it.
- Caesars Sportsbook will ensure that any statistics/line data that is made available to the player pertaining to an event
  uses a <u>licensed</u> source allowed by the MGC and is kept reasonably accurate and updated. As required by MGC, Caesars
  Sportsbook will review the accuracy and timeliness of any statistics/line services.

#### 9. RIGGING

We reserve the right to withhold payment or void any bet(s) pending regulatory MGC approval if we have any reasonable suspicion and/or evidence that the prices odds or the pool have been manipulated or where a race, event or match has been rigged and this reasonable suspicion and/or evidence has caused us to report the match to the proper regulatory authorities. Evidence of the above may be based on the size, volume or pattern of bets wagers placed with The Company Caesars Sportsbook across any or all our betting wagering channels.

#### 10. TIME OF ACCEPTANCE

If betting-Live wagering is available, bets-wagers will stand and be settled at the current Live price-odds at the time the bet-wager was struck. Where betting Live is not available, any bet-wager that is inadvertently accepted after the actual, not listed, event start this time will be void, unless we are satisfied that the bet was placed before the actual start of the event, except in the following circumstances: on a Golf event up to 15 minutes after the start time; a Soccer match up to 15 minutes after the start time, provided there has been no goals scored or players sent off and any of the following sports events up to 5 minutes after the start time; Football; Baseball; Basketball; Cricket; Cycling; Darts; Ice-Hockey: Rugby: Tennis.

#### SCHEDULED START TIMES

• Dates and start times of events shown on site or on display boards are for guidance purposes only.

WAGERS PLACED AFTER RESULTS ARE KNOWN

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- If a wager is accepted after a market/match/event has finished, the wager will be void even if a valid wager receipt is issued.
- Wagers will not be canceled or voided without the approval of the MGC.

#### 11. LIVE BET-WAGER ACCEPTANCE

For the purposes of security and integrity, Live bets wagers (meaning events that have already started) are subject to an automated time delay prior to acceptance.

#### 12- NOTIFICATION OF ODDS OR PROPOSITION CHANGES

Caesars <u>Sportsbook</u> has established procedures for suspending markets or events (i.e. stop accepting wagers for that market or markets associated with that event). When wagering is suspended for an active event, Caesars <u>Sportsbook</u> utilizes a computerized audit log that includes the date and time of suspension and its reason. <u>Note: This can occur 100's of time per day</u>. <u>Price changes, line-changes and during inplay for timeouts, official reviews</u>. <u>Reason is normal course of business</u> <u>Odds changes</u>, line changes and during in play for timeouts, official reviews.

#### Mobile Sportsbook Application

- Prior to clicking "place bet," if the price changes on a selection, the price will update automatically in your bet-slip. The customer has the option to select the behavior of wager placement when a price change occurs. This includes accepting all odds changes, accepting only odds with a higher payout, or reviewing odds that have changed. Within the "Review Odds Changes" setting, if there is a minor increase in price, e.g., +105 to +110, there may be times where this wager will be accepted and placed at the newAfter clicking place bet, if there is a minor price change resulting in a higher payout on a selection, the bet will be accepted at the new price. If the price changes by more than 5%, the bet will not be placed and it will be re-offered in the bet slip at the new price. A bet will never be placed at worse odds if the point spread, total or any additional market sees an adjustment to the line. Price change thresholds are subject to review and change with regulatory apparent.
- A wager will never be placed at a worse price if the point spread, total or any additional market sees an adjustment to the line. Odds
   change thresholds are subject to review and change with MGC approval.
- Customers have the ability to set prerequisite settings for the above to amend various acceptance thresholds, it is the
   customers responsibility to confirm settings.
- A betting market may be suspended when something of significance occurs or is likely to occur (ex: goal, touchdown,
  ejection, etc). Betting markets may also be suspended due to the time elapsed in the match, the market becoming
  uncompetitive or for technical reasons. The above examples are not exhaustive and there may be other reasons that are not
  listed. While a market is suspended, bets-wagers cannot be placed and cashout may not be available.

#### Retail

- The latest odds / prices\_lines are reflected on the display boards within the Sportsbook.
- For any wagers being placed via a Kiosk:
  - o Once a selection has been added to the bet-slip a <u>pricodds</u>e/<u>handicapline</u> change is indicated on the betslip.
    - It will turn yellow over a 3 seconds transition.
    - A message is placed at the top of the betslip.
    - The boarder around the selection will remain highlighted for the length of time that the selection remains in the betslip or until <a href="https://personable.com/bets-wager">bet-wager</a> opportunitiesy is recalled (for example selection added/removed).
  - o If a bet wager is not placed, then a bet wager placement error is shown.
- For any wagers being placed via a teller (using the POS terminal at the window/ counter):
  - Once a selection has been added to the bet-slip a <u>pricoddse/handicapline</u> change is indicated on the betslip.
    - It will turn yellow over a 3 seconds transition.
    - A message is placed at the top of the betslip.
    - The boarder around the selection will remain highlighted for the length of time that the selection remains in the betslip or until <u>bet-wager</u> opportunitiesy is recalled (for example selection added/removed).
  - o If a bet wager is not placed, then a bet wager placement error is shown to the teller and the patron will be notified.
- All <u>prices odds</u> of wagers as placed are clearly shown on the wager ticket along with the potential return if it wins.

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### SPORTSBOOK

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#### 13. OBVIOUS PRICE ODDS/LINE OR TERMS ERRORS

We do all that we can to avoid errors, however we cannot accept responsibility for obvious errors, also referred to as palpable errors, or omissions in respect of the announcing, publishing or marking of pricesodds, spreads, or results that occur despite our every effort to ensure total accuracy. Caesars <u>Sportsbook</u> will not cancel, <u>er-void, or settle</u> a wager due to an "obvious error" without prior approval of the <u>CommissionMGC</u>.

4 non-exhaustive list of "obvious errors" is as follows:

- o <u>eOdds or terms of a bet-wager</u> have been misquoted as a result of human or system error<u>+</u>.
- Where we have continued to accept wagers on a game which should have been suspended, including where the relevant event is in progress or had already finished;
- o <u>tThe-Odds prices/</u>terms offered are materially different from those available in the general market at the time the <u>bet-wager</u> was placed;
- tThe <u>pricesodds</u>/terms offered at the time the <u>bet-wager</u> is placed are clearly incorrect given the probability
  of the event occurring;.
- edds or terms of a bet have been misquoted as a result of human or system error;
- where we have continued to accept bets on a game which should have been suspended, including where the
  relevant event is in progress or had already finished.
- o <u>\*\*W</u>here markets are created and graded for an event or matchup that does not take place.
- 2. When a bet-wager is placed on a market offered before an event has started and more advantageous odds or terms than those actually available with The Company Caesars Sportsbook are applied pending regulatory MGC approval, we will either settle the bet-wager at the correct price odds or terms available with The Company Caesars Sportsbook.
- Where the incorrect odds or terms are less advantageous than those available with The Company Caesars Sportsbook, the odds or terms will be amended to the correct odds or terms available.

Example: The Company briefly displayed live odds of New York Rangers -500 | Draw +400 | Philadelphia Flyers +300 with the live score Flyers 3, Rangers 1. You placed a bet on the Philadelphia Flyers to win the game at +300. Could my bet be overturned at this price?

Yes, because the odds for both teams could be transposed. If this was an obvious error because the odds are materially different from that available in the general market and are clearly incorrect given the probability of each team winning the game, this bet could be void.

#### 14. CASHOUT

- Cashout gives the opportunity to settle a bet-wager at the value displayed before the market is resulted on mobile sportsbook application.
- Cashout is available for a range of markets both Pregame and Live if the bet-wager is still running and betting is still available on every unsettled selection. If a parlay bet is made up of both Pregame and Live markets, cash out will apply to each applicable leg.
  - Example: for a match goals over/under parlay placed live in Arsenal v Liverpool and before play in Chelsea v
    Stoke, cashout WILL be available during play in Arsenal v Liverpool and before play in Chelsea v Stoke.
- 2. Cashout is available on selected markets if the <a href="https://bet-wager\_is">bet-wager\_is</a> still running and betting is still available on every unsettled selection for all <a href="https://bet-wager\_types">bet-wager\_types</a>, including parlays, teasers, round robins, etc.

  Bets-Wagers can be cashed out when the cashout value indicates as such.

4. Cashout can be accessed in the open bets wagers tab. A pre-determined settlement value will be offered

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based upon the selections, prices-odds taken and current status of the betting transaction.

- Caesars Sportsbook reserves the right to remove cashout on any market without notice.
- The cashout settlement value is non-negotiable.

#### Example

- A \$5 parlay is placed on West Ham, Everton, and Tottenham
- West Ham and Everton both win their matches and Tottenham is due to kickoff next.
- A cashout settlement value will be effered on completion of the West Ham and Everton matches, beforekickoff and during play of the Tottenham match providing betting is still available. The cash settlement can be redeemed immediately

#### 5. The cashout settlement value is non-negotiable.

6. Bets will be capped at the maximum cash in settlement value of \$25,000.

- 7.9\_If the cashout-in my bet wager settlement value changes during a settlement transaction, the transaction will not complete and a revised settlement value will be offered, which will have to be accepted before proceeding.
- 8. Where an obvious pricing error, also referred to as a palpable error, occurs that selection may not be cashed out.
- If the cashout settlement value has been accepted in error, the cashout transaction will be made void and the <a href="bet-wager">bet-wager</a> will be settled on the original <a href="bet-wager">bet-wager</a> instructions with the correct <a href="price(s)-odds">price(s)-odds</a> applied.
- If subsequent attempts are made to place <a href="bets-wagers">bets-wagers</a> and cashout on the same market(s) before the obvious error has been corrected then, the cashout settlement value and the <a href="bets-wager">bets-wager</a> stake(s) will be made void.
- 9.e Cashout is an automated facility and is subject to the availability of bettingwagering. Therefore, if betting-wagering is not available on any market with the given betwager, a cashout settlement will not be offered.
- Cashout may be affected if your <u>bet-wager</u> triggers a promotion. See individual promotional terms for details.
- In the event of system error, we reserve the right, pending MGC approval to grade the cashout at the correct value or per MGC approval voiding of erroneous wagers.
- <u>Cashout may not be available due to technical issues and other factors.</u> Customers will not have the benefit to retroactively grade a
  cashout during this time.

#### 15. TEASERS

A teaser consists of 2 to 8 Football or Basketball events parlayed together with adjusted spreads and/or totals with special odd: applied. Odds are calculated by reference to the table below.

- 1. If a teaser wager is reduced to one live leg (due to a push, void, etc), a wager with a winning selection will be paid out at 260 odds.
- 2. Teasers can only be placed on main, full game spread and total markets
- 3. For cross sport teasers, the lowest odds are applied.

	NFL		College Football			Pro + College Basketball			
Selections	<del>6pt</del>	<del>6.5pt</del>	<del>7pt</del>	<del>6pt</del>	<del>6.5pt</del>	<del>7pt</del>	4pt	<del>5pt</del>	<del>6pt</del>
<del>Level</del>	1	2	3	1	2	3	1	2	3
1 (for settlement only)	<del>-260</del>	<del>-280</del>	<del>-300</del>	<del>-240</del>	<del>-260</del>	<del>-280</del>	<del>-250</del>	<del>-270</del>	<del>-300</del>
<del>2</del>	<del>-120</del>	<del>-130</del>	<del>-140</del>	<del>100</del>	<del>-110</del>	<del>-120</del>	<del>-110</del>	<del>-120</del>	<del>-140</del>
3	<del>160</del>	145	<del>130</del>	<del>180</del>	<del>160</del>	<del>130</del>	<del>180</del>	<del>150</del>	<del>120</del>
4	<del>260</del>	220	200	280	<del>250</del>	200	250	220	180
5	400	<del>350</del>	300	<del>450</del>	400	<del>350</del>	400	<del>350</del>	300
6	600	<del>500</del>	<del>450</del>	700	600	<del>500</del>	<del>600</del>	<del>500</del>	<del>450</del>
7	<del>800</del>	<del>700</del>	600	1000	800	<del>700</del>	800	<del>700</del>	600

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#### 16. BONUS BET

- A "Bonus Bet(s)" is a promotional non-cashable bonus offered by The Company Caesars Sportsbook to qualified mobile-sportsbook application patrons ("Bonus Bet(s)").
- Bonus Bets can only be spent on sports wagers as specified by promotional Terms and Conditions and are subject to our Standard Promotional Terms and Conditions.
- Bonus Bets can be viewed under the "Bonus Activity" menu in Account Settings.
- Bonus Bets have no cash value and may not be redeemed for cash or Company account credit.
- Bonus Bets are non-refundable, and may not be exchanged, substituted or transferred.
- Bonus Bet stake is not included in any winnings from a redeemed Bonus Bet.
- Bonus Bets cannot be redeemed on wagers that would split a Bonus Bet between multiple results including, but not limited to round robins, full covers, and/or certain specialty wagers.
- Wagers placed with Bonus Bets that are canceled, voided, or graded "tie" do not automatically result in any Bonus Bet being returned to a patron's account. The Company Caesars Sportsbook, in its sole discretion, may choose to refund such Bonus Bets. In the event that a Bonus Bet bonus Bet bonus is refunded due to a wager placed with a Bonus Bet being canceled, voided, or graded tie, the Bonus Bet will be re-added to a patron's account within 5 business days. Refunded Bonus Bet bonuses expire within 7 days of the time they are refunded unless otherwise specified by Terms and Conditions.
- The Estimated Return on the <u>Bbet-Salip</u> indicates the expected amount a winning Bonus Bet will return.
- A Bonus Bet bonus cannot be partially redeemed. If you attempt to place a wager for lesser total stake than the value of your Bonus Bet token, you will not receive any further Bonus Bet tokens.
- Bonus Bets are valid for 7 days unless otherwise specified in the Bonus' details in the ":My Account:" section of apatron's
  Account. If Bonus Bets are not used within their expiration date, they will automatically expire and be
  removed from a patron's Account.
- Bonus Bets cannot be redeemed or used for any Company product other than eligible sports wagers.
- Use of a Bonus Bet(s) does not count toward the minimum wagering requirements of any promotion. Only wagers placed with real money are counted toward the wagering requirements of any promotion.
- The Company Caesars Sportsbook may, at its discretion, limit the maximum number of individual Bonus Bets and/or the maximum combined value of Bonus Bets a patron may simultaneously have active at any time.
  - Bonus Bet(s) may have minimum odds criteria. Please see relevant promotional terms and conditions

#### 17. PATRON COMPLAINTS

- Patrons will contact Customer Support via phone, email, and live chat.
- We will try and resolve any complaint that we receive using the tools, training, and internal escalation process
  that we have available.
- We may take up to 48 hours to respond to a complaint.
- If for any reason a patron is not satisfied that their complaint has been resolved, it can be escalated to <a href="mailto:the MGC\_complaints-ma@caesarssportsbook.com">the MGC\_complaints-ma@caesarssportsbook.com</a>.
- This will send an email to a queue in RightNow, which will be monitored daily
- Our Customer Support team will review the complaint and after discussing with the appropriate internal parties, will respond to the email address that we have on file.
- We will provide the original complaint email from the customer, details of all correspondence with the Customer Support team, details of the steps we have taken to try and resolve the complaint, details of any supporting documentation, and details of why we have made our final decision.
- A Patron may take to the Sportsbook Manager for any dispute regarding: (a) alleged winnings or losses, (b) the
  distribution of any cash, prize, benefit, or ticket, or (c) how a game or promotion is conducted.
- A patron can contact the MGC directly to file a complaint by accessing
  https://massgaming.com/regulations/fairdeal/ and completing the requisite information. Patrons can submit
  disputes by calling the Commission's Integrity Tip Line at 1 (844) 303-8477 or completing a form (found on
  https://massgaming.com/regulations/fairdeal/) and sending it via email to MGCcomments@massgaming.gov, or

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#### SYSTEM OF ACCOUNTING AND INTERNAL CONTROLS

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mailing it to: Massachusetts Gaming Commission, 101 Federal Street, 12th Floor, Boston, MA, ATTN: Sports

#### **CUSTOMER DEPOSITS**

- \_A patron's Internet gaming account may be funded using:
  - Debit Card (Vantiv/WorldPay via Paysafe Gateway)
  - \_\_\_ACH/e-check (GlobalPay via Paysafe Gateway)

  - Caesars Sportsbook Prepaid Card (Sightline) is reloadable on the app (Visa, MC, Discover, ACH transfer and PayPal)

  - ●o\_\_Online Banking powered by Trustly (currently DBA PWMB) is an ACH product that offers an in-\_app experience to sign into your online banking app to initiate a deposit or request a withdrawal. Patrons are identified by their unique banking credentials and a transaction is initiated. In the case of a deposit, our partner confirms the patron balance, guarantees the amount of the deposit to Caesars and collects the funds from the patron bank via ACH.
  - Winnings remaining in the patron's account.
  - Adjustments or refunds in accordance with regulations and these internal controls.
  - Promotional Play
  - Cash funding at a Caesars Sportsbook retail sportsbook (e.g. POS, kiosk, etc.\_\_\_)\_
  - Additional funding methods may be added in the future.
  - o In no event may a Massachusetts account be funded through a form of credit.
- All retail wagers may be funded in cash, voucher or other method approved by MGC, per management discretion.

#### STRUCTURING/AML STANDARDS

The structuring of wagers to circumvent federal currency transaction reporting thresholds is strictly prohibited. Additionally, all wagers are subject to the federal AML reporting requirements, including the filing of currency transaction reports and suspicious activity reports.

#### 20. PAYOUTS (CALCULATION)

- a. Calculations for wager types are as follows:
  - Money line payoff The money line is expressed as a three-digit number. For example,
  - -150 means a player must bet \$150 for every \$100 they wish to win, and multiples thereof. Or, +140 means a player will win \$140 for every \$100 bet.
  - Point spread payoff Bets-Wagers on the point spread are offered at 140 to 101 odds, unless otherwise stated. For example, a player must bet \$11 to win \$10, or \$110 to win \$100.
  - Odds Odds can be displayed in American format, decimal, or fractional formats (display at patror Kiosk). Payout calculation is the same regardless of selected odds format.
  - Parlay payoff Parlay odds are calculated by multiplying the decimal odds of each leg within the Parlay. In the event of a <u>Y</u>oid <u>leg selection</u> within a Parlay, the Parlay will ignore that selection <u>with the exception of Same-Game</u>
  - Teaser payoff Teaser pay charts are posted alongside the house rules at listed odds on the betslip, odds are subject to fluctuation.

#### **DUPLICATE EVENTS**

- 4-e When multiple/duplicate versions of the same game are shown (excluding doubleheaders and other instances where two events are intentionally played on same day), pending regulatory MGC approval, the operator has may the ability to-cancel any correlated wagers placed on both/multiple events.
- Rule applies whether duplicate events contain same or different markets/pricesodds. In the event of multiple parlays with the same selection within an event, Caesars Sportsbook will pay on the individual selection as a straight wager.

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<del>a.</del>

2. Straight wagers placed on duplicate event markets will be settled in line with standard House Rules.

#### 22. Odds Boosts

Odds boost markets are ordinary prices odds made bigger and better. Conditions are as follows:

#### Significant Conditions

- o Wager limits apply
- o Single bets Straight wagers only.
- The Company Caesars Sportsbook haves the right to modify or restrict how much is placed on any market per customer
- Cash-out my bet is not available for odds boost markets.
- Once you have reached the maximum wager amount you can betwager on this market, the boosted price odds will no longer be available.
- If any leg of a boosted multi-game or same-game parlay is void, the entire boost market is void.

#### 24. FUTURES BET SETTLEMENT

All futures bets placed will be action regardless of any playoff structural changes the leagues deem necessary

- If a league declares a championship winner, all bets on the winning team will be paid out regardless of playoff format.
- Bets will be paid out if the league declares a championship winner without playoffs taking place during the league year.
- If a league does not declare a championship winner, all futures bets will be void.

#### 25. REPEAT WAGERS

- i- Caesars Sportsbook reserves the right to investigate repetitive wagers made from a single account, or syndicate accounts, with the same outcome.
- ii-e\_Caesars Sportsbook reserves the right to void and/or withhold payment of such wagers, pending regulatory MGC approval.

#### 26. Massachusetts Gaming Commission Regulation Additional Requirements

- Players will be notified in advance of any operator imposed limits and their effective dates. Once updated, operator imposed-limits will be consistent with what is disclosed to the player.
- For types of wagers where individual wagers are gathered into pools, the rules for dividend calculation including theprevailing formula for pool allocations and the stipulations of the event being wagered upon as approved by the regulatory body. Caesars does not offer this type of sports pool.

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#### **Retail Sportsbook General Rules**

Void where prohibited or restricted by law.

(ii) Must be at least 21 years of age to wager or collect any winnings and all patrons ("Patron" or "Patrons") must provide valid proof of age acceptable to the Property. No person under 21 years of age of may engage in sports wagering.

(iii) If a patron appearing under the age of 30 cannot produce legally acceptable government issued photoidentification showing proof of age, the Sportsbook Department employee will not proceed with the sportsbooktransaction.

(iv)——If a patron is flagged as an excluded person in the player tracking system, the Sportsbook departmentemployee will not proceed with the transaction.

(v) No collegiate or professional athlete, referee, official, coach, manager, handler or athletic trainer or employee or contractor of a team or athletic organization who has access to nonpublic information concerning anathlete or team may engage in sports wagering on an athletic event or the performance of an individual in the athletic event in which the person is participating or otherwise has access to nonpublic or exclusive information.

(vi) No collegiate or professional athlete, referee, official, coach, manager, handler, athletic trainer or employee of a team or athletic organization who has access to nonpublic information concerning an athlete or team may engage in sports wagering on an athletic event or the performance of an individual in athletic events in the sport or league in which the person is involved.

(vii) No person identified in subsections (i) – (vi) of this subpart may collect any winnings or recoup any losses from the property as a result of engaging in sports wagering in violation of (i) – (vi) of this subpart.

(viii) Winnings of a person prohibited from engaging in sports wagering under this section shall be forfeited to the Commission.

(ix) All games, events, fights, or contests on which wagers may be placed at the Sports Book-(collectively, "Events" and each an "Event") are subject to all applicable federal, state, and local laws and regulations, including gaming, and all aspects of the Event are subject to the approval of appropriate-regulatory authorities.

(x) Patrons agree to allow the Property the unconditional use of their name and likeness for promotions/advertising and announcements without compensation, consideration, notice, review, or consent where permitted.

(xi) Winning Patrons are responsible for any and all taxes, licenses, registrations and other fees, as applicable.

(xii) These House Rules, as written, control in all circumstances unless and only to the extent an expressexception is set forth in official printed wagering information and media-created by the Property anddistributed for use at the Property and/or the Sports Book.

(xiii)— All decisions regarding the interpretation of any rules, including these House Rules, for any wager-lie solely with the Property, subject to the standards promulgated in these House Rules. The Massachusetts Gaming Commission has sole jurisdiction over any dispute not resolved with Caesars Sportsbook.

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(xiv) The Property is not liable for injuries or losses arising or resulting from participation in wagering activities and is not liable in the event of any equipment or software malfunction, subject to the standards-promulgated in these House Rules.

(xv) The Property is not responsible for lost, late, mutilated or illegible wagering tickets (receipts) ("Ticket" or "Tickets"), or theft, destruction or unauthorized access to or alterations of Tickets or materials, or for human error which may occur in the processing of wagers submitted, all of which may limit, restrict or prevent a Patron's ability to participate in any wagering activity or Event, subject to the standards-promulgated in these House Rules.

(xvi) — A Patron may take to the Massachusetts Gaming Commission any dispute regarding: (a) allegedwinnings or losses, (b) the distribution of any cash, prize, benefit, or ticket, or (c) how a game or promotion is conducted.

(xxii)—Any attempt by any person to deliberately damage any Property equipment or software, or toundermine the legitimate operation of any wagering activity or Event may be a violation of criminal andcivil laws. Should such an attempt be made, the Property reserves all rights, including the right to seekdamages from any such person to the fullest extent of the law.

(xviii) Records of wagers placed and winnings awarded will be retained by the Property for recordkeeping-purposes in accordance with all applicable, federal, state and local laws, rules and regulations.

(xix) A Patron agrees to release and hold harmless the Property and its parents, subsidiaries, and affiliates, and their respective officers, directors, employees, representatives and agents from any and all-liability arising directly or indirectly out of Patron's participation in wagering activities or events related-thereto and/or the receipt, use, misuse or participation in any winnings.

(xx) — Patrons with Disabilities — Patrons who are unable to verbally or physically place a wager are permitted to designate a proxy to verbally or physically place a wager on their behalf provided such proxy is at least 21 years of age. The Property must approve any proposed proxy. Approval is in the sole-discretion of the Property, in compliance with state and federal law. Patrons must be present at all times when using a proxy. All wagers obtained by the proxy will be final and considered as the wagers of the Patron who requested the proxy. All payments shall be made only to Patrons and not their proxies.—

(xxi) — Patrons shall place a wager only on their own behalf and shall not wager on the account of or for any other person.

(xxii) No person may wager or attempt to wager on behalf of another person.

(xxiii)—The use of any communication device, including cell phones, to provide information for placing wagers is prohibited, with the exception of using a mobile device to place wagers through the official mobile sports application for the Property Sports Book or any Sports Book affiliated with Property ("Mobile Sports App") in a manner consistent with its Terms of Use, which are available at Property Sports Book.

(xxiv)—Massachusetts Gaming Commission Regulations prohibit wagering on Events from outside of the Commonwealth of Massachusetts.

(xxx) The Property reserves the right to add, delete, or change these House Rules and/or payoff odds with the approval of the Massachusetts Gaming Commission.

(xxxi)—Sports wagering tickets will be honored for one year after the date of the event excluding any timethe sports wagering or gaming establishment has to be closed. Winning Tickets may be redeemed at the-Sportsbook, Casino Main Cage, or via mail. Winning Tickets may only be redeemed at the Casino Main Cage **Formatted:** paragraph, Level 1, Add space between paragraphs of the same style, No bullets or numbering, Font Alignment: Baseline

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when the Sportsbook is closed. See the reverse side of the Ticket for mail-in redemption instructions and the address.

(xxxii)—The Property assumes all responsibility for paying the mandatory .25% Federal Excise Wagering Taxrequired by law.

(xxxiii)—Statistics recognized by official league chairs, commissions, sanctioning organizations, and other authorities, will be used to determine all statistical wagering propositions.

(xxix) For a wager to be payable, it must have "Action" as determined on an Event-by-Event basis. Allwagers that are deemed "No Action", as determined on an Event-by-Event basis, will be refunded.

(xxx) PAYOUTS (ROUNDING)

n. All payout calculations for Retail bets will not be rounded and will be paid on the exact amount

(xxxi)—PAYOUTS (CALCULATION)

. Calculations for wager types are as follows:

Odds — Odds can be displayed in American, Fractional, or Decimal format (display at patron selection on Kiosk).
 Payout calculation is the same regardless of selected odds format.

Parlay payoff — Parlay odds are calculated by multiplying odds of each leg within the Parlay. In the event of a Void-leg within a Parlay, the Parlay will ignore that selection.

■Teaser payoff — Teaser pay charts are posted alongside the Comprehensive rules.

(xxxii) Parlay Card Rules: See reverse side of parlay card(s) for rules.

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#### **ATHLETICS/TRACK & FIELD**

#### **General Rules**

- Events must be completed within seven days of the scheduled final event or else wagers will be void, unless otherwise stated.
- Athletes/teams must start the event/race/heat or else wagers will be void, unless otherwise stated.
- If there is a disqualification due to a false start or any other similar happening, wagers on that athlete/team
  will be considered a loss.
- The podium presentation will count as the result and any subsequent amendments will not count. Should no podium presentation take place, the official result according to the governing body will be utilized for the settlement of wagers.
- Dead heat rules will apply.
- For track & field/athletics events taking place in the Olympic games, Olympic Games rules will apply.

#### Event/Race Winner

• Predict the winner of the named event/race.

#### **Heat Winner**

• Predict the winner of an individual heat.

### Event/Race/Heat Matchup

- Predict which of the named athletes/teams will obtain the highest placing in the event/race/heat.
- Should neither athlete/team finish the event/race/heat, wagers will be void. Should one of the athletes/teams
  not take the start line, wagers on that market will be void.

#### **Group Betting**

 Predict which of the named athletes/teams will obtain the highest (final) finishing position in the named event/race/heat.

#### To Qualify

- Predict if the named athlete/team will qualify from the named heat into the next round of the event.
- Any subsequent jury ruling which results in the selection being disqualified and therefore unable to participate
  in the following round, will result in the selection being settled as a losing selection.

#### Top 3 Finish/Podium Finish

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• Predict if the named athlete/team will finish the named event with a top 3 (podium) placing.

#### Top X Finish

• Predict whether the named athlete/team will finish with a position in the listed number placing.

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#### Australian Rules Football

#### **General Rules**

• If a match is abandoned or postponed more than 24 hours from the scheduled start time, wagers will be void unless results have already been determined. All wagers will be graded at the end of normal time. Extra time does not count unless otherwise stated.

#### Match Betting/Money Line

- Predict the team who will win the match.
- Extra time counts.
- If the match result is a draw, wagers will be refunded unless a price is quoted for the draw.

#### Match Spread

• Predict the team to win the match once the point spread has been applied to the actual scores.

#### Half/Quarter Money Line

• Predict the team who will win the specified half/quarter. If the half/quarter result is a draw, wagers will be refunded unless a price is quoted for the draw.

### Half/Quarter Spread

• Predict the team to win the specified half/quarter once the spread has been applied to the official scores.

#### Total Match/Half/Quarter Points

 Predict whether the number of points scored in the match, half or quarter will be over or under a specified number.

#### Total Team Match/Half/Quarter Points

• Predict whether the total number of points scored by a specific team in the match, half or quarter will be over or under a specified number.

#### Winning Margin

• Predict the margin of points by which a specific team will win.

#### Highest Scoring Half/Quarter

• Predict which half/quarter in which the most points are scored.

#### First/Last Goalscorer

• Predict the first/last goalscorer of the specified period.

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#### **Anytime Goalscorer**

• Predict whether the listed player will score a goal in the specified period.

#### **Grand Final Winner**

• Predict the winner of the Grand Final.

#### Match Betting

- 1. Predict the team who will win the match in normal time.
- 1. All Australian Rules bets are settled on 80 minutes play unless otherwise stated. If the match result is a draw, stakes will be refunded unless a price is quoted for the draw.

Example: A \$400 bet on the Richmond Tigers Money Line at 400 will win \$100 if Richmond wing

#### Spread Betting

- 1. Predict the team to win the match once the point spread has been applied to the actual scores
- 1. Bets are settled on 80 minutes play.

Example: Western Bulldogs +8.5 vs Collingwood Magpies -8.5. A spread bet on Collingwood -8.5 would win if Collingwood wins the match by 9 points or more. The bet loses (and the Western side wins) if Collingwood fails to win by 9 points or more.

Abandoned/Postponed Match

If a match is abandoned or postponed to another day, bets are void.

Example: A 400 Money Line bet placed on Richmond vs Carlton will be void when the match is postponed from Saturday and played on Sunday.

#### **Tournament Winner**

- 1. Predict the winner of the tournament.
- 1. Bets will be settled on the official AFL standings immediately following the last match in the tournament and any subsequent amendments to the result will not affect bets.

Example: A \$100 AFL Futures bet on the Brisbane Lions at +1000 will payout \$1,100 on the day the Brisbane Lions win the Final-

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### **Auto Racing & Motorbikes**

#### **General Rules**

- Races which have started must be completed within seven days from the initial start of the race, otherwise
  wagers on that race will be void.
- For a race not officially started, the completion must occur within the racing season determined by the governing body. If the race is brought forward, all wagers placed on that race will stand.
- If a winning selection in a specific market has been unequivocally determined before the abandonment of a
  race, wagers will stand.
- If a winning selection for a specific market has not been unequivocally determined at the time of abandonment wagers will be void.
- Individual race winner wagers are on drivers only, not on teams or cars.
- If a driver attempts and fails to qualify for a race, then all wagers on any markets on that driver will stand and be considered a loss.
- In any racing series where a formation/warm-up lap(s) are taken, as long as a driver participates in these
  lap(s), all wagers will stand regardless if a driver ends up starting the race or not.
- A race that has the scheduled number of laps reduced on the instruction of the race officials and where a
  driver is declared race winner will not count as having been abandoned.
- If the number of scheduled laps is reduced all wagers stand unless otherwise stated.
- If there is a change to the scheduled venue of one or more races, wagers will stand unless otherwise stated.
- If the governing body declares a race as being official, no matter what the circumstances are, then wagers will stand.
- Dead heat rules will apply, unless otherwise stated.
- For NASCAR, Xfinity and Truck Series races, results will not be settled until the post-race inspection is completed.

#### Race Winner

• Predict the winner of the specified race.

#### Driver/Constructor/Manufacturer/Team Matchup Betting

- Predict which of the two named selections will finish in the highest place in the specified race, practice or qualifying session, or season championship.
- Matchup winners will be decided by the official listed order of finish of the series' governing body.
- In driver matchups, if one driver is substituted during a race, wagers on that matchup will be void.

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- For qualifying matchups:
  - o Both drivers in a matchup must attempt a qualifying lap or else wagers on that matchup will be void.
  - o If a driver drops to rear of field for whatever reason, that does not count as their qualifying position.

#### Race Top X Finish

• Predict a driver to finish in the first listed number of finishers of the specified race.

#### **Group Betting**

- Predict which of the named drivers/teams will finish in the highest place in the specified race.
- If any driver listed in the group does not start the race, all wagers on that group will be void.

#### To Finish/Not Finish on the Podium

• Predict a driver to finish/not finish in a podium position of the specified race.

#### **Both Team Drivers Race Podium Finish**

• Predict that both drivers from a named team finish in a podium position in the specified race.

#### Race Points Finish

• Predict a driver/constructor to finish in a points scoring position (1-10 in Formula 1) in the specified race.

#### **Both Team Drivers to Score Race Points Finish**

 Predict that both drivers from a named team finish in a points scoring position (1-10 in Formula 1) in the specified race.

#### To Complete/Not Complete the Race

• Predict a driver not to complete/not complete the specified race.

#### Straight Forecast/Exacta

• Predict a pair of drivers to finish first and second in the specified race in a specific (exact) order.

#### **Dual Forecast/Quinella**

• Predict a pair of drivers to finish first and second in the specified race in any order.

#### **Tricast**

• Predict three drivers to finish first, second and third in the specified race in a specific (exact) order.

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#### Top Manufacturer Finish (Chevrolet, Ford, Honda, Toyota)

• Predict the best finishing driver among the same manufacturer of the specified race.

#### Winning Car Number -Odd/Even

- Predict whether the winning car number of the specified race is an odd or even number.
- 0 and 00 car numbers are considered even numbers.

#### Winning Car Number – Over/Under

• Predict the winning car number of the specified race is over or under the listed number.

#### Winning Car Number Range

• Predict the number range of the winning car of the specified race.

#### **Grid Position of Race Winner**

- Predict which starting position range the race winner will come from.
- Drivers dropping to the back of the field at the start of the race will hold their previous starting position number for this market.

#### Winning Margin

 Predict whether the winning margin between the specified race winner and the rest of the field will be over or between the given timeframes.

#### Lap X Leader

- Predict which driver will lead the specified race on completion of the specified lap.
- For lap one leader only, if the race starts under a safety car or a yellow flag, wagers placed on this market will be void.

#### **Number of Lead Changes**

• Predict if the number of lead changes in the race is over or under a specified number

#### Number of Drivers to Lead a Lap

- Predict if the number of drivers to lead a lap in the race is over or under the specified number.
- All scheduled laps of the race must be completed, or else wagers will be void.

#### Most Laps Led by Any Driver

• Predict whether the most laps led by any driver in the race will be over or under the specified number.

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• All scheduled laps of the race must be completed, or else wagers will be void.

#### **Drivers on Lead Lap at Finish**

 Predict if the number of drivers that finish on the lead lap at the conclusion of the race will be over or under the specified number.

#### Leader of Lap X Wins Race

- Predict whether the leader of the listed lap will go on to win the race.
- The listed lap must be completed, or else wagers will be void.

#### Fastest Lap

• Predict which driver sets the fastest lap time during the specified race.

#### Average Speed of Race

- Predict whether the average speed of the race is over or under the specified number.
- All scheduled laps of the race must be completed, or else wagers will be void.

#### <u>Drivers Not Completing X Number of Laps</u>

- Predict whether the number of drivers not completing the listed number of laps, will be over or under the listed number.
- All scheduled laps of the race must be completed, or else wagers will be void.
- Only drivers who start the race count for this wager.

#### Race to Go to Overtime

- Predict whether a race will go to overtime, by completing more than the scheduled number of laps.
- Race must complete at least the scheduled number of laps or else wagers will be void.

#### First Driver to Pit

• Predict which driver will be the first to make a pit stop in a race.

#### First Driver/Constructors Retirement

- Predict which driver/constructor will be first to retire in the specified race.
- Only retirements count. If the selected driver/constructor is disqualified, wagers placed on this market will
   have lost.
- If there are no retirements, the winning selection in this market will be no retirement.

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#### **Driver/Constructor Finishers**

• Predict whether the number of driver/constructor finishers in a race will be over/under the number specified.

#### Stage Winner

• Predict the winner of a specified stage of the race.

#### Stage Winner and Win Race

• Predict whether the race winner will have also won a listed stage of the race.

#### Fastest Qualifier/To Win Pole Position

- Predict which driver/team sets the best time during the final qualifying session and wins the pole position for the specified race.
- The driver/team must attempt a qualifying run or else the wagers will be void.
- Bets placed on this market will be settled on the driver who sets the best time during the final qualifying session. Any subsequent lineup adjustments due to equipment changes, failed inspections, etc. to grid positions will not count.
- If qualifying is rained out or postponed for any reason and the starting lineup is set by points, wagers will be void.

#### Winning Driver in a Specified Practice Session

- Predict the driver who will record the best time in the specified practice session.
- Wagers placed on this market will be settled on the events that occur in the specified practice session only.
- If the first practice session does not take place, the next practice session will NOT count as the first session.

#### Winning Constructor/Manufacturer/Team

 Predict the winning constructor/manufacturer/team in the specified race, practice or qualifying session, or season championship.

#### Driver/Constructor/Manufacturer/Team Versus the Field

• Predict whether the named driver/team or a driver/team from the rest of the field will win the specified race, practice or qualifying session, or season championship.

#### Drivers/Constructors/Manufacturer Championship

- Predict the winner of the specified championship.
- The driver/team must start at least one race in the season or else the wagers will be void.

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- If all scheduled championship races are not completed, bets placed on this market will stand as long as the
  governing body declares a champion.
- If there is a change to the scheduled number of races in a season, bets placed on this market will stand.

#### Race/Practice/Championship Winner Without

 Predict the winner of the specified race, practice session or championship without a named driver(s)/team(s)/manufacturer(s)/constructor(s). The finishing position of the named driver(s)/team(s)/manufacturer(s)/ constructor(s) will be ignored for wagers placed on these markets.

#### Nationality of the Race/Championship Winner

• Predict the nationality of the winner of the specified race or championship.

#### Season Race Wins (Over-Under)

- Predict if the race wins a named driver/team will have in a specific season, is over or under the listed number.
- Wagers will stand regardless if all scheduled races do not take place during the season.
- Driver/team must participate in one race during the season or else wagers will be void.

#### **Exact Regular Season Race Wins**

- Predict how many races the named driver/team will win during the specified championship.
- The driver/team must start at least one race in the season or else the wagers will be void.
- If there is a change to the scheduled number of races in a season, bets placed on this market will stand.

#### Most Pole Positions During the Season

• Predict the driver/team who will achieve the most pole positions during the specified season.

#### Race Top 3 Finish

#### Predict a driver to finish in the first three finishers of the specified race.

- 1. If two or more drivers are involved in a dead heat for third place, dead heat rules will apply.
- If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4.— If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 5. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 5. If a race is postponed, normal, postponed race rules apply.
- 7. If a race is abandoned, normal, abandoned race rules apply.
- Bets placed on this market will be settled on the official result of the race. For NASCAR, Xfinity and Truck Series races, results
  will not be posted until the post race inspection is completed. Adjustments to settlement for any changes or adjudications
  made by governing bodies after the event will be made by 6:00am EST the following day.

Race Top 5 Finish

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#### Product a driver to finish in the first five finishers of the specified race

- 1. If two or more drivers are involved in a dead heat for fifth place, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 5. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 6. If a race is postponed, normal, postponed race rules apply.
- 7. If a race is abandoned, normal, abandoned race rules apply.
- 8. Bets placed on this market will be settled on the official result of the race. For NASCAR, Xfinity and Truck Series races, results will not be posted until the post race inspection is completed. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race Top 10 Finish

#### Predict a driver to finish in the first ten finishers of the specified race.

- 1. If two or more drivers are involved in a dead heat for tenth place, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
   5. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected drivertakes no part in the formation lap, bets placed on that driver in this market will be void.
- 6. If a race is postponed, normal, postponed race rules apply.
- 7. If a race is abandoned, normal, abandoned race rules apply.
- 8. Bets placed on this market will be settled on the official result of the race. For NASCAR, Xfinity and Truck Series races, results will not be posted until the post race inspection is completed. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race Winner

#### Predict the winner of the specified race.

- 1. If two or more drivers are involved in a dead heat for first place, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 5. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 6. If a race is postponed, normal, postponed race rules apply.
- 7. If a race is abandoned, normal, abandoned race rules apply.
- 8. Bets placed on this market will be settled on the official result of the race. For NASCAR, Xfinity and Truck Series races, results will not be posted until the post race inspection is completed. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Winning Car Number

#### Predict which car number will be the winner of the race

- 1. If two or more drivers are involved in a dead heat for first place, dead heat rules will apply.
- If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- If a driver or team is disqualified or retires from the race, bets placed on this market will stand
- 5. No matter how many cars do not take part in the race, bets placed on this market will stand.
- 6. If a race is postponed, normal, postponed race rules apply.
- 7. If a race is abandoned, normal, abandoned race rules apply.
- 8. Bets placed on this market will be settled on the official result of the race. For NASCAR, Xfinity and Truck Series races, results will not be posted until the post-race inspection is completed. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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Predict the exact order of drivers to finish first and second in the specified race.

- 1. If two or more drivers are involved in a dead heat for first or second place, dead heat rules will apply.
- there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- A driver is deemed to have participated in a race once they have taken any part in the f lap. If either selected driver takes no part in the formation lan, bets placed on that driver in this market will be void.
- 6. If a race is postponed, normal, postponed race rules apply.
- 7. If a race is abandoned, normal, abandoned race rules apply.
- Bets placed on this market will be settled on the official result of the race. For NASCAR, Xfinity and Truck Series races will not be posted until the post race inspection is completed. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Winning Manufacturer

#### Predict the winning manufacturer of the specified race.

- 1. If two or more manufacturers are involved in a dead heat for first place, dead heat rules will apply.
- If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- If a race is postponed, normal, postponed race rules apply.
- If a race is abandoned, normal, abandoned race rules apply.
- Bets placed on this market will be settled on the official result of the race. For NASCAR, Xfinity and Truck Series races, results ot be posted until the post race inspection is completed. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Top Finish of Manufacturer (Chevrolet, Ford, Toyota)

dict the best finishing driver among the same manu

- 1. If two or more drivers of the same manufacturer are involved in a dead heat for first place, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 5. If a race is postponed, normal, postponed race rules apply.
- 6. If a race is abandoned, normal, abandoned race rules apply.
- rket will be settled on the official result of the ra will not be posted until the post race inspection is completed. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### ufacturer Matchine (Chevrolet, Ford, Toyota)

Predict which manufacturer will have the best finishing driver of the specified race.

- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- If there is a change to the scheduled course, bets placed on this market will stand. 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- If a race is postponed, normal, postponed race rules apply.
- If a race is abandoned, normal, abandoned race rules apply.
- Bets placed on this market will be settled on the official result of the race. For NASCAR, Xfinity and Truck Series races, results . ot be posted until the post race inspection is completed. Adjustments to settlen made by governing bodies after the event will be made by 6:00am EST the following da

ct whether the winning car number of the specified race is an odd or even number.

- 1. If an odd and even car number are involved in a dead heat for first place, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.

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- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 5. If a race is postponed, normal, postponed race rules apply.
- 6. If a race is abandoned, normal, abandoned race rules apply.
- 7. 0 and 00 car numbers are considered even numbers.
- 8. Bets placed on this market will be settled on the official result of the race. For NASCAR, Xfinity and Truck Series races, results will not be posted until the post race inspection is completed. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Winning Car Number - Over/Under

Predict the winning car number of the specified race is over or under the listed position.

- 1. If an odd and even car number are involved in a dead heat for first place, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 5. If a race is postponed, normal, postponed race rules apply.
- 6. If a race is abandoned, normal, abandoned race rules apply.
- 7. 0 and 00 car numbers are considered even numbers.
- Bets placed on this market will be settled on the official result of the race. For NASCAR, Xfinity and Truck Series races, results
  will not be posted until the post-race inspection is completed. Adjustments to settlement for any changes or adjudications
  made by governing bodies after the event will be made by 6:00am EST the following day.

#### Winning Car Numbe

Predict the number range of the winning car of the specified race.

- 1. If two ranges of car numbers are involved in a dead heat for first place, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 5. If a race is postponed, normal, postponed race rules apply.
- 6. If a race is abandoned, normal, abandoned race rules apply.
- 7. 0 includes 00 car number as well.

Bets placed on this market will be settled on the official result of the race. For NASCAR, Xfinity and Truck Series races, results will not beposted until the post-race inspection is completed. Adjustments to settlement for any changes or adjudications made by governingbodies after the event will be made by 6:00am EST the following day:

#### Outright Winner of the Series

- a. Predict the winner of the series.
- b. Bets will be determined by the official standings immediately following the final race of the season and will not be affected by any subsequent enquiries.

Example: A \$100 bet on Denny Hamlin to win the NASCAR Cup Championship at +600 will payout \$700 on the final race day after the official standings confirmed Hamlin the Cup Winner.

#### Postponed Race

- 1. For NASCAR, Xfinity, Trucks and Indy Car series racing, races must be completed within 7 days from the initial start of the race, otherwise bets on that race will be voided if it is not completed in that time. These rules are NOT based on the scheduled start of the race. A race must be completed within the racing season, as long as that race is deemed an official part of the racing season by the particular governing body, no matter what date that race occurs in that season.
- For all other motor racing events, in the instance of a postponed race, all bets placed on that race will be void. Apostponed race can occur for a variety of reasons, though not exclusively; inclement weather and conditions, security,
  power failures.
- 3. As soon as we become aware of a postponed race, bets on that race will be made void.
- 4. If the race is brought forward, all bets placed on that race will stand

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Example: A bet placed on Kyle Busch to win the Daytona 500 will stand if the race does not start as scheduled, but is completed by the end of the season as long as NASCAR deems it an official part of that season, whenever the race takes place. A bet on Busch to win will be void if the race starts and is not completed or deemed official by NASCAR after 7 days of its original starting data.

#### Abandoned Race

In the instance where a race is abandoned, the following principles will be applied in settling bets:

- 1. If a winning selection in a specific market has been established before the abandonment of the race, bets will stand and settlement will occur as expected.
- 2.— If a winning selection for a specific market has not been established at the time of abandonment all bets will be settled as void.
- 3. An abandoned race is deemed to be where a race is halted immediately on the instruction of the race officials and not completed on the same day in local time and with no driver being declared race winner. For NASCAR, Xfinity, Trucks and IndyCar racing events, the race must be completed within seven days from the initial start otherwise bets will be declared with
- A race that has the scheduled number of laps reduced on the instruction of the race officials and where a driver is declared race winner will not count as having been abandoned.
- In the case of an abandoned race, any subsequent rescheduled race or award of the race by governing bodies
  will not count toward settlement.

Example: A bet on Joey Logano to win the Auto Club 400 will be void if the race is abandoned prior to an official winner being declared. If Logano is named the official winner despite the race being called early, then Logano bets will be paid out as winners.

#### Season Markets

#### **Championship Betting Without Constructor**

Predict the winner of the specified drivers' championship without a named constructor. The finishing position of the names constructor will be ignored for bets placed on this market.

Example: A bet placed on Red Bull without Mercedes will win if Red Bull wins the championship and if Red Bull finishes second to a Mercedes driver. The bet will have lost in all other circumstances.

- Bets placed on this market will be settled on the official standings following the completion of the final race of the championship.
- 2. If there is a change to the scheduled venue of one or more races, bets placed on this market will stand.
- 3. If there is a change to the scheduled number of races, bets placed on this market will stand.
- 4. If all scheduled championship races are not completed, bets placed on this market will stand.
- 5. If a driver or team does not complete all races, bets placed on this market will stand.
- 6. If a driver or team is disqualified or retires from the championship, bets placed on this market willstand.
- 7. If a driver transfers to another team during the championship, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Championship Betting Without Named Driver

Predict the winner of the specified drivers' championship without a named driver. The finishing position of the named driver will be ignored for bets placed on this market.

Example: A bet placed on Vettel without Hamilton will win if Vettel wins the championship and if Vettel finishes second to Hamilton. The bet will have lost in all other circumstances.

1. Bets placed on this market will be settled on the official standings following the completion of the final race of the championship.

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- If there is a change to the scheduled venue of one or more races, bets placed on this market will stand.
- 3. If there is a change to the scheduled number of races, bets placed on this market will stand
- 4. If all scheduled championship races are not completed, bets placed on this market will stand.
- 5. If a driver or team does not complete all races, bets placed on this market will stand.
- 6. If a driver or team is disqualified or retires from the championship, bets placed on this market willstand.
- If a driver transfers to another team during the championship, bets placed on this market will stand.
- 8. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Championship Parlay

Predict the driver to win the championship and his team to win the specified constructors' championship in a special price parlay.

Example: Your \$100 bet on Lewis Hamilton/Mercedes at +500 will payout \$600 if Hamilton wins the Championship and Mercedes wins the Constructors' Championship.

- Bets placed on this market will be settled on the official driver and constructor standings following the completion of the final race of the championship.
- 2. If there is a change to the scheduled venue of one or more races, bets placed on this market will stand.
- 3. If there is a change to the scheduled number of races, bets placed on this market will stand.
- If all scheduled championship races are not completed, bets placed on this market will stand.
   If a driver or team does not complete all races, bets placed on this market will stand.
- 6. If a driver or team is disqualified or retires from the championship, bets placed on this market willstand.
- 7. If a driver transfers to another team during the championship, bets placed on that driver in this market will be void.
- 8. Bets placed on this market will be settled on the official competition standings following the completion of the final race in the championship. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Championship Driver Bets

Predict which of the named drivers will finish higher in the specified championship.

Example: A bet on Lewis Hamilton over Sebastian Vettel will win if Hamilton finishes higher than Vettel in the official standings after the last race of the championship season.

- 1- Bets placed on this market will be settled on the official standings following the completion of the final race of the championship.
- 2. If there is a change to the scheduled venue of one or more race, bets placed on this market willstand.
- 3. If there is a change to the scheduled number of races, bets placed on this market will stand.
- 4. If all scheduled championship races are not completed, bets placed on this market will stand.
- 5. If a driver or team does not complete all races, bets placed on this market will stand.
- 6- If a driver or team is disqualified or retires from the championship, bets placed on this market willstand
- 7. If a driver transfers to another team during the championship, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Championship Winner

Predict the winner of the specified championship.

Example: A \$100 bet on Sebastian Vettel to win the Championship at +250 will payout \$350 after Vettel is declared the championship winner by the official standings after the final race of the championship season.

- Bets placed on this market will be settled on the official standings following the completion of the final race of the championship.
- 2.— If there is a change to the scheduled venue of one or more races, bets placed on this market will stand.

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- If there is a change to the scheduled number of races, bets placed on this market will stand.
- 4. If all scheduled championship races are not completed, bets placed on this market will stand.
- 5. If a driver or team does not complete all races, bets placed on this market will stand.
- 6. If a driver or team is disqualified or retires from the championship, bets placed on this market willstand.
- 7.— If a driver transfers to another team during the championship, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Constructors' Championship

Predict the winner of the specified constructors' championship

Example: A \$100 bet on Ferrari to win the Constructors' Championship at +400 will payout \$500 after Ferrari is declared the winner by the official standings after the final race of the championship season.

- Bets placed on this market will be settled on the official standings following the completion of the final race of the championship.
- 2. If there is a change to the scheduled years of one or more races, bets placed on this market will stand
- 3. If there is a change to the scheduled number of races, bets placed on this market will stand.
- 4. If all scheduled championship races are not completed, bets placed on this market will stand.
- 5. If a driver or team does not complete all races, bets placed on this market will stand.
- 6. If a driver or team is disqualified or retires from the championship, bets placed on this market willstand
- 7. If a driver transfers to another team during the championship, bets placed on this market will stand.
- 8. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Driver to Finish on the Podium in Every Race

Predict that a named driver will finish on the podium in every race of the specified championship.

Example: A \$10 bet on Lewis Hamilton to finish on the podium in every race at +1000 will payout \$1,100 if Hamilton starts every race and earns a podium finish in all races after the final race of the championship season.

- 1. If there is a change to the scheduled venue of one or more races, bets placed on this market willstand.
- 2. If there is a change to the scheduled number of races, bets placed on this market will stand.
- 3. If all scheduled championship races are not completed, bets placed on this market will stand.
- 4.— If the driver does not complete all races in the championship, bets placed on this market will stand and bets placed on that driver to finish on the podium in every race will have lost.
- 5.— If the driver is disqualified or retires from the championship, bets placed on this market will stand.
- 6. If the driver transfers to another team during the championship, bets placed on this market will stand.
- Bets placed on this market will be settled on the official standings following the completion of the final race in the championship.
- 8- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Drivers of the Same Nationality to Complete a 1 2 3

Predict that drivers of the same nationality will finish in the first three positions in any race during the specified season.

Example: A \$10 bet on a group of 3 drivers of the same nationality to finish 1-2-3 in a Grand Prix race will win if each driver finishes in the selected position after the official standings are released.

- 1. Bets placed on this market will be settled on the official podium presentation
- 2. If there is a change to the scheduled venue of one or more races, bets placed on this market will stand.
- 3. If there is a change to the scheduled number of races, bets placed on this market will stand.
- 4. If all scheduled championship races are not completed, bets placed on this market will stand.

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- 5. If a driver or team does not complete all races, bets placed on this market will stand.
- 6. If a driver or team is disqualified or retires from the championship, bets placed on this market willstand
- 7. If a driver transfers to another team during the championship, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

How many races will a named driver win during the championship?

Predict how many races the named driver will win during the specified championship.

Example: A \$100 bet on Jimmie Johnson to win 2+ races at +500 will payout \$600 if Johnson has been declared the official winner in 2 or more races AND the final race of the championship season has been made official.

- 1. If there is a change to the scheduled venue of one or more races, bets placed on this market will stand.
- 2. If there is a change to the scheduled number of races, bets placed on this market will stand.
- 3. If all scheduled championship races are not completed, bets placed on this market will stand.
- 4. If a driver or team does not complete all races, bets placed on this market will stand.
- 5. If a driver or team is disqualified or retires from the championship, bets placed on this market willstand.
- 6. If a driver transfers to another team during the championship, bets placed on this market will stand.
- Bets placed on this market will be settled on the official competition standings following the completion of the finalrace in the championship. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Most Pole Positions During the Season

Predict the driver who will achieve the most pole positions during the specified season.

Example: A \$10 bet on Denny Hamlin to win the most pole positions during the season at +800 will payout \$90 if Hamlin has wonthe most pole positions following the official completion of the final race of the championship season.

- 1. If two or more drivers' are involved in a dead heat for most pole positions at the end of the season, dead heat rules will apply.
- 2. If there is a change to the scheduled venue of one or more races, bets placed on this market will stand.
- 3. If there is a change to the scheduled number of races, bets placed on this market will stand.
- 4. If all scheduled championship races are not completed, bets placed on this market will stand.
- 5. If a driver or team does not complete all races, bets placed on this market will stand.
- 6. If a driver or team is disqualified or retires from the championship, bets placed on this market willstand
- 7. If a driver transfers to another team during the championship, bets placed on this market will stand.
- Bets placed on this market will be settled on the official competition standings following the completion of the finalrace in the championship. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Nationality of the Championship Winner

Predict the nationality of the winner of the specified championship.

Example: A \$10 bet on German for the Formula 1 Championship Winner at +900 will payout \$100 if a German racer (such as-Sebastian Vettel) is declared the official championship winner following the final race of the championship season.

- Bets placed on this market will be settled on the official standings following the completion of the final race of the championship.
- 2. If there is a change to the scheduled venue of one or more races, bets placed on this market will stand.
- 3. If there is a change to the scheduled number of races, bets placed on this market will stand.
- 4. If all scheduled championship races are not completed, bets placed on this market will stand.
- 5. If a driver or team does not complete all races, bets placed on this market will stand.
- 6.— If a driver or team is disqualified or retires from the championship, bets placed on this market willstand.

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- 7. If a driver transfers to another team during the championship, bets placed on this market will stand
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Individual Grand Prix Markets

#### Both Team Drivers Race Podium Finish

Predict that both drivers from a named team finish in a podium position in the specified race.

- 1. If two or more drivers' are involved in a dead heat, dead heat rules may apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If either/both drivers or the team is disqualified or retires from the race, bets placed on this market will stand-
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If either/both drivers take no part in the formation lap, bets placed on those drivers in this market will be void.
- 6. If a race is postponed, normal postponed race rules apply.
- 7. If a race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Both Team Drivers to Score Race Points Finish

Predict that both drivers from a named team finish in a points scoring position in the specified race.

- 1. If two or more drivers' are involved in a dead heat for tenth place, dead heat rules may apply
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If either/both drivers or the team is disqualified or retires from the race, bets placed on this market will stand.
- 5. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If either/both drivers taken no part in the formation lap, bets placed on those drivers in this market will be void.
- 6. If a race is postponed, normal postponed race rules apply.
- 7. If a race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Constructor Finishers

Predict whether the number of constructor finishers in a race will be over/under the number specified.

Example: if the number of finishers is specified as 8.5, over means 9 finishers or more and under means 8 finishers or fewer

- 1. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 2. If there is a change to the scheduled course, bets placed on this market will stand.
- 3. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 4. If a race is postponed, normal postponed race rules apply.
- 5. If a race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### **Dual Forecast**

Predict a pair of drivers to finish first and second in the specified race in any order.

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- 1. If two or more drivers' are involved in a dead heat, dead heat rules will apply
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 5. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If either selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 6. If a race is postponed, normal postponed race rules apply.
- If a race is abandoned, normal abandoned race rules apply.
- 8. Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Fastest Lap

Predict which driver sets the best lap time during the specified race.

- 1. If two or more drivers' are involved in a dead heat for the fastest lan time, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from qualifying, bets placed on this market will stand.
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 6. If a race is postponed, normal postponed race rules apply.
- 7. If a race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Fastest Lap and Race Winner

Predict a driver to record the fastest lap and win the specified race in a special price parlay.

- 1. If two or more drivers' are involved in a dead heat for first place and/or for the fastest lap time, dead heat rules will apply:
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
  - If there is a change to the scheduled course, bets placed on this market will stand.
- 3. If a driver or team is disqualified, bets placed on this market will stand.
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selecteddriver takes part in qualifying, but takes no part in the formation lap, bets placed on that driver in this market will be void.
- 5. If a race is postponed, normal postponed race rules apply.
- 6. If a race is abandoned, normal abandoned race rules apply.
- 7. Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Favorite vs The Field Race

Predict whether the named driver or a driver from the rest of the field will win the specified race.

- 1. If the named driver and another driver are involved in a dead heat, bets placed on this market will be void.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver retires or their team is disqualified from the race, bets placed on this market will stand.
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the nameddriver takes no part in the formation lap, bets placed in this market will be void.
- 6. If a race is postponed, normal postponed race rules apply.
- 7. If a race is abandoned, normal abandoned race rules apply.
- 8. Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or

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adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### First Constructors' Retirement

Predict which constructor will have the first driver to retire in the specified race.

- Bets placed on this market will be settled on the lap in which the first retirement takes place. This includes the formation lap. If two drivers retire at different times on the same lap, dead heat rules may apply.
- 2. Only retirements count. If the selected driver or team is disqualified, bets placed on this market will havelost.
- 3. If there are no retirements, the winning selection in this market will be no retirement.
- 1. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 5. If there is a change to the scheduled course, bets placed on this market will stand.
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 7. If a race is postponed, normal postponed race rules apply.
- 8. If a race is abandoned, normal abandoned race rules apply.
  - If the selected constructor already had the first driver to retire at the time of race abandonment, bets placed including that constructor in this market will have already won.
- Bets placed on this market will be settled on the official classification of the race. Adjustments to settlement for any
  changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### First Retirement

Predict which driver will be the first to retire in the specified race.

- Bets placed on this market will be settled on the lap in which the first retirement takes place. This includes the
  formation lap. If two or more drivers retire at different times on the same lap, dead heat rules will apply.
- 2. Only retirements count. If the selected driver or team is disqualified, bets placed on this market will have lost.
- 3. If there are no retirements, the winning selection in this market will be no retirements.
- 4. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 5. If there is a change to the scheduled course, bets placed on this market will stand.
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 7. If a race is postponed, normal postponed race rules apply.
- 8. If a race is abandoned, normal abandoned race rules apply.
  - If the selected driver has already retired at the time of race abandonment, bets placed on that driver in this
    market will have already won.
- Bets placed on this market will be settled on the official classification of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Forecast

Predict a pair of drivers to finish first and second in the specified race in a specific order.

- 1.— If two or more drivers' are involved in a dead heat for second place, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If either selected
  driver takes no part in the formation lap, bets placed on that driver in this market will be void
- 6. If a race is postponed, normal postponed race rules apply.
- 7. If a race is abandoned, normal abandoned race rules apply.
- 8. Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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#### Group Race Betting

Predict which of the named drivers will finish in the highest place in the specified race.

- 1. If two or more drivers' are involved in a dead heat for a place, dead heat rules may apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver retires or their team is disqualified from the race, bets placed will stand and will be settled on the official race
- 5. If all drivers retire or their teams are disqualified from the race at the same time, bets placed on this market will be
- 6. If two or more drivers are involved in a dead heat, dead heat rules will apply.
- 7. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If either/both selected drivers take no part in the formation lap, bets placed on that driver in this market will be
- 8. If a race is postponed, normal postponed race rules apply.
- 9. If a race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### <del>Lap One Leader</del>

Predict which driver will lead the specified race on completion of the first lap.

- 1. If two or more drivers' are involved in a dead heat for the lead on completion of the first lap, dead heat rules will apply.
- 2. If there is a change to the scheduled course prior to the start of the race, bets placed on this market will stand.
- 3. If a driver or team is disqualified or retires during the first lap, bets placed on this market will stand.
- 4. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 5. If the race starts under a safety car, bets placed on this market will be void.
- 6. If a race is postponed normal, postponed race rules apply.
- 7. If the race is abandoned during lap one, normal abandoned race rules apply.
  - If the race is abandoned after lap one, bets placed on this market will stand.
- Bets placed on this market will be settled on the official classification of the race. Adjustments to settlement for any
  changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Driver Matchup Betting

Predict which of the two named drivers will finish in the highest place in the specified race.

- If both drivers' are involved in a dead heat for the same place, bets placed on this market will be void.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If either selected driver retires or their team is disqualified from the race, bets placed will stand and will be settled on the official race result.
- If both drivers retire or their teams are disqualified from the race at the same time, bets placed on this market will be void.
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If either/both
  selected drivers take no part in the formation lap, bets placed on that driver in this market will bevoid.
- 7. If a race is postponed, normal postponed race rules apply.
- 8. If a race is abandoned, normal abandoned race rules apply.
- 9. If either selected driver is no longer participating in the race at the time of race abandonment, bets placed including the other driver in this market will have already won.
- 10. Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or

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adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Nationality of Race Winner

#### Predict the nationality of the winner of the specified race.

- 1. If two or more drivers' are involved in a dead heat for first place, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the no driver of
  the selected nationality takes part in the formation lap, bets placed on that nationality in this market will be void.
- 5. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 6. If a race is postponed, normal postponed race rules apply.
- 7. If a race is abandoned, normal abandoned race rules apply.
- 8. Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Not to Complete the Race

#### Predict a driver not to complete the specified race.

- 1. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 2. If there is a change to the scheduled course, bets placed on this market will stand.
- 3. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 5. If a race is postponed, normal postponed race rules apply.
- 6. If a race is abandoned, normal abandoned race rules apply.
  - If the selected driver is no longer participating in the race at the time of race abandonment, bets placed on that driver in this market will have already won.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Not to Finish on the Podium

#### Predict a driver not to finish in a podium position of the specified race.

- 1. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 2. If there is a change to the scheduled course, bets placed on this market will stand.
- If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 5. If a race is postponed, normal postponed race rules apply.
- 6. If a race is abandoned, normal abandoned race rules apply.
  - If the selected driver is no longer participating in the race at the time of race abandonment, bets placed on that driver in this market will have already won.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### **Number of Finishers**

Predict whether the number of finishers in the specified race will be over/under the given number

Example: if the number of finishers is specified as 17.5, over means 18 finishers or more and under means 17 finishers or fewer.

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- 1. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 2. If there is a change to the scheduled course, bets placed on this market will stand.
- 3. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- If a race is postponed, normal postponed race rules apply.
- 5. If a race is abandoned, normal abandoned race rules apply.
- 6. Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Pole, Fastest Lap and Race Winner

Predict a driver to qualify in pole position, record the fastest lap and win the specified race in a special price parlay.

- 1. Pole position is the driver who sets the best time during the final qualifying session. Any subsequent adjustments to
- 2. If two or more drivers' are involved in a dead heat for first place and/or for the fastest lap time, dead heat rules will apply.
- 3. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- If there is a change to the scheduled course of the final qualifying session or the race, bets placed on this market will stand.
- 5.— If a driver or team is disqualified or retires from qualifying or the race, bets placed on this market willstand.
- 6. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selecteddriver takes part in qualifying, but takes no part in the formation lap, bets placed on that driver in this market will be void
- 7. If qualifying or the race is postponed, normal postponed race rules apply.
- 8. If qualifying or the race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race Betting Without Named Driver

Predict the winner of the specified race without a named driver. The finishing position of the named driver will be ignored for bets placed on this market.

- 1. If two or more drivers' are involved in a dead heat, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 5. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will bevoid.
- 6. If a race is postponed, normal postponed race rules apply.
- 7. If a race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race Points Finish

Predict a driver to finish in a points scoring position in the specified race.

- 1. If two or more drivers' are involved in a dead heat, dead heat rules will apply
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.

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- 6. If a race is postponed, normal postponed race rules apply.
- 7. If a race is abandoned, normal abandoned race rules apply.
- 8. Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race Top 6 Finish

Predict a driver to finish in the first six finishers of the specified race.

- 1. If two or more drivers' are involved in a dead heat, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 5. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 6. If a race is postponed, normal postponed race rules apply
- 7. If a race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race Winner

Predict the winner of the specified race.

- 1. If two or more drivers' are involved in a dead heat, dead heat rules will apply
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 5. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 6. If a race is postponed, normal postponed race rules apply.
- 7. If a race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Safety Ca

Predict whether or not the safety car will be deployed during the specified race.

- 1. Bets placed on this market will be settled on the deployment of the actual safety car during the race. The virtual safety car will not count.
- 2. If the race starts under a safety car, bets placed on this market will be void.
- 3. If a race is postponed, normal postponed race rules apply.
- 4. If a race is abandoned, normal abandoned race rules apply.
  - If the safety car has already been deployed in the race at the time of abandonment, bets placed on this
    market will have already won.
- Bets placed on this market will be settled on the official classification of the race. Adjustments to settlement for any
  changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

To Complete the Race

Predict a driver to complete the specified race.

1. If there is a change to the scheduled number of laps, bets placed on this market will stand.

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- If there is a change to the scheduled course, bets placed on this market will stand.
- 3. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 5. If a race is postponed, normal postponed race rules apply.
- 6. If a race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### To Finish on the Podium

Predict a driver to finish in a podium position of the specified race.

- 1. If two or more drivers' are involved in a dead heat, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 6. If a race is postponed, normal postponed race rules apply.
- 7. If a race is abandoned, normal abandoned race rules apply.
- 8. Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Tricast

Predict three drivers to finish first, second and third in the specified race in a specific order.

- 1. If two or more drivers' are involved in a dead heat, dead heat rules will apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 5. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If either selected driver takes no part in the formation lap, bets placed on that driver in this market will be void.
- 6. If a race is postponed, normal postponed race rules apply.
- 7. If a race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Winning Constructor

Predict the winning constructor in the specified race.

- 1. If two or more drivers' are involved in a dead heat, dead heat rules may apply.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4.— If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- A driver is deemed to have participated in a race once they have taken any part in the formation lap. If no drivers from the selected constructor take part in the formation lap, bets placed on that constructor in this market will be void.
- If a race is postponed, normal postponed race rules apply.
- 7. If a race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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#### Winning Driver in a Specified Free Practice Session

Predict the driver who will record the best time in the specified free practice session.

- 1. Bets placed on this market will be settled on the events that occur in the specified free practice session. The events that occur in other free practice sessions, qualifying sessions and the actual race do not count.
- If two or more drivers' are involved in a dead heat for the best time during the specified free practice session, dead heat rules will apply.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4.— If there is a change to the scheduled time allocated to the specified free practice session, bets placed on this market will stand
- 5. If a driver or team is disqualified or retires from free practice, bets placed on this market will stand.
- 6. If a driver takes no part in the specified free practice session, bets placed on that driver in this market will bevoid.
- 7. If the specified free practice session is postponed, normal postponed race rules apply.
- 8. If the specified free practice session is abandoned, normal abandoned race rules apply.
- Bets placed on this market will be settled on completion of the specified free practice session. Adjustments tosettlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Winning Margin

Predict whether the winning margin between the specified race winner and the rest of the field will be under, over or between the given timescale.

Example: if the specified timescale is under 5 seconds, over 10 seconds or between 5 and 10 seconds under means 0:00 to 4:99 seconds, over means 10:01 seconds or more and between means 5:00 to 10:00 seconds.

- 1. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 2. If there is a change to the scheduled course, bets placed on this market will stand.
- 3. If a driver or team is disqualified or retires from the race, bets placed on this market will stand.
- 4. If a race is postponed, normal postponed race rules apply.
- 5. If a race is abandoned, normal abandoned race rules apply.
- 6. Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Qualifying Markets

#### Fastest Qualifier

Predict which driver sets the best time during the final qualifying session

- Bets placed on this market will be settled on the driver who sets the best time during the final qualifying session. Any
  subsequent adjustments to grid positions will not count.
- If two or more drivers' are involved in a dead heat for the best time during the final qualifying session, dead heat rules will apply.
- 3. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- If there is a change to the scheduled course prior to the start of the final qualifying session, bets placed on this market will stand.
  - If there is a change to the scheduled course during the final qualifying session, bets placed on this market will be void.
- 5.—If a driver or team is disqualified or retires from qualifying, bets placed on this market will stand.
- 6. If the selected driver takes no part in qualifying, bets placed on that driver in this market will be void.
- 7. If qualifying is postponed, normal postponed race rules apply.
- If qualifying is abandoned, normal abandoned race rules apply
- 9. Bets placed on this market will be settled on completion of the final qualifying session. Adjustments to settlement for

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any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day

#### Fastest Qualifier and Win the Race

Predict a driver to record the fastest time in the final qualifying session and win the specified race in a special price parlay.

- Bets placed on this market will be settled on the driver who sets the best time during the final qualifying session. Any subsequent adjustments to grid positions will not count.
- If two or more drivers' are involved in a dead heat for first place and/or for the best time during the final qualifying session, dead heat rules will apply.
- 8. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 4. If there is a change to the scheduled course for the final qualifying session or the race, bets placed on this market will stand.
- 5. If a driver or team is disqualified or retires from qualifying or the race, bets placed on this market willstand.
- 6. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected-driver takes part in qualifying, but takes no part in the formation lap, bets placed on that driver in this market will be settled on the fastest qualifier market at the odds available at the time of bet placement.
- If qualifying or the race is postponed, normal postponed race rules apply.
- 8. If qualifying or the race is abandoned, normal abandoned race rules apply.
- 9. Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am FST the following day.

#### Favorite vs The Field Qualifying

Predict whether the named driver or a driver from the rest of the field will set the best time during the final qualifying session.

- Bets placed on this market will be settled on the driver who sets the best time during the final qualifying session. Any
  subsequent adjustments to grid positions will not count.
- 2. If two or more drivers' are involved in a dead heat for the best time during the final qualifying session, dead heat rules may apply.
- 3. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- If there is a change to the scheduled course prior to the start of the final qualifying session, bets placed on this market will stand.
  - If there is a change to the scheduled course during the final qualifying session, bets placed on this market will be void.
- 5. If a driver retires or their team is disqualified from qualifying, bets placed on this market will stand.
- 6. If the named driver and another driver set the joint best time in qualifying, dead heat rules will apply
- \$If the named driver takes no part in qualifying, bets placed on that driver in this market will bevoid
- 8. If qualifying is postponed, normal postponed race rules apply.
- 9. If qualifying is abandoned, normal abandoned race rules apply.
- 10. Bets placed on this market will be settled on completion of the final qualifying session. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Pole Position

Predict which driver will qualify in pole position for the specified race.

- 1. Bets placed on this market will be settled on the positions set during the final qualifying session. Any subsequent adjustments to grid positions will not count.
- 2. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- ${\bf 3.} \quad \hbox{ If there is a change to the scheduled course, bets placed on this market will stand.} \\$
- 4. If a driver or team is disqualified or retires from qualifying, bets placed on this market willstand.
- 5. If the selected driver takes no part in qualifying, bets placed on that driver in this market will be void.
- 6. If qualifying is postponed, normal postponed race rules apply.

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- 7. If qualifying is abandoned, normal abandoned race rules apply
- Bets placed on this market will be settled on the official classification of the race. Adjustments to settlement for any
  changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Pole, Fastest Lap and Race Winner

Predict a driver to qualify in pole position, record the fastest lap and win the specified race in a special price parlay.

- Pole position is the driver who sets the best time during the final qualifying session. Any subsequent adjustments to grid positions will not count.
- If two or more drivers' are involved in a dead heat for first place and/or for the fastest lap time, dead heat rules will
  apply.
- 3. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- If there is a change to the scheduled course of the final qualifying session or the race, bets placed on this market willstand.
- 5. If a driver or team is disqualified or retires from qualifying or the race, bets placed on this market willstand.
- 6. A driver is deemed to have participated in a race once they have taken any part in the formation lap. If the selected driver takes part in qualifying, but takes no part in the formation lap, bets placed on that driver in this market will be word.
- If qualifying or the race is postponed, normal postponed race rules apply.
- 3. If qualifying or the race is abandoned, normal abandoned race rules apply.
- Bets placed on this market be settled on the official result of the race. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### **Qualification Driver Matchup Betting**

Predict which of the named drivers will set the best time in the final qualifying session.

- Bets placed on this market will be settled on the driver who sets the best time during the final qualifying session. Any subsequent adjustments to grid positions will not count.
- If the named drivers are involved in a dead heat for the best time during the final qualifying session, bets placed on this
  market will be void.
- 3. If there is a change to the scheduled number of laps, bets placed on this market will stand.
- 4. If there is a change to the scheduled course, bets placed on this market will stand.
- 5. If a driver or team is disqualified or retires from qualifying, bets placed on this market will stand.
- 6. If either selected driver takes no part in qualifying, bets placed including that driver in this market will bevoid.
- 7. If qualifying is postponed, normal postponed race rules apply.
- 8. If qualifying is abandoned, normal abandoned race rules apply.
- Bets placed on this market will be settled on completion of the final qualifying session. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Winning Constructor in Qualifying

Predict which team will have the driver that sets the fastest time in the final qualifying session.

- Bets placed on this market will be settled on the driver who sets the best time during the final qualifying session. Any
  subsequent adjustments to grid positions will not count.
- If two or more drivers' are involved in a dead heat for the best time during the final qualifying session, dead heatrules may apply.
- 3.— If there is a change to the scheduled time allocated to the final qualifying session, bets placed on this market will stand
- 4. If there is a change to the scheduled course, bets placed on this market will stand.
- 5. If a driver or team is disqualified or retires from qualifying, bets placed on this market will stand.
- 6. If the selected constructor takes no part in the final qualifying session, bets placed on that constructor in this market will be void
- 7. If the final qualifying session is postponed, normal postponed race rules apply.

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- 8. If the final qualifying session is abandoned, normal abandoned race rules apply
- 9. Bets placed on this market will be settled on completion of the final qualifying session. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Winning Driver in a Specified Free Practice Session

Predict the driver who will record the best time in the specified free practice session

- 1. Bets placed on this market will be settled on the events that occur in the specified free practice session. The events that occur in other free practice sessions, available actual race do not count.
- If two or more drivers' are involved in a dead heat for the best time during the specified free practice session, dead heat rules will apply.
- 3. If there is a change to the scheduled course, bets placed on this market will stand.
- 4. If there is a change to the scheduled time allocated to the specified free practice session, bets placed on this market will stand
- 5. If a driver or team is disqualified or retires from free practice, bets placed on this market will stand
- 6. If a driver takes no part in the specified free practice session, bets placed on that driver in this market will be void.
- 7. If the specified free practice session is postponed, normal postponed race rules apply.
- 8. If the specified free practice session is abandoned, normal abandoned race rules apply.

Bets placed on this market will be settled on completion of the specified free practice session. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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#### **BADMINTON**

#### **General Rules**

- If there is a change to the scheduled number of games played in a match, wagers will stand, unless stated otherwise.
- If a player is disqualified or retires from the match, wagers will be void, unless stated otherwise.
- If a match is suspended, postponed, abandoned, and not completed on the scheduled day, wagers will be void
  unless stated otherwise. The lone exception is the Olympic Games, where wagers will stand on the match if it
  is played before the Closing Ceremony.

#### Match Betting/Money Line

• Predict the winner of the match.

#### Total Points (Match/Game)

• Predict whether the total points scored in the match or specified game will be over or under a specified number.

#### Game Winner

• Predict the winner of a specific game in the match.

#### **Game/Points Spread**

• Predict the result once the spread has been applied to the official scores.

#### Correct Score (Match/Game)

• Predict the correct score of the match or a given game.

#### Total Points Odd/Even (Match/Game)

• Predict whether the total points scored in the match, or a specific game, will be odd or even.

#### **Extra Points**

• Predict whether there will be extra points in a specified game.

#### Race to X Points

• Which team/player will score the specified number of points in a game first.

#### **Lead After X Points**

• Which team/player will lead after the specified number of points have been played.

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Tournament Winner

• Predict the winner of the specified tournament.

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#### Baseball

General Rules

1.e Bets-Wagers will stand regardless of a pitching change with the only exception being the Listed Pitcher versus Listed Pitcher Money Line market. If one of the listed pitchers does not start in the Listed Pitcher Money Line market, then all wagers on this market will be void.

Pitcher names displayed on mobile app and website are for informational purposes only, with the exception being Listed
 Pitcher vs Listed Pitcher Money Line markets, which require pitcher names to be included in market names.

 Example: Money Line wager on New York Mets will stand if Jacob deGrom or other listed starting pitcher isscratched from start. Money Line wager on New York Mets Listed Pitcher market will be void if JacobdeGrom or other listed starting pitcher is scratched from start.

The gGames must go at least 9 innings of play (or 8 ½ if the home team is ahead) for bets-wagers to have action, otherwise bets-wagers are will be void unless a winning market has already been established unequivocally determined. The only exceptions being:

• For doubleheader games, which are scheduled for 7 innings, these games must go at least 7 innings of paly (or 6 ½ if the home team is ahead).

The only exceptions being: to the above rules are Aa betwager placed on the pre-game money line, where bets wagers will stand provided there are at least 5 full innings of play unless the team batting second is leading after 4 ½ innings. If the game is called or suspended after this point of the game is reached, then the winner is determined by the score after the last full inning (unless the team batting second scores to tie or takes the lead in the bottom half of the innings, in which case the winner is determined by the score at the time the game is called).

With the exception of MLB playoff games, In the instance where a game is suspended/abandoned, games do not carry over the
following rules will be applied in settling wagers:

Pre-match total runs wagers will stand if winning selection is determined prior to game being called or suspended. Live total runs wagers will be void regardless of result if game is called suspended. If a winning selection in a specific market has been unequivocally established determined before the suspension/abandonment of the game, bets wagers will stand and settlement will occur as expected.

 If a winning selection for a specific market has not been unequivocally determined before the time of suspension/abandonment, all wagers will be void.

 In the case of a suspension/abandonment, any subsequent replays/completions, award of the game result by governing bodies, etc. will not count toward settlement.

Except for MLB playoff games, suspended games do not carry over,

When Mercy Rule is called because one team is in an unassailable lead, all bets will stand.

 In any Baseball doubleheaders, in which games are scheduled for 7 innings, these games must go at least 7 innings of play (or 6-½ if the home team is ahead). In the event of a tie, bets are void.

2. Extra innings count unless specified otherwise.

Postponed Games: In the instance of a postponed game, all bets-wagers placed on that game will be void. A postponement is deemed to be where a game does not commence and is completed by 69:00 am venue PST time the following day after the event starts. A postponed game can occur for a variety of reasons (though not exclusively), inclement weather and conditions, security/policing, power failures, etc. The only exception to this rule is MLB playoff games which are action whenever played. Postponement refers to date and time of game location, not where customer is located.

As soon as we become aware of a postponed game, bets on that game will be made void.

Where bets have been placed on a game that subsequently has its gameday changed for reasons such as TV coverage (though not exclusively), bets will stand as this change to the game date is not deemed a postponement.

Extra innings count unless specified otherwise.

Suspended/Abandoned Games: In the instance where a game is abandoned, the following rules will be applied in settling bets:

If a winning selection in a specific market has been established before the suspension/abandonment of
the game, but will stand and established began as avacated.

 If a winning selection for a specific market has not been established at the time of suspension/abandonment, all bets will be settled as void.

A suspension/abandonment is deemed to be where a game is halted before the completion of 9 innings, o

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8.½ innings if the home team is ahead at the time of abandonment, and not played out to conclusion by 6:00 am venue time the following day.

A game that is interrupted (ex: inclement weather), but then plays to a conclusion on the same day will not
count as a suspension/abandonment and bets will be settled on the outcome at the end of the game.

For regular-season team futures markets:

All teams must play in the listed amount of regular season games or else wagers will be void unless a winning market has already been determined.

• In the case of a tie, dead heat rules will apply.

For individual game and season-long player statistical markets, wagers, the player(s), must play start, in a game for a wager to be action or else wagers will be void, unless otherwise stated, if the named player does not play, the wager will be void.

• For individual game player statistical markets, the player(s) must start, or else wagers will be void.

Batters need to be in the starting lineup and have a plate appearance or else prematch wagers will be void, unless otherwise stated.

Pitchers must throw the first pitch for their team for action.

For Pitcher Win markets, the "No" selection includes both losses and no decisions.

 All player proposition markets are action once game becomes official after 5 innings unless a winning market has already been determined.

For season-long player propositions/futures:

o The named player(s) must play in at least one regular season game or else wagers will be void.

All teams must play at least the listed number of regular season games or else wagers will be void.

In the case of a tie in a futures market, dead heat rules will apply.

 In the case of a suspension/abandonment, any subsequent replays/completions, award of the game result by governing bodies, etc. will not count toward settlement. The only exceptions to these rules are:

A bet placed on the pre game money line, where bets will stand provided there are at least 5 full-innings of play unless the team batting second is leading after 4.5 innings. If the game is called or suspended after this point of the game is reached, then the winner is determined by the score after the last full innings (unless the team batting second scores to tie or takes the lead in the bottom-half of the innings, in which case the winner is determined by the score at the time the game is called.

With the exception of MLB playoff games, suspended games do not carry over

• If the Mercy Rule is called because one team is in an unassailable lead, all bets will stand.

In any Baseball doubleheaders, in which games are scheduled for 7 innings, these games must go at least 7innings of play (or 6 ½ if the home team is ahead). In the event of a tie, bets are void.

3. Bets on league/tournament winners will be settled on the official standings immediately following the last game in the league/tournament and any subsequent amendments to the result will not affect bets.

4.1\_ For game and season long player wagers, player must play in a game for a wager to be action. If the named player does not play, the wager will be void.

Pre-game money line exception listed above still stands.

When Mercy Rule is called because one team is in an unassailable lead, all bets will stand.
 Money Line

1. Predict which team will-score the most runs win the game.

Extra innings are included.

A bet placed on the pre game money line, where bets will stand provided there are at least 5 full innings of play unless the team batting second is leading after 4.5 innings. If the game is called, or suspended, after this point of the game is reached, then the winner is determined by the score after the last full innings (unless the team batting second scores to tic, or takes the lead in the bottom half of the innings, in which case the winner is determined by the score at the time the game is called).

With the exception of MLB playoff games, suspended games do not carryover.

Run Line

. Predict the winning team after the point spread has been applied to the actual scores.

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#### Extra innings are included.

#### First 3 Innings

• For money line, run line and total runs, the full 3 innings must be played for action, unless result has already been determined.

#### First 5 Innings

- For money line, run line and total runs, the full 5 innings must be played for action, unless a winning result has already been determined.
- The exception to the above rule is if the game is called/suspended in the bottom of the fifth inning with the home team ahead, all
  money line wagers will be settled as official with the score at the time of suspension.

#### First 7 Innings

- For money line, run line and total runs, the full 7 innings must be played for action, unless result has already been determined.
- The exception to the above rule is if the game is called/suspended in the bottom of the seventh inning with the home team ahead, all money line wagers will be settled as official with the score at the time of suspension.

#### **Total Runs/Alternative Total Runs**

Predict whether the combined scores for each team will be over or under a specified number of runs.

#### Away/Home Team Total Runs

• Predict whether the home/away team will score over or under a specified number of runs.

#### Total Runs Odd/Even

- Predict whether the total runs are odd or even.
- Zero counts as even.
- Runs scored in extra innings count.

#### First/Last Team to Score

Predict which team will score first or last.

#### Teams to Score

• Predict whether one, both or neither teams will score.

#### **Innings Betting**

- Predict the team that will score the most runs in a specified inning.
- The full inning must be completed for wagers to stand.
- In the event of a tie, wagers will be void unless odds are quoted for the tie.

#### Innings Total Runs

• Predict the range that contains the combined number of runs scored in a specified number of innings.

#### Innings Total Runs Odd/Even

- Predict whether the total number of runs in a specified innings is odd or even.
- Zero counts as even.
- Runs scored in extra innings count.

#### Innings of First/Last Scoring Play

 Predict the inning that contains the first/last scoring play and whether it will be in the top half (away team) or bottom half (home team).

#### **Highest Scoring Innings**

- Predict the highest scoring innings.
- In the event of a tie, dead heat rules will apply.

#### Nine Innings Betting

Predict the team that will score the most runs during the first nine innings.

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- Extra innings do not count.
- In the event of a tie, wagers will be void unless odds are quoted for the tie.
- If the first nine innings are not completed, wagers will be void unless the home team is ahead after 8½ innings, in which case wagers will stand.

#### **Nine Innings Correct Score**

- Predict the correct score after the first 9 innings have been completed.
- Extra Innings do not count.
- If the full 9 innings are not completed, wagers will be void unless the home team is ahead after 8½ innings, in which case the correct score at the time will stand.

#### Nine Innings Correct Score Special

- Predict whether any team will score 10 or more runs in 9 innings.
- If the full 9 innings are not completed, wagers will be void unless the home team is ahead after 8½ innings, in which case wagers will stand.

#### Will the Home Team Bat at the Bottom of the Ninth Inning

• Predict whether the home team will bat after the away team has completed 9 innings.

#### Will Extra Innings be Played

• Predict whether extra innings will be played because the scores are level after 9 innings.

#### **Double Result**

- Predict the result at both the end of the 5th inning and the end of the game.
- Extra innings are included.

#### Winning Margin

• Predict the margin by which a specified team wins the game.

#### Two-Run/Three-Run Scoring Play

• Predict whether there will be a scoring play in the game that scores two/three runs.

#### **Grand Slam Home Run**

• Predict whether there will be a grand slam home run scored in the game.

#### Quality Pitching

• Predict the total number of runs conceded by either team through the first 6 innings.

#### **Shutout Pitching**

• Predict whether either team will allow no runs to be scored through the first 9 innings (or 8.5 if the home team is ahead).

#### 1st Plate Appearance - Result Exact

- Predict the exact result of a listed batters' first plate appearance.
- Wagers will stand regardless of if a player is in the starting lineup or not.
- All incomplete plate appearances will be void.

#### **Total Bases**

- Predict the number of total bases a player will have in the game.
- Total bases include the number of bases a player has as a result of their hits.
- Walks are NOT included in a player's total bases.

#### Race to X Runs Pre-Game/Live

- Predict which team will reach the specified number of runs first.
- Wagers are settled on the events that occur in the regulation number of innings. Extra innings will count if the game is tied on completion of the regulation number of innings.

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- If a game is abandoned and a winning selection has been unequivocally determined in the time played before
   suspension/abandonment, wagers placed on that selection in this market will have already won and will be settled as winners.

   Wagers placed on other selections in this market will have already lost.
- If a game is abandoned and no winning selection has been unequivocally determined in the time played before suspension/abandonment, wagers placed on this market will be void because the game did not play for the full duration.

#### MLB Daily Total Runs Scored - "Grand Salami"

- Predict whether the number of runs scored in an MLB game day is over or under a specified number.
- All scheduled games must take place that day and go at least 8.5 innings or all wagers will be void.
- Standard MLB suspension/abandonment rules apply regarding completion of games the following day.

#### Away Teams v Home Teams Runs (Money Line/Spread)

- Predict whether the home teams or the away teams will score the most runs, or with a runs handicap applied, on any specified MLB game day.
- All scheduled games must take place that day and go at least 8.5 innings or all wagers will be void.
- Standard MLB suspension/abandonment rules apply regarding completion of games the following day.
- In the event of a change in venue, the team batting second for betting purposes will be classed as the home team.

#### Daily Grand Slam and No-Hitter

• Wagers will stand regardless of how many games are completed that day.

#### Daily Grand Slam and No-Hitter

Wagers will stand regardless of how many games are completed that day.

#### Daily Pitcher Strikeout Leader

- Predict the starting pitcher to record the most strikeouts for the day.
- If a listed pitcher does not start, wagers on that pitcher will be void.
- As long as a game starts, wagers will stand regardless of how long the game lasts, or whether it is fully completed or not.
- In the case of a tie, dead heat rules will apply.

#### Team to Win Regular Season Series

- Wagers are action as long as there is a declared winner in one game of the series, regardless of how many games were scheduled to be played.
- The series must be completed within seven days of the start of the series. Suspended games completed past the seven days of the series start will not count.
- All games in the series must be played at the originally scheduled site.
- This market is NOT for who wins the regular season series between the two teams for the entire year, just the specifically scheduled two, three, four, etc. game series in a week's time.

#### Team Race to Record 0 to 13 Runs

- $\underline{1.\quad \text{The winning team is the first to record every run }} \underline{\text{total in an official game; from 0 to 13 runs.}}$
- 2. Win or lose, each MLB team's run total at the end of the game is recorded.
- 3. Final run totals are recorded starting on Opening Day of MLB regular season.
- 4. Any additional 13 Run Baseball Pool markets will list start date within the market name.
- 5. Games that are postponed, suspended, cancelled, or considered unofficial for any reason are not recorded.
- 6. Final run totals for rescheduled or resumed games are recorded with the later date.

#### Tiebreakers

- 7. If multiple teams record their last run on the same day, the team with the fewer games played will be chosen as the winner.
- 3. If a tie still exists, dead heat rules will apply. Odds will be divided by the number of winning teams.
- In the event the winning team pool is not declared because it is not decided after the MLB regular season is complete, the
  pool wagers will be refunded.

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#### **General Rules - Live wagering:**

• For all full-game wagers on baseball the game must go at least the regulation 9 innings (8 % if the home team is ahead) for a scheduled 9-inning games and 7 innings (6 % if the home team is ahead) for a scheduled 7-inning game for action.

-When Mercy Rule is called because one team is in an unassailable lead, all live wagers will stand.

- For all specific inning or combined inning (e.g., <u>Frist 5 X</u> innings <u>Result After X Inning, X Inning Money Line</u>, X <u>Inning Betting</u>, X <u>Inning Runs</u>) wagering <u>n baseball</u>, the specified inning or period must <u>have</u> been completed for action. For example, a wager on <u>a run being scored in the 5<sup>th</sup> the 6<sup>th</sup> Inning where a game is postponed in the 7<sup>th</sup> inning <u>is action</u>stands; whereas if the game were to be called at any time during the 56<sup>th</sup> inning, the wager <u>is will be void (regardless of if a run has already been scored)</u>.</u>
- Unless odds are quoted for a tie, any market where the result is a wagering tie will be refunded.
- Live total runs wagers will be void regardless of result if game is called suspended, with the exception of the Mercy Rule being applied.
- For live player proposition markets, players must play for action. If a player does not play, live wagers on the player will be void.
- All player proposition markets are action once game becomes official after 5 innings unless result has already been determined.
- The official ruling made by Major League Baseball on what constitutes a plate appearance for a given player will be used for settlement purposes when determining whether the plate appearance was recorded.
- Settlement will occur in real time and will be taken from the feed supplied by our service providers.

#### **Any Run in X Inning Live**

- Predict whether a run will be scored by either team in a listed inning.
- If a run has been scored in the listed inning and then the game gets suspended/postponed, wagers will stand and the 'yes' will be the winning selection.

#### <u>Hit – Batter v. Pitcher Top/Bottom of the Xth Inning Live</u>

- Predict whether the named batter will record a Single, a Double, a Triple, a Home Run (all as defined by the MLB) or No Hit in his
  plate appearance against the named pitcher in the specified half-inning.
- Wagers are settled on official statistics provided by the MLB. In the event of a dispute, statistics published on MLB.com on the day of the game will be used for settlement purposes. Any subsequent changes after this time won't count for settlement purposes.
- If the named batter does not complete a plate appearance (as defined by the MLB) against the named pitcher within the specified half-inning, wagers will be void.
- If the named batter or pitcher in the market are ejected or removed because of injury or substitution before or during the plate appearance, wagers will be void.
- The following outcomes of a plate appearance will also result in a void bet: Intentional Walk, Sacrifice Bunt, Catcher Interference, Fan Interference (all as defined by, and scored as, by the MLB).
- The bet will be resulted on the first plate appearance outcome of the named batter against the named pitcher within the specified half-inning. Any subsequent plate appearances the named batter has against the named pitcher in the specified half-inning will not count.
- If the match is abandoned, normal abandoned match rules for Baseball will apply. For all complete plate appearances, the corresponding market's wagers will stand. All incomplete plate appearances will be void.

#### Result - Batter v. Pitcher Top/Bottom of the Xth Inning Live

- Predict whether the named batter will record a Hit, a Strikeout, a Walk (all as defined by the MLB) or "Any Other" in his plate appearance against the named pitcher in the specified half-inning.
- Wagers are settled on official statistics provided by the MLB. In the event of a dispute, statistics published on MLB.com on the day of the game will be used for settlement purposes. Any subsequent changes after this time won't count for settlement purposes.
- If the named batter does not complete a plate appearance (as defined by the MLB) against the named pitcher within the specified half-inning, wagers will be void.
- If the named batter or pitcher in the market are ejected or removed because of injury or substitution before or during the plate appearance, wagers will be void.
- The following outcomes of a plate appearance will also result in a void bet: Intentional Walk, Sacrifice Bunt, Catcher Interference, Fan Interference (all as defined by, and if scored by the MLB).
- The bet will be resulted on the first plate appearance outcome of the named batter against the named pitcher within the specified half-inning. Any subsequent plate appearances the named batter has against the named pitcher in the specified half-inning will not count.

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If the match is abandoned, normal abandoned match rules for Baseball will apply. For all complete plate appearances, the
corresponding market's wagers will stand. All incomplete plate appearances will be void.

#### **Pitch Result**

- "In-Play" includes any type of hit (single, double, etc.) in addition to any batted ball which results in an out(s) being recorded.
- Reaching on an error and failed fielder's choice will settle as "in-play".
- Hit by pitch and pitch out are included in the settlement for "Ball".
- Pitch clock and infield shift violations will not settle any pitch markets.
- Pitch result markets will void for the current batter on an automatic or an intentional walk.
- If a pitch clock or infield shift violation occurs, wagers will be settled on the next pitch thrown.

Pitch result markets will void for the current batter on an intentional walk or an automatic ball that results in an intentional walk.

#### Pitch Speed Over-Under

- If an official pitch speed is not available for a pitch at the conclusion of the game, all wagers will be void. Official pitch speeds come from MLB.com. Pitch speed on a television broadcast is not considered official.
- Pitch clock and infield shift violations will not settle any pitch speed markets.
- Pitch speed will void for the current batter on an automatic walk.
- If a pitch clock or infield shift violation occurs, wagers will be settled on the next pitch thrown.
- . Pitch speed markets will void for the current batter on intentional walk or an automatic ball that results in an intentional walk.

#### Plate Appearance Result Reach Base

- "Yes" will be settled as the winner if the result of the player's plate appearance ends with that player being safely on any base or reaching home plate (including reaching base in scenarios such as an error, fielder's choice, and an international walk) and the half inning is not over.
- "No" will be settled as the winner if the specified player does not hit a home run or the result of the player's plate appearance ends with that player not being on base (including scenarios such as the player recording a hit but being thrown out trying to stretch a hit into extra bases).

#### Plate Appearance Exact (No Pitcher Listed)

- "Reach on Error" includes an error, failed fielder's choice, and catcher's interference.
- Plate Appearance Exact will be void on an intentional walk.

#### Plate Appearance Grouped (No Pitcher Listed)

- All wagers on the specific market will be void in the following scenarios: error, failed fielder's choice, catcher's interference, and a
  dropped third strike (where the batter beats the throw to first base).
- Plate Appearance Grouped will be void on an intentional walk.

#### Plate Appearance Pitches Thrown

- Predict the total number of pitches thrown in the plate appearance. Automatic balls/strikes do not count towards the number of pitches thrown.
- If a plate appearance is cut short due to an out on the basepaths, those pitches do not count towards settlement when the batter
   leads off the following inning.

#### 3-Batter Reach Base

- Predict the result of the plate appearance for each of the first three batters up in a half inning. The wager is whether each batter will
  reach base or not (e.g., "no|yes|no" means that the first and third batters of that half inning will not reach base, and the second
  batter will reach base).
- For each of the three batters, "Yes" will be settled as the winner if the result of the player's plate appearance ends with that player being safely on any base or reaching home plate (including reaching base in scenarios such as an error or fielder's choice but excluding reaching via an intentional walk) and the half inning is not over.
- Pinch hitters or pitching changes will not void the market.
- All wagers will be void if any of the three batters are intentionally walked.

#### Half Inning 0.5 Strikeout Over-Under

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• A strikeout with a dropped third strike where the batter reaches safely will grade the market as "Yes".

#### Half Inning 2.5 Strikeout Over-Under

Predict if there will be over or under 2.5 strikeouts during the half inning. The strikeouts do not need to be consecutive. For example,
 <u>a dropped third strike where the batter reaches safely, followed by a fly out, followed by two strikeouts, would grade the market as
 "Yes".</u>

#### **Half Inning Strikeout Exact**

A dropped third strike where the batter reaches safely counts toward the total number of strikeouts.

#### Half Inning Home Run

• Inside-the-park home runs will grade the market as "Yes".

#### Half Inning Batters to the Plate

Predict how many batters will step into the box. An official plate appearance does not need to be recorded.
 For example, the first two batters of the inning record outs. The third batter reaches safely. On a 2-0 count to the fourth batter, the runner is caught stealing. The market results as 4 batters to the plate.

#### Half Inning Hits Exact/Hits Over Under

• A hit where the batter is out stretching counts as a hit.

#### Live Preset Parlay Specials

• If one leg of a parlay voids, the entire parlay will void regardless if all of the other legs win.

#### League, Conference, Division, Regular Season Winner

- League, conference, division, and regular season winners will be determined by the official rules of the respective league. This
  includes a playoff or any other process which is used to determine the winner.
- If there is a realignment of a conference, league or division after those markets have been released, then wagers on those markets will be void.
- If a team is placed on probation and deemed ineligible for any championships at any time after wagering has been made available, all wagers will stand.

#### Winning League/Conference/Division

Predict which league/conference/division the championship winner will come from.

#### Playoff Series Winner

- Predict the team that will win the given series.
- If there is any change to the scheduled number of games in the series, wagers will be void.
- The winner of the given series will be the team that progresses on to the next round of the competition or lifts the trophy.

#### Regular Season Win Totals/Head-to-Head

- For regular season win totals, teams must play at least the listed number of regular season games or else wagers will be void, unless a winning market has already been determined.
- For head-to-head matchups, teams must play at least the listed number of regular season games for action, unless otherwise stated.
- Teams do not need to play the same number of regular season games for action, as long as they play the minimum listed number of games.

#### Make-Miss Playoffs

- Wagers are action regardless of how many regular season games are played as long as league considers them playoff teams.
- Play-in games are NOT considered making the playoffs. A team playing in a play-in game and not advancing to the actual playoffs
  round, would be considered as NOT making the playoffs. A team gaining a wild card berth is considered as making the playoffs.

#### **Award Winner**

Predict which player/coach will win a specified award.

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 Player or coach must play/coach in at least one regular season game for action. The lone exception is for Rookie of the Year Award markets, where all wagers are action regardless of whether a player plays in a regular season game or not.

#### **Home Run Derby**

- Players must start in the home run derby or else wagers on that specific player will be void.
- For head-to-head player round matchups, both players must start the round or else wagers will be void.
- For all statistical markets, results will be determined by official league data and not what is necessarily shown or heard on the broadcast.

#### X Overall Draft Pick

Predict the player to be selected at the listed position in the draft.

#### Player Selected in Top X/Round X

• Predict whether a player will be drafted in the top x selections/rounds in the draft.

#### **Player Draft Position**

- Predict whether a specified player will go over or under a listed position in the draft.
- If the listed player is not drafted, then the over will be the winning selection.

#### **Team to Pick Specified Player**

• Predict which team will pick a specified player in the draft.

#### Total Number of Players by Position/College Conference Drafted in X Round

- Predict the number of players by position, or from a conference, drafted in the specified round.
- The position a player plays, or conference they are from, will be determined by the governing body overseeing the draft.

#### First Drafted Position

- Predict what position a listed team will draft first.
- The position a player plays will be determined by the governing body overseeing the draft.

#### First Drafted Player

• Predict which player will be drafted first from a listed group of players.

#### Exact Draft Order

• Predict the exact order of players selected in a listed number of picks.

#### Live wagering

- For all full game wagers on baseball the game must go at least the regulation 9 innings (8.1/4 if the home team is ahead) for a scheduled 9 inning games and 7 innings (6.1/4 if the home team is ahead) for a scheduled 7 inning game for action.
- For all specific inning or combined inning (e.g., first 5 innings) wagering in baseball, the specified inning or period must have
  been completed for action. For example, a wager on a run being secred in the 5<sup>th</sup> thining where a game is postponed in the 7<sup>th</sup>inning is action; whereas if the game were to be called at any time during the 5<sup>th</sup> inning, the wager is void (regardless of if a run
  has already been correct)
- Unless odds are quoted for a tie, any market where the result is a wagering tie will be refunded

#### Player Props:

#### Pregame

1. For batter and pitcher markets, players must start for action. If player does not start, wagers on that player are void.

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- a. Batters need to be in starting lineup and have plate appearance for action.
- b. Pitchers must throw first pitch for their team for action.
- c. For Pitcher Win markets, the "No" selection includes both losses and no decisions.
- d. All player markets are action once game becomes official after 5 innings.

<del>Live</del>

For live markets, players must play for action. If player does not play, live wagers on player are void.
 All player markets are action once game becomes official after 5 innings.

#### Money Line

- Predict which team will score the most runs.
- Extra innings are included.
- 3.1. A bet placed on the pre-game money line, where bets will stand provided there are at least 5 full innings of play unless the team batting second is leading after 1.5 innings. If the game is called, or suspended, after this point of the game is reached, then the winner is determined by the score after the last full innings (unless the team batting second scores to tie, or takes the lead in the bottom half of the innings, in which case the winner is determined by the score at the time the game is called).
- 4.1. With the exception of MLB playoff games, suspended games do not carry over

#### Pun Line

- Predict the winning team after the point spread has been applied to the actual scores
- 2.1. Extra innings are included.

#### **Total Runs**

- 1. Predict whether the combined scores for each team will be over or under a specified number of runs
- 2. If the number of runs is the same as the stated number, then bets will be made void.
- 3. Extra innings are included.

#### Alternative Total Runs

- 1. Predict whether the combined scores for each team will be over or under a specified number of runs
- 2. If the number of runs is the same as the stated number, then bets will be made void.
- 3. Extra innings are included.
- 4. The game must go at least 9 innings of play (or 8 ½ if the home team is ahead) for Total Runs wagers to have action, otherwise bets are void.
  - Pre-match Total Runs wagers will stand if winning selection is determined prior to game being called or suspended.
  - Live Total Runs wagers will be void regardless of result if game is called suspended.

#### **Innings Total Runs**

1. Predict the range that contains the combined number of runs scored in a specified number of innings.

#### **Innings Betting**

- 1. Predict the team that will score the most runs in a specified inning. The full inning must be completed for bets to stand.
- 2. In the event of a tie, bets will be void unless odds are quoted for the tie.

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#### Nine Innings Betting

- 1. Predict the team that will score the most runs during the first nine innings.
- 2. In the event of a tie, bets will be void unless odds are quoted for the tie.
- If the first nine innings are not completed, bets are void unless the home team is ahead after 8% innings, in which case bets will stand.

#### Nine Innings Correct Score

- 1. Predict the correct score after the first 9 innings have been completed.
- 2. Extra Innings do not count.
- 3. If the full 9 innings are not completed, bets are void unless the home team is ahead after 8½ innings, in which case the correct score at the time will stand.

#### Nine Innings Correct Score Special

- 1. Predict whether any team will score 10 or more runs in 9 innings.
- 2. If the full 9 innings are not completed, bets are void unless the home team is ahead after 8½ innings, in which case bets will stand.

#### Double Result

- 1. Predict the result at both the end of the 4th innings and the end of the game.
- 2. Extra innings are included.
- 3. Both predictions must be correct for bets to be successful.

#### Winning Margin

- 1. Predict the margin by which a specified team wins the game.
- 2. Extra innings are included.

#### Home Team Total Runs

- 1. Predict whether the home team will score over or under a specified number of runs.
- Extra innings count.
- The game must go at least 9 innings of play (or 8 ½ if the home team is ahead) for Total Runs wagers to have action, otherwise bets are void.
  - Pre-match Total Runs wagers will stand if winning selection is determined prior to game being called or suspended.
  - Live Total Runs wagers will be void regardless of result if game is called suspended.

#### Away Team Total Runs

- 1. Predict whether the away team will score over or under a specified number of runs.
- 2. Extra innings count.
- 3. The game must go at least 9 innings of play (or 8 1/4 if the home team is ahead) for Total Runs wagers to have action, otherwise bets are void.
  - Pre-match Total Runs wagers will stand if winning selection is determined prior to game being called or suspended.
  - Live Total Runs wagers will be void regardless of result if game is called suspended.

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4	Predict whether one, both or neither teams \ Extra innings count.	will score.	
First T	<del>eam to Score</del>		
	Predict which team will score first.		
2	Extra innings count.		
Last T	eam to Score		
4	Predict which team will score last.		
2	Extra innings count.		
Inning	s of First Scoring Play		
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Grand Slam Home Run

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- 1. Predict whether there will be a grand slam home run scored in the game.
- 2. A grand slam is a home run hit with all bases occupied by base runners, thereby scoring 4 runs.
- 3. Extra innings count.

#### Three Run Scoring Play

- 1. Predict whether there will be a scoring play in the game that scores 3 runs.
- 2. Extra innings count.

#### Two Run Scoring Play

- 1. Predict whether there will be a scoring play in the game that scores 2 runs.
- 2. Extra innings count.

#### **Quality Pitching**

1. Predict the total number of runs conceded by either team after the completion of 6 innings...

#### Shutout Pitching

1. Predict either team to allow no runs to be scored after the completion of 9 innings (or 8.5 if the home team is ahead).

#### World Series Winner

- 1. Predict the team that will win the World Series.
- Bets will be settled on the official standings immediately following the last game in the series and any subsequent amendments to the result will not affect bets.

#### League Winner

- 1. Predict the team that will win the respective league.
- 2. Playoff league finals are included.
- 3. Bets will be settled on completion of the playoffleague finals

#### **Division Winner**

- 1. Predict the team that will win the respective division.
- 2. Playoff division finals are not included.
- 3. Bets will be settled on the division standings after a winner is clinched.

#### Tournament Winner

- 1. Predict the team that will win the tournament.
- Bets will be settled on the official standings immediately following the last game in the tournament and any subsequent amendments to the result will not affect bets.

#### Race to X Runs

Predict which team will reach the specified number of runs first.

Example: Race to 2 runs Tampa Bay v Baltimore. If Tampa Bay score 2 runs before Baltimore, they will be deemed the winning

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#### coloction in the market

- Bets are settled on the events that occur in the regulation number of innings. Extra innings will count if the game is tied on completion of the regulation number of innings.
- 2. If the specified number of runs are not scored by either team, the winning selection in the market will be neither
- 3. If a game is postponed, normal postponed rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned and a winning selection has been established in the time played before
    suspension/abandonment, bets placed on that selection in this market will have already won and willbe settled as winners. Bets placed on other selections in this market will have alreadylost.
  - If a game is abandoned and no winning selection has been established in the time played beforesuspension/abandonment, bets placed on this market will be void because the game did not play for the full duration.
- 5. Settlement will occur in real time based on the feed from our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Hit - Batter v. Pitcher Top/Bottom of the Xth Inning

- Predict whether the named batter will record a Single, a Double, a Triple, a Home Run (all as defined by the MLB) or No Hit inhis plate appearance against the named pitcher in the specified half inning.
- Bets are settled on official statistics provided by the MLB. In the event of a dispute, statistics published on MLB.com on the day
  of the game will be used for settlement purposes. Any subsequent changes after this time won't count for settlementpurposes.
- If the named batter does not complete a plate appearance (as defined by the MLB) against the named pitcher within the specified half inning, bets will be void.
- If the named batter or pitcher in the market are ejected or removed because of injury or substitution before or during the plate appearance, bets will be void.
- The following outcomes of a plate appearance will also result in a void bet: Intentional Walk, Sacrifice Bunt, Catcher-Interference, Fan Interference (all as defined by, and scored as, by the MLB).
- The bet will be resulted on the first plate appearance outcome of the named batter against the named pitcher within the
  specified half inning. Any subsequent plate appearances the named batter has against the named pitcher in the specified halfinning will not count.
- 7. If the match is abandoned, normal abandoned match rules for Baseball will apply. For all complete plate appearances, the corresponding market's bets will stand. All incomplete plate appearances will be void.

#### Result Batter v. Pitcher Top/Bottom of the Xth Inning

- Predict whether the named batter will record a Hit, a Strikeout, a Walk (all as defined by the MLB) or "Any Other" in his plateappearance against the named pitcher in the specified half inning.
- Bets are settled on official statistics provided by the MLB. In the event of a dispute, statistics published on MLB.com on the day
  of the game will be used for settlement purposes. Any subsequent changes after this time won't count for settlementpurposes.
- 3. If the named batter does not complete a plate appearance (as defined by the MLB) against the named pitcher within the specified half inning, bets will be void.
- 4. If the named batter or pitcher in the market are ejected or removed because of injury or substitution before or during the
- The following outcomes of a plate appearance will also result in a void bet: Intentional Walk, Sacrifice Bunt, Catcher-Interference, Fan Interference (all as defined by, and if scored by the MLB).
- The bet will be resulted on the first plate appearance outcome of the named batter against the named pitcher within the
  specified half inning. Any subsequent plate appearances the named batter has against the named pitcher in the specified halfinning will not count.
- 7. If the match is abandoned, normal abandoned match rules for Baseball will apply. For all complete plate appearances, the corresponding market's bets will stand. All incomplete plate appearances will be void.

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#### MLB Grand Salami Total Runs

Predict the number of runs scored in an MLB game day over/under a specified amount.

- 1. Initial declared pitchers are not required to start for bets to have action.
- 2. All games must take place or all bets are void.
- 3. To have action, all games must go at least 8.5 innings.
- 4. Extra Innings do count.
- 5. Standard MLB suspension/abandonment rules apply regarding completion of games the following day.

#### MLB Grand Salami - Away Teams v Home Teams

Predict whether the home teams or the away teams will score the most runs on any specified MLB game day.

- 1. Initial declared pitchers are not required to start for bets to have action.
- 2. All games must take place or all bets are void.
- 3. To have action, all games must go at least 8.5 innings.
- 4. Extra Innings do count.
- 5. Standard MLB suspension/abandonment rules apply regarding completion of games the following day,
- 6. If the home teams and away teams score the exact same number of runs, the market will be settled as void-
- 7. In the event of a change in venue, the team batting second for betting purposes will be classed as the home team.

#### Race to Record 0 to 13 Runs

- 2.1 Win or lose, each MLB team's run total at the end of the game is recorded.

- 6.1. Final run totals for rescheduled or resumed games are recorded with the later date.

#### Tiehreekers

- 8.1. If a tie still exists, dead heat rules will apply. Odds will be divided by the number of winning teams.

- 1. If multiple teams record their last run on the same day, the team with the fewer games played will be chosen as the winner.
- 2. If a tie still exists, dead heat rules will apply. Odds will be divided by the number of winning teams.
- 3. In the event the pool is not decided after the MLB regular season is complete, the pool will be refunded.

#### Regular Season Player Statistical Leader Futures Markets

- 1. For regular season player statistical leader futures markets, player must play at least one regular season game for action.
- 2. In case of a tie, dead heat rules apply.

#### Regular Season Individual Player Statistical Markets

1. For regular season individual player statistical markets, player must play at least one regular season game for action.

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#### Regular Season Team Futures Markets

- 1. For regular season team futures markets, all teams must play at least 160 regular season games for action-
- 2. In case of a tie, dead heat rules apply.

#### **Award Markets**

- 1. Player or coach must play/coach in at least one regular season game for action. The lone exception is for Rookie of the Year Award markets, where all bets are action regardless of whether a player plays in a regular season game or not.
- As long as the league designates a winner of a particular award, wagers are action regardless of the number of gamesplayed in a season or playoffs.
- 3. In case of a tie, dead heat rules apply.

#### Regular Season Win Totals

- 1. For regular season win totals, team must play at least 160 regular season games for action, unless otherwise stated
- 2. For regular season division wins totals, team must play all scheduled division games for action.

#### **Make Miss Playoffs**

- 1. For make miss playoff markets, team must play all scheduled games for action.
- 2. Play in games are not considered making the playoffs. A team playing in a play in game and not advancing to the actual-playoff round, would be considered as NOT making the playoffs. A team gaining a wild card berth, is considered as making the playoffs.

### SPORTSBOOK

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#### Basketball

#### General Rules

- Wagers for all markets will stand provided at least 43 minutes of play in an NBA game, or 35 minutes in a college, international or any other game, have taken place and an official result is declared. If a game does not complete the required number of minutes played, wagers will be void, unless a winning market has already been unequivocally determined. In other competitions, wagers will stand if an official winner is declared by the specific league. If a game is abandoned after play has started, bets other than outright win are void, unless a winning market has already been established, in which case bets will stand. Outright win bets stand provided that 43-minutes of an NBA game have been played or 35 minutes of a College or European game and an official result is declared. In other competitions, bets will stand if an official is declared.
- The exception to these abandonment rules is for games played in the Olympic Games, where bets will stand on the game if it is played before the closing ceremony.
- The game must start-play on the scheduled date-for bets to standor else wagers will be void.
- Postponed game: All bets void with the exception of games played in the Olympic Games, where bets will stand on the match if it is played before the closing ceremony.
- In the case of a postponed/abandoned game, wagers will be void with the exception of games played in the Olympic Games, where wagers will stand on the game if it is played before the Closing Ceremony.
- Where the result of a two-way market is a tie, <u>bets-wagers</u> will be void unless odds are quoted for the tie.
- If there is a change of venue for an event, for any reason, wagers placed on this event prior to the location change announcement will be void.
- For all wagers, overtime counts unless otherwise stated.
- For all Basketball games that are part of a two-legged tie (ex: Champions League, Europe Cup), all markets will be settled on regular time only. Any Overtime played due to a tie being level at the end of regulation will not count for betting wagering purposes.
- For regular-season team futures markets:
  - All teams must play in at least the listed number of regular season games or else wagers will be void, unless a winning market has already been determined.
- In the case of a tie, dead heat rules will apply.
- For individual game player statistical markets, if the named player takes any part in the game, wagers will stand, or else wagers will be void.
- For season-long player propositions/futures, the named player must play in at least one regular season game or else wagers will be void.
- If any component of an individual selection is void, the whole selection is void.
- Example: Two players to each score over a specified number of points. If one player does not play in the game, the entire wager would be void.
- NBA wagers are settled on official statistics provided by the league.
- For basketball parlay cards, the following rules apply:
- Listed basketball rules apply to all parlay card selections.
- Wagers must have a minimum of 3 selections (or required applicable number) in action or else the wager will be
  void. Wagering ties or postponed/non-official games are considered no action and reduce the number of
  selections with action, thus making the wager void, regardless of what the results are in the remaining
  selections.
- Bets on teams to win a conference, league or championship will be settled on the official standings immediately
  following the last game in the conference, league or championship.
- Unless otherwise stated, in individual player total markets, if the named player takes any part in the game, bets stand otherwise bets are void.
- Pre-game rules apply for Live markets, unless otherwise stated.
- For game and season long player wagers, player must play in a game for a wager to be action. If the named player does not play the wager will be void.
- If there is a change of venue for a North American based event, for any reason, bets placed on this event prior to the location change announcement will be void.

Money Line (Game/Half/Quarter)

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- Predict the team that will win the game/half/quarter.
- For the fourth guarter money line, overtime is not included.

#### Spread (Game/Half/Quarter)

Predict the team that will win the game/half/quarter after the point spread has been applied to the actual scores.

#### Total Points (Game/Half/Quarter)

- Predict whether the total points scored in the game/half/quarter will be over or under a specified number.
- Quarters and halves must be completed for wagers to stand unless a winning market has already been unequivocally determined at the time of abandonment.
- For the fourth quarter totals, overtime is not included.

#### Second Half Wagering

- Predict the result of the second half.
- Overtime does not count unless otherwise stated.
- The second half must be fully completed for wagers to stand.

#### Highest/Lowest Scoring Quarter

- Predict the quarter in which the highest/lowest points will be scored.
- Overtime does not count.
- If all four quarters are not completed, wagers will be void unless the most points have already been scored in the fourth quarter.
- In the case of a tie, dead heat rules will apply.

#### Home/Away Team Total Points (Game/Half/Quarter)

• Predict whether the total points scored in the game/half/quarter by the home/away team will be over or under a specified number.

#### Total Points Odd/Even (Game/Half/Quarter/Home/Away)

- Predict whether the total points scored in the game/half/quarter, or home/away teams, will be an odd or even number.
- In second half and fourth quarter, points scored in overtime do not count.

#### Team to Score First/Last Basket

Predict the team that will score the first/last basket (field goal) in the game.

#### First Scorer Markets

- Predict the player who will score the first point(s) in the game.
- Should a player listed not start the game, all wagers on that player will be void.
- If a player that is not listed is the first scorer of the game, all wagers on other starting players will stand.

#### First Scorer Type Markets

- Predict the player that will score the first point(s) in the game and the method by which it will be (i.e.2-point basket, 3-point basket, or free throw).
- Should a player listed not start the game, all wagers on the player selected will be void.
- If a player that is not listed is the first scorer of the game, all wagers on other starting players will stand.

#### First Scorer + Type (2-pt basket)

- Predict the player that will score the first point(s) in the game and it being a 2-point basket.
- If the first score of the game is not a 2-pt basket, all wagers on the market will be graded as a loss.
- Should a player listed not start the game, all wagers on the player selected will be void.
- If a player that is not listed is the first scorer of the game, all wagers on other starting players will stand.

#### First Scorer + Type (3-pt basket)

Predict the player that will score the first point(s) in the game and it being a 3-point basket.

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- If the first score of the game is not a 3-pt basket, all wagers on the market will be graded as a loss.
- Should a player listed not start the game, all wagers on the player selected will be void.
- If a player that is not listed is the first scorer of the game, all wagers on other starting players will stand.

#### First Scorer + Type (Free throw)

- Predict the player that will score the first point(s) in the game and it being a free throw.
- If the first score of the game is not a free throw, all wagers on the market will be graded as a loss.
- Should a player listed not start the game, all wagers on the player selected will be void.
- If a player that is not listed is the first scorer of the game, all wagers on other starting players will stand.

#### Player/Team First Three-Point Field Goal Scorer (Game/Half/Quarter)

- Predict the player that will make the first three-point field goal of the game, half, or quarter.
- If a player that is not listed is the first three-point field goal scorer of the game, half, or quarter, all wagers on the other players will stand.

#### Player or Team First Field Goal Scorer of 2<sup>nd</sup> Half (Type/Exact)

- Offensive basket interference is credited as a turnover and will not settle the shooting player's/team's market.
- Any unsettled player markets will be void when the player fouls out, gets ejected, or is ruled out due to injury.
- If a player that is not listed is the first field goal scorer of the second half, all wagers on the other players will stand.

#### Race to X Number of Points

• Predict the first team to score the listed number of points.

#### Winning Margin (Full Game/Half/Quarter)

• Predict the margin of victory of the game/half/quarter.

#### **Double Result**

• Predict the result at both halftime and full time.

#### Will There be Overtime

Predict whether overtime will be played because the scores are equal at the end of regulation.

#### NBA Daily Total Points – Grand Salami

- Predict the number of points in all the day's scheduled NBA games.
- All scheduled games must be played and be completed on the scheduled day or else wagers will be void.

#### Total Points, Rebounds, Assists, Blocks, Steals, Made 3-Point Field Goals, Turnovers

- Predict whether the statistical category recorded by the named player or team in the game is over or under a specified number.
- Wagers are settled on official statistics provided by the NBA.
- In the event of a dispute, statistics published on NBA.com on the day of the game will be used for settlement purposes.

#### To Record a Double-Double/Triple-Double

- Predict whether a named player will record a double-double or triple-double in the game.
- A "double-double" is for the named player to achieve 10 or more counting statistics in two different statistical categories, either
  points, assists, rebounds or steals.
- A "triple-double" is for the named player to achieve 10 or more counting statistics in three different statistical categories, either points, assists, rebounds or steals.

#### **Highest Scoring Team**

- Predict the team with the highest point total during a specific time frame (i.e., day, week, month, season).
- All games involving the listed teams must be played in the listed time period, or else wagers will be void, unless otherwise stated.

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#### Race to X Points

- Predict the team to reach the listed point milestone first.
- Wagers are void if neither team reaches the listed score.

#### Player or Team First Field Goal Scorer of 2<sup>nd</sup> Half (Type/Exact)

- Offensive basket interference is credited as a turnover and will not settle the shooting player's/team's market.
- Any unsettled player markets will be void when the player fouls out, gets ejected, or is ruled out due to injury.
- If a player that is not listed is the first scorer of the second half, all wagers on the other players will stand.

#### Player or Team Next Made Field Goal Type

- Wagers will be void if another field goal is not made after the displayed score.
- Offensive basket interference is credited as a turnover and will not settle the shooting player's/team's market.
- Any unsettled player markets will be void when the player fouls out, gets ejected, or is ruled out due to injury.
- In the case of a specific score not occurring in the game, all markets with the incorrect score listed in the market's context will be void and action on the market(s) will be canceled.
- o For example, if a two-point field goal is changed to a three-point field goal, the markets with the score reflective of the two-point field goal will be void.

#### Team Next Field Goal Attempt (Type/Exact)

- Wagers will be void if another field goal is not attempted after the displayed score.
- If a player is fouled in the act of shooting and the shot is missed, that does not count as a missed field goal attempt. A made shot on a foul in the act of shooting will count as a made field goal.
- Offensive basket interference is credited as a turnover and will not settle the shooting player's/team's market.
- Any unsettled player markets will be void when the player fouls out, gets ejected, or is ruled out due to injury.
- In the case of a specific score not occurring in the game, all markets with the incorrect score listed in the market's context will be void
  and action on the market(s) will be canceled.
- o For example, if a two-point field goal is changed to a three-point field goal, the markets with the score reflective of the two-point field goal will be void.

#### Possession Result (Exact/Grouped)

- Predict the result of the first or next possession after the given time and quarter.
- An offensive rebound continues a possession.
- o If a player misses a field goal, then their team grabs an offensive rebound and scores a two-pointer, the result of the possession is s "Score/Made 2-Pointer".
- An offensive rebound following a free throw sequence constitutes a new possession.
- A jump ball in which the defensive team gains possession will settle as "Turnover".
- Blocked shots that get rebounded by the defensive team will settle as "Defensive Rebound".
- Non-shooting fouls (technical, clear path, defensive 3 in the key) that lead to free throws will settle as "Attempted Free Throw" if they
  occur during the course of play. Non-shooting fouls that lead to free throws during breaks in play (timeouts, between quarters, etc.)
  will not settle the market.
- Offensive basket interference will settle as "Turnover".
- If a free throw is re-shot due to a violation, the market will settle as the outcome of the additional attempt.
- Any unsettled player markets will be void when the player fouls out, gets ejected, or is ruled out due to injury.

#### Xth Free Throw Made

- Predict whether the listed free throw will be made or not.
- If a free throw is re-shot due to a violation, the market will settle as the outcome of the additional attempt.

#### Free Throw Trip (Two or Three Attempts)

Predict how many free throws will be made from a listed free-throw trip.

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• If a free throw is re-shot due to a violation, the additional attempt will count towards settlement of the market.

### Player Who Will Score More Points

Predict the player who will score more points in the game.

### Quarter Player Points (Over/Under)

Markets will be void if the player does not record any time on-court during the listed quarter.

### Player with Most Points, Rebounds, Assists, Blocks, Steals, 3-Point Field Goals Made

- Predict the player with the highest statistical performance in a category, or categories, during a specific time frame (i.e., game, day, week, month, season).
- For daily markets:
  - o If any one of the listed players doesn't start the game but is an active player on court at any time, wagers placed on this player and market will stand.
  - o If any one of the offered players spends no time active on court and therefore takes no part in the game, wagers placed on the ENTIRE market, including the other listed players, will be void.
  - o All games involving the listed players must be played in the listed time period, or else wagers will be void, unless otherwise stated.
  - For weekly, monthly and season markets, wagers will stand regardless of how many games are played during that time period, unless otherwise stated.
- In the case of a tie, dead heat rules will apply.

Player Matchups Live

### Team or Player Attempt/Type/Exact

- Wagers are void if a field goal is not attempted or made after the displayed score.
- Offensive basket interference is credited as a turnover and will not settle the shooting player's/team's market.
- Any unsettled player markets will be void when the player fouls out or gets ejected.
- The official governing body definition of a field goal applies (free throws do not count)
- In the case of a market listed with a score that did not occur (due to a score correction or any other reason), all wagers on that market will be void.

• For live player statistical matchups, players must play a minimum of 10 minutes in the specified game or else wagers will be void.

### League, Conference, Division, Regular Season Winner

- League, conference, division, and regular season winners will be determined by the official rules of the respective league. This includes a playoff or any other process which is used to determine the winner.
- If there is a realignment of a conference or division after those markets have been released, then wagers on those markets will be void.
- For college basketball regular season conference winner futures, in the case of a tie, dead heat rules will apply.
- For college basketball regular season conference winner futures, in the case of a tie among teams with the same record, dead heat rules will apply. The team that has the number one seed for their conference tournament is NOT a tiebreaker for this market and thus will not be declared the sole winner.
- If a team is placed on probation and deemed ineligible for any championships at any time after wagering has been made available, all wagers will stand.

### Playoff Series Winner

- Predict the team that will win the given series.
- If there is any change to the number scheduled number of games in the series, wagers will be void.
- The winner of the given series will be the team that progresses on to the next round of the competition or lifts the trophy.

### Regular Season Win Totals/Head-to-Head

For regular season win totals, teams must play at least the listed number of regular season games or else wagers will be void, unless a

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#### winning market has already been determined.

- For head-to-head matchups, teams must play at least the listed number of regular season games for action, unless otherwise stated.
- Teams do not need to play the same number of regular season games for action, as long as they play the minimum listed number of games.

### Make-Miss Playoffs

- Wagers will stand no matter how many regular season games are played during the season.
- Play-in games are NOT considered making the playoffs. A team playing in a play-in game and not advancing to the actual playoff round, would be considered as NOT making the playoffs. A team gaining a wild card berth is considered as making the playoffs.

#### Award Winners

- Predict which player/coach will win a specified award.
- Player/coach must play/coach in at least one regular season game or else wagers will be void.
- As long as the league designates a winner of an award, wagers are action regardless of the number of games played in a season or playoffs.
- In the case of a tie, dead heat rules will apply.

#### Caesars Squares

### Final Score Squares

• The listed digit reflects the last digit of each teams' final score.

### **End of X Quarter Score Squares**

- The listed digit reflects the last digit of each teams' score at the end of the specified quarter.
- The specified quarter must be completed, or else wagers are void.

### Halftime Score Squares

- The listed digit reflects the last digit of each teams' score at the end of the first half.
- The first half must be completed, or else wagers are void.

### X Overall Draft Pick

Predict the player to be selected at the listed position in the draft.

### Player Selected in Top X/Round X

• Predict whether a player will be drafted in the top x selections/rounds in the draft.

### Player Draft Position

- Predict whether a specified player will go over or under a listed position in the draft.
- If the listed player is not drafted, then the over will be the winning selection.

### Team to Pick Specified Player

Predict which team will pick a specified player in the draft.

### Total Number of Players by Position/College Conference Drafted in X Round

- Predict the number of players by position, or from a conference, drafted in the specified round.
- The position a player plays, or conference they are from, will be determined by the governing body overseeing the draft.

### **First Drafted Position**

- Predict what position a listed team will draft first.
- The position a player plays will be determined by the governing body overseeing the draft.

### First Drafted Player

Predict which player will be drafted first from a listed group of players.

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### **Exact Draft Order**

• Predict the exact order of players selected in a listed number of picks.

#### NRA Live Specials

- All referenced games within each individual selection must be played and completed on the scheduled day for bets to stand.
- 2. If any component of an individual selection is void, the whole selection is void.
- 3. For any selection referencing a player, if the named player takes no part in a game, bets are void-
- 4. For a selection referencing "To Win All 4 Quarters", this is for a team to outright win each quarter if the team ties or loses any quarter, this represents a losing bet.

### **NBA Grand Salami/Daily Total Points Live**

- 1. Predict the number of points in all of the day's scheduled NBA fixtures.
- 2. All scheduled matches for the day must be played and be completed on the scheduled day for bets to stand. Even if the total goes over a line taken with some games postponed.

#### Money Line

- 1. Predict the team that will win the game.
- Overtime counts.

Example: Better places a money line bet on the Rapters for the Rapters at Hernets game. His bet is a winner if the Rapters win the game, his bet loses of the Hornets win.

### Spread

- 1. Predict the team that will win the game after the point spread has been applied to the actual score.
- 2. Overtime counts.

Example: Bettor places a bet on the Raptors at -3.5 for the Raptors at Hornets game. His bet is a winner if the Raptors win by 4 or more points. His bet loses if the Raptors win by 3 points or less or if the Hornets win.

### Total Points

1. Predict whether the total points scored in the game, including overtime, will be over or under a specified figure.

Example: Better places an over 230.5 bet on the Warriors at Nets game. The game ends at a score of 125-121. His bet win because the combined total of points is 246.

### Away Team Total Points

 Predict whether the total points scored in the game by the away team, including overtime, will be over or under a specified figure.

Example: Better places an over 122.5 on the Rockets for the Rockets in the Rockets at Knicks game. His bet is a winner if the Rockets score 123 points or more, his bet is a loser if the Rockets score 122 points or less.

Home Team Total Points

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 Predict whether the total points scored in the game by the home team, including overtime, will be over or under a specified figure.

Example: Bettor places an over 102.5 on the Knicks for the Knicks in the Rockets at Knicks game. His bet is a winner if the Knicks score 103 points or more, his bet is a loser if the Knicks score 102 points or less.

### Team to Score First Basket

1. Predict the team that will score the first basket.

#### Team to Score Last Basket

- 1. Predict the team that will score the last basket.
- 2. Overtime counts.

#### Double Result

- 1. Predict the result at both halftime and full time.
- 2. Overtime counts.
- 3. Both predictions must be correct for bets to be successful.

### First Half Totals

- 1. Predict whether the total points scored in the first half will be over or under a specified figure.
- 2. The first half must be completed for bets to stand, unless a winning market has already been established at the time of abandonment.
- 3. Overtime does not count unless otherwise stated.

### Winning Margin

- 1. Predict the winning team and their margin of victory
- 2. Overtime counts.

### Spread on a Specified Quarter

- 1. Predict the winning team after the point spread has been applied to the actual scores in a specified quarter.
- 2. Overtime does not count unless otherwise stated.

### **Total Points in a Specified Quarter**

- 1. Predict whether the total points scored in the quarter will be over or under a specified figure.
- 2. Overtime does not count unless otherwise stated.

### Race to a Set Number of Points

- 1. Predict the first team to score a set number of points (ex: 20, 30, etc).
- 2. Overtime counts.

### Total Points Odd/Even

1.—Prodict whether the total points scored in the game will be an odd or even number

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2. Overtime counts.

### Points Odd/Even in a Specified Half

- 1. Predict whether the total points scored in a specified half will be an odd or even number.
- 2. Overtime does not count unless otherwise stated.

### Points Odd/Even in a Specified Quarter

- 1. Predict whether the total points scored in a specified quarter will be odd or even.
- 2. Overtime does not count unless otherwise stated.

### Home Team Points Odd/Even

- 1. Predict whether the total points scored by the home team will be an odd or even number.
- 2. Overtime counts.

### Away Team Points Odd/Even

- 1. Predict whether the total points scored by the away team will be an odd or even number.
- 2. Overtime counts.

### To Record a Double Double

- 1. A "double double" is for the named player to achieve 10 or more counting statistics in two different, statistical categories (ex: points, assists, rebounds, steals, etc).
- 2. Overtime counts.

### First Half Betting

- 1. Predict the result at halftime.
- 2. The first half must be completed for bets to stand.

### Second Half Betting

- 1. Predict the result of a mini game based on the points scored in the second half.
- 2. Overtime does not count unless otherwise stated.
- 3. Any points scored in the first half do not count.
- 4. The second half must be completed for bets to stand.

### First Quarter Betting

- 1. Predict the result at the end of the first quarter only.
- 2. Overtime does not count unless otherwise stated.

### Second Quarter Betting

- 1. Predict the result of a mini game based on the points scored in the second quarter only.
- 2. Any points scored in the first quarter do not count.
- Overtime does not count unless otherwise stated.

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### Third Quarter Betting

- 1. Predict the result of a mini game based on the points scored in the third quarter only.
- 2. Any points scored in the first two quarters do not count.
- 3. Overtime does not count unless otherwise stated.

### Fourth Quarter Betting

- 1. Predict the result of a mini game based on the points scored in the fourth quarter only.
- 2. Any points scored in the other three quarters do not count.
- 3. Overtime does not count unless otherwise stated.

### Highest Scoring Quarter

- 1. Predict the quarter in which the most points will be scored.
- 2. Overtime does not count unless otherwise stated.
- 3. If all four quarters are not completed, bets are void unless the most points have already been scored in the fourth
- 4. Dead heat rules apply.

### Will Overtime Be Played

1. Predict whether overtime will be played because the scores are equal at the end of regulation.

### Championship Winner

- 1. Predict the team that will win the championship.
- Bets will be settled on the official standings immediately following the last game in the championship and any subsequent amendments to the result will not affect bets.

### League Winner

- 1. Predict the team that will win the league.
- 2. Playoffs are included.
- 3. Bets will be settled on the official standings immediately following the last game in the league and any subsequent amendments to the result will not affect bets.

### Conference Winner

- 1. Predict the team that will win the respective conference.
- 2. Playoff conference finals are included.
- 3. Bets will be settled on completion of the playoff conference finals

### **Division Winner**

- 1. Predict the team that will win the respective division.
- 2. Playoff conference finals are not included.
- 3. Bets will be settled on the division standings after a winner is clinched.

### Series Winner

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- 1 Prodict the team that will win the given series
- The winner of the given series will be the team that progresses on to the next round of the competition or lifts the trophy (where applicable).

#### Total Points

redict whether the total points scored by the named player in the game is over or under a specified figure.

- 1. Bets are settled on official statistics provided by the NBA.
- 2. In the event of a dispute, statistics published on NBA.com on the day of the game will be used for settlement purposes.
- 3. Any subsequent changes after this time won't count for settlement purposes
- 4. If the selected player doesn't start the game but is an active player on court at any time, bets placed on this player will stand.
- If the selected player spends no time active on court and therefore takes no part in the game, bets placed on this player will be void.
- 6. If a game is postponed, normal postponed rules will apply.
- 7. If a game is abandoned, normal abandoned rules will apply
- 8. If a game is abandoned and the over selection has won in the time played before abandonment, bets placed on this selection will have been declared as already won and will be settled as winners.
  - i. Bets placed on the under selection will be settled as losers.
- 9. If a game is abandoned and the over selection hasn't won in the time played before abandonment, all bets will be void due to the game not being played for the full scheduled duration.
  - i. Bets placed on this market will be settled on completion of the game.
- 10. Adjustments to settlement won't be made for any changes or adjudications made by governing bodies after the event.
- 11. Overtime counts in terms of settlement.

### Total Assists

Predict whether the total assists recorded by the named player in the game is over or under a specified figure.

- 1. Bets are settled on official statistics provided by the NBA.
- In the event of a dispute, statistics published on NBA.com on the day of the game will be used for settlement purposes.
- 3. Any subsequent changes after this time won't count for settlement purposes
- 4. If the selected player doesn't start the game but is an active player on court at any time, bets placed on this player will stand.
- 5. If the selected player spends no time active on court and therefore takes no part in the game, bets placed on this player will be void.
- 6. If a game is postponed, normal postponed rules will apply.
- 7. If a game is abandoned, normal abandoned rules will apply.
- 8. If a game is abandoned and the over-selection has won in the time played before abandonment, bets placed on this selection will have been declared as already won and will be settled as winners.
- 9. Bets placed on the under selection will be settled as losers.
- If a game is abandoned and the over selection hasn't won in the time played before abandonment, all bets will be void due to the game not being played for the full scheduled duration.
- 11. Bets placed on this market will be settled on completion of the game.
- 12. Adjustments to settlement won't be made for any changes or adjudications made by governing bodies after the event.
- 13. Overtime counts in terms of settlement.

### Total 3 point Field Goals

Predict whether the total 3-point field goals made by the named player in the game is over or under a specified figure.

- 1. Bets are settled on official statistics provided by the NBA.
- 2. In the event of a dispute, statistics published on NBA.com on the day of the game will be used for settlement purposes
- 3. Any subsequent changes after this time won't count for settlement purposes.
- 4. If the selected player doesn't start the game but is an active player on court at any time, bets placed on this player will stand.
- If the selected player spends no time active on court and therefore takes no part in the game, bets placed on this player will be void.
- 6. If a game is postponed, normal postponed rules will apply.
- 7. If a game is abandoned, normal abandoned rules will apply.
- 8.— If a game is abandoned and the over selection has won in the time played before abandonment, bets placed on this selection will have been declared as already won and will be settled as winners.
- 9. Bets placed on the under selection will be settled as losers

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- 10. If a game is abandoned and the over selection hasn't won in the time played before abandonment, all bets will be void due to the game not being played for the full scheduled duration.
- 11. Bets placed on this market will be settled on completion of the game.
- 12. Adjustments to settlement won't be made for any changes or adjudications made by governing bodies after the event.
- 13. Overtime counts in terms of settlement.

#### Total Turnovers

Predict whether the total turnovers made by the named player in the game is over or under a specified figure

- 1. Bets are settled on official statistics provided by the NBA.
- 2. In the event of a dispute, statistics published on NBA.com on the day of the game will be used for settlement purposes.
- 3. Any subsequent changes after this time won't count for settlement purposes.
- 4. If the selected player doesn't start the game but is an active player on court at any time, bets placed on this player will stand.
- If the selected player spends no time active on court and therefore takes no part in the game, bets placed on this player will be void.
- 6. If a game is postponed, normal postponed rules will apply.
- 7. If a game is abandoned, normal abandoned rules will apply.
- 8. If a game is abandoned and the over selection has won in the time played before abandonment, bets placed on this selection will have been declared as already won and will be settled as winners.
- 9. Bets placed on the under selection will be settled as losers.
- If a game is abandoned and the over selection hasn't won in the time played before abandonment, all bets will be void due to the game not being played for the full scheduled duration.
- 11. Bets placed on this market will be settled on completion of the game.
- 12. Adjustments to settlement won't be made for any changes or adjudications made by governing bodies after the event.
- 13. Overtime counts in terms of settlement.

### <del>Total Rebounds</del>

Predict whether the total number of rebounds recorded by the named player in the game is over or under a specified figure.

- ${\bf 1.} \quad \text{Bets are settled on official statistics provided by the NBA.}$
- 2. In the event of a dispute, statistics published on NBA.com on the day of the game will be used for settlement purposes
- 3. Any subsequent changes after this time won't count for settlement purposes.
- 4. If the selected player doesn't start the game but is an active player on court at any time, bets placed on this player will stand.
- If the selected player spends no time active on court and therefore takes no part in the game, bets placed on this player will be void.
- If a game is postponed, normal postponed rules will apply.
- 7. If a game is abandoned, normal abandoned rules will apply.
- 8. If a game is abandoned and the over selection has won in the time played before abandonment, bets placed on this selection will have been declared as already won and will be settled as winners.
- 9. Bets placed on the under selection will be settled as losers.
- 10. If a game is abandoned and the over selection hasn't won in the time played before abandonment, all bets will be void due to the game not being played for the full scheduled duration.
- 11. Bets placed on this market will be settled on completion of the game.
- 12. Adjustments to settlement won't be made for any changes or adjudications made by governing bodies after the event-
- 13. Overtime counts in terms of settlement.

### Total Steals

Predict whether the total number of steals recorded by the named player in the game is over or under a specified figure

- 1. Bets are settled on official statistics provided by the NBA.
- 2. In the event of a dispute, statistics published on NBA.com on the day of the game will be used for settlement purposes.
- 3. Any subsequent changes after this time won't count for settlement purposes.
- 4. If the selected player doesn't start the game but is an active player on court at any time, bets placed on this player will stand.
- 5. If the selected player spends no time active on court and therefore takes no part in the game, bets placed on this player will be void.
- 6. If a game is postponed, normal postponed rules will apply.
- 7. If a game is abandoned, normal abandoned rules will apply.

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- 8. If a game is abandoned and the over selection has won in the time played before abandonment, bets placed on this selection will have been declared as already won and will be settled as winners.
- 9. Bets placed on the under selection will be settled as losers.
- 10. If a game is abandoned and the over selection hasn't won in the time played before abandonment, all bets will be void due to the game not being played for the full scheduled duration.
- 11. Bets placed on this market will be settled on completion of the game.
- 12. Adjustments to settlement won't be made for any changes or adjudications made by governing bodies after the event.
- 13. Overtime counts in terms of settlement.

#### Total Blocks

Predict whether the total number of blocks recorded by the named player in the game is over or under a specified figure.

- 1. Bets are settled on official statistics provided by the NBA.
- 2. In the event of a dispute, statistics published on NBA.com on the day of the game will be used for settlement purposes
- 3. Any subsequent changes after this time won't count for settlement purposes.
- 4.— If the selected player doesn't start the game but is an active player on court at any time, bets placed on this player will stand.
- 5. If the selected player spends no time active on court and therefore takes no part in the game, bets placed on this player will be void.
- 6. If a game is postponed, normal postponed rules will apply.
- 7. If a game is abandoned, normal abandoned rules will apply.
- If a game is abandoned and the over selection has won in the time played before abandonment, bets placed on this selection
  will have been declared as already won and will be settled as winners.
- 9. Bets placed on the under selection will be settled as losers.
- 10. If a game is abandoned and the over selection hasn't won in the time played before abandonment, all bets will be void due to the game not being played for the full scheduled duration.
- 11. Bets placed on this market will be settled on completion of the game.
- 12. Adjustments to settlement won't be made for any changes or adjudications made by governing bodies after the event.
- 13. Overtime counts in terms of settlement.

### Triple Double

Predict whether the named player will or won't record a triple double in the game.

A triple double represents 10 or more in three of the five different statistical categories (e.g. points, assists, rebounds, steals and/orblecks).

- 1. Bets are settled on official statistics provided by the NBA.
- 2. In the event of a dispute, statistics published on NBA.com on the day of the game will be used for settlement purposes.
- 3. Any subsequent changes after this time won't count for settlement purposes.
- 4. If the selected player doesn't start the game but is an active player on court at any time, bets placed on this player will stand.
- If the selected player spends no time active on court and therefore takes no part in the game, bets placed on this player will be void.
- 6. If a game is postponed, normal postponed rules will apply.
- 7. If a game is abandoned, normal abandoned rules will apply.
- If a game is abandoned and the over selection has won in the time played before abandonment, bets placed on this selection
  will have been declared as already won and will be settled as winners.
- Bets placed on the under selection will be settled as losers.
- If a game is abandoned and the over selection hasn't won in the time played before abandonment, all bets will be void due to
  the game not being played for the full scheduled duration.
- 11. Bets placed on this market will be settled on completion of the game.
- 12. Adjustments to settlement won't be made for any changes or adjudications made by governing bodies after the event.
- 13. Overtime counts in terms of settlement.

### <del>Double Double</del>

Predict whether the named player will or won't record a double double in the game.

A double double represents 10 or more in two of the five different statistical categories (e.g. points, assists, rebounds, steals and/orblocks).

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- 1. Bets are settled on official statistics provided by the NBA.
- 2. In the event of a dispute, statistics published on NBA.com on the day of the game will be used for settlement purposes.
- 3. Any subsequent changes after this time won't count for settlement purposes.
- 4. If the selected player doesn't start the game but is an active player on court at any time, bets placed on this player will stand.
- 5. If the selected player spends no time active on court and therefore takes no part in the game, bets placed on this player will be void.
- 6. If a game is postponed, normal postponed rules will apply.
- 7. If a game is abandoned, normal abandoned rules will apply.
- 8. If a game is abandoned and the over selection has won in the time played before abandonment, bets placed on this selection will have been declared as already won and will be settled as winners.
- 9. Bets placed on the under selection will be settled as losers.
- 10. If a game is abandoned and the over selection hasn't won in the time played before abandonment, all bets will be void due to the game not being played for the full scheduled duration.
- 11. Bets placed on this market will be settled on completion of the game.
- 12. Adjustments to settlement won't be made for any changes or adjudications made by governing bodies after the event.
- 13. Overtime counts in terms of settlement.

#### Regular Season Player Statistical Leader Futures Markets

- 1. For regular-season player statistical leader futures markets, player must play at least one regular season game for action-
- 2. Winner is determined by the league rules regarding the number of games played.
- 3. In case of a tie, dead heat rules apply.

### Regular Season Individual Player Statistical Markets

1. For regular season individual player statistical markets, player must play at least one regular season game for action.

### Regular Season Team Futures Markets

- 1. For regular season team futures markets, all teams must play at least 80 regular season games for action.
- 2. In case of a tie, dead heat rules apply.

### Award Markets

- 1. Player or coach must play/coach in at least one regular season game for action.
- As long as the league designates a winner of a particular award, wagers are action regardless of the number of games played in a season or playoffs.
- 3. In case of a tie, dead heat rules apply.

### Regular Season Win Totals

- 1. For regular season win totals, team must play at least 80 regular season games for action, unless otherwise stated.
- For regular season division wins totals, team must play all scheduled division games for action.

### Make Miss Playoffs

- 1. For make miss playoff markets, team must play at least 80 regular season games for action.
- 2. Play-in games are not considered making the playoffs. A team playing in a play-in game and not advancing to the actual playoff round, would be considered as NOT making the playoffs.

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### **Boxing**

#### General Rule

- All wagers are settled on the official result and any subsequent alterations to the result, such as future overturned decisions or disqualifications, will not affect wagers unless they are amended on the day of the event's conclusion.
- In the event of a "no contest" being declared, all wagers will be made void, unless the outcome of a market has already been determined.
- If a bout is postponed, all wagers are void. An event must take place on the listed date for action, unless designated in the event name.
   The lone exception is the Olympic Games, where wagers will stand on the bout if it is fought before the closing ceremony.
- If there is a change in the previously scheduled site, all wagers are action as long as the fight occurs on the previously scheduled date.
- If a fighter withdraws during the period between rounds, the fight is deemed to have ended in the previous round.
- The start of the next round will be signified by the bell ringing. Therefore, a fighter who withdraws after the bell is sounded to signal the start of the next round will be deemed to have lost in that round even if there is no competitive action in that round.

#### **Bout Betting**

Predict the fighter who will win the bout. If result is a draw, then wagers are a void unless a draw option is offered.

#### **Total Rounds**

- Predict whether the fight will finish over or under a specified number of rounds.
- Where a half is stated in a 3-minute round, 1 minute 30 seconds will define the half for over/under betting. The same principle will be used for a 2-minute round, etc. If the over/under total lands on exactly half of a round, wagers will be void.
- If for any reason the selected number of rounds in a fight is changed, wagers will stand on all markets unless the change results in one selection becoming impossible to win, in which case the market is a void.
- Example: If a fight set for 12 rounds with total rounds line of 10.5 is changed to a 10-round fight, wagers on the original 10.5 market line are void because over 10.5 is impossible to win.

### Round Betting/Grouped (Alternative) Round Betting

- Predict the winner of the fight and the round or group of rounds in which the fight will be won.
- If the fight is decided by decision (on points), then that will be the winning market and wagers on a fighter to win in a specific round will be lost. Wagers on a fighter to win in the final scheduled round will not be a winner if the fight is decided by a decision.
- If a technical decision (on points) is the method of victory, the decision will be the winner, regardless if the fight is stopped before the end of the maximum scheduled rounds.
- If for any reason the selected number of rounds in the fight is changed from what was previously scheduled, this market will be void.

### Method of Result (Includes Alternative)/How Will Fight End

- A price will be offered for a knockout (KO)/technical knockout (TKO) and disqualification, decision (includes technical) and a draw (includes technical).
- If a technical decision (on points) is the method of victory, the decision will be the winner, regardless if the fight is stopped before the end of the maximum scheduled rounds.

### Round and Method of Result

- A price will be offered for a KO/TKO and disqualification, decision (includes technical) and a draw (includes technical).
- If a technical decision (on points) is the method of victory, the decision will be the winner, regardless if the fight is stopped before the end of the maximum scheduled rounds.
- If for any reason the selected number of rounds in the fight is changed from what was previously scheduled, this market will be void.

### Knockdown Specials/Knocked Down and Win/Round Knockdown Betting/Exact Number of Knockdowns

A knockdown occurs when the opponent is either knocked out or receives a mandatory 8 count. Anything deemed as a slip by the
referee will not count as a knockdown.

### When The Fight End

- If a technical decision is the method of victory, the exact time the fight was stopped will be the winner.
- If for any reason the selected number of rounds in the fight is changed from what was previously scheduled, this market will be void.

### Gone in 60 Seconds/First Minute Finish

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• If the fight ends from the start of the fight to exactly one minute (1:00) in, then the yes will be the winner.

### To Go the Distance

- Predict whether or not the fight will go the full scheduled number of rounds regardless of the result.
- If a fight ends in a technical decision (on points), this will count as a fight NOT going the distance, even though it goes to the scorecards.
- If the scheduled number of rounds in a fight changes, wagers placed on this market will stand.

#### Tournament Winner

- Predict the fighter that will win the specified tournament. Wagers are action as long as a winner has been declared by the governing body, whenever and however that may be.
- Fighter/team must participate in at least one tournament fight or else wagers on that fighter/team are a void.
  - 1. A fight is defined as having started once the bell is sounded for the beginning of the first round.
  - 2. Should there be a withdrawal or a substitution of one of the boxers concerned, bets will be void
  - In the event of a no contest being declared or a technical draw being declared within the first four rounds, all bets will
    be made void unless the outcome of a particular market has already been decided.
  - If a bout is postponed, bets are void with the exception of the Olympic Games, where bets will stand on the bout if it is fought before the closing ceremony.
  - 5. The bell will signal the end of a round and the bell being sounded again will signal the start of the next round.
    Therefore, a boxer who withdraws after the bell is sounded to signal the start of the next round will be deemed to have lost in that round, even if there is no competitive action in that round.
  - If for any reason the selected number of rounds on which we're betting is changed, bets will stand on all markets
    unless change results in one selection becoming impossible to win, in which cause market is void.
    - a. Example: Fight set for 12 rounds with total rounds line of 10.5 is changed to a 10 round fight. Bets on original 10.5 market line are void because Over 10.5 is impossible to win.

### **Bout Betting**

- Predict the boxer who will win the fight. A price will be offered for a draw and in the event of that occurring bets on
  either boxer to win will be lost.
- Outright bets are settled on the result as declared in the ring and are not subject to any revisions or amendments made after the boxers have left the ring.
- 3. In the event of a no contest being declared or a technical draw being declared within the first four rounds, all bets will be made void.

### Round Betting

- 1. Predict the round in which your selection will win the fight.
- Betting on rounds is determined by a boxer winning by a KO, TKO or a disqualification during the round. In the event of a Technical Decision (TD) before the end of the fight, all bets will be settled as win bydecision.
- If for any reason the selected number of rounds on which we are betting is changed, all round by round bets will be woid.
- 4.— If a boxer withdraws during the period between rounds, the fight is deemed to have ended in the previous round.
- 5. The start of the next round will be signified by the bell ringing and fighter to leave his corner
- 6. The bell will signal the end of a round and the bell being sounded again will signal the start of the next round.
  Therefore, a boxer who withdraws after the bell is sounded to signal the start of the next round will be deemed to have lost in that round even if there is no competitive action in that round.

### Method of Result

- 1. Predict the method by which the result of the fight will be decided.
- 2. A price will be offered for the draw and in the event of a draw stakes are lost on a KO, TKO, Decision, Technical Decision or a Disqualification. In the event of a technical draw, bets are void.
- KO is defined as a boxer being knocked to the canvas and not being able to continue either by failing to get up before
  the count reaches 10 or by the referee determining during/after the count that the fighter is unable to continue.

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TKO is defined as the referee intervening to stop the fight while the boxer is still standing, but is deemed to be inimmediate danger and/or is unable to defend themselves and has not received a count. TKO is also the method of result when a fighters corner ends the fight/throws in the towel or a fighter does not get up from his stool to reengage.

- 4. DQ is defined as the fight being stopped by the referee after one fighter has either repeatedly or seriously violates the rules of the bout. The disqualified fighter automatically loses the fight.
- 5. A Technical Decision is declared when a fight has to be stopped after an accidental injury is suffered by one of the fighters. The referee will then refer to the judges' scorecards to decide the result of the fight. In this instance, Technical Decision will be the method of victory and points/decision will be the winner in round betting/groupround betting.
- 6. Method of result declared in the ring immediately after the fight will be used for settlement.

### Grouped Round Betting

- 1. Predict the group of rounds in which your selection will win the fight.
- 2. Betting on groups of rounds is determined by a boxer winning by a KO, TKO or disqualification during the group of rounds. In the event of a Technical Decision (TD) before the end of the fight, all bets will be settled as a win by decision
- If for any reason the selected number of rounds on which we are betting is changed, all round by round bets will be void.
- 4. If a boxer withdraws during the period between rounds, the fight is deemed to have ended in the previous round.
- 5. The bell will signal the end of a round and the bell being sounded again will signal the start of the next round. Therefore, a boxer who withdraws after the bell is sounded to signal the start of the next round will be deemed to have lost in that round, even if there is no competitive action in that round.

### Total Rounds

- 1. Predict whether the fight will finish under or over a specified number of rounds.
- Where a half is stated in a three minute round, 1 minute 30 seconds will define the half for over/under betting. The sameprinciple will be used for a two minute round, etc. If the over/under total lands on exactly half of a round, bets will be void.
- If for any reason the selected number of rounds on which we're betting is changed, bets will stand on all markets unless change
  results in one selection becoming impossible to win, in which cause market is void.
  - Example: Fight set for 12 rounds with total rounds line of 10.5 is changed to a 10 round fight. Bets on original 10.5
    market line are void because Over 10.5 is impossible to win.

### **Tournament Winner**

- 1. Predict the official winner of the tournament.
- 2. Bets will be settled on the official standings immediately following the last bout in the tournament and any subsequent amendments to the result will not affect bets. Stakes will be lost on any boxers who withdraw after the start of the tournament. Reserves and substitutes do not count for betting purposes and bets will be settled on the result 'without any reserves or substitutes'.

### To Score a Knockdown

- 1. Predict whether a boxer will knock down his opponent.
- A knockdown occurs when the opponent is either knocked out or receives a mandatory 8 count. Anything deemed a slip by the referee will not count as a knockdown.

### To Go the Distance

### Predict whether or not the fight will be decided on points.

- 1. All bets are settled on the official result at the end of a fight.
- 2. If the scheduled number of rounds in a fight change, bets placed on this market will stand.
- 3. If a boxer takes no part in the fight, bets placed on this market will be void.
- ${\bf 4.} \quad \text{If a boxer is disqualified or retires from a fight, bets placed on this market will stand.}$
- 5. Bets placed on this market will be settled immediately after the event is finished.

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- specific reference is made in the individual market rules.
- In the event the fight is decided by a Technical Decision (TD) in which the fight has not completed the scheduledrounds, bets will be deemed as not going the distance and settled as No. In the event of a no contest, bets will be made void.

-Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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### **COMPETITIVE EATING**

### General Rules

- Events must take place within a week of the originally scheduled date for action or else wagers will be void.
- If there is any change in venue, wagers will stand.
- All event winner wagers are action regardless of whether a competitor participates in the event or not, unless otherwise stated.
- Wagers will be determined according to the unofficial results reported immediately after the conclusion of the event by the appropriate governing body.

### **Event Winner**

Predict the winner of a named event.

### **Individual Matchups**

• For head-to-head matchups, both competitors must start the event or else wagers will be void.

### **Total Wagers**

- For individual over-under propositions, the competitor must start the event or else wagers will be void.
- For competition total over-under propositions, wagers are action regardless of how many competitors start the event.

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### **CRICKET**

#### **General Rules**

- A minimum of one ball must be bowled after a wager is struck for any wager to stand unless the wager is in play.
- In all cricket matches, at least one ball must be bowled for wagers to stand.
- In Limited Overs matches, wagers will be void if the scheduled numbers of overs are reduced due to weather or for any other delay unless a winning market has already been determined.
- Dead heat rules will apply, unless otherwise stated.

### **Match Betting**

- If a match is shortened, wagers will be governed by the official competition rules. Where no official result is
  declared, wagers will be void.
- When no price is offered for the tie and the official result is a tie, any means introduced by the official
  governing body to determine a winner will count (ex: bowl off, super over, etc.). Super overs and bowl offs will
  not count for the settlement of any other market. If, after this, the result is still a tie and no other means are
  introduced by the official governing body to determine a winner, dead heat rules will apply.
- In the event of a tied test match, where all innings have been completed and both teams have the same score, dead heat rules will apply and wagers on the draw will be lost.
- If a match is abandoned due to outside interference and no official result is declared, wagers will be void.

### **Team Total Runs**

- Duckworth-Lewis-Stern adjustments do not count for wagering purposes.
- Penalty runs added to the team total because of a slow over rate by the bowling team will count.
- Runs scored in a Super Over will not count for settlement purposes.

### **Total Match Runs**

- In matches decided by a Super Over, runs scored during the Super Over will not count for settlement purposes.
- Duckworth-Lewis-Stern adjustments do not count for wagering purposes.
- Penalty runs added to the team total because of a slow over rate by the bowling team will count.

### **Fall of Next Wicket**

• Predict whether the next wicket will fall before or after a specified number of runs have been scored.

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Wagers will be void if the wicket stated does not fall unless a winning market has already been determined. If
 a player retires hurt, all wagers struck on that wicket are carried over onto the next partnership until a wicket
 falls.

### **Player Runs**

- Predict whether a named batsman will score higher or lower than a specific total runs.
- In Limited Overs matches, if the innings are reduced due to adverse weather conditions or if a player retires
   hurt, then wagers will be void unless the player is subsequently out, or his final score is greater than the quote
   at the time of wager placement.
- In Test Match cricket, if a player retires hurt, wagers will be void unless the player is subsequently out, or their
  final score is greater than the quote at the time of wager placement.

### Runs in Specified Team's First Over

- Predict the total number of runs scored by a team in the specified over.
- The market will be settled on the number of runs scored from the first over of the match. In the event of an
  incomplete over, the market will be void unless a winning market has already been unequivocally determined.
- Any extras scored count towards the total.
- In a Test Match, unless stated otherwise, only the first innings count.
- In The Hundred, each over consists of only 5 balls (also referred to as Sets of 5)

### **Runs in Next Over Live**

- Predict whether the number of runs scored in the over is higher or lower than a specific number.
- If all six balls are not bowled due to the team being bowled out or reaching their target, wagers will stand
  provided one ball is bowled. However, if the over is not completed due to adverse weather conditions or the
  team declaring, then wagers will be void unless a winning market has already been unequivocally determined.
- Any extras scored count towards the total.
- In a Test Match, unless stated otherwise, only the first innings count.
  - In The Hundred, each over consists of only five balls (also referred to as Sets of 5).

### First Over Boundary/First Over Wicket

- This applies to the batting team.
- The specified over must be completed for wagers to stand.
- In a Test Match, unless stated otherwise, only the first innings count.

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### **Highest First X Overs Total**

- Predict which team will have the highest number of runs in the specified period of overs.
- The market will be settled provided both teams have batted the specified number of overs or when no further play could not affect the result.
- In a Test Match, unless stated otherwise, only the first innings count.

### **Highest Opening Partnership**

- Predict which team will have the highest opening partnership. Wagers stand provided the first ball has been bowled in each team's first innings.
- In a Test Match, unless stated otherwise, only the first innings count.
- In the event of a tie (and the draw is not an available selection), wagers will be void.

### **Most Sixes**

- Predict the team that will score the most sixes.
- Only the first innings count, unless otherwise stated.
- In the event of a tie (and the draw is not an available selection), dead heat rules will apply.

### Most Boundaries/Fours/Sixes Hit in the Match

- Predict the team that will score the most boundaries, fours, or sixes in a match. Only those scored off the bat will count.
- Boundaries include fours and sixes.
- In the event of a tie (and the draw is not an available selection), dead heat rules will apply.

### **Total Match Boundaries**

- Predict whether the total number of boundaries will be over or under a specified number.
- Fours and sixes count.
- Only runs scored off the bat count.

### Total Match Fours/Sixes

• Predict whether the total number of fours/sixes in the match will be over or under a specified number.

### **Total Team Sixes**

• Predict whether the team's total number of sixes in the match will be over or under a specified number.

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### **Total Team Boundaries**

- Predict whether the team's total number of boundaries in the match will be over or under a specified number.
   Fours and Sixes count.
- Only runs scored off the bat count.

### **Player Boundary Fours**

- Predict whether the total number of boundary fours will be over or under a specified number.
- Only Fours count.
- Only runs scored off the bat count.
- In Limited Overs matches, if the innings is reduced due to adverse weather conditions or if a player retires
   hurt, then wagers will be void unless the player is subsequently out, or his final score is greater than the quote at the time of wager placement.

### Player Boundary Sixes

- Predict whether the total number of boundary sixes will be over or under a specified number.
- Only Sixes count.
- Only runs scored off the bat count.
- In Limited Overs matches, if the innings is reduced due to adverse weather conditions or if a player retires
   hurt, then wagers will be void unless the player is subsequently out, or his final score is greater than the quote at the time of wager placement.

### Team Highest Total Runs in a Single Over

• Predict whether a team will score higher or lower than a specific number.

### Century to be Scored in the Match (Any Player in the Match to Reach a Specific Target)

- Predict whether any individual player will score 100 runs or more in a given inning (or a different specified total). Combined runs from the First and 2nd innings do not count.
- In the event of reduced overs in any inning, market will be void provided a winning result has not been determined at the time of the reduction.
- Wagers placed on any player not in the starting 11 will be void. Wagers on players who are selected but do not bat will be deemed to have scored zero runs.
- In Limited Overs and Test matches, if the innings are reduced due to adverse weather conditions or if a player
  retires hurt, then wagers will be void unless the player is subsequently out, or his final score is greater than
  the quote at the time of wager placement.

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### Team of Top Batsman/Team of Top Run Scorer

- Predict the team that contains the top run scorer.
- Only the first innings counts, unless otherwise stated.
- In the event of a tie, wagers will be void unless wagering has been available for the tie.

### Top Batsman/Top Run Scorer/Top Bat and Team to Win

- Predict the top run scorer in the team. Wagering is available on the first innings only unless otherwise stated. Wagers on Test and County Championship matches stand regardless of the number of overs bowled. For wagers to stand on One Day matches, a minimum of 20 overs must be bowled. For wagers to stand on Twenty20 matches, a minimum of 10 overs must be bowled. Dead heat rules will apply. Retired/hurt players will be classed as runners for Top Bat.
- Wagers placed on any player not in the starting 11 will be void. Wagers on players who are selected but do
  not bat will be deemed to have scored zero runs.

### Top Wicket Taker/ Top Bowler/Top Bowler and Team to Win

- Predict the top wicket taker/bowler in the team. Wagering is available on the first innings only unless otherwise stated. Wagers on Test and County Championship matches stand regardless of the number of overs bowled. For wagers to stand on One Day matches, a minimum of 20 overs must be bowled. For wagers to stand on Twenty20 matches, a minimum of 10 overs must be bowled. If two or more players take the same number of wickets, dead heat rules will apply.
- Wagers placed on any player not in the starting 11 will be void and those who do not bowl are deemed to
  have taken zero wickets.
- If no wickets fall in the innings, then all wagers on the market will be void.

### Next Man Out/Next Player Out

- Predict the next player out.
- Both players must be at the crease at the same time for wagers to stand. In the event of neither player being dismissed nor one of the players retiring hurt before a wicket has fallen, wagers will be void.

### **Total Match Run Outs**

• Predict whether the total number of run outs in the match will be over or under a specified number.

### Next Over Runs Odd/Even

• Predict whether the number of runs scored in the over are odd or even.

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- The specified over must be completed for wagers to stand unless a match result has already been determined. If an innings ends during an over, then that over will be deemed to be complete unless the innings is ended due to external factors (including bad weather), in which case all wagers will be void unless a match result has already been determined.
- If the over does not commence for any reason, all wagers will be void.
- Extras and penalty runs in the particular over count towards settlement.

### **Total Match Wides**

• Predict whether the total number of wides will be over or under a specified number.

### Method of Dismissal/Next Wicket Method

- Predict how the next wicket will fall.
- If no wicket falls, wagers will be void.

### **Most Run Outs**

- Predict which team will have the most run outs.
- Wagers placed on this market are settled on the team having the most batsmen run out while batting.
- If neither team has anyone run out or if both teams have an equal number of run outs, the winning selection
  in this market will be a draw.

### Batsman Match Wagers/Run Scorer Match Wagers

- Predict the batsman/run scorer who will score more runs than his/her opponent. For wagers to stand, both
  batsmen/run scorers must face at least one ball. In the event of a tie, wagers will be void unless wagering is
  available for the tie.
- Unless specified otherwise, batsman/run scorer match wagers will be based on the first innings.

### **Bowler Match Wagers**

- Predict the player who will take more wickets than his opponent. For wagers to stand, both bowlers must bowl at least one ball. In the event of a tie, wagers will be void unless wagering is available for the tie.
- Unless specified otherwise, bowler wagers will be based on the first innings.

### **Player Wickets**

- Predict the number of wickets a specific player will take in a given inning.
- In a Test Match, unless stated otherwise, only the first innings count.

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- In County Championship or Test Matches, for wagers to stand, the player must bowl at least one ball. Should the player not bowl one ball, all wagers will be void.
- In Limited Overs cricket, players that do not bowl a ball will be deemed to have taken zero wickets.

### First Ball to be a Dot

Predict whether the first ball of the match or a team's given innings will have any runs scored from it, via runs scored from the bat or extras (no ball, wide, bye or leg bye). If no runs are scored, including the fall of a wicket, the winning selection is yes (a 'dot' ball).

### **Test Match Session Runs**

- Predict whether the number of runs scored in the session is higher or lower than a specific number.
- A minimum of 20 overs must be bowled in the session for wagers to stand and all wagers stand if a session is
  extended.

### First Innings Lead

- Predict the team to have the highest score after the first innings.
- Both teams must complete their first innings for wagers to stand (including declarations).

### **Tournament Outright Winner**

• Predict the team that will win the tournament.

### **Tournament Top Batsman**

- Predict the player that will score the most runs in the tournament.
- For settlement purposes the official total will stand regardless of any matches being abandoned or reduced in overs.
- Dead-heat rules apply.
- Batters must face at least one delivery, otherwise wagers will be void.

### **Tournament Top Bowler**

- Predict the player that will take the most wickets in the tournament.
- In the event of two or more players ending on an equal number of wickets then the bowler with the least number of runs conceded will be the winner.
- Bowlers must bowl at least one delivery, otherwise wagers will be void.

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### Individual Team Tournament Top Batsman

- Predict the player that will score the most runs in the tournament for the specified team.
- For settlement purposes the official total will stand regardless of any matches being abandoned or reduced in overs.
- Dead-heat rules apply.
- Batters must face at least one delivery, otherwise wagers will be void.

### <u>Individual Team Tournament Top Bowler</u>

- Predict the player that will take the most wickets in the tournament for the specified team.
- In the event of two or more players ending on an equal number of wickets then the bowler with the least number of runs conceded will be the winner.
- Bowlers must bowl at least one delivery, otherwise wagers will be void.

### Series Winner

- Predict the team that will win the series.
- If a series is drawn and no draw option is offered, wagers will be void.

### Series Correct Score

- Predict the score at the completion of the series.
- Wagers will be void if the number of scheduled games is not played.

### Series Top Batsman

- Predict the player that will score the most runs in the series.
- For settlement purposes the official total will stand regardless of any matches being abandoned or reduced in overs.
- Dead-heat rules apply.
- Batters must face at least one delivery, otherwise wagers will be void.

### **Series Top Bowler**

- Predict the player that will take the most wickets in the series.
- In the event of two or more players ending on an equal number of wickets then the bowler with the least number of runs conceded will be the winner.
- Bowlers must bowl at least one delivery, otherwise wagers will be void.

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### **Individual Team Series Top Batsman**

- Predict the player that will score the most runs in the series for the specified team.
- For settlement purposes the official total will stand regardless of any matches being abandoned or reduced in overs.
- Dead-heat rules apply.
- Batters must face at least one delivery, otherwise wagers will be void.

### <u>Individual Team Series Top Bowler</u>

- Predict the player that will take the most wickets in the series for the specified team.
- In the event of two or more players ending on an equal number of wickets then the bowler with the least number of runs conceded will be the winner.
- Bowlers must bowl at least one delivery, otherwise wagers will be void.

### **Total Tournament Fours**

- Predict the total number of fours in the tournament.
- Only fours scored off the bat are counted in the final total.

### **Total Tournament Sixes**

- Predict the total number of sixes in the tournament.
- Only sixes scored off the bat are counted in the final total.

### Fastest Tournament Century

- Predict the player who will score the fastest century in the tournament.
- This will be measured by the number of balls faced to reach a hundred.

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### **CYCLING**

#### **General Rules**

- Race wagers must be completed within the calendar year in which they take place. The exception is the
  Olympic Games, where events must take place before the Closing Ceremony.
- All wagers will be settled at the time of the podium presentation.
- Should no podium presentation take place, the result listed on the official website will count as the official result. Any subsequent alterations to the result, such as future disqualifications, will not affect wagers.
- Dead heat rules will apply.

### Race/Event Winner

- Predict which cyclist will win the race. In the event of a disqualification or amended result, wagers will be settled on the result at the time of the podium presentation.
- Should no podium presentation take place, then the result listed on the official website will count as the
   official result.
- Wagers on any competitor who withdraws or takes no part in an event will be void, unless otherwise stated.

### Stage Winner

- Predict which cyclist will win a specific stage of the named event.
- Stakes will be refunded on non-participants.

### Full Race or Stage Match/Group Betting

- Predict which of the named athletes will obtain the highest (final) finishing position in the race or stage.
- Should neither (no) athlete finish the race or stage, wagers will be void.
- Should one of the athletes not take the start line, wagers on that market will be void.

### Winning Margin (Race/Stage)

• Predict the distance in minutes and seconds between the winner of the race and the cyclist finishing second.

### Top 3 (Podium) Finish

• Predict if the named athlete will finish the named event with a top 3 (podium) placing.

### Top 5/10/20 Finish

Predict if the named cyclist will finish the named event with a top 5, 10 or 20 placing.

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### **Special Categories**

• Predict the winner of a special category in the race. This includes the King of The Mountains, Points Classification, Team Classification and Youth Classification.

### First Time Winner

• Predict if the winner of the race has won the same race in a previous season.

### Age/Nationality of Winner

• Predict the age/nationality of the winner of the event.

### **Nationality Betting**

• Predict which cyclist from a nationality group will obtain the highest final placing in the named race.

### To Win a Monument Race

• Predict whether the named rider will win one of the five monument races in the named year. The Monument races are Milan San Remo, Tour of Flanders, Paris Roubaix, Liege Bastogne Liege and Il Lombardia).

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### **Darts**

### General

- If a match is shortened or not completed, the player progressing to the next round in a knockout competition will be deemed
  the winner and league matches will be settled on the official result. Spread bets and other markets will be void unless a
  winning market has already been established markets will be void unless stated otherwise or unequivocally determined.
- 2. If a match is postponed or cancelled, bets-wagers will be void unless the match is rescheduled and takes place the following

#### Money Line

- Predict the winner of the match.
- If a match is started but not completed, wagers are graded on the official result.

### **Match Betting**

- Predict the outcome of the match, including a draw.
- In the event of a draw, wagers on players to win will be losing selections.
- If a match is started but not completed, wagers are graded on the official result.

### Spread/Handicap Betting

- Predict the winner of the match once the spread has been applied to the official scores.
- For leg and set handicaps, the spread will be applied to the official leg and set scores.

### Correct Score Match/Set

• Predict the correct score of a match or set.

### **Double Chance**

- Predict the result of a league match. This wager consists of three options:
  - a player to win or draw, his/her opponent to win or draw and player to win.
- If a match is not completed, wagers are graded on the official result.

### **Draw No Bet**

- Predict which player will win in a league match and if the result is a draw, the wager will be void.
- If a match is not completed, wagers are graded on the official result.

### Total Match 180s

• Predict whether the total number of 180s will be over or under a specified number.

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### First/Last 180

• Predict the player to score the first/last 180 in the match.

### Player with the Most 180s/180s Match Bet

• Predict which player will score the most 180s in the match.

### To Win the First/Second Leg

• Predict which player will win the first/second leg in the match.

### First Leg Winning Color

• Predict the color of the winning double in the first leg.

### First Leg 180

• Predict whether a player will throw a score of 180 in the first leg.

### Win First Leg and Winning Color Parlay

- Predict which player will win the first leg and the color of the winning double.
- Both predictions must be correct for wagers to be successful.

### Highest Checkout Matchbet/Player with The Highest Checkout

- Predict which player will make the highest checkout in the match.
- Odds are quoted for the tie and in the event of a tie wagers on either player are lost.

### Total Legs Odd or Even

• Predict whether the total number of legs in the match will be an odd or even number.

### 170 Checkout

• Predict whether there will be a 170 checkout in the match.

### First Leg Winning Checkout

• Predict whether the winning checkout in the first leg will be over or under a specified score.

### Leg X Winner

• Predict which player will win a specified leg.

Winning Checkout on a Specified Leg/Leg X Winning Checkout

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• Predict whether the winning checkout in the leg will be over or under a specified score.

### 180 in a Specified Leg/Leg X 180?

• Predict whether or not a player will throw a score of 180 in a specified leg.

### Match Treble

• Predict if a player will win the match, hit the most 180's and hit the highest checkout in the match.

### To Win First and Second Leg

• Predict if a player will win both the first and second leg of the match.

### Player Total 180s

• Predict whether the total number of 180s for a specified player will be over or under a specified number.

### **Highest Match Checkout**

• Predict whether the highest checkout of the match will be over or under a specified number.

### Player Highest Match Checkout

• Predict whether the highest checkout for a specified player will be over or under a specified number.

### First 100+ Checkout

• Predict which player will hit the first checkout of 100+.

### Nine Dart Finish

• Predict if there will be a nine-dart finish in the match.

### Match To Finish on Bullseye

• Predict if the final dart of the match is a bullseye.

### **Total Legs**

• Predict whether the total legs in the match will be over or under a specified number.

### Checkout Color on a Specified Leg/Leg X Checkout Color

• Predict whether the winning double in a specified leg will be red or green.

### Leader After X Legs

• Predict which player will be leading after a specified number of legs in the match.

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### Score After X Legs

• Predict the correct score after a specified number of legs in the match.

### Set X Winner

• Predict which player will win a specified set.

### **Total Sets**

• Predict whether the total sets in the match will be over or under a specified number.

### Most 180s in a Session

- Predict the player who will score the most 180s in all the matches taking place in a session.
- In the event of a match not taking place in a session, wagers will be void.

### Player With the Highest Checkout in a Session

- Predict which player will make the highest checkout in a session.
- In the event of a match not taking place in a session, wagers will be void.
- In the event of a tie, dead heat rules will apply.

### Total 180s in a Session

- Predict whether the total number of 180s scored in a session will be over or under a specified number.
- In the event of any match not taking place in a session, wagers will be void.

### **Tournament Winner**

• Predict the player that will win the tournament. Player must start for action, unless otherwise stated.

### Group/Quarter Winner

• Predict the winner of a specified group or quarter. Player must start for action.

### Match Betting

- Predict the winner of the match.
- 2. In league matches where odds are quoted for the draw, in the event of a draw bets on players to win will be treated as losing selections.

Spread Betting

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			I		
	1. Predict the winner of the match once the spread has been applied to the official scores.				
Con	<del>rect Score</del>				
	1, Predict the correct score. If the full number of sets are not completed bets are void.				
Set	Set Correct Score/Live				
	1. Predict the correct score in a set.				
Đou	<del>ible Chance</del>				
	1. Predict the result of a league match. This b	et consists of three options:			
	a. A player to win or draw.				
	b. His/her opponent to win or draw	<del>-</del>			
	c. Either player to win.  2. If a match is not completed, bets are settle	d on the official result			
	2. If a match is not completed, sets are settle	a on the omeia result.			
Dra	w No Bet				
	<ol> <li>Predict which player will win in a league m</li> <li>If a match is not completed, bets are settle</li> </ol>		<del>ided.</del>		
<del>Tota</del>	a <del>l Match 180s</del>				
	1. Predict whether the total number of 180s v	will be over or under a specified figure.			
<u> Firs</u>	<del>! 180</del>				
	1. Predict the player to score the first 180 in t	<del>he match.</del>			
Last	<del>180</del>				
	1. Predict the player to score the last 180 in t	<del>he match.</del>			
Play	er with the Most 180s				
	1. Predict which player will score the most 18	<del>Os in the match.</del>			
<del>To \</del>	<del>Vin the First Leg</del>				
	Predict which player will win the first leg in	a specified set.			
<del>To \</del>	<del>Vin the Second Leg</del>				
	1. Predict which player will win the second leg	g in a specified set.			

First Leg Winning Color

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1. Predict the color of the winning double in the first leg.

### First Leg 180

1. Predict whether a player will throw a score of 180 in the first leg.

#### Win First Leg and Winning Color Parlay

- 1. Predict which player will win the first leg and the color of the winning double.
- 2. Both predictions must be correct for bets to be successful.

### Win First Leg and 180 Parlay

- 1. Predict which player will win the first leg and whether or not one of the players will throw a score of 180 in the first leg.
- 2. Both predictions must be correct for bets to be successful.

### First Leg Color and 180 Parlay

- 1- Predict the color of the winning double in the first leg and whether or not one of the players will throw a score of 180 in the first leg.
- 2. Both predictions must be correct for bets to be successful.

### **Highest Checkout**

- 1. Predict which player will make the highest checkout in the match.
- 2. Odds are quoted for the tie and in the event of a tie bets on either player are lost.

### Total Legs Odd or Even

1. Predict whether the total number of legs in the match will be an odd or even number.

### 170 Checkout

1. Predict whether there will be a 170 checkout in the match.

### First Leg Winning Checkout

1. Predict whether the winning checkout in the first leg will be over, under or the same as a specified score.

### Betting on a Specified Leg

1. Predict which player will win a specified leg.

### Winning Checkout on a Specified Leg

1.—Predict whether the winning checkout in the leg will be over, under or the same as a specified score.

### 180 in a Specified Leg

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1. Predict whether or not a player will throw a score of 180 in a specified leg.

### Most 180s on the Night

- 1. Predict the player who will score the most 180s in all the matches taking place on the night
- 2. In the event of a match not taking place on the night, bets will be void.

### Player With the Highest Checkout on the Night

- 1. Predict which player will make the highest checkout on the night.
- 2. In the event of a match not taking place on the night, bets will be void.
- In the event of a tie, dead heat rules apply

### Total 180s on the Night

- 1. Predict whether the total number of 180s scored on the night will be over or under a specified figure.
- 2. In the event of any match not taking place bets will be made void unless a winning market has been established.

### Enhanced Parlays

- 1. Predict that all of the players listed will win their respective matches.
- 2. If one or more of the matches does not take place, bets will be settled at the individual odds quoted for each match.

### **Outright Tournament Winner**

- 1. Predict the player that will win the tournament.
- Bets will be settled on the official standings immediately following the last match in the tournament and any subsequentamendments to the result will not affect bets.

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### **ENTERTAINMENT AWARDS**

### **General Rules**

- All wagers are action whether a specific selection is a finalist for an award or not.
- All awards will be settled on the day that they are announced.
- In the case of a tie for an award, dead heat rules will apply.

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### Football

#### General Rules

- Wagers for all markets will stand provided at least 55 minutes of play have taken place and an official result is
  declared. If a game does not complete 55 minutes of play, wagers will be void, unless a winning market has
  already been unequivocally determined.
- If a game is suspended or postponed, the game must be played within 7 days of the original scheduled date or
  wagers are void. The exception being the final/championship of a competition, in which case all wagers stand
  for the rescheduled game.
- If there is a change of venue for an event, for any reason, wagers placed on this event prior to the location change announcement will be void.
- Overtime counts in all markets unless otherwise stated.
- Unless a price is quoted for a tie, any market where the result is a tie will be void.
- For season-long futures, wagers will stand regardless of team relocation, changes to team names, or changes to season length or playoff formats.
- If a team is declared ineligible for a championship at any point, future wagers on that team will stand.
- For season-long player proposition markets, player must play in at least one regular season game for wagers
  to be action. If the named player does not play, the wager will be void, unless otherwise stated.
- For season-long player proposition futures, if there is a tie, dead heat rules will apply.
- For football game player propositions, players must play in the game or else wagers will be void.
- If any component of an individual selection is void, the whole selection is void.
- Example: Two quarterbacks to each throw for over 1.5 touchdowns. If one player does not play a snap in the game, the entire selection would be void.
- NFL wagers are settled on official statistics provided by the league.
- For football parlay cards, the following rules apply:
  - Listed football rules apply to all parlay card selections.
  - Wagers must have a minimum of 3 selections (4 for Big Teaser, or other required applicable number) in action or else the wager will be void. Wagering ties or postponed/non-official games are considered no action and reduce the number of selections with action, thus making the wager void, regardless of what the results are in the remaining selections.
  - Overtime counts unless specified otherwise. For example, overtime will not count in any bets involving specific halves and quarters.
  - For game and season long player wagers, player must play in a game for a wager to be action. If the named player does not play, the wager will be void.
  - 3. Bets for all markets stand provided at least 55 minutes of play have taken place and an official result is declared unless a result has already been established. If a game is postponed, the game must be played within 7 days of the original-scheduled date or the bets are void. The exception being the final/championship of a competition, in which case all-bets stand for the rescheduled game.
    - o All games played within 7 days of the original scheduled date will be considered action.
      - Example: If a Sunday Pro Football game is rescheduled for Tuesday (two days later), all bets on this
        game will be action. If a Sunday Pro Football game is rescheduled for the following Sunday, all bets
        on this game will be void.

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- Unless a price is quoted for a tie, any market where the result is a tie will be void.
- 5. Bets on teams to win divisions, conferences or competitions will be settled on the official standings immediately after the division, conference or competition winner has clinched and any subsequent amendments to the result will not affect bets.

### Money Line (Full Game/Half/Quarter)

• Predict the team that will win the full game/half/quarter.

### Point Spread (Full Game/Half/Quarter)

 Predict the team that will win the full game/half/quarter after the point spread has been applied to the actual scores.

### Total Points (Full Game/Half/Quarter)

• Predict whether the total number of points scored is over or under a specified number.

### Total Team Points Home/Away

• Predict the number of points scored by the home/away team.

### Total Points Odd/Even

• Predict whether the total points scored will be an odd or even number.

### Race to X Number of Points

• Predict the first team to score the listed number of points.

### Winning Margin (Game/Half)

• Predict the margin of victory of the game/half.

### **Double Result**

Predict the result at halftime and full time.

### First Half Result/Second Half Result

- Predict the result of two halves: the result of the first half and the result of the second half.
- Any points scored in the first half do not count towards the result of the second half.
- Overtime does not count unless otherwise stated.

### **Correct Score**

- Predict the exact score of the quarter, half, or game.
- Quarters and halves must be fully completed, or else wagers are void.
- For game correct score, at least 55 minutes must be played, or else wagers are void.

### Quarter Wagering

- Predict the result of a specified quarter.
- Overtime does not count for wagering on the fourth quarter unless otherwise stated.

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# Points Scored in a Specific Quarter

- Predict the range of points scored in a specific quarter.
- Overtime does not count unless otherwise stated.

#### **Highest Scoring Quarter**

- Predict which quarter will have the most points.
- Dead Heat rules will apply.
- Overtime does not count.

# First Half Money Line

- Predict the winning team at half time.
- If game is tied at halftime, then wagers will be void, unless tie is an option, then tie is the winning selection.
- The first half must be completed for wagers to stand.

#### First Half Spread

- Predict the result at halftime once the point spread has been applied to the actual scores.
- The first half must be completed for wagers to stand.

# First Half Total Points

- Predict whether the total points scored at halftime will be over or under a specified number.
- The first half must be completed for wagers to stand unless a winning market has already been determined at the time of abandonment.

# Score in the Final Two Minutes of the First Half

- Predict whether there will be a score in the final two minutes of the first half.
- If a score happens at exactly two minutes left on the clock, then yes is the winner.

# Second Half Wagering

- Predict the result at the end of the second half.
- Overtime does not count unless otherwise stated.
- Any points scored in the first half do not count.
- The second half must be fully completed for wagers to stand.

## **Halves or Quarters Won**

- Predict the exact number of halves or quarters won by a specified team.
- A tie in a quarter will not count towards a quarter win.
- Overtime does not count unless otherwise stated.

# To Score in All Quarters

- Predict whether or not a team, or both teams, will score in all four quarters.
- Overtime does not count unless otherwise stated.

# First Scoring Play

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• Predict the first scoring play in the game.

### **Total Touchdowns**

• Predict the total number of touchdowns/team touchdowns in the game.

# **Total First Half Touchdowns**

- Predict the number of touchdowns in the first half.
- The first half must be completed for wagers to stand unless a winning market has already been determined at the time of abandonment.

### **Total Second Half Touchdowns**

- Predict the number of touchdowns in the second half.
- Overtime does not count unless otherwise stated.
- The second half must be completed for wagers to stand unless a winning market has already been determined at the time of abandonment.

# First Team Touchdown

• Predict the first team to score a touchdown in the game.

# Second Half First Team Touchdown

- Predict the first team to score a touchdown in the second half.
- Overtime does not count unless otherwise stated.

# **Quarter of First Touchdown**

- Predict the quarter in which the first touchdown is scored.
- Overtime does not count unless otherwise stated.

# **Team To Score the Most Touchdowns**

• Predict which team will score the most touchdowns in the game.

# Both Teams to Score At Least X Touchdowns

• Predict whether each team will score at least X number of touchdowns in the game.

# Both Teams to Score a Touchdown in Each Half/Quarter

- Predict whether each team will score a touchdown in each half/quarter.
- Overtime does not count.

# Will a Touchdown be Scored in a Specific Quarter

- Predict whether or not a touchdown will be scored in a specific quarter.
- Overtime does not count unless otherwise stated.

# Home/Away Team Defensive Touchdowns

• Predict the number of touchdowns scored by the home/away defense.

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• A punt or kickoff return will not count towards a defensive touchdown.

#### First/Last Touchdown Scorer

- Predict the first/last player to score a touchdown in the game.
- If no touchdowns are scored, then no touchdown will be the winning selection.

#### **Anytime Touchdown Scorer**

- Predict whether the specified player will score a touchdown in the game.
- If no touchdowns are scored, the wager will be lost.
- The player who crosses the goal line with the football or catches the ball in the end zone is considered the touchdown scorer.

#### Player To Score X Or More Touchdowns

- Predict whether the specified player will score at least X touchdowns in the game.
- A touchdown is scored when: the ball is on, above, or behind the plane of the opponents' goal line (extended)
  and is in possession of a runner who has advanced from the field of play into the end zone.

# Score/Win Double

Predict whether the specified player will score a touchdown and the specified team will win.

#### **Total Field Goals**

• Predict the total number of field goals, or team field goals, in the game.

### **Team To Score the Most Field Goals**

• Predict which team will score the most field goals in the game.

#### Both Teams to Score a Field Goal in Each Half/Quarter

- Predict whether each team will score a field goal in each half/quarter.
- Overtime doesn't count.

# Quarter of First Field Goal

- Predict the quarter in which the first field goal is scored.
- Overtime does not count unless otherwise stated.

# Will a Field Goal be Scored in a Specific Quarter

- Predict whether or not a field goal will be scored in a specific quarter.
- Overtime does not count unless otherwise stated.

## Will a Field Goal be Missed

• Predict whether or not a field goal will be missed in the game.

# Will a Missed Kick Hit the Upright

• Predict whether a missed field goal or extra point hits the upright.

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• Kicks hitting the crossbar do not count.

### **Total Game/Half Punts**

• Predict the total number of punts, or team punts, in the game is over or under the specified number.

# **Team With the Most Punts**

• Predict the team who will have the most punts in the game.

#### **Total Turnovers**

- Predict the total number of turnovers, or team turnovers, in the game.
- Turnover on downs (failed 4th Down attempts) do not count.

# **Total Home/Away Team Turnovers**

- Predict the total number of turnovers committed by the home/away offense.
- Turnover on downs (failed 4th Down attempts) do not count.

# **Team With Most Turnovers**

- Predict the team that commits the most turnovers.
- Turnover on downs (failed 4th down attempts) do not count.

# First Team to Turnover

- Predict the team that will commit the first turnover in the game.
- Turnover on downs (failed 4th Down attempts) do not count.

# Will There be Overtime

• Predict whether or not there will be overtime.

# Will There be a Safety

• Predict whether or not there will be a safety in the game.

# **Team with First Charged Timeout**

- Predict the team that will have the first charged timeout.
- A team that lodges an unsuccessful challenge by the coach will be deemed to have called a timeout.

# First/Successful X Down Conversion

- Predict whether a team will convert their first/any X down conversion.
- If a listed conversion is made by penalty, then wagers will be void.

# **Total Third Down Conversions**

- Predict whether the number of third down conversions will be over or under a specified number.
- Conversions made by penalties do not count.

# **Lead Change**

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- A lead change is defined as one team being in the lead going to the other team being in the lead after a scoring play.
- One team going from a lead to a tie, or a tie to a lead, is not considered a lead change.

### Last Play of Half/Game be a Quarterback Rush

- Predict whether the last play of the half/game is a quarterback rush.
- Whoever takes the direct snap from center will be deemed a quarterback, regardless of that player's official roster position.
- A quarterback kneel is a quarterback rush.

#### Longest X Down Conversion

- Predict the length in yards of the longest conversion of the specified down.
- Length is measured by how many yards are required to convert the down, not the total yards gained on the play.

# <u>Defensive Player to Score an Offensive Touchdown</u>

- Predict whether a rostered defensive player will line up on offense and score a touchdown.
- A defensive touchdown or a special teams touchdown does not apply to this market.

# Rostered Offensive Lineman to Score a Touchdown

- Predict whether a rostered offensive lineman will score a touchdown.
- Based on rostered positions and excludes tight ends.

# Game Tied After 0-0

- Predict whether the score will be tied after 0-0.
- Extra points and two-point conversions must be completed before determining the score.

# **Total Kickoffs in Game**

- Predict the number of kickoffs there will be in the game over or under a specific number.
- Any free kick after a safety is considered a kickoff.

# First Play from Scrimmage Result in First Down

• If conversion is made by penalty, then wagers will be void.

# Team with First 20 or More Yard Gain from Scrimmage

• Yardage gained by a penalty does not count.

# Team With Longest Play from Scrimmage

• Kickoff and punt returns do not count.

# Team with Longest Touchdown/Scoring Drive

• Kickoff and punt returns count.

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#### Will a Drive Start at the 5-Yard Line or Less

• Predict whether a drive will start at the 5-yard line or less, no matter what side of the field.

#### Will Final Score be a Scorigami

• Predict whether the final score of a given game will be a Scorigami, a unique final score that has never been achieved in NFL history.

#### Player Defensive Tackles + Assists

• Special teams tackles do not count.

# Highest/Lowest Scoring Team (Designated Time Period)

- Predict the highest/lowest scoring team of the listed group of teams in a designated time period.
- All games must go at least 55 minutes or else wagers will be void.
- All games must be played within 7 days of the original scheduled date for action.
- In the case of a tie, dead heat rules will apply.

# **Total Points Scored in a Group of Games**

- Predict whether the total number of points scored in a listed group of games in a designated time period will be over or under the specified number.
- All games must go at least 55 minutes or else wagers will be void.

# **Mythical Game Lines**

- For mythical game spreads and totals, the result is determined by the final score of each respective team in the matchup.
- The games must be played on the scheduled day for action and results will stand provided at least 55 minutes of play have taken place in each respective team's game.

# Result After X Quarter/Live

• Predict which team will be winning after the culmination of the stated quarter.

# **Drive Outcome**

- Predict the result of the stated drive of the offensive possession. In the event of a defensive touchdown the Turnover selection will be deemed the winner.
- NFL Drives include kick and punt returns (including muffed or fumbled returns), whereas college football drives start with the first offensive snap of the ball.
- The Field Goal selection is the winning selection in the event of any attempted field goal, whether it is made or not.
- Drives that finish due to the end of the half or end of the game without establishing the criteria for any of the selections as a result will be void.
- If a team punts the ball, that drive/possession is over, even if the team fielding the punt fumbles the ball
  or muffs the catch at any point during the play and the punting team recovers. A new drive will
  commence after that play.

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#### **Net Yards Gained on Next Drive**

- Predict whether the offense will gain over or under than the listed number of yards on their next drive.
- Drives begin on the first offensive snap of the ball.
- Net yardage will be calculated from the initial spot of the ball for the first play of the drive.
- If an offense is penalized and pushed back this will count against their net yardage.
   Example: First play of the drive begins on the offense's own 25-yard line. A holding penalty moves them to 1st and 20 at their own 15-yard line. The current net yards would be -10 yards.
- Results will be settled based off the final field position of the drive.
   Example: If the stated Net Yards Gained is 35.5 and the offense at one point in the drive has 40 net yards, but ultimately finishes the drive with 34 net yards due to a negative play the "under 35.5" will be the winning selection.
- If there is a turnover behind the line of scrimmage, the net yards of the drive will be measured from the
  furthest point reached by the offense prior to the play involving the turnover, not the point of recovery by the
  defense.
- For a fumble that occurs beyond the line of scrimmage the yard line where the fumble takes place will be used for settlement.

## Yard Line Crossed

- Predict whether the team on offense will cross the selected yard line at any point in their current drive.
- Drives begin on the first offensive snap of the ball.
- Penalties that move a team across the stated yard line will count towards the "Yes."
- If the team on offense crosses the stated yard line successfully, and subsequently is pushed back before the stated yard line whether it be due to a negative play, a penalty, or any other reason, the "Yes" selection will still be the winning selection.
- A team must successfully complete a play across the stated yard line for the "Yes" selection to be considered the winning selection.
- If the offensive team crosses the stated yard line on a play, but then turns the ball over before the play is completed this will not be considered as them successfully crossing the stated yard line.

### Score on Drive

- Predict whether or not there will be an offensive score (offensive touchdown or field goal) on the specific drive.
- If a team punts the ball, that drive/possession is over, even if the team fielding the punt fumbles the ball
  or muffs the catch at any point during the play and the punting team recovers. A new drive will
  commence after that play.

# Player TD Scorer on Drive

- Predict which player will score an offensive touchdown on the specific drive.
- Wagers on players who are active and ready to play will count. Wagers placed on any player who is not active
  will be void.

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• If no offensive touchdown is scored on the specific drive, then 'No Offensive Touchdown' will be the winner.

#### Field Goal Made This Drive

- Predict whether there will be a made field goal at any point on the specified drive.
- The offense must attempt a field goal on the stated drive for a result to be established. A made field goal will settle as "Yes". A missed or blocked field goal will settle as "No".
- The market will be void if a field goal is not attempted (ex: time expires, botched snap, fake field goal attempt, etc.). The kicker's foot must make contact with the football to be considered an attempt.

# New Set of Downs This Drive

- Predict whether there will be a new set of downs on the stated drive.
- A new first down achieved by pass, rush, or penalty will settle the market with "Yes" as the winning selection.
   An offensive touchdown will settle the market with "Yes" as the winning selection.

# Allow Sack This Drive

- Predict whether the offense will allow a sack on the stated drive.
- In college football, intentional grounding will settle the market as "Yes".
- In the NFL, intentional grounding will not settle the market as "Yes".

# Successful Fourth Down Conversion This Drive

- Predict whether there will be a successful fourth down conversion on the stated drive.
- First downs earned by a penalty do not count as a fourth down conversion.

# Player to Score a Touchdown This Drive

- Predict whether the specified player will score a touchdown on the indicated drive.
- The player must have officially recorded a reception on the drive.

# Player to Catch a Pass This Drive

- Predict whether the specified player will record a reception on the indicated drive.
- The player must have officially recorded a reception on the drive.

# 20+ Yard Reception/10+ Yard Rushing/20+ Yard Offensive Play This Drive

 Predict whether there will be a play of either 20 or more yards passing, 10 or more yards rushing, or 20 or more yards passing or rushing on the specified drive.

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- The yardage of a play used for settlement purposes does not include any penalty yardage that may be added onto the end of the play. For example, a 12-yard pass play with a 10-yard penalty added on only counts for 12 yards, not 22 yards.
- Results are for plays that start from scrimmage. Kickoff and punt return yards do not count.

  Team Play (Team Play Attempt Type / Team Play to be a First Down / Team Play to be a Touchdown / Team Play

  Attempt Type and to be a First Down)
  - Team Play (Team Play Attempt Type / Team Play to be a First Down / Team Play to be a Touchdown / Team
     Play Attempt Type and to be a First Down)
  - Team Play to be a First Down Predict whether a first down will be achieved on the specified drive and play number.
  - Team Play to be a Touchdown Predict whether a touchdown will be scored on the specified drive and play number.
  - Team Play Attempt Type and to be a First Down Predict the play type AND whether a first down will be achieved on the specified drive and play number.
  - All markets are drive and play-number specific.
  - Any play which does not occur due to the end of the half or game will be void.
  - A sack will be settled as a pass attempt in NFL games and a rush attempt for NCAA games.
  - An offensive touchdown will be settled as a successful first down.
  - All bets are void in the instance of an accepted or post-snap penalty that negates the market's specified play.
  - Team play markets will void when the markets that are created are not a valid representation of an actual registered play (for example, a field goal is attempted on 3<sup>rd</sup> down at the end of a half).

# Fair Catch on Punt

- Predict whether there will be a fair catch on the specified drive and play number.
- The market will void if a punt is not attempted on the specific play number or in the event of a fake punt or botched snap.
- A punt that is blocked, kicked out of bounds, downed by the kicking team, goes for a touchback, or is not able
  to be returned due to a penalty on the kicking team will result as "No".

# Successful Two-Point Conversion

- Predict whether there will be a successful two-point conversion on the specified drive.
- The market will void if a two-point conversion is not attempted.
- In the event of a pre-snap penalty, the market will settle as the outcome following the subsequent snap. In
  the event of a post-snap penalty that results in a retry, the market will void.

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# Kickoff to be a Touchback

- Predict whether there will be a touchback on the specified kickoff.
- The market will settle as "No" if a kickoff is returned or kicked out of bounds.
- The market will void in the event of an onside kick.
- If a player catches the kickoff outside of the end zone, this does not count as a successful touchback and "No"
  will be the winning selection in this market.
- The market will settle in all other scenarios including squib kicks and penalties, as long as the play stands.

# Player Yards on Next Rush

- Predict whether the specified player will rush for over the indicated amount of yards on their next carry after the specified play number.
- The market will void if the player does not have another rushing attempt after the listed drive and play number.
- A penalty that negates a rushing attempt will not settle the market and the result will be determined by the
   next rush.

# Player Yards on Next Reception

- Predict whether the specified player will have a reception for more than the indicated amount of yards on their next reception after the specified play number.
- The market will void if the player does not have another reception after the listed drive and play number.
- A penalty that negates a reception will not settle the market and the result will be determined by the next reception.

#### Player Next Pass Attempt Result

- Predict whether the specified player's next pass attempt will be a completion after the listed play number.
- Interceptions will grade the market as "Incomplete".
- The market will void if the player does not have another pass attempt after the listed drive and play number.

# Player to Catch Next Pass

- Predict which player will record the next catch for the indicated team after the specified play.
- The market will settle as "Other" if a pass is caught by a player on the specified team other than the included player selections.
- The market will void if no player on the team has another reception after the listed drive and play number.

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#### League, Conference, Division, Regular Season Winner

- League, conference, division, and regular season winners will be determined by the official rules of the
  respective league. This includes a playoff or any other process which is used to determine the league winner.
- For National/Conference Championship or Super Bowl Exacta markets, the winning selection will be determined by the winner of the game (listed first in the selection name) and the opponent (listed second in the selection name) they defeated in their respective championship game.
- If a team is placed on probation and deemed ineligible for any championships at any time after wagering has been made available, all wagers will stand.

#### Total Points Record to be Broken

• Predict whether the current total points record for a given event will be broken.

# Named Team to Reach/Exceed a Specific Point Total

 Predict whether or not a named team will reach/exceed a specific point total in any one game during the season.

# Team to Remain Unbeaten

Predict whether a specified team will remain unbeaten throughout the regular season and the playoffs.

# Team to Score First Touchdown in a Group of Games

- Predict the team that will score the first touchdown in a group of games.
- The winner will be determined by who scores the first touchdown with the least amount of time elapsed into the game and not by the team that scores the first touchdown in real time.

# Weekly/Monthly/Season Leaders

- Predict the player/team to accrue the highest/lowest number of a statistical category in the specified time period.
- Listed players/teams must play during the specified time period or else wagers on those selections will be void.

#### Longest Touchdown from Scrimmage in Regular Season

- Predict whether the longest touchdown from scrimmage is over or under the listed number.
- Offensive and defensive touchdowns count.
- Kickoff and punt returns do not count.

# NFL Week X Specials

- All games must be played and complete at least 55 minutes of play or else wagers will be void on all markets.
- If a scheduled game for the listed days is moved to a different day for whatever reason, and considered a part of that week's schedule, all wagers on these markets will stand.

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- For total two-point conversions, offensive and defensive conversions count.
- For total missed extra points, blocked kicks count as a miss.

### First Team to Score Seven Touchdowns in a Game

- Predict the first team to score seven touchdowns in a game in a given season.
- Wager is for regular-season games only.
- If multiple teams score seven touchdowns on the same day (with their games starting at the same scheduled time), the winner will be the team that scores their seventh touchdown with the most time remaining on the game clock.
- If a team in an earlier game and a team playing a later game accomplish this on the same day, the team playing earlier in the day will be considered the winner.

#### Longest Touchdown from Scrimmage in Regular Season

- Predict whether the longest touchdown from scrimmage is over or under the listed number.
- Offensive and defensive touchdowns count.
- Kickoff and punt returns do not count.

# NFL Week X Specials

- All games must be played and complete at least 55 minutes of play or else wagers will be void on all markets.
- If a scheduled game for the listed days is moved to a different day for whatever reason, and considered a part
  of that week's schedule, all wagers on these markets will stand.
- For total two-point conversions, offensive and defensive conversions count.
- For total missed extra points, blocked kicks count as a miss.

# Regular Season Team Futures Markets

- For regular-season team futures markets, teams must play all scheduled regular season games for action.
- In the case of a tie, dead heat rules will apply.

# Regular Season Win Totals

• For regular season/division win totals, teams must play all scheduled games for action, unless the winning market has already been determined.

# Regular Season Win Total Head-to-Head Matchups

 For regular season win totals matchups, teams must play all scheduled games for action, unless the winning market has already been determined.

# **Exact Regular Season Wins**

• Teams must play all scheduled regular season games or else wagers will be void.

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#### Make-Miss Playoffs

- Wagers will stand no matter how many regular season games are played during the season.
- As long as a governing body deems a team as a playoff team, then wagers will stand.
- Play-in games are not considered making the playoffs. A team playing in a play-in game and not advancing to the actual playoff round, would be considered as NOT making the playoffs.

# Award/Trophy Winners

- Predict which player/coach will win or be a finalist for a specified award.
- Player/coach must play/coach in at least one regular season game or else wagers will be void.
- As long as the league designates a winner of an award, wagers are action regardless of the number of games played in a season or playoffs.
- In the case of a tie for an award, dead heat rules will apply.
- For special trophy markets, if a team retains a trophy from the prior year, they will be declared the winner for wagering purposes even if multiple teams have the same record in the competition.

# Caesars Squares

# **Final Score Squares**

• The listed digit reflects the last digit of each teams' final score.

# **End of X Quarter Score Squares**

- The listed digit reflects the last digit of each teams' score at the end of the specified quarter.
- The specified quarter must be completed, or else wagers are void.

# **Halftime Score Squares**

- The listed digit reflects the last digit of each teams' score at the end of the first half.
- The first half must be completed, or else wagers are void.

# X Overall Draft Pick

• Predict the player to be selected at the listed position in the draft.

# Player Selected in Top X/Round X

• Predict whether a player will be drafted in the top x selections/rounds in the draft.

### **Player Draft Position**

- Predict whether a specified player will go over or under a listed position in the draft.
- If the listed player is not drafted, then the over will be the winning selection.

# **Team to Pick Specified Player**

• Predict which team will pick a specified player in the draft.

Total Number of Players by Position/College Conference Drafted in X Round

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- Predict the number of players by position, or from a conference, drafted in the specified round.
- The position a player plays, or conference they are from, will be determined by the governing body overseeing the draft.

# First Drafted Position

- Predict what position a listed team will draft first.
- The position a player plays will be determined by the governing body overseeing the draft.

# First Drafted Player

• Predict which player will be drafted first from a listed group of players.

#### **Exact Draft Order**

• Predict the exact order of players selected in a listed number of picks.

#### Player Props

1. Player must play in listed game for action.

#### Football Live Specials

- 1. All referenced games within each individual selection must be played and completed on the scheduled day for bets to stand
- If any component of an individual selection is void, the whole selection is void. Example: Josh Allen and Patrick Mahomes to each
  throw for over 1.5 touchdowns. Mahomes is injured pregame and does not play a snap in the game. This entire selection would
  be void.
- For a selection referencing "To Win All 4 Quarters", this is for a team to outright win each quarter—if the team ties or loses any
  quarter, this represents a losing bet.
- 4. Named player must play in the game for action

#### Money Line

- 1. Predict the team that will win the game.
- 2. Overtime counts.

# Point Spread

- 1. Predict the team that will win the game after the point spread has been applied to the actual scores
- 2. Overtime counts.

#### Total Points

1. Predict whether the total number of points, including those scored in overtime, is more or less than a specified figure.

#### Total Points Odd/Even

- 1. Predict whether the total points scored in the game will be odd or even.
- 2. Points scored in overtime count.

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# Winning Margin

- 1. Predict the team to win the game and the margin of victory.
- 2. Overtime counts.

#### Half Winning Margin/Live

- 1. Predict the margin of points by which a nominated team will win a half. Example: if the second half score is New-England Patriots 28. Atlanta Falcons 14, then the winning margin will be 'New England Patriots 13.18 points'. This only applies to points scored during the given time period and not the entire game.
- 2. Overtime counts.

#### Team Halves Won/Live

- 1. Predict total amount of halves a team wins in a game.
- 2. Overtime does not count unless otherwise stated

#### Result After Quarter/Live

- 1. Predict which team will be winning after the culmination of the stated quarter.
- 2. Overtime counts.

### First Touchdown Scorer

- 1. Predict the first player to score a touchdown in the game.
- 2. If no touchdowns are scored, stakes will be lost unless no first touchdown scorer is selected.

# Pro Football Championship Outright Winner

- 1. Predict the team that will win the Pro Football Championship.
- Bets settled on the official standings immediately after the competition has been played and any subsequent amendments to the result will not affect bets.

# First Scoring Play

1. Predict the first scoring play in the game.

#### A Score in the Final 2 Minutes of the First Half

1. Predict whether there will be a point scored in the final two minutes of the first half.

#### First Half Betting

- 1. Predict the result at half time.
- 2. The first half must be completed for bets to stand.

# First Half Spread

- 1. Predict the result at halftime once the point spread has been applied to the actual scores
- 2. The first half must be completed for bets to stand.

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# First Half Total Points

- 1. Predict whether the total points scored at halftime will be more or less than a specified figure.
- 2. The first half must be completed for bets to stand unless a winning market has already been established at the time of

#### Second Half Betting

- 1. Predict the result at the end of the second half.
- 2. Overtime does not count unless otherwise stated.
- 3. Any points scored in the first half do not count.
- 4. The second half must be completed for bets to stand.

#### Quarter Betting

- 1. Predict the result of a specified quarter.
- 2. Overtime does not count for betting on the fourth quarter unless otherwise stated.

### Total Home Team Points

- 1. Predict the number of points scored by the home team.
- 2. Overtime counts.

#### Total Away Team Points

- 1. Predict the number of points scored by the away team.
- 2. Overtime counts.

# Halves or Quarters Won

- 1. Predict the number of halves or quarters won by a specified team
- 2. Overtime does not count unless otherwise stated.

#### To Score in All Quarters

- 1. Predict whether or not a team will score in all quarters.
- 2. Overtime does not count unless otherwise stated.

# <del>Total Turnovers</del>

- 1. Predict the total number of turnovers in the game.
- Overtime counts.
- 3. Turnover totals taken from game results.

#### Total Home Team Turnovers

- 1. Predict the total number of turnovers committed by the home offense.
- Overtime counts.
- Turnover totals taken from game results.

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#### Total Away Team Turnovers

- 1. Predict the total number of turnovers committed by the away offense.
- 2. Overtime counts.
- Turnover totals taken from game results.

#### Team With Most Turnovers

- 1. Predict the team that commits the most turnovers.
- Overtime counts.
- 3. Turnover totals taken from game results.

#### Eirct Toam to Turnovor

- 1. Predict the team that will commit the first turnover in the game.
- 2. Overtime counts.
- 3. Turnover totals taken from game results.

# Team With the Most Punts

- 1. Predict the team who will have the most punts in the game.
- 2. Overtime counts.
- 3. A punt is performed when the ball is kicked without letting it hit the ground first.

# Total Touchdowns

- 1. Predict the total number of touchdowns in the game.
- 2. Overtime counts.

# Double Result

- 1. Predict the result at halftime and full time.
- 2. Overtime counts.

# Total First Half Touchdowns

- 1. Predict the number of touchdowns in the first half.
- The first half must be completed for bets to stand unless a winning market has already been established at the time of abandonment.

# Total Second Half Touchdowns

- 1. Predict the number of touchdowns in the second half.
- 2. Overtime does not count unless otherwise stated.
- The second half must be completed for bets to stand unless a winning market has already been established at the time
  of abandonment.

# Total Home Touchdowns

- 1. Predict the number of touchdowns scored by the home team.
- 2. Overtime counts.

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#### Total Away Touchdowns

- 1. Predict the number of touchdowns scored by the away team.
- 2. Overtime counts.

#### Home Team Defensive Touchdowns

- 1. Predict the number of touchdowns scored by the home defense.
- Overtime counts.
- 3. A punt or kickoff return will not count towards a defensive touchdown.

#### Away Team Defensive Touchdowns

- 1. Predict the number of touchdowns scored by the away defense.
- 2. Overtime counts.
- 3. A punt or kickoff return will not count towards a defensive touchdown.

#### First Team Touchdown

- 1. Predict the first team to score a touchdown.
- 2. Overtime counts.

#### Second Half First Team Touchdown

- 1. Predict the first team to score a touchdown in the second half.
- 2. Overtime does not count unless otherwise stated.

## Quarter of First Touchdown

- 1. Predict the quarter in which the first touchdown is scored.
- 2. Overtime does not count unless otherwise stated.

#### Quarter of First Field Goal

- 1. Predict the guarter in which the first field goal is scored.
- 2. Overtime does not count unless otherwise stated.

#### Drive Outcome

- 1. Predict the result of the stated drive of offensive possession. If the stated drive does not commence during regulation, bets are void. In the event of a Defensive Touchdown the Fumble/INT selection will be deemed the winner.
- 2. Drives begin on the first offensive snap of the ball.
- 3. The Field Goal selection is the winning selection in the event of any attempted Field Goal.
- 4. Drives that finish due to the end of the half or end of the game without establishing the criteria for any of the selections as a result will be settled as void.

# Will There be Overtime

1. Predict whether or not there will be overtime.

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If a game is abandoned prior to the end of regulation, bets are void unless it is the final of the competition, in which case all bets stand for the rescheduled game.

# Will There be a Safety

- 1. Predict whether or not there will be a safety in the game.
- 2. Overtime counts
- A safety will be awarded by the officials and is the only means whereby a team not in possession can score points. It
  can occur in a variety of ways but the most common is when an opponent in possession of the ball is tackled in his own
  end zone.

#### Passing Yards of a Named Player

- 1. Predict whether the number of passing yards for a named player will be over or under a specific figure.
- Overtime counts.

#### **Receiving Yards of a Named Player**

- 1. Predict whether the receiving yards for a named player will be over or under a specified figure.
- 2. Overtime counts.

# Rushing Yards of a Named Player

- 1. Predict whether the rushing yards of a named player will be over or under a specified figure.
- 2. Overtime counts.

# Team to Call the First Timeout

- 1. Predict the team that will call the first time out.
- 2. Overtime counts.
- 3. A team that lodges an unsuccessful challenge by the coach will not be deemed to have called a timeout.

# First Coaches Challenge

- 1. Predict the team whose coach will make the first challenge.
- 2. Overtime does not count unless otherwise stated.

# Will a Field Goal be Missed

- 1. Predict whether or not a field goal will be missed.
- 2. Overtime counts.

# Points Scored in a Specific Quarter

- 1. Predict the range of points scored in a specific quarter.
- 2. Overtime does not count unless otherwise stated.

#### Will a Touchdown be Scored in a Specific Quarter

- 1. Predict whether or not a touchdown will be scored in a specific quarter.
- 2. Overtime does not count unless otherwise stated.

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#### Will a Field Goal be Scored in a Specific Quarter

- 1. Predict whether or not a field goal will be scored in a specific quarter.
- 2. Overtime does not count unless otherwise stated.

#### First Half Result/Second Half Result

- 1. Predict the result of two halves; the result of the first half and the result of the second half.
- 2. Any points scored in the first half do not count towards the result of the second half.
- 3. Overtime does not count unless otherwise stated.

#### Conference Winner

- 1. Predict the team that will win the Conference.
- 2. Playoff conference finals are included.
- 3. Bets will be settled on completion of the playoff conference finals.

#### **Division Winner**

- 1. Predict the team that will win the respective division.
- 2. Playoff conference finals are not included.
- 3. Bets will be settled on the division standings after a winner is clinched.

# Pro Football Championship Total Points Record to be Broken

1. Predict whether or not the current total points record for the Pro Football Championship will be broken

# Named Team to Reach/Exceed a Specific Point Total

1. Predict whether or not a named team will reach/exceed a specific point total in any one game during the season.

# Pro Football Championship MVP

1. Predict which player will be voted the Most Valuable Player in the Pro Football Championship.

# A Specified Team to Remain Unbeaten

1. Predict that a specified team will remain unbeaten throughout the season.

#### **Enhanced Odds Accumulators**

- L. Predict whether a group of teams will all be successful.
- 2.— If one or more of the games do not take place, bets will be settled at the individual game odds for those teams that complete their matches.

## Result of Drive

 Predict the result of the stated drive of offensive possession. If the stated drive does not commence during regulation, time bets are void. In the event of a Safety, Defensive Touchdown or Turnover on downs, the Turnover selection will be

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#### deemed the winner.

#### Reach 1st Down on Drive

Predict whether or not the offensive team will achieve a 1st down on the stated drive of possession. If the stated drive does not commence during regulation time, bets are void. In the event of an Offensive Touchdown being scored the Yes selection will be the winner.

# Anytime Touchdown Scorer

- 1. Predict whether the specified player will score a touchdown in the match.
- 2. Overtime counts and players must play in game for action.
- 3. If no touchdowns are scored, the wager is considered action.
- 4. A touchdown is scored when: the ball is on, above, or behind the plane of the opponents' goal line (extended) and is in possession of a runner who has advanced from the field of play into the end zone.

#### Player To Score X Or More Touchdowns

- 1. Predict whether the specified player will score at least X touchdowns in the match.
- 2. Overtime counts and bets on players who are 'suited up' and ready to play will count. Bets placed on any player not 'suited-up' will be void.
- 3. If not, enough touchdowns are scored stakes will be lost.

#### Score/Win Double

- 1. Predict whether the specified player will score a touchdown and the specified team will win. Both parts are needed for a winning selection.
- 2. Overtime counts and bets on players who are 'suited up' and ready to play will count. Bets placed on any player not 'suited up' will be void.
- 3. If no touchdowns are scored stakes will be lost.

#### Total Match Field Goals

- 1. Predict the total number of field goals in the match.
- 2. Overtime counts.

# Total Team Field Goals

- 1. Predict the total number of field goals by the specified team in the match.
- 2. Overtime counts.

# Total Match Punts

- 1. Predict the total number of punts in the match.
- 2. Overtime counts.

#### Total Team Punts

- 1. Predict the total number of punts by the specified team in the match.
- 2. Overtime counts.

### Total Match Turnovers

- 1. Predict the total number of turnovers in the match.
- 2. Turnover on downs (failed 4th Down attempts) do not count.
- Overtime counts.
- I. Turnover totals taken from match results on NFL.com

#### Total Team Turnovers

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- Predict the total number of turnovers by the specified team in the match
- 2. Turnover on downs (failed 4th Down attempts) do not count.
- 3. Overtime counts.
- 4. Turnover totals taken from match results on NFL.com

# Team To Score The Most Touchdowns

- 1. Predict which team will score the most touchdowns.
- 2. Overtime counts.

#### Team To Score The Most Field Goals

- 1. Predict which team will score the most field goals.
- 2. Overtime counts.

#### Both Teams To Score At Least X Touchdowns In The Match

- 1. Predict whether each team will score at least X number of touchdowns in the match.
- 2. Overtime counts.

#### Both Teams To Score A Touchdown In Each Half

- 1. Predict whether each team will score a touchdown in each half.
- 2. Overtime doesn't count.

#### Both Teams To Score A Touchdown In Each Quarter

- 1. Predict whether each team will score a touchdown in each quarter.
- Overtime doesn't count.

#### Both Teams To Score A Field Goal In Each Half

- 1. Predict whether each team will score a field goal in each half.
- 2. Overtime doesn't count.

#### Both Teams To Score A Field Goal In Each Quarter

- 1. Predict whether each team will score a field goal in each quarter.
- 2. Overtime doesn't count.

#### **Highest Scoring Quarter**

- 1. Predict which quarter will have the most points.
- 2. Dead Heat rules apply.
- 3. Overtime doesn't count.

# NFL Highest Scoring Team (Designated Time Period)

- 1. Predict the highest scoring team in designated time period.
- 2. All teams must complete at least 55 minutes of play in their respective games for a wager to be action.
- 3. All games must be played within 7 days of the original scheduled date for action.
- 4. Dead Heat rules apply

# College Football Highest Scoring Team (Designated Time Period)

- 1. Predict the highest scoring team of the grouped listed teams
- 2. All teams must complete at least 55 minutes of play in their respective games for a wager to be action.
- 3. All games must be played within 7 days of the original scheduled date for action.
- 4. Dead-Heat rules apply.

First Team to Score 7 Touchdowns in a Game

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- Wager is for regular season games ONLY.
- 2. If multiple teams score seven touchdowns on the same day (with their games starting at the same scheduled time), the winner will be the team that scores their seventh touchdown with the most time remaining on the game clock.
- 3. If a team in an earlier game and a team playing a later game accomplish this on the same day, the team playing earlier in the day will be considered the winner.

#### Net Yards Gained on Next Drive

- 1. Predict whether the offense will gain more or less than the stated amount of yards on their next drive.
- 2. Drives begin on the first offensive snap of the ball.
- 3. Net Yardage will be calculated from the initial spot of the ball for the first play of the drive.
  - a. If an offense is penalized and pushed back this will count against their net yardage.
    - i. Example: 1st play of the drive begins on the offense's own 25 yard line. A holding penalty moves them to 1st and 20 at their own 15 yard line. The current net yards would be 10 yards.
  - b. Results will be settled based off the final field position of the drive.
    - i. Example: If the stated Net Yards Gained is 35.5 and the offense at one point in the drive has 40 netyards, but ultimately finishes the drive with 34 net yards due to a negative play the "under 35.5" will be the winning selection.
  - c. If there is a turnover behind the line of scrimmage, the net yards of the drive will be measured from the furthestpoint reached by the offense prior to the play involving the turnover, not the point of recovery by the defense-
  - d. For a fumble that occurs beyond the line of scrimmage the yard line where the fumble takes place will be used for

#### Big Play on Drive (20 or More Yards)

- 1. A big play for the purposes of this market is defined as an offensive play of 20 or more yards.
- 2. Drives begin on the first offensive snap of the ball.
- 3. Predict whether the team on offense will record a play of 20 or more yards on their current drive.
- 4. Penalty yards do not factor into determining if it is a big play or not, whether it be a penalty of 20 or more yards or penalty yards added onto the end of a play (i.e. Pass interference, personal foul, etc).
- If there is a turnover behind the line of scrimmage, the net yards of the drive will be measured from the furthest point reached by the offense prior to the play involving the turnover, not the point of recovery by the defense.
- 6. For a fumble that occurs beyond the line of scrimmage the yard line where the fumble takes place will be used for settlement.

#### <del>Yardline Crossed</del>

- 1. Predict whether the team on offense will cross the selected yardline at any point in their current drive
- 2. Drives begin on the first offensive snap of the ball
- 3. Penalties that move a team across the stated yardline will count towards the "Yes"
- 4. If the team on offense crosses the stated yardline successfully, and subsequently is pushed back before the stated yardline whether it be due to a negative play, a penalty, or any other reason, the "Yes" selection will still be the winning selection.
- A team must successfully complete a play across the stated yardline for the "Yes" selection to be considered the winning selection
  - a. If the offensive team crosses the stated yardline on a play, but then turns the ball over before the play is completed this will not be considered as them successfully crossing the stated yardline.

#### Regular Season Player Statistical Leader Futures Markets

- 1. For regular season player statistical leader futures markets, player must play at least one regular season game for action.
- 2. In case of a tie, dead heat rules apply.

### Regular Season Individual Player Statistical Markets

1- For regular season individual player statistical markets, player must play at least one regular season game for action

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#### Regular Season Team Futures Markets

- 1. For regular season team futures markets, teams must play all scheduled regular season games for action.
- 2. In case of a tie, dead heat rules apply.

#### Award Markets

- 1. Player or coach must play/coach in at least one regular season game for action.
- 2. As long as the league designates a winner of a particular award, wagers are action regardless of the number of games-played in a season or playoffs.
- 3. In case of a tie, dead heat rules apply.

#### Regular Season Win Totals

- 1. For regular season win totals, team must play all scheduled games for action, unless otherwise stated.
- 2. For regular season division wins totals, team must play all scheduled division games for action.

#### Make Miss Playoffs

- 1. For make miss playoff markets, team must play all scheduled games for action.
- Play in games are not considered making the playoffs. A team playing in a play in game and not advancing to the actual playoff round, would be considered as NOT making the playoffs.

#### Caesars Squares

#### Final Score Squares

- 1. The listed digit reflects the last digit of each teams' final score.
- Game must go at least 55 minutes for action.
- 3. Game must be played within seven days of the scheduled start for action. The only exception being the final/championship of a competition, in which case bets stand for the rescheduled game.

#### **End of Third Quarter Score Squares**

- ${\bf 1.} \quad \text{The listed digit reflects the last digit of each teams' score at the end of the third quarter.}$
- 2. Game must complete the third quarter for action.
- Game must be played within seven days of the scheduled start for action. The exception being the final/championship of a competition, in which case bets stand for the rescheduled game.

#### Halftime Score Squares

- 1. The listed digit reflects the last digit of each teams' score at the end of the first half.
- 2. Game must complete the first half for action.
- Game must be played within seven days of the scheduled start for action. The exception being the final/championship of a competition, in which case bets stand for the rescheduled game.

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# **FUTSAL**

# **General Rules**

- All wagers are settled on 40 minutes of play, unless otherwise stated.
- Extra time does not count, unless otherwise stated.
- Matches must be played on the scheduled date or else wagers will be void, unless otherwise stated.
- If a match is abandoned or suspended, wagers will be void.

# **Money Line**

- Predict the team who will win the match.
- Extra time counts.
- In the event of a draw, wagers placed on this market will be void.

# **Match Betting**

- Predict the result of the match.
- If the result is tied after 40 minutes of play, the draw is the winner.

# Match/Half Spread Betting

• Predict the team who will win the match/half once the spread has been applied to the official scores.

#### Match/Half Total Goals

• Predict whether the total goals scored in a match/half will be over or under a specified number.

# Match/Half Team Total Goals

 Predict whether the total goals scored by a specified team in a match/half will be over or under a specified number.

#### **Half Money Line**

- Predict the winner of a specified half.
- In the event of a draw in the specified half, wagers placed on this market will be void.

# **Half Betting**

- Predict the winner of a specified half.
- If the result is tied after 20 minutes of play, the draw is the winner.

# Race To X Points

• Which team/player will score the specified number of points in a match first.

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# Golf

#### **General Rules**

- Tournaments must be completed within seven days of the scheduled start or else wagers will be void, unless
  otherwise stated.
- The lone exception is the Olympic Games, in which the event must take place before the Closing Ceremony.
- If the tournament is abandoned or not completed with a winner determined by the governing body within seven days of the scheduled start, wagers will be void unless the winning market has already been determined.
- If a player withdraws or is disqualified after they have teed off, wagers placed on that player in the specific market will stand.
- For tournament winner and placement markets, at least 36 holes of the tournament must be completed. This
  includes a playoff, additional round, FedEx Cup starting strokes or any other process which is used to
  determine the winner and placings.
- If less than 36 holes of the tournament are completed, wagers on the tournament winner will be void.
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, wagers placed will stand, unless otherwise stated.
- If a tournament is reduced to less than the scheduled number of rounds, all wagers placed after the last shot
  of the previous completed round will be void.
- For player matchups, hole, and groups of holes markets, if any listed participants do not start, then wagers will be void.
- For player matchups, if a round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, wagers placed on this market will be void.
- If there is a tie, dead heat rules will apply unless otherwise stated in that specific market.
- For season long FedEx Cup/Race to Dubai futures, golfers must play in at least one tournament during the season, or else wagers will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 9:00 am PST the following day after the event starts.
- Markets that have a "live" designation next to them indicate that the tournament and/or relevant matchups
  have begun.

# **Tournament Markets**

# **Tournament Winner**

a) Predict the winner of the specified tournament.

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- b) For tournament futures, a player must tee off or else wagers will be void, unless otherwise stated.
- c) If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, wagers placed on this market will stand.
- d) Tournament must complete at least 36 holes, or else wagers will be void.

#### **Tournament Winner Without**

- Predict the winner of the specified tournament excluding the named player(s). The finishing position of the named player(s) will be ignored for wagers placed on this market.
- If the excluded player wins the tournament and there is a tie between two or more players for second place, dead heat rules will apply.
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, wagers placed on this market will stand.
- If the excluded player withdraws or is disqualified before the tournament begins or before they tee off in the
  first round, wagers placed on this market will be void. If the excluded player retires or is disqualified after they
  have teed off in the first round, wagers placed on this market will stand.

# Winning Nationality/Region

- Predict the nationality/region of the winner of the tournament.
- Nationality is determined according to the respective governing body.

# Top Country or Continent Player

- Predict the highest placed player in the tournament from the nominated list of players.
- If there is a tie for placings, dead heat rules apply.

#### **Group Betting**

- Predict the highest-placed player in the tournament from the nominated group.
- If there is a tie for placings, dead heat rules will apply.
- If any player(s) from the nominated group withdraw or are disqualified before the tournament begins or before they tee off in the first round, wagers placed on this market will be void.

# Playoff to Decide the Winner

 Predict whether or not the winner of the specified tournament will be decided by a playoff or additional round.

# Margin of Victory

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- Predict the margin of victory between the winner of the specified tournament and the rest of the field.
- If there is a tie for the lowest score over the normal course of the tournament, including FedEx Cup Starting Strokes, the winning selection in this market will be playoff.
- If there is a change to the scheduled number of rounds or holes played in the tournament, wagers placed on this market be void.

# Margin of Victory (Spread/Handicap)

- Predict the margin of victory of the day/tournament, once the spread/handicap has been applied to the
  official scores.
- If there is a change to the scheduled number of rounds or holes played in the tournament, wagers placed on this market be void.

### **Tournament Match Wagers**

- Predict the player to have the better score in the tournament.
- The player with the most holes played in the tournament will be the winner.
- If a player withdraws or is disqualified, the player who continues on will be the winner of the matchup.
- If both players withdraw on the same hole, wagers are void regardless of each player's current score.
- If both golfers in the matchup are in a playoff, the winner of the playoff or whoever goes further in the playoff wins the matchup, otherwise the matchup will be void.
- If there is a tie, wagers will be void unless a tie option is given.

#### **Finishing Position**

• Predict a player to go over or under a listed finishing position for the specified tournament.

# **Top X Finish**

- Predict a player to finish in the top five, ten, twenty, etc. of the specified tournament.
- If there is a tie for the final placing, dead heat rules will apply.

# **Winning Score**

- Predict over or under the winning score of the tournament.
- Tournament must go 72 holes or else wagers will be void.
- Playoff holes do not count.

# Cut Score

- Predict over or under the 36-hole cut score of the tournament.
- If cut format is changed in any way, wagers will be void.

# Lowest 18-Hole Score (Tournament Over-Under)

• Predict over or under the lowest 18-hole round score of the specified tournament by any player.

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#### Lowest 18 Hole Score by Player in a Tournament

- Predict the player to have the best round score in the tournament.
- In the case of a tie, dead heat rules will apply.

# **Two-Ball Betting**

- Predict which player will achieve the best score in the specified round.
- If there is a tie for the best score in the specified round, the winning selection in this market will be a tie.
- If both players retire or are disqualified on the same hole, wagers placed on this market will be void.

# Two-Ball Draw No Bet

• Predict which player will achieve the best score in the specified round. If the scores are tied, wagers placed on this market will be void.

# **Two-Ball Betting Handicap**

- Predict which player will achieve the best score in the specified round after the spread has been applied. A spread of (+/-) a half of one or more strokes will be given to one of the players and will be added to their actual score.
- If there is a tie for the best score in the specified round after the spread has been applied, the winning selection in this market will be a tie.

# Two Ball First Birdie

- Predict which player will make the first birdie in the specified round.
- Wagers placed on this market are settled by hole played. If both players birdie the same hole, the winning selection in this market will be a tie.

# Two Ball First Bogey

- Predict which player will make the first bogey in the specified round.
- Wagers placed on this market are settled by hole played. If both players bogey the same hole, the winning selection in this market will be a tie.

# **Three-Ball Betting**

- Predict which player will achieve the lowest score in the specified round.
- If there is a tie for the lowest score in the specified round between two or more players, dead heat rules will apply.

# Player Hole-in-One

• Predict whether or not a hole-in-one will be scored by the named player in the tournament.

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 If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, wagers placed on this market will stand.

# Tournament Hole-in-One

- Predict whether or not a hole-in-one will be scored by any player in the specified tournament.
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, wagers placed on this market will stand.
- If any player withdraws, retires, or is disqualified at any time, wagers placed on this market will stand.

# To Make the Cut

- Predict a player to make the cut in the specified tournament.
- If there is a change to the stage of the tournament at which the cut is made, wagers placed on this market will stand. If no cut is made, wagers placed on this market will be void.

#### To Miss the Cut

- Predict a player to miss the cut in the specified tournament.
- If there is a change to the stage of the tournament at which the cut is made, wagers placed on this market will stand. If no cut is made, wagers placed on this market will be void.

# **Top Amateur Player**

- Predict the highest-placed listed amateur player in the tournament.
- If there is a tie for placings, dead heat rules will apply.

#### **Top Debutant**

- Predict the highest-placed listed debutant in the tournament.
- A debutant is any player making their first start at a specific tournament.
- If there is a tie for placings, dead heat rules will apply.

#### **Top Senior**

- Predict the highest-placed listed senior player in the tournament.
- A senior is any player that is 50 years of age or older at the time of the tournament's completion.
- If there is a tie for placings, dead heat rules will apply.

# Individual Round/Hole Markets

# Front/Back Nine Winner

• Predict the player to achieve the best score on the front/back nine holes of a given round.

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- Wagers are settled on the events that occur on the front nine holes (holes 1 9) or back nine holes (holes 10-18) of a given round. The events that occur on any other holes do not count.
- If there is a tie for the best score on the front/back nine holes, the winning selection in this market will be tie.

  If no price for a tie is quoted, dead heat rules will apply.

# X Round Leader

- Predict the player to be leading the tournament at the end of the specified round.
- If there is a tie for leading score at the end of the round, dead heat rules will apply, unless there is a specific
   "tie" selection in the market.
- If the round is abandoned, or if the round is not fully played for any reason, wagers placed on this market will be void.

# **Round Scores**

- Predict over or under the round score for a listed golfer for a specified round.
- If a round is not fully completed, then wagers will be void.

## Leader Through 3, 6, 9, 12, 15 Holes

- Predict the player to achieve the best score on the first 3, 6, 9, 12, 15 holes of a given round.
- Wagers are settled on the events that occur on only the listed holes of a given round. The events that occur
  on any other hole do not count.
- If there is a tie for the best score on the listed holes, dead heat rules will apply, unless there is a specific "tie" selection in the market.
- If the round is abandoned during the listed holes or if the first listed holes of the round are not fully played by all players for any reason, wagers placed on this market will be void.

# Front Nine - Holes Under Par

- Predict exactly how many holes the named player will achieve under par in the front nine from none, one, two, three or four or more.
- If the round is abandoned while the named player is playing the front nine or there is a change to the
  scheduled number of holes played on the front nine for any reason, wagers placed on this market will be void
  unless a winning selection in this market has been determined.

# Par 3, 4, or 5 Winner in a Group

- Predict the player with the best score of the holes only involving their respective pars for the round.
- Example: Rory McIlroy shoots a 12 in round one on par 3's against Scottie Scheffler, who shoots an 11 for round one on par 3's. Scheffler is the winner.

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• In the case of a tie, dead heat rules will apply.

#### Holes X-X Winner

• Predict the player from the specific group to have the lowest score of a listed group of holes.

#### **Next Hole Betting**

- Predict which player will achieve the lowest score on the specified hole.
- If both players achieve the same score on the specified hole, the winning selection in this market will be a tie.

#### Next Hole Betting - Next Hole Score

• Predict whether the named player will achieve under par, par or over par on the specified hole.

# Next Hole Match Betting - Any Player to Score Under Par

- Predict whether or not one of the three named players will score under par on the specified hole.
- A player is deemed to have played once they have teed off on the specified hole. If any player withdraws or is
  disqualified before they tee off on the specified hole, wagers placed on this market will be void. If any or all
  players retire or are disqualified after they have teed off on that hole, wagers placed on this market will stand.

# Next Hole Match Betting - Both Players to Par the Hole

- Predict whether or not both named players will par the specified hole.
- A player is deemed to have played once they have teed off on the specified hole. If either player withdraws or is disqualified before they tee off on the specified hole, wagers placed on this market will be void. If either or both players retire or are disqualified after they have teed off on the specified hole, wagers placed on this market will stand.

# Next Hole Match Betting – Any Player to Score Under Par

- Predict whether or not any one of the named players will score under par on the specified hole.
- If play is abandoned whilst the specified hole is being played by any of the named players, wagers placed on this market will be void unless otherwise determined.

#### **Group Hole Score**

- Predict the hole score from a listed group, relative to par, for the listed hole.
- If any player from the group does not complete the hole, wagers on this market will be void.

# **Longest Drive in Group**

- Predict the player from the listed group to have the longest drive on the listed hole.
- Players must be in the fairway to qualify.

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• If no player hits the fairway, then "no fairway" will be the winner.

## Number of Drives in Fairway (Group)

• Predict the number of drives on the fairway, from the listed group, for the listed hole.

# Number of Drives in Fairway (Player)

• Predict the over or under the number of drives in the fairway, for the listed player, in the specified round.

# **Number of Fairways Hit**

- Predict the number of fairways hit for the listed player for the specified round is over or under a listed number.
- A fairway hit is when the player successfully lands their first shot on the fairway, off the tee, on par 4 and par 5 holes.
- If the listed player does not complete the round, wagers will be void unless the result has already been established.

# **Distance of Longest Drive**

- Predict over or under the distance of the drive for the listed player on a specified hole.
- Drives must be in the fairway to qualify.

# Number of Greens in Regulation (Group)

• Predict the number of players, from the group listed, to hit the green in regulation for the listed hole.

# Number of Greens in Regulation (Player)

- Predict the number of greens in regulation for a listed player in a specified round.
- If the listed player does not complete the round, wagers will be void unless the result has already been determined.

# **Tee Shot Distance from Pin**

 Predict whether the distance from the pin for a tee shot, from the listed player on the listed hole, is over or under a specific number.

# Nearest to Pin from Group

- Predict the player, from the listed group, to hit their next, numbered, shot nearest to the pin on the listed <a href="https://hole.nearest.new.numbered">hole.</a>
- Ball must be on the green to qualify.

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#### Make/Miss Putt

- Predict if the player will make or miss a specific putt on a specified hole.
- If the player withdraws or is disqualified before the putt is attempted, wagers on this market are void.

# **Match Play Markets**

#### **Fourball Matches**

- Predict the winning team in the specified fourball match.
- If the market includes a tie selection, the result will be determined over the scheduled number of holes.

  Fourball matches are played over 18 holes.
- If the match is 'halved,' the winning selection in this market will be a tie. If no tie is offered, wagers will be void.

# Foursomes Matches

- Predict the winning team in the specified foursome's match.
- If the market includes a tie selection, the result will be determined over the scheduled number of holes.
   Fourball matches are played over 18 holes.
- If the match is 'halved,' the winning selection in this market will be a tie. If no tie is offered, wagers will be void.

# Singles Matches

- Predict the winning player in the specified singles match.
- If the market includes a tie selection, the result will be determined over the scheduled number of holes.

  Fourball matches are played over 18 holes.
- If the match is 'halved,' the winning selection in this market will be a tie. If no tie is offered, wagers will be void.

# Match Finishing Hole

Predict on which of the holes the specified match will finish, which is when one of the players/teams is
deemed the winner or the match is halved.

# Player/Team to Hit Their Second Shot Last

Predict the specified player or specified team of players to hit their second shot last on the specified hole.
 When there are two players in each team, the last of the four players to hit their second shot will be deemed the winner for that team.

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#### Player/Team to Putt First on the Green

Predict the specified player or specified team of players to putt first with a shot that is deemed 'on the green'
on the specified hole. When there are two players in each team, the first of the four players to hit their putt
first will be deemed the winner for that team.

# Ryder/Presidents/Solheim Cup

#### Highest-Scoring Team (3-Way)

- Predict the highest scoring team in the cup competition.
- Wagers are settled on the total points scored during the competition.
- If the total match points are tied, the winning selection in this market will be a tie and wagers placed on the team that retained the trophy will have lost.
- If there is a change to the scheduled teams, format, number of rounds or holes played, wagers placed on this
  market will stand.

# To Lift the Trophy

- Predict the team that is awarded the cup in the specified competition.
- Wagers are settled on the team that is awarded the Cup. This includes the team retaining the trophy should the match points be tied, or however the competition is decided.
- If there is a change to the scheduled teams, format, number of rounds or holes played, wagers placed on this market will stand.

# Season Major Markets

#### To Win a Major

- Predict whether a player will win a major tournament in a specific year.
- The major tournaments are: The Masters, PGA Championship, US Open and British Open.

## **Exact Majors Won**

- Predict the exact number of majors won in a specific year.
- Player must start the first major of the year, no matter which one it may be, or else wagers will be void.
- The major tournaments are: The Masters, PGA Championship, US Open and British Open.

# FedEx Cup Winner

• All wagers are action unless player does not tee off in at least one qualifying tournament during the season.

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# • The winner will be determined by the official rules of the PGA Tour.

# Tour Championship/ FedExCup Rules

First Round Leader

Predict the player to be leading the tournament at the end of the first round.

Example: Tiger Woods to win First Round Leader. Bet wins if at the end of the first round of the tournament, Woods is alone in first place. The bet loses if Woods is in second place or worse at the conclusion of the first round. If Woods is tied with one or more golfers at the end of the first round, dead heat rules apply.

- 1.— If there is a tie for leading score at the end of the first round, dead heat rules will apply, unless there is a specific "tie" selection in the market.
- If the round is abandoned, or if the round is not fully played for any reason, bets placed on this market will be void.
- A player is deemed to have played in the first round once they have teed off. If a player withdraws or is
  disqualified before they tee off in the first round, bets placed on that player in this market will be void-
- If the player retires or is disqualified after they have teed off and before the first round has been completed, bets
  placed on this market will stand.
- 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:
- FedExCup Starting Strokes, or any other process which is used to determine a player's position, will apply. The
  winner of the market will be the leading player after the first round with these adjustments included.

#### Mythical Three Ball Betting

Select which of the listed players will achieve the lowest score in the specified round.

Example. Bettor selects Tiger Woods to win Mythical Three Ball in the specified round of the golf tournament over Jordan Spieth and Patrick Reed. Bettor wins if Woods' score of those three golfers is lowest after specified round.

- 1. If there is a tie for the lowest score in the specified round, dead heat rules will apply.
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- A player is deemed to have played in the three ball once they have teed off in the specified round. If a player
  withdraws or is disqualified before they tee off in the round, bets placed on that three ball in this market will be
  void.
- 4- If a player retires or is disqualified after they have teed off and before the specified round is completed, bets placed on that player in this market will have lost.
- If all three players retire or are disqualified on the same hole, bets placed on that three ball in this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.
- FedExCup Starting Strokes will not apply. The winner of the market will be the player with the lowest score in the
  specified round.

#### **Mythical Two Ball Betting**

Select which of the listed players will achieve the lowest score in the specified round.

Example. Bettor selects Tiger Woods to win Mythical Two Ball in the specified round of the golf tournament over Jordan Spieth.

Bettor wins if Woods' score is lower than Spieth's in the specified round.

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- If there is a tie for the lowest score in the specified round, the winning selection in this market will be a tie.
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- A player is deemed to have played in the two ball once they have teed off in the round. If a player withdraws or is disqualified before they tee off in the round, bets placed on that two ball in this market will be void.
- 4. If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this market will stand and their opponent will be the winning selection.
- 5. If both players retire or are disqualified on the same hole, bets placed on this market will be void-
- 6. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.
- FedExCup Starting Strokes will not apply. The winner of the market will be the player with the lowest score in the specified round.

#### Mythical Two Ball Draw No Bet

Select which of the listed players will achieve the lowest score in the specified round. If the scores are tied, bets placed on this market will be void.

Example. Bettor selects Tiger Woods to win Mythical Two Ball in the specified round of the golf tournament over Jordan Spieth.

Bettor wins if Woods' score is lower than Spieth's in the specified round. If Woods and Spieth are tied at the end of the specifie round, but a laced will be void.

- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any
  reason, bets placed on this market will be void.
- A player is deemed to have played in the two ball once they have teed off in the specified round. If a player
  withdraws or is disqualified before they tee off in the round, bets placed on that two ball in this market will be
  void.
- If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this
  market will stand and their opponent will be the winning selection.
- If both players retire or are disqualified on the same hole, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.
- FedExCup Starting Strokes will not apply. The winner of the market will be the player with the lowest score in the specified round.

## Three Ball Betting

Predict which player will achieve the lowest score in the specified round.

Example. Better selects Tiger Woods to win Three Ball in the specified round of the golf tournament over Jordan Spieth and Patrick Reed. Better wins if Woods' score of those three golfers is lowest after specified round.

- 1. If there is a tie for the lowest score in the specified round, dead heat rules will apply.
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- If the participants in a three ball are changed, bets placed on that three ball in this market will be settled on the original group.
- 4. A player is deemed to have played in the three ball once they have teed off in the specified round. If a player withdraws or is disqualified before they tee off in the round, bets placed on that three ball in this market will be void.
- If a player retires or is disqualified after they have teed off and before the specified round is completed, bets placed on that player in this market will have lost.
- If all three players retire or are disqualified on the same hole, bets placed on that three ball in this market will be void.
- 7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be

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made by 6:00am EST the following day.

 FedExCup Starting Strokes will not apply. The winner of the market will be the player with the lowest score in the specified round.

### Two Ball Betting

Predict which player will achieve the lowest score in the specified round

Example. Bettor selects Tiger Woods to win Two-Ball in the specified round of the golf tournament over Jordan Spieth. Bettor wins if Woods' score is lower than Spieth's in the specified round.

- 1. If there is a tie for the lowest score in the specified round, the winning selection in this market will be atie.
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any
  reason, bets placed on this market will be void.
- If the participants in a two ball are changed, bets placed on that two ball in this market will be settled on the original pairing.
- A player is deemed to have played in the two ball once they have teed off in the round. If a player withdraws or is disqualified before they tee off in the round, bets placed on that two ball in this market will be void.
- If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this market will stand and their opponent will be the winning selection.
- 6. If both players retire or are disqualified on the same hole, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:
- 8. FedExCup Starting Strokes will not apply. The winner of the market will be the player with the lowest score in the specified round.

#### Two Ball Draw No Bet

Predict which player will achieve the lowest score in the specified round. If the scores are tied, bets placed on this market will be void.

Example. Bettor selects Tiger Woods to win Two Ball Draw No Bet in the specified round of the golf tournament over Jordan Spieth. Bettor wins if Woods' score is lower than Spieth's in the specified round. If Woods and Spieth are tied at the end of the specific round, bets placed will be void.

- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- If the participants in a two ball are changed, bets placed on that two ball in this market will be settled on the original pairing.
- A player is deemed to have played in the two ball once they have teed off in the specified round. If a player
  withdraws or is disqualified before they tee off in the round, bets placed on that two ball in this market will be
  veid
- 4. If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this market will stand and their opponent will be the winning selection.
- 5. If both players retire or are disqualified on the same hole, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:
- FedExCup Starting Strokes will not apply. The winner of the market will be the player with the lowest score in the specified round.

## Tournament Markets

### Group Betting

Predict the highest placed player in the tournament from the nominated group.

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Example. Bettor selects Tiger Woods to win Group Betting in the specified golf tournament over Jordan Spieth and Patrick Reed.

Bettor wins if Woods' score of those three golfers is lowest after the tournament's conclusion.

- 1. Tournament placings will be determined by the official rules of the respective governing body. This includes a playoff, additional round, FedExCup Starting Strokes or any other process which is used to determine the placings.
- 2. If there is a tie for placings, dead heat rules will apply.
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, betsplaced on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first round. If the selected-player withdraws or is disqualified before the tournament begins, or before they tee off in the first round, bets-placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed-off in the first round, bets placed on that player in this market will stand.
- 6. If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first-round, bets placed on this market may be subject to a Rule 4 deduction. If all other players from the nominated group withdraw or are disqualified before the tournament begins or before they tee off in the first round, bets-placed on this market will be void.
- If the selected player misses the cut, bets placed on this market will stand. If all players within the group miss the
  cut, the player with the lowest overall score will be the winning selection in this market.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Margin of Victory

Predict the margin of victory between the winner of the specified tournament and the rest of the field from: playoff, one shot, two shots, three shots or four shots or more.

Example: Bettor selects Tiger Woods to win the specified golf tournament by one (1) stroke. Bettor wins if Woods wins the specified golf tournament by exactly one stroke. Bettor loses if Woods does not win tournament, wins the tournament by one stroke in a playoff (as playoff is its own winning selection), or wins the tournament by two (2) or more strokes.

- 1- Tournament winner and placings will be determined by the official rules of the respective governing body. This includes a playoff, if used to determine the winner and placings. FedExCup-Starting Strokes will apply.
- If there is a tie for the lowest score over the normal course of the tournament, including FedExCup Starting Strokes, the winning selection in this market will be playoff.
- 3- If there is a change to the scheduled number of rounds or holes played in the tournament, bets placed on this market be void.
- 4. If any player withdraws, retires or is disqualified at any time, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Playoff to Decide the Winner

Predict whether or not the winner of the specified tournament will be decided by a playoff or additional round.

Example: Bettor selects Playoff to Decide the Winner in the specified golf tournament. Bettor wins if the golf tournament requires extra holes to determine winner. Bettor loses if golf tournament is decided without the use of adding extra holes or rounds.

- Tournament winner and placings will be determined by the official rules of the respective governing body. FedExCup Starting Strokes will apply.
- 2. If the tournament winner is not decided by a playoff or additional round, the winning selection is this market will-

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#### be no.

- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets
  placed on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 5. If any player withdraws, retires or is disqualified at any time, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Top Country or Continent Player

Predict the highest placed player in the tournament from the nominated list of players

Example: Bettor selects Tiger Woods to be the Top American Player in the specified golf tournament. The bettor wins if Woodsfinishes the specified tournament with the lowest score of all American players. If Woods finishes in third place of the specifiedtournament behind Hideki Matsuyama and Sergio Garcia, the bet is a winner. The bet is a loser if Woods finishes in second place behind another American player, i.e. Pustin Johnson.

- Tournament placings will be determined by the official rules of the respective governing body. This includes a
  playoff, additional round, FedExCup Starting Strokes or any other process which is used to determine the placings.
- 2. If there is a tie for placings, dead heat rules may apply
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, betsplaced on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the
  previous completed round will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first round. If the selected-player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets-placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first round, bets placed on that player in this market will stand.
- 6. If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on this market may be subject to a Rule 4 deduction. If all other players from the nominated country withdraw or are disqualified before the tournament begins or before they tee off in the first round, bets placed on this market will be void.
- 7. If the selected player misses the cut, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Top 5 Finish

Predict a player to finish in the top five of the specified tournament.

Example: Bettor selects Tiger Woods for a Top 5 Finish in a specified golf tournament. Bettor wins if Woods finishes in 5<sup>th</sup>, 4<sup>th</sup>, 3<sup>rd</sup>, 2<sup>nd</sup> or 1<sup>ct</sup> at the conclusion of the specified tournament. Bettor loses if Woods finishes 6<sup>th</sup> or worse.

If Woods finishes in a tie that extends beyond 5<sup>th</sup> place, dead heat rules apply.

- Tournament placings will be determined by the official rules of the respective governing body. This includes a
  playoff, additional round, FedExCup Starting Strokes or any other process which is used to determine the placings.
- 2. If there is a tie, dead heat rules will apply.
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets
  placed on this market will stand.
- 4- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- A player is deemed to have played in a tournament once they have teed off in the first round. If the selectedplayer withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets.

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placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first round, bets placed on that player in this market will stand.

- 6. If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on this market may be subject to a Rule 4 deduction. If the selected player misses the cut, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### <del>Fop 10 Finish</del>

Predict a player to finish in the top ten of the specified tournament.

Example: Bettor selects Tiger Woods for a Top 10 Finish in a specified golf tournament. Bettor wins if Woods finishes anywhere from 10<sup>th</sup> place to 1<sup>th</sup> place at the conclusion of the specified tournament. Bettor loses if Woods finishes 11<sup>th</sup> or worse.

If Woods finishes in a tie that extends beyond 10<sup>th</sup> place, dead heat rules apply.

- 1. Tournament placings will be determined by the official rules of the respective governing body. This includes a playoff, additional round, FedExCup Starting Strokes or any other process which is used to determine the placings.
- 2. If there is a tie, dead heat rules will apply.
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets
  placed on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first round. If the selected-player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets-placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed-off in the first round, bets placed on that player in this market will stand.
- If any other player withdraws or is disqualified before the tournament begins or before they tee off in the firstround, bets placed on this market may be subject to a Rule 4 deduction. If the selected player misses the cut, bets placed on this market will stand.
- 7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Top 20 Finish

Predict a player to finish in the top 20 of the specified tournament.

Example: Bettor selects Tiger Woods for a Top 20 Finish in a specified golf tournament. Bettor wins if Woods finishes anywher from 20th place to 1st place at the conclusion of the specified tournament. Bettor loses if Woods finishes 21st or worse.

If Woods finishes in a tie that extends beyond 20<sup>th</sup> place, dead heat rules apply.

- Tournament placings will be determined by the official rules of the respective governing body. This includes a playoff, additional round, FedExCup Starting Strokes or any other process which is used to determine the placings.
  - 2. If there is a tie, dead heat rules will apply.
  - If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, betsplaced on this market will stand.
  - If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
  - 5. A player is deemed to have played in a tournament once they have teed off in the first round. If the selected-player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets-placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed-off in the first round, bets placed on that player in this market will stand.
  - If any other player withdraws or is disqualified before the tournament begins or before they tee off in the firstround, bets placed on this market may be subject to a Rule 4 deduction. If the selected player misses the cut, bets

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#### <del>placed on this market will stand.</del>

7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Tournament Winner

Predict the winner of the specified tournament.

Example: Bettor selects Tiger Woods as the Tournament Winner in a specified golf tournament. Bettor wins if Woods finishes in 1st place at the conclusion of the specified tournament.

- Tournament winner and placings will be determined by the official rules of the respective governing body
  provided at least 36 holes of the tournament are completed. This includes a playoff, additional round, FedExCupStarting Strokes or any other process which is used to determine the winner and placings. If less than 36 holes of
  the tournament are completed, bets on the tournament winner will be void.
- 2. If there is a tie for any place, dead heat rules may apply.
- 3. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first round. If the selected-player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets-placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed-off in the first round, bets placed on this market will stand.
- 6. If any other player withdraws or is disqualified before the tournament begins, or before they tee off in the first-round, bets placed on this market may be subject to a Rule 4 deduction. If the selected player misses the cut, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Tournament Winner Without

Predict the winner of the specified tournament excluding the named player. The finishing position of the named player will be ignored for bets placed on this market.

Example: bets placed on Brooks Koepka without Rory Mellroy in this market will win if Brooks Koepka wins the tournament and if Brookes Koepka finishes second to Rory Mellroy.

- Tournament winner and placings will be determined by the official rules of the respective governing bodyprovided at least 36 holes of the tournament are completed. This includes a playoff, additional round, FedExCup
  Starting Strokes or any other process which is used to determine the winner and placings. If less than 36 holes of
  the tournament are completed, bets on the tournament winner will be void.
- 2. If there is a tie, dead heat rules may apply.
- If the excluded player wins the tournament and there is a tie between two or more players, dead heat rules wi apply.
- 4. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- 5. If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 6. A player is deemed to have played in a tournament once they have teed off in the first round. If the selected-player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets-placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first round, bets placed on this market will stand.
- 7.—If the excluded player withdraws or is disqualified before the tournament begins or before they tee off in the first

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- round, bets placed on this market will be void. If the excluded player retires or is disqualified after they have teed off in the first round, bets placed on this market will stand.
- If any other player withdraws or is disqualified before the tournament begins or before they tee off in the firstround, bets placed on this market may be subject to a Rule 4 deduction. If the selected player misses the cut, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Winning Nationality

Predict the nationality of the winner of the tournament.

Example: Bettor selection is American for the winner of a specified golf tournament. Bettor wins if winner of the golf tournament is American, such as Dustin Johnson, Tiger Woods, Rickie Fowler, Justin Thomas, etc. Bettor loses if winner of the golftournament is not an American player, such as Rory McIlory. Sergio Garcia, Hideki Matsuvama, etc.

- Tournament winner and placings will be determined by the official rules of the respective governing bodyprovided at least 36 holes of the tournament are completed. This includes a playoff, additional round, FedExCup-Starting Strokes or any other process which is used to determine the winner and placings. If less than 36 holes of the tournament are completed, bets on the tournament winner will be void.
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets
  placed on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 4.— If any player retires or is disqualified at any time, bets placed on this market will stand.
- 5. A player is deemed to have played in a tournament once they have teed off in the first round. If one or more players of the chosen nationality withdraw or are disqualified before the tournament begins or before they tee off in the first round, bets placed on that nationality in this market will stand. If all players of the chosen nationality withdraw or are disqualified before the tournament begins or before they tee off in the first round, bets placed on that nationality in this market will be void.
- If any player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on this market may be subject to a Rule 4 deduction.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Player Hole in One

Predict whether or not a hole-in-one will be scored by the named player in the tournament.

Example: Bettor selects Tiger Woods will make a hole in one during specified golf tournament. Bettor wins if Woods makes a hole in one during specified golf tournament. Bettor loses if Woods does not make a hole in one during specified golf-tournament.

- 1. If a hole in one is not scored by the named player during the tournament, the winning selection is this market will be no.
- 2. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 4. The named player is deemed to have played in a tournament once they have teed off in the first round.
- If the named player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on that player in this market will be void.
- If the named player retires or is disqualified after they have teed off in the first round and after scoring a hole in one, bets placed on that player in this market will have already won and will be settled as winners.
- 7. If the named player retires or is disqualified after they have teed off in the first round without scoring a hole in one,

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bets placed on that player in this market will have lost

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#### Tournament Hole in One

Predict whether or not a hole in one will be scored by any player in the specified tournament.

Example: Bettor selection is "Yes" that ANY player will make a hole in one during specified golf tournament. Bettor wins if any player makes a hole in one during specified golf tournament. Bettor loses if there are no hole in ones made by any player during specified golf tournament.

- 1. If a hole in one is not scored during the tournament, the winning selection is this market will be no
- 2. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 4. If any player withdraws, retires or is disqualified at any time, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

## To Make the Cut

Predict a player to make the cut in the specified tournament.

Example: Bettor selection is "Yes" that Tiger Woods will make the cut during a specified golf tournament. Bettor wins if Woods is still in the field after cut is made of the specified tournament, which is normally after two completed rounds. Bettor loses if Woods does not make the cut for a specified tournament.

- Tournament placings will be determined by the official rules of the respective governing body and includes any process
  which is used to determine the cut.
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 4. If there is a change to the stage of the tournament at which the cut is made, bets placed on this market will stand. If no cut is made, bets placed on this market will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first round, bets placed on this market will stand.
- 6. If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on this market may be subject to a Rule 4 deduction.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

## To Miss the Cut

Predict a player to miss the cut in the specified tournament.

Example: Bettor selection is "Yes" that Tiger Woods will not make the cut during a specified golf tournament. Bettor wins if Woods is no longer playing in the field after cut is made of the specified tournament, which is normally after two completed rounds. Bettor loses if Woods makes the cut for a specified tournament and reaches the tournament's conclusion.

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- 1. Tournament placings will be determined by the official rules of the respective governing body and includes any process which is used to determine the cut.
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 4. If there is a change to the stage of the tournament at which the cut is made, bets placed on this market will stand. If no cut is made, bets placed on this market will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first round, bets placed on this market will stand.
- If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on this market may be subject to a Rule 4 deduction.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Top Amateur Player

#### Predict the highest placed amateur player in the tournament.

Example: Bettor selects Viktor Hovland to be the highest placed amateur at The Masters. Bettor wins if Hovland has the lowest score of all amateur players at the completion of the tournament. If Hovland finishes 50<sup>th</sup> overall in the tournament but has the lowest score out of ONLY amateur players, bettor wins. Bettor loses if any amateur player finishes better than Hovland at the specified tournament's conclusion.

- Tournament placings will be determined by the official rules of the respective governing body. This includes a playoff, additional round or any other process which is used to determine the placings.
- 2. If there is a tie for placings, dead heat rules will apply.
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first round, bets placed on that player in this market will stand.
- 6. If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on this market may be subject to a Rule 4 deduction.
- If all other amateurs withdraw or are disqualified before the tournament begins or before they tee off in the first-round, bets placed on this market will be void.
- 8. If the selected player misses the cut, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Top Debutant

Predict the highest-placed debutant in the tournament.

- Tournament placings will be determined by the official rules of the respective governing body. This includes a playoff, additional round or any other process which is used to determine the placings.
- 2. If there is a tie for placings, dead heat rules will apply.
- 3. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.

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- 5. A player is deemed to have played in a tournament once they have teed off in the first round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first round, bets placed on that player in this market will stand.
- If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on this market may be subject to a Rule 4 deduction.
- If all other debutants withdraw or are disqualified before the tournament begins or before they tee off in the first-round, bets placed on this market will be void.
- 8. If the selected player misses the cut, bets placed on this market will stand.
- 9. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Ton Senior

Predict the highest placed senior player in the tournament

- Tournament placings will be determined by the official rules of the respective governing body. This includes a playoff, additional round or any other process which is used to determine the placings.
- 2. If there is a tie for placings, dead heat rules will apply.
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first round, bets placed on that player in this market will stand.
- If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on this market may be subject to a Rule 4 deduction.
- If all other seniors withdraw or are disqualified before the tournament begins or before they tee off in the first round bets placed on this market will be void.
- 8. If the selected player misses the cut, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## **Individual Round Markets**

Back Nine Winner

Predict the player to achieve the best score on the back nine holes of a given round.

- 1. Bets are settled on the events that occur on the back nine holes (holes 10 18) of a given round. The events that occur on any other hole or a playoff do not count.
- If there is a tie for the best score on the back nine holes, the winning selection in this market will be tie. If no price for a
  tie is quoted, dead heat rules will apply.
- If the round is abandoned during the back nine or there is a change to the scheduled number of holes played on the back nine for any reason, bets placed on this market will be void.
- 4.— If the participants are changed, bets placed on this market will be settled on the original pairing/group.
- A player is deemed to have played once they have teed off on the back nine. If a player withdraws or is disqualified before they tee off on the back nine, bets placed on this market will be void.
- If a player retires or is disqualified after they have teed off on the back nine and before the round is completed, betsplaced on that player in this market will stand.
- If both/all players retire or are disqualified after they have teed off on the back nine and before the round is completed, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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#### First Round Leader

Predict the player to achieve the best score on the first round.

- If there is a tie for the best score on the first round, dead heat rules will apply, unless there is a specific "tie" selection in the market.
- 2.— If the round is abandoned or if the round is not fully played for any reason, bets placed on this market will be void.
- A player is deemed to have played in the first round once they have teed off. If a player withdraws or is disqualified before they tee off in the first round, bets placed on that player in this market will be void.
- 4. If the player retires or is disqualified after they have teed off and before the first round has been completed, bets
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Front Nine Holes Under Par

Predict exactly how many holes the named player will achieve under par in the front nine from none, one, two, three or four or

- 1. The named player is deemed to have played once they have teed off in the specified round. If the player withdraws or is disqualified before they tee off in the round, bets placed on this market will be void. If the named player retires or is disqualified after they have teed off on the front nine, bets placed on this market will be void unless a winning selection in this market has been established.
- 2. If the round is abandoned while the named player is playing the front nine or there is a change to the scheduled-number of holes played on the front nine for any reason, bets placed on this market will be void unless a winning-selection in this market has been established. If the round is abandoned after the named player has completed the front nine, bots placed on this market will stand.
- Bets placed will be settled in real time. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Front Nine Winner

Predict the player to achieve the best score on the front nine holes of a given round.

- Bets are settled on the events that occur on the front nine holes (holes 1 9) of a given round. The events that occur
  on any other hole do not count.
- If there is a tie for the best score on the front nine holes, the winning selection in this market will be tie. If no price for a
  tie is quoted, dead heat rules will apply.
- If the round is abandoned during the front nine or there is a change to the scheduled number of holes played on the
  front nine for any reason, bets placed on this market will be void. If the round is abandoned after the front nine have
  been completed by all players, bets placed on this market will stand.
- 4. If the participants are changed, bets placed on this market will be settled on the original pairing/group.
- A player is deemed to have played once they have teed off in the specified round. If a player withdraws or is disqualified before they tee off in the round, bets placed on this market will be void.
- If a player retires or is disqualified after they have teed off and before the front nine has been completed, bets placed on that player in this market will have lost.
- If both/all players retire or are disqualified after they have teed off and before the front nine have been completed, bets placed on this market will be void.
- 8. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## In the Water

Predict whether or not a shot by an individual player will land in the water at the specified hole.

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- 1. A player is deemed to have played once they have teed off on the specified hole
- If the selected player withdraws or is disqualified before they tee off on the specified hole, bets placed on this market will be void.
- 3.— If the selected player retires or is disqualified after they have teed off on the specified hole, bets placed on this market will stand.
- 4. If play is abandoned whilst that player is playing the specified hole, bets placed on this market will be void.
- 5. If play is abandoned after that player has played the specified hole, bets placed on this market will stand.
- Bets placed will be settled in real time. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Leader Through 12 Holes

Predict the player to achieve the best score on the first 12 holes of a given round.

- 1. Bets are settled on the events that occur on the first 12 holes (holes 1—12) of a given round. The events that occur on any other hole do not count.
- 2. If there is a tie for the best score on the first 12 holes, dead heat rules will apply, unless there is a specific "tie" selection in the market.
- If the round is abandoned during the first 12 holes or if the first 12 holes of the round are not fully played by all players
  for any reason, bets placed on this market will be void.
- 4. If the participants are changed, bets placed on this market will be settled on the original pairing/group.
- A player is deemed to have played once they have teed off in the specified round. If a player withdraws or is
  disqualified before they tee off in the round, bets placed on this market will bevoid.
- If a player retires or is disqualified after they have teed off and before first 12 holes have been completed, bets places on that player in this market will have lost.
- If both/all players retire or are disqualified after they have teed off and before the before the first 12 holes have been completed, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Leader Through 15 Holes

Predict the player to achieve the best score on the first 15 holes of a given round.

- Bets are settled on the events that occur on the first 15 holes (holes 1 15) of a given round. The events that occur on
  any other hole do not count.
- 2. If there is a tie for the best score on the first 15 holes, dead heat rules will apply, unless there is a specific "tie" selection in the market.
- If the round is abandoned during the first 15 holes or if the first 15 holes of the round are not fully played by all players for any reason, bets placed on this market will be void.
- 4. If the participants are changed, bets placed on this market will be settled on the original pairing/group.
- A player is deemed to have played once they have teed off in the specified round. If a player withdraws or is
  disqualified before they tee off in the round, bets placed on this market will bevoid.
- If a player retires or is disqualified after they have teed off and before first 15 holes have been completed, bets placed on that player in this market will have lost.
- If both/all players retire or are disqualified after they have teed off and before the before the first 15 holes have been
  completed, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Leader Through 6 Holes

Predict the player to achieve the best score on the first six holes of a given round.

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- 1. Bets are settled on the events that occur on the first six holes (holes 1 6) of a given round. The events that occur on any other hole do not count.
- If there is a tie for the best score on the first six holes, dead heat rules will apply, unless there is a specific "tie" selection in the market.
- If the round is abandoned during the first six holes or if the first six holes of the round are not fully played by all players
  for any reason, bets placed on this market will be void.
- 4. If the participants are changed, bets placed on this market will be settled on the original pairing/group.
- A player is deemed to have played once they have teed off in the specified round. If a player withdraws or is disqualified before they tee off in the round, bets placed on this market will be void.
- 6. If a player retires or is disqualified after they have teed off and before first six holes have been completed, bets placed on that player in this market will have lost.
- If both/all players retire or are disqualified after they have teed off and before the before the first six holes have beencompleted, bets placed on this market will be void.
- 8. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by
  6:00am EST the following day.

#### **Leader Through 3 Holes**

Predict the player to achieve the best score on the first three holes of a given round.

- 1. Bets are settled on the events that occur on the first three holes (holes 1 3) of a given round. The events that occur
- If there is a tie for the best score on the first three holes, dead heat rules will apply, unless there is a specific "tie" selection in the market.
- 3. If the round is abandoned during the first three holes or if the first three holes of the round are not fully played by all players for any reason, bets placed on this market will be void.
- 4. If the participants are changed, bets placed on this market will be settled on the original pairing/group.
- A player is deemed to have played once they have teed off in the specified round. If a player withdraws or i
  disqualified before they tee off in the round, bets placed on this market will be void.
- 6. If a player retires or is disqualified after they have teed off and before first three holes have been completed, bets placed on that player in this market will have lost.
- If both/all players retire or are disqualified after they have teed off and before the before the first three holes have been completed, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Mythical Three Ball Betting

Select which of the listed players will achieve the lowest score in the specified round.

- ${\bf 1.} \quad \text{If there is a tie for the lowest score in the specified round, dead heat rules will apply.}$
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- A player is deemed to have played in the three ball once they have teed off in the specified round. If a player withdraws
  or is disqualified before they tee off in the round, bets placed on that three ball in this market will bevoid.
- 4. If a player retires or is disqualified after they have teed off and before the specified round is completed, bets placed on that player in this market will have lost.
- 5- If all three players retire or are disqualified on the same hole, bets placed on that three ball in this market will be void-
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### **Mythical Two Ball Betting**

Select which of the listed players will achieve the lowest score in the specified round.

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- 1. If there is a tie for the lowest score in the specified round, the winning selection in this market will be a tie.
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- 3. A player is deemed to have played in the two ball once they have teed off in the round. If a player withdraws or is disqualified before they tee off in the round, bets placed on that two ball in this market will be
- 4.— If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this market will stand and their opponent will be the winning selection.
- 5. If both players retire or are disqualified on the same hole, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

### Mythical Two Ball Draw No Bet

Select which of the listed players will achieve the lowest score in the specified round. If the scores are tied, bets placed on this market will be void.

- 1. If there is a tie for the lowest score in the round, bets placed on this market will be void.
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- A player is deemed to have played in the two ball once they have teed off in the specified round. If a player withdraws
  or is disqualified before they tee off in the round, bets placed on that two ball in this market will be void.
- If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this
  market will stand and their opponent will be the winning selection.
- 5. If both players retire or are disqualified on the same hole, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

### Next Hole Betting

Predict which player will achieve the lowest score on the specified hole.

- 1. If both players achieve the same score on the specified hole, the winning selection in this market will be a tie.
- 2. A player is deemed to have played once they have teed off on the specified hole.
- If the selected player withdraws or is disqualified before they tee off on the specified hole, bets placed on this market will be void.
- If the selected player retires or is disqualified after they have teed off on the specified hole, bets placed on that player
  in this market will stand.
- 5. If play is abandoned while that player is playing the specified hole, bets placed on this market will be void.
- 6. If play is abandoned after that player has played the specified hole, bets placed on this market willstand.
- Bets placed will be settled in real time. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

### Next Hole Betting - Next Hole Score

Predict whether the named player will achieve under par, par or over par on the specified hole.

- 1. The named player is deemed to have played once they have teed off on the specified hole. If the named player withdraws or is disqualified before they tee off on the specified hole, bets placed on this market will be void. If the named player retires or is disqualified after they have teed off on the specified hole, bets placed on this market will stand.
- 2. If play is abandoned while the named player is playing the specified hole, bets placed on this market will be void. If play is abandoned after the named player has played the specified hole, bets placed on this market will stand.
- 3. Bets placed will be settled in real time. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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Next Hole Match Betting — Any Player to Score Under Par — Three Way

Predict whether or not one of the three named players will score under par on the specified hole.

- A player is deemed to have played once they have teed off on the specified hole. If any player withdraws or is
  disqualified before they tee off on the specified hole, bets placed on this market will be void. If any or all players retire
  or are disqualified after they have teed off on that hole, bets placed on this market will stand.
- If play is abandoned while the specified hole is being played by any of the named players, bets placed on this market
  will be void. If play is abandoned after the specified hole has been played by all of the named players, bets placed on
  this market will stand.
- 3. Bets placed will be settled in real time. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Next Hole Match Betting — Both Players to Par the Hole

Predict whether or not both named players will par the specified hole.

- 1.—If one or both named players birdie or bogey the specified hole, the winning selection in this market will be no.
- A player is deemed to have played once they have teed off on the specified hole. If either player withdraws or is
  disqualified before they tee off on the specified hole, bets placed on this market will be void. If either or both players
  retire or are disqualified after they have teed off on the specified hole, bets placed on this market willstand.
- 3. If play is abandoned while the specified hole is being played by either player, bets placed on this market will bevoid.
- 4. If play is abandoned after the specified hole has been played by either player, bets placed on this market willstand.
- 5. Bets placed will be settled in real time. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Three Ball Betting

Predict which player will achieve the lowest score in the specified round.

- If there is a tie for the lowest score in the specified round, dead heat rules will apply.
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- If the participants in a three ball are changed, bets placed on that three ball in this market will be settled on the origina group.
- 4. A player is deemed to have played in the three ball once they have teed off in the specified round. If a player withdraws or is disqualified before they tee off in the round, bets placed on that three ball in this market will bevoid.
- 5. If a player retires or is disqualified after they have teed off and before the specified round is completed, bets placed on that player in this market will have lost.
- 6. If all three players retire or are disqualified on the same hole, bets placed on that three ball in this market will be void.
- 7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Two Ball Betting

Predict which player will achieve the lowest score in the specified round.

- 1- If there is a tie for the lowest score in the specified round, the winning selection in this market will be a tie
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- If the participants in a two ball are changed, bets placed on that two ball in this market will be settled on the original pairing.
- 4.— A player is deemed to have played in the two ball once they have teed off in the round. If a player withdraws or is disqualified before they tee off in the round, bets placed on that two ball in this market will be

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- 5.— If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this market will stand and their opponent will be the winning selection.
- 6. If both players retire or are disqualified on the same hole, bets placed on this market will be void.
- 7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Two-Ball Betting Handicap

Predict which player will achieve the lowest score in the specified round after the spread has been applied. A spread of (+/ ) a half of one or more strokes will be given to one of the players and will be added to their actual score.

#### Example: Spieth v Day (-2)

The score in the specified round is Spieth 69, Day 70. The spread of (-2) is added to the actual number of strokes taken by Day during the sound. The spread two ball result is Spieth 69. Day 68 and the winning outcome is therefore Day.

- 1. If there is a tie for the lowest score in the specified round after the spread has been applied, the winning selection in this market will be tie.
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- 3. If the participants in a two ball are changed, bets placed on that two ball in this market will be settled on the original
- 4. A player is deemed to have played in the two ball once they have teed off in the specified round. If a player withdraw or is disqualified before they tee off in the round, bets placed on that two ball in this market will be void.
- 5.— If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this market will stand and their opponent will be the winning selection.
- 6. If both players retire or are disqualified before the round is completed, bets placed on this market will be void.
- 7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Two Ball Draw No Bet

Predict which player will achieve the lowest score in the specified round. If the scores are tied, bets placed on this market will be

- 1. If there is a tie for the lowest score in the round, bets placed on this market will be void.
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- If the participants in a two ball are changed, bets placed on that two ball in this market will be settled on the originalpairing.
- A player is deemed to have played in the two ball once they have teed off in the specified round. If a player withdraws
  or is disqualified before they tee off in the round, bets placed on that two ball in this market will bevoid.
- If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this
  market will stand and their opponent will be the winning selection.
- 6: If both players retire or are disqualified on the same hole, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Two Ball First Birdie

Predict which player will make the first birdie in the specified round.

- Bets placed on this market are settled by hole played. If both players birdie the same hole, the winning selection in this
  market will be a tie
- 2. If the participants in a two ball are changed, bets placed on that two ball in this market will be settled on the original

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#### pairing.

- If the round is abandoned for any reason, bets placed on this market will be void unless a winning selection has already been established.
- 4. A player is deemed to have played in the two ball once they have teed off in the specified round. If a player withdraws or is disqualified before they tee off in the round, bets placed on this market will bevoid.
- 5. If either player retires or is disqualified having made the first birdie, bets placed on this market will have already won. If the player's opponent made the first birdie on the holes played before retirement or disqualification, bets placed on this market will have already lost. If neither player has made the first birdie on the holes played before retirement or disqualification, bets placed on this market will be void.
- 6. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Two Ball First Bogey

Predict which player will make the first bogey in the specified round.

- 1. Bets placed on this market are settled by hole played. If both players bogey the same hole, the winning selection in this
- If the participants in a two ball are changed, bets placed on that two ball in this market will be settled on the originalpairing.
- If the round is abandoned for any reason, bets placed on this market will be void unless a winning selection has already
  been established.
- 4. A player is deemed to have played in the two ball once they have teed off in the specified round. If a player withdraws or is disqualified before they tee off in the round, bets placed on this market will be void.
- 5. If either player retires or is disqualified having made the first bogey, bets placed on this market will have already won. If the player's opponent made the first bogey on the holes played before retirement or disqualification, bets placed on this market will have already lost. If neither player has made the first bogey on the holes played before retirement or disqualification, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Two Ball Winning Margin

Predict the player to achieve the lowest score and the margin of victory.

- 1. If there is a tie for the lowest score in the specified round, the winning selection in this market will be a tie.
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- If the participants in a two ball are changed, bets placed on that two ball in this market will be settled on the original pairing.
- 4. A player is deemed to have played in the two ball once they have teed off in the specified round. If a player withdraws or is disqualified before they tee off in the round, bets placed on that two ball in this market will bevoid.
- 5.— If either or both players retire or are disqualified after they have teed off and before the round is completed, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## **Match Play Markets**

Match Finishing Hole

Predict on which of the holes the specified match will finish, which is when one of the players/teams is deemed the winner or the match is halved. 'Hole 16 or earlier' is the winning selection if the match finishes on any of the holes 1 through to 16.

1. If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason,

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bets placed on this market will be void.

 Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Fourball Matches

If the market includes a tie selection, the result will be determined over the scheduled number of holes. Fourball matches are played over 18 holes.

If the market does not include a tie selection, head to head, the winner will be determined regardless of how many holes are played.

Predict the winning team in the specified fourball match.

- 1. If the match is 'halved,' the winning selection in this market will be a tie.
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Foursomes Matches

If the market includes a tie selection, the result will be determined over the scheduled number of holes. Fourball matches are played over 18 holes.

If the market does not include a tie selection, head to head, the winner will be determined regardless of how many holes are played.

Predict the winning team in the specified foursomes match.

- 1. If the match is 'halved,' the winning selection in this market will be a tie.
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Single Matches

If the market includes a tie selection, the result will be determined over the scheduled number of holes. Fourball matches are

If the market does not include a tie selection, head to head, the winner will be determined regardless of how many holes are played.

Predict the winning player in the specified singles match.

- ${\bf 1.} \quad \text{If the match is 'halved,' the winning selection in this market will be a tie.}$
- If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Player/Team to Hit Their 2nd Shot Last

Predict the specified player or specified team of players to hit their 2nd shot last on the specified hole. When there are two players in each team, the last of the four players to hit their 2nd shot will be deemed the winner for that team.

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- 1. A player is deemed to have played once they have teed off on the specified hole. If any player withdraws or isdisqualified before they tee off on the specified hole, bets placed on this market will be void. If any or all players retire or are disqualified after they have teed off on that hole, bets placed on this market will stand.
- Bets placed will be settled in real time. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Player/Team to Putt First on the Green

Predict the specified player or specified team of players to putt first with a shot that is deemed 'on the green' on the specified hole. When there are two players in each team, the first of the four players to hit their putt first will be deemed the winner for that team.

- 1. A player is deemed to have played once they have teed off on the specified hole. If any player withdraws or is disqualified before they tee off on the specified hole, bets placed on this market will be void. If any or all players retire or are disqualified after they have teed off on that hole, bets placed on this market will stand.
- Bets placed will be settled in real time. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Ryder Cup

Ryder Cup - Highest Scoring Team

Predict the highest scoring team in the Ryder Cup from Europe, Tie or USA.

- 1. Bets are settled on the total points scored during the match.
- If the total match points are tied, the winning selection in this market will be a tie and bets placed on the team that
  retained the trophy will have lost.
- If there is a change to the scheduled teams, format, number of rounds or holes played, bets placed on this market will stand
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Ryder Cup Lift the Trophy

Predict the team that is awarded the Ryder Cup from Europe or USA.

- Bets are settled on the team that is awarded the Ryder Cup. This includes the team retaining the trophy should the
  match points be tipel.
- 2. If there is a change to the scheduled teams, format, number of rounds or holes played, bets placed on this market will
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Ryder Cup Next Hole Match Betting - Any Player to Score Under Par

Predict whether or not any one of the named players will score under par on the specified hole. On a par 3, the winning score will be a 1 or a 2 by any player. On a par 4, the winning score will be a 1, 2 or 3. And on a par 5, the winning score will be a 1, 2, 3 or 4.

- A player is deemed to have played once they have teed off on the specified hole. If any player withdraws or isdisqualified before they tee off on the specified hole, bets placed on this market will be void. If any or all players retireor are disqualified after they have teed off on that hole, bets placed on this market will stand.
- If play is abandoned whilst the specified hole is being played by any of the named players, bets placed on this market
  will be void. If play is abandoned after the specified hole has been played by all of the named players, bets placed on
  this market will stand.

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 Bets placed will be settled in real time. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Winning Margin

Select the margin of victory between the winner of the specified tournament and the rest of the field from: playoff, one shot, two shots, three shots or four shots or more.

Example: Bettor selects Tiger Woods to win the specified golf tournament by one (1) stroke. Bettor wins if Woods wins the specified golf tournament by exactly one stroke. Bettor loses if Woods does not win tournament, wins the tournament by one stroke in a playoff (as playoff is its own winning selection), or wins the tournament by two (2) or many strokes.

- 1. Tournament winner and placings will be determined by the official rules of the respective governing body. This includes a
- If there is a tie for the lowest score over the normal course of the tournament, including FedExCup Starting Strokes, the
  winning selection in this market will be playoff.
- 3. If there is a change to the scheduled number of rounds or holes played in the tournament, bets placed on this market be void.
- 4. If any player withdraws, retires, or is disqualified at any time, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

### Lowest 18 Hole Score

Select a player from the field to have the lowest 18 Hole round score for the tournament. Dead heat rules apply. Bets are action whenthe player tees off in the first round. If a player withdraws or is disqualified before they tee off in the first round, bets placed on thatplayer in this market will be void. Adjustments to settlement for any changes or adjudications made by governing bodies after the eventwill be made by 6:00am EST the following day.

### Par 3 Winner

1. Round play: Best finish in par 3's for the specified round in the group of golfers provided. In the case of a tie, dead heat rules apply. If any golfers in the group do not tee off, all bets are void for this market. Once a golfer tees off, all bets are action. If a golfer fails to complete the round, they will fall behind any golfer that further advances, unless the market outcome has already been determined. Any playoff holes do not count towards scoring.

Example: Justin Thomas, Jon Rahm, and Rory McIlroy are in a group. There are 4 par 3's on the course for the tournament being played. Thomas finishes 3 on par 3's for the round, Rahm finishes 2, and McIlroy finishes 2. Justin Thomas would be the winner.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

2. Tournament play: Best finish in par 3's for the tournament in the group of golfers provided. In the case of a tie, dead heat-rules apply. If any golfers in the group do not tee off, all bets are void for this market. Once a golfer tees off, all bets are action. If a golfer fails to complete the tournament, they will fall behind any golfer that further advances, unless the market-outcome has already been determined. Any playoff holes do not count towards scoring.

Example: Justin Thomas, Jon Rahm, and Rory McIlroy are in a group. There are 4 par 3's on the course for the tournament being played. Thomas finishes—9 on par 3's for the tournament, Rahm finishes—8, and McIlroy finishes—7. Justin Thomas would be the winner.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

## Par 4 Winner

Round play: Best finish in par 4's for the specified round in the group of golfers provided. In the case of a tie, dead heat-rules apply. If any golfers in the group do not tee off, all bets are void for this market. Once a golfer tees off, all bets are action. If a golfer fails to complete the round, they will fall behind any golfer that further advances, unless the market outcome has already been determined. Any playoff holes do not count towards scoring.

Example: Justin Thomas, Jon Rahm, and Rory McIlroy are in a group. There are 4 par 4's on the course

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for the tournament being played. Thomas finishes 3 on par 4's for the round, Rahm finishes 2, and McIlroy finishes 2. Justin Thomas would be the winner.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

2. Tournament play: Best finish in par 4's for the tournament in the group of golfers provided. Dead heat rules apply. If any golfers in the group do not tee off, all bets are void for this market. Once a golfer tees off, all bets are action. If a golfer fails to complete the tournament, they will fall behind any golfer that further advances, unless the market outcome has already been determined. Any playoff holes do not count towards scoring.

Example: Justin Thomas, Jon Rahm, and Rory McIlroy are in a group. There are 4 par 4's on the course for the tournament being played. Thomas finishes 9 on par 4's for the tournament, Rahm finishes 8, and McIlroy finishes. 7. Justin Thomas would be the winner.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Par 5 Winner

Round play: Best finish in par 5's for the specified round in the group of golfers provided. In the case of a tie, dead heat-rules apply. If any golfers in the group do not tee off, all bets are void for this market. Once a golfer tees off, all bets are action. If a golfer fails to complete the round, they will fall behind any golfer that further advances, unless the market outcome has already been determined. Any playoff holes do not count towards scoring.

Example: Justin Thomas, Jon Rahm, and Rory McIlroy are in a group. There are 4 par 5's on the course for the tournament being played. Thomas finishes 3 on par 5's for the round, Rahm finishes 2, and McIlroy finishes 2. Justin Thomas would be the winner.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by

Tournament play: Best finish in par 5's for the tournament in the group of golfers provided. In the case of a tie, dead-heat rules apply. If any golfers in the group do not tee off, all-bets are void for this market. Once a golfer tees off, all-bets are action. If a golfer fails to complete the tournament, they will fall behind any golfer that further advances, unless the market outcome has already been determined. Any playoff holes do not count towards scoring.

Example: Justin Thomas, Jon Rahm, and Rory McIlroy are in a group. There are 4 par 5's on the course for the tournament being played. Thomas finishes 9 on par 5's for the tournament, Rahm finishes 8, and McIlroy finishes. 7. Justin Thomas would be the winner.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Next Player to a Win Hole (Round)

Select the next golfer to win a hole. If a hole is tied, action pushes to the next hole until a winner is determined. If a golfer doesn't complete the hole bets are void. Bets are void if there's no winner. Any playoff holes aren't included. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day. Example: Justin Thomas against Jon Rahm to win the next hole. They both par the first hole, then hole 2 Justin Thomas pars and Rahm-birdies. Jon Rahm wins.

#### Group Hole Score

Select the group score of the combined golfers on a specified hole. Example: If Woods scored 1, Day scored par, and Fowler scored 1, then 2 would be the winner.

All bets are void if any golfer from the group doesn't complete the hole.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Drive to Finish

Select whether a golfer's drive, for par 4's or 5's, will finish over or under a specified distance. If a shot is not taken, bets are void for that golfer. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am-EST the following day.

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Example: Justin Thomas over/under 325.5 yard drive on hole 1. Thomas hits a 335 yard drive on hole 1. Over is the

#### Who will Hit the Longest Drive

Select the golfer to hit the longest drive on a given hole. If a golfer doesn't tee off on that hole, bets are void for that golfer.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Example: Justin Thomas, Jon Rahm, Rory Mellroy all tee off on hole 1. 325, 330, 340 are their respective drive yardages. Rory Mellroy would be the winner.

#### Distance of the Longest Drive

Select over/under the distance of the longest drive for the selected golfers. Drives must finish on the fairway (of current hole) to qualify. All listed golfers must complete the drive for action. Adjustments to settlement for any changes or adjudications made by governingbodies after the event will be made by 6:00am EST the following day.

Example: Distance of Longest Drive (Round 2, Hole 12) Woods / Day / Fowler O/U 312.5. If Day drives 320 yards, Woods in rough, and Fowler drives 310 yards, the over will be deemed the winner.

#### Distance from Pin

Select over or under a quoted line, or no greens for the specific hole. All bets are void if the selected golfer doesn't tee off on the hole.

Example: Tiger Woods lands his tee shot on the green 7 feet from the pin. Market is set at 8.5 feet. Under is the

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Distance of Nearest the Pin (Group)

Select over or under a quoted line, or no greens for the specific hole. All bets are void if the selected group of golfers doesn't tee off on the hole.

green, Rickie Fowler lands on the green within 5 feet of the pin. Market is set at 6.5 feet. Under is the winner.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Nearest The Pin

Select a golfer from a group to be nearest to the pin (and on the green) on a particular par 3 hole. If no golfer hits the green, no greens is

Example: If Woods lands on the green and 6 feet from pin, Day in the rough, and Fowler lands on the green and 3 feet from the pin, then Fowler wins. All listed golfers must complete the tee shot for action.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Number of Drives to Finish on Fairway

Select the correct number of drives to finish on the fairway from the group of golfers provided. If a golfer from the group doesn't tee off on the hole all bets are void. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Example: Justin Thomas/Jon Rahm/Rory McIlroy/Patrick Cantlay all tee off on hole 1. Thomas and Cantlay in the fairway, McIlroy in rough, Rahm in bunker are the outcomes. 2 is the winner.

## Number of Putts in the Group in a Hole

Select the correct number of putts from a group of golfers provided. If any golfer from the group doesn't tee off or complete the hole, a

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bets are void. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Example: Justin Thomas/Jon Rahm/Rory McIlroy/Patrick Cantlay are all on the green on hole 1. Thomas 1 putts, Rahm 1 putts, Cantlay 2 putts, and McIlroy 2 putts are the outcomes. 6 is the winning total.

Putts are defined as all shots taken after and including the players 1st shot on the green, regardless of club used or subsequent lies.

#### **Finishing Positions**

Select over or under the finishing position of the named golfer. If that golfer doesn't tee off to start the tournament, all bets on that golfer are void.

Example: Justin Thomas finishes 9th in the tournament. If 10.5 was the quoted line, then Under would be the

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Winning Score

Select over or under the winning score of the tournament.

If tournament does not complete full 72 holes, market is void.

Playoff hole(s) do not count toward winning score-

Example: The tournament yields a winnings score of 279. If the Over/Under selection given was 280.5, then under would be the winner.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Number of Birdies or Better

In Round: Select the over/under number of birdies or better in the round. If any player doesn't start the round or withdraws during the round, bets are void. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Example: The round yielded 50 birdies and 3 eagles. If 49.5 was the number for the market, over would be the

In Tournament: Select the over/under number of birdies or better in the tournament. If any player doesn't start the tournament or withdraws during the tournament, bets are void. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Example: The tournament yielded 150 birdies and 13 eagles. If 149.5 was the number for the market, over would be the winner.

#### Number of Pars

In Round: Select the over/under number of pars in the round. If any player doesn't start the round or withdraws during the round, bets are vaid. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am-EST the following day.

Example: If the round yielded 100 pars and 99.5 was the number for the market, over would be the winner. In Tournament:—Select the over/under number of pars in the tournament.—If any player doesn't start the tournament or withdraws during the tournament, bets are void. Any subsequent penalties imposed by the tour will not be used to recettle.

Example: If the tournament yielded 250 pars and 199.5 was the number for the market, over would be the winner.

#### Number of Bogies or Worst

In Round: Select the over/under number of bogies or worse in the round. If any player doesn't start the round or withdraws during the round, bets are void. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Example: If the round yielded 50 bogies and 15 double bogies and 59.5 was the number for the market, over would be the winner.



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In Tournament:—Select the over/under number of bogies or worse in the tournament.—If any player doesn't start the tournament orwithdraws during the tournament, bets are void. Adjustments to settlement for any changes or adjudications made by governing bodiesafter the event will be made by 6:00am EST the following day.

Example: If the tournament yielded 150 bogies, 20 double bogies and 2 triple bogies and 169.5 was the number for the market, over would be the winner.

#### Selected Round Scores

Select the over/under round score for a select golfer. Bets are void on the selected golfer if the round is not complete. Playoff holes will not be included. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Example: Justin Thomas shoots a 69 for the round. If the market number was set at 70.5, under would be the

#### Too Shot to Finish Par 2

Select from the options of where the tee shot on a par 3 will land on the course hole. Bets are void if golfer doesn't tee off on hole. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day. Lies will be determined by the Golfing Tour's official website.

Example: Justin Thomas tees off on hole 1, par 3. His tee shot lands in the rough. Rough would be the winner.

### Number of Fairways Found

Select the over/under number of fairways in the round. If any player doesn't start the round or withdraws during the round, bets arevoid. Drive must hit fairway of hole being officially played at that time. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Example: If the named played hit 13 fairways, and the market number was set at 11.5, over would be the winner. If the named player is on the 14th hole, and hits the fairway of a different hole, this would not count.

#### Number of Putts in Round

Select the number of putts in the round. If any player doesn't start the round or withdraws during the round, bets are void. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day. Putts are defined as all shots taken after and including the players 1st shot on the green, regardless of club used or subsequent lies.

#### To Make Putt

Select whether the named golfer will make the putt to end the hole. If any player doesn't start the round or withdraws during the round, bets are void.

Example: Round 1, Hole 9, Putt 1—Yes/No. If Tiger Woods makes the put that ends the hole in Putt 1, the winning selection will be Yes.—

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Player Hole Score

Select whether the named golfer will achieve birdie or better, par, or bogey or worse on the hole. If a golfer doesn't complete the hole all bets are void. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Score on Groups of Holes

Select whether the named golfer will score Under Par, Par, or Over par on the grouped holes. If any player doesn't start the round or withdraws during the round, bets are void.

Example: Total Score on Holes 12 14 — Tiger Woods. Tiger Woods scores 11 strokes, par equals 12 for the 3 holes, under par would be the winner.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the

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#### Who Will Win Group of Holes

Select the golfer who will have a better score for the holes listed, dead heat rules apply. If any player doesn't start or withdraws during the set of holes, bets are void.

Example: Holes 11 13 Winner (Round 1) Woods / Day / Fowler. If Woods have 11 strokes, Day has 12 strokes, Fowler has 13, Woods would be the winner.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Number of Greens in Regulation

Select over or under the number of greens made in regulation. Greens in Regulation will be determined by the Golfing Tour's official-website. If the golfer doesn't start the round or withdraws during the round, bets are void.

Example: Number of GIR (Round 1) Tiger Woods 11.5 Over/Under. If Woods made 9 greens in regulation, the Under 11.5 would be deemed the winner.

Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## To hit a Green in Regulation (GIR) on the next hole

Select whether the named golfer will hit the green in regulation for the numbered hole. Greens in Regulation will be determined by the Golfing Tour's official website. A green is considered hit if the birdie (or eagle) stroke on the hole is taken from the green. If the golfer doesn't start the hole or withdraws during the hole unless the market is already determined, bets are void. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Example: To Hit Green in Regulation (Round 2, Hole 7)—Yes/No. Par 4 2<sup>nd</sup>-shot Tiger Woods hits Green. Yes is deemed the winner.

#### Number of Greens in Regulation for Group on a Hole

Select the number of players that hit the Green in Regulation from a named group. Greens in Regulation will be determined by the Golfing Tour's official website. A green is considered hit if the birdie (or eagle) stroke on the hole is taken from the green. If a named-golfer doesn't start the hole or withdraws during the hole unless the market is already determined, bets are void. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Top (Other Numerical) Finish

Select a player to finish in the top quoted number of the specified tournament

Example: Better selects Tiger Woods for a Top 15 Finish in a specified golf tournament. Better wins if Woods finishes anywhere from 15th place to 1st place at the conclusion of the specified tournament. Better loses if Woods finishes 16th or worse.

If Woods finishes in a tie for 15th place, dead heat rules apply.

- Tournament placings will be determined by the official rules of the respective governing body. This includes a playoff, additional round, FedExCup Starting Strokes or any other process which is used to determine the placings.
- 2. If there is a tie, dead heat rules will apply.
- If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- 4. If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first round, bets placed on that player in this market will stand.
- 6. If the selected player misses the cut, bets placed on this market will stand.

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#### Quoted Round Leader (First, Second, or Third)

Select the player to be leading the tournament at the end of the quoted round.

Example: Tiger Woods to win First Round Leader. Bet wins if at the end of the quoted round of the tournament, Woods is alone in first place. The bet loses if Woods is in second place or worse at the conclusion of the quoted round. If Woods is tied with one or more golfers at the end of the quoted round, dead heat rules apply.

- 1. If there is a tie for leading score at the end of the quoted round, dead heat rules will apply, unless there is a specific "tie" selection in the market.
- 2. If the round is abandoned, or if the round is not fully played for any reason, bets placed on this market will be void.
- 3. A player is deemed to have played in the quoted round once they have teed off. If a player withdraws or is disqualified before they tee off in the quoted round, bets placed on that player in this market will be void.
- 4.— If the player retires or is disqualified after they have teed off and before the quoted round has been completed, bets placed on this market will stand.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.
- 6- FedExCup Starting Strokes, or any other process which is used to determine a player's position, will apply. The winner of the market will be the leading player after the quoted round with these adjustments included.

### Quoted Round Top X. (Eg 2nd Round Top 10)

Select the player to finish in the top quoted positions at the end of the quoted round.

Example: Tiger Woods to finish as Second Round Top 10. Bet wins if at the end of the 2nd round of the tournament, Woods finishes in the Top 10. The bet loses if Woods is in 11th place or worse at the conclusion of the 2nd round. If Woods finishes in a tie for 10th place, dead heat rules apply.

- 1.— If there is a tie for Top 10 score at the end of the quoted round, dead heat rules will apply, unless there is a specific "tie" selection in the market.
  - 2. If the round is abandoned, or if the round is not fully played for any reason, bets placed on this market will be void.
  - 3. A player is deemed to have played in the quoted round once they have teed off. If a player withdraws or is disqualified before they too off in the quoted round, but a player on that player in this market will be void.
  - disqualified before they tee off in the quoted round, bets placed on that player in this market will be void.
  - 4. If the player retires or is disqualified after they have teed off and before the quoted round has been completed, bets placed on this market will stand.
  - 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:
  - 6. FedExCup Starting Strokes, or any other process which is used to determine a player's position, will apply. The winner of the market will be the leading player after the quoted round with these adjustments included.

## Tournament Matchbets (With Tie)

#### Select which player will achieve the lower score in tournament.

Example. Bettor selects Tiger Woods to win Tournament matchup over Jordan Spieth. Bettor wins if Woods' score is lower than Spieth's at the end of the tournament

- ${\bf 1.} \quad \text{ If there is a tie for the lowest score, the winning selection in this market will be a tie.} \\$
- 2. If the round is abandoned or there is a change to the scheduled number of holes played in the tournament for any reason, bets placed on this market will stand.
- A player is deemed to have played in the matchup once they have teed off in the first round. If a player withdraws
  or is disqualified before they tee off in the round, bets placed on that matchup in this market will be void.
- If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this
  market will stand and their opponent will be the winning selection.
- 5. If both players retire or are disqualified on the same hole, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.
- FedExCup Starting Strokes will not apply. The winner of the market will be the player with the lowest score in the specified round.

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#### Tournament Matchbets (No Tie)

Soloct which playor will achieve the lower score in tournament. If the scores are tied, hets placed on this market will be void

Example. Bettor selects Tiger Woods to win Tournament matchup over Jordan Spieth. Bettor wins if Woods' score is lower than Spieth's at the end of the tournament. If Woods and Spieth are tied at the end of the specific round, bets will be void.

- 1. If the round is abandoned or there is a change to the scheduled number of holes played in the tournament for any reason, bets placed on this market will stand.
- 2. A player is deemed to have played in the matchup once they have teed off in the first round. If a player withdraws or is disqualified before they tee off in the round, bets placed on that matchup in this market will be void.
- If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this
  market will stand and their opponent will be the winning selection.
- 4. If both players retire or are disqualified on the same hole, bets placed on this market will be void.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.
- 6. FedExCup Starting Strokes will not apply. The winner of the market will be the player with the lowest score in the specified round.

Matchplay To Reach Final

Select a golfer from the field to make the final match of the matchplay event. Bets are action when the golfer tees off in the matchplay tournament.

## Matchplay Quarter Winner

Select a golfer from the field to win their quarter (to make the quarterfinals) of the matchplay event. Bets are action when the golfer tees off in the matchplay tournament.

**Matchplay Group Winner** 

Select the golfer to advance from their group to move on to the next round. All golfers within that group need to start the tournament.

Matchplay Name the Finalists

Select the two golfers who will play in the final match of the tournament that determines tournament winner.

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## Handball

#### General Rules

#### Singles and parlays accepted.

- Unless stated otherwise, all bets other than futures are settled on 60 minutes play.
- Match wagers are settled on 60 minutes of play. Extra time does not count, unless otherwise stated.
- If a match is suspended, postponed, or abandoned, all wagers are void, unless otherwise stated. The lone
   exception is the Olympic Games, where wagers will stand on the match if it is played before the Closing
   Ceremony.

## Match Winner/Money Line

- Predict the team who will win the match.
- Extra time counts.
- In the event of a draw, wagers placed on these markets will be void.

## Half Winner/Money Line

- Predict the winner of a specified half.
- In the event of a draw, wagers placed on these markets will be void.

## **Match Betting**

- Predict the result of the match.
- If the result is tied after 60 minutes of play, the draw is the winner.

### **Half Betting**

- Predict the result of the specific half.
- If the result is tied after 30 minutes of play, the draw is the winner.

## Match/Half Spread

• Predict the team who will win the match or half once the spread has been applied to the official scores.

## Match/Half Total Goals

• Predict whether the total goals scored in a match or half will be over or under a specified number.

## **Total Goals Odd/Even**

• Predict whether the total goals scored in the match or half will be an odd or even number.

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## Race To X Points

• Which team will score the specified number of points in a game first.

## Tournament/Group Winner

• Predict the team that will win the tournament/group.

### Abandoned/Postponed

If a match is abandoned, all bets are void unless a winning market has been established or an official result is declared.

If a match is postponed, all bets are void.

#### **Tournament Betting**

Predict which team will win the tournament.

All bets are settled on the official standings immediately following the last match in the tournament and will not be affected by any subsequent

#### Match Betting

Predict the team who will win the match.

Extra time does not count.

### Spread Betting

Predict the team who will win the match once the spread has been applied to the official scores.

Extra time does not count.

## Total Goals

Predict whether the total goals scored in a match will be over or under a specified number.

Extra time does not count.

### Total Goals Odd/Even

Predict whether the total goals scored in the match will be an odd or even number.

Zero goals will count as an even number.

Extra time does not count.

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## FIELD HOCKEY

#### **General Rules**

- For all games, at least 60 minutes must be played, or else wagers will be void.
- Overtime, extra time, and shootouts do not count, with the exception of NCAA field hockey, where overtime, extra time and shootouts count for wagering purposes.
- Games must be played on the scheduled day or else wagers will be void. The lone exception is the Olympic
   Games, where wagers will stand on the game if it is played before the Closing Ceremony.
- If a game is cancelled or play is interrupted and does not resume that day, wagers will be void, unless a result has already been determined.

#### Game Winner/Money Line

- Select the winner of the game.
- If the game ends in a tie in regulation time, a draw will the winning selection if offered. If there is no draw selection, wagers will be void. NCAA games are the exception, as wagers will stand regardless of how the match is decided.

## **Spread Betting**

• Predict the team who will win the match once the spread has been applied to the official scores.

## **Total Goals**

- Predict whether the total goals scored in a match or half will be over or under a specified number.
- Shootout goals do not count toward the total goals. If a NCAA game is decided by a shootout, one goal will be added to the winning teams' final score.

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### Ice Hockey

#### **GENERAL RULES**

- Wagers for all markets will stand provided at least 55 minutes of play have taken place and an official result is
   declared. If a game does not complete the required number of minutes of play, wagers will be void, unless a
   winning market has already been determined. In other competitions, wagers will stand if an official winner is
   declared by the specific league.
- The game must play on the scheduled date or else wagers will be void.
- In the case of a postponed/abandoned game, wagers will be void with the exception of games played in the Olympic Games, where wagers will stand on the game if it is played before the Closing Ceremony.
- If there is a change of venue for an event, for any reason, wagers placed on this event prior to the location change announcement will be void.
- When a game is played at a neutral venue, the team listed on the left will be classed as the away team for settlement purposes.
- For game and season-long player wagers, players must play in a game for a wager to be action. If the named player does not play, the wager will be void.
- For regular-season team futures markets:
  - All teams must play in at least the listed number of regular season games or else wagers will be void unless a winning market has already been determined.
  - o In the case of a tie, dead heat rules will apply.
- For season-long player propositions/futures, the named player must play in at least one regular season game
  or else wagers will be void.
- For individual game player statistical markets, if the named player takes any part in the game, wagers will stand, or else wagers will be void.
- Where the result of a two-way market is a tie, wagers will be void unless odds are quoted for the tie.
- NHL wagers are settled on official statistics provided by the league.

## North American Hockey (NHL, AHL)

- For all wagers, overtime and shootouts will count unless otherwise stated.
- In the event of a shootout, the winner is awarded one goal, which is considered in the determination of the winner and loser and counted towards the game total.
- For game and season-long player wagers, players must play in a game for a wager to be action. If the named
  player does not play, the wager will be void.

## North American College Hockey

- For regular season games, final scores will be determined by the official result of the conference.
- Three-on-three overtime and/or shootout results may or may not count towards the final score.
- In mid-season tournament games, all overtime and shootout results count towards the final score.

## Non-North American Hockey

 For all wagers except money line, overtime and shootouts will not count for all markets unless otherwise stated.

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• For any IIHF or other international events held in North America, non-North American rules will apply, unless otherwise stated.

#### **Money Line**

- Predict the result of a game from: away win | home win.
- Wagers are settled on the official game result, including overtime and shootouts.

#### **Puck Line Handicap**

- Predict the result of a game after the point spread has been applied to the teams. A point spread of (+/-) 0.5 (half of one) or more goals will be given, which will be added to the actual number of goals scored.
- Wagers are settled on the official game result. Overtime and shootouts are included for North American
   Hockey events. Overtime and shootouts are not included for non-North American and international Hockey events.

### **Total Goals**

- Predict whether the number of goals scored in a game will be over or under the specified number.
- If the number of goals scored is exactly the same as the specified number, wagers placed on this market will be void.
- Wagers are settled on the official game result. Overtime and shootouts are included for North American
   Hockey events. Overtime and shootouts are not included for non-North American and international Hockey
   events. If the number of goals scored is exactly the same as the specified line, wagers placed on this market
   will be void.

### **Team Total Goals**

- Predict whether the number of goals scored by the named team will be over or under the specified number.
- Wagers are settled on the official game result. Overtime and shootouts are included for North American
   Hockey events. Overtime and shootouts are not included for non-North American and international Hockey events.

### Team Goals Odd/Even

- Predict whether the total number of goals scored by a specific team will be odd or even.
- Wagers are settled on the official game result, including overtime and shootouts.
- If no goals are scored by the specified team, the winning selection in the market will be even.

### Will There be Overtime?

• Predict whether or not the game will go to overtime.

## Will There Be a Shootout?

• Predict whether or not the game will go to a shootout.

#### Winning Margin

Predict the margin of goals by which a listed team will win a game.

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 Wagers are settled on the official game result, including overtime and shootouts, should the game progress as such.

## When Will the Game End

- Predict when the specified game will end from: 60 minutes | overtime | shootout.
- Wagers are settled on the point in the game when play is officially called to an end and either team is declared the winner. If a game is abandoned or stopped for any other reason wagers will be void.

#### **Both Teams to Score**

- Predict whether or not both teams will score in regulation time.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

#### **60 Minutes Betting**

- Predict the result of regulation time from: away win | draw | home win.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

## 60 Minutes Over/Under Goals

- Predict if the number of goals scored in regulation time will be over or under the specified number.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

### 60 Minutes Goals Odd/Even

- Predict whether the total number of goals scored in regulation time will be an odd or even number.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- If no goals are scored, the winning selection in the market will be even.

## <u>60 Minutes Correct Score</u>

- Predict the score in regulation time.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

### 60 Minutes Betting and Both Teams to Score

- Predict the result of regulation time from: home win | draw | away win, combined with whether or not both teams will score a goal in regulation time.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

## <u>60 Minutes Betting and Both Teams to Score X or More Goals</u>

- Predict the result of regulation time from: home win | draw | away win, combined with whether or not both teams will each score the stated number of goals or more in regulation time.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

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#### Draw No Bet

- Predict which team will win regulation time. Wagers placed on this market will be void if regulation time ends in a draw (tie).
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

#### Easy as 1-2-3

- Predict whether 1, 2 or 3 goals will be scored in each of the three regulation periods of play.
- If no goals, or four or more goals, are scored in one of the three regulation periods, wagers placed on the yes will have lost.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

#### **Double Chance**

- Predict the combination of two possible results of regulation time from three possible permutations: home or draw | away or draw | home or away.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

### **Period Money Line**

- Predict the result of the specified period from: away win | home win.
- Wagers are settled only on the events that occur in the specified period.
- If the result of the specified period is a draw, wagers placed on this market will be void.

#### **Period Betting**

- Predict the result of the specified period from: away win | draw | home win.
- Wagers are settled only on the events that occur in the specified period.

## Period Puck Line

- Predict the result of the specified period after the point spread has been applied to the teams. A handicap of (+/-) 0.5 (half of one) or more goals will be given, which will be added to the actual number of goals scored.
- Wagers are settled only on the events that occur in the specified period.

## **Period Total Goals**

- Predict whether the number of goals scored in the specified period will be over or under the specified
- Wagers are settled only on the events that occur in the specified period.

## Period Goals Odd/Even

- Predict whether the total number of goals scored in the specified period will be an odd or even number.
- Wagers are settled only on the events that occur during the specified period.
- If no goals are scored, the winning selection in the market will be even.

## Period Both Teams to Score

- Predict whether or not both teams will score in the specified period.
- Wagers are settled on the events that occur in the specified period.

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#### **Period Correct Score**

- Predict the score in the specified period.
- Wagers are settled on the events that occur in the specified period.

### Period Double Chance

- Predict the combination of two possible results of the specified period from three possible permutations:
   home or draw | away or draw | home or away.
- Wagers are settled on the events that occur in the specified period.

#### To Win All Periods

- Predict whether or not a specified team will win all periods of regulation time.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

#### To Win or Draw All Periods

- Predict whether or not a specified team will win or draw all periods of regulation time.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

## **Team to Win Most Periods**

- Predict which team will win the most periods of regulation time.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- If both teams win an equal number of periods, the winning selection in this market will be a draw (tie).

## Period Betting and Both Teams to Score

- Predict the result of the specified period from: home win | draw | away win, combined with whether or not both teams will score a goal during that period.
- Wagers are settled on the events that occur in the specified period.

### Period Betting and Both Teams to Score X or More Goals

- Predict the result of specified period from: home win | draw | away win, combined with whether or not both teams will each score the stated number of goals or more during that period.
- Wagers are settled on the events that occur in the specified period.

#### **Goal in Each Period**

- Predict whether or not a goal will be scored in each period of regulation time.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

## Race to X Goals Period

- Predict which team will reach a specified number of goals first in the specified period.
- Wagers are settled only on the events that occur in the specified period.

### Team Goal in Each Period

Predict whether or not the listed team will score a goal each period of regulation time.

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Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

#### **Highest Scoring Period**

- Predict the period in which the most goals will be scored.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- If the same number of goals are scored in two or more periods, the winning selection in this market will be a draw (tie).

## Player (Anytime) to Score a Goal

- Predict a player to score a goal in the game/period.
- Wagers are settled on the events that occur in regulation time and overtime. Shootout goals do not count.

#### Player to Score Two or More Goals

- Predict a player to score two or more goals in the game.
- Wagers are settled on the events that occur in regulation time and overtime. Shootout goals do not count.

### **Hat Trick**

- Predict a player to score three or more goals (referred to as a hat trick) in the game.
- Wagers are settled on the events that occur in regulation time and overtime. Shootouts do not count.

## First/Last Goalscorer

- Predict a player(s) to score the first/last goal in a game.
- Wagers are settled on the events that occur in regulation time and overtime. Shootout goals do not count.

### Team to Score First/Next Goal

- Predict the team to score the first/next goal.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

### **Anytime Goalscorer Doubled**

- Predict a pair of players who will each score a goal at any time during the game.
- Wagers are settled on the events that occur in regulation time and overtime. Shootouts do not count.

## Total Goals, Assists, Points, Power-Play Points, Goalie Wins, Saves, Shots, Blocked Shots

- Predict whether the statistical category recorded by the named player or team in the game is over or under a specified number.
- For power-play points, points are only accrued for players whose team is on the power-play at that time.
   Points accrued by players on the team that is short-handed do not count.
- Wagers are settled on official statistics provided by the NHL.
- In the event of a dispute, statistics published on NHL.com on the day of the game will be used for settlement purposes.

## Race to X Goals

- Predict which team will reach a specified number of goals first.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

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## **Teams to Score**

- Predict which teams will score in a game from: away team only | home team only | both teams | neither team
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

## **Both Teams to Score X or More Goals**

- Predict whether or not both teams will each score the stated number of goals or more in regulation time.
- Overtime and shootout goals do not count.

## **Team to Score Last Goal**

- Predict the team to score the last goal of the game.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- If no goals are scored in regulation time, the winning selection will be no goal.

### Time of First/Next Goal

- Predict whether the time of the first/next goal will be before or after a specified time. If the market is before/after 10 minutes, before means 0:00 to 9:59 and after means 10:00 to the end of regulation time, etc.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- If no goals are scored before the end of regulation time, the winning selection in this market will be no goal.

## To Win All Periods

- Predict whether or not a specified team will win all periods of regulation time.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

## To Win or Draw All Periods

- Predict whether or not a specified team will win or draw all periods of regulation time.
- Wagers are settled on the events that occur in regulation time. Overtime and shootouts do not count.

## NHL Daily Total Goals - Grand Salami

- Predict the number of goals in all of the day's scheduled NHL games.
- All scheduled games must be played and be completed on the scheduled day or else wagers will be void.

## NHL Daily Away vs Home Goals (Money Line/Spread)

- Predict whether the away teams or the home teams will score the most goals, or goals with a handicap
  applied, on any specified NHL game day.
- All scheduled games must be played and be completed on the scheduled day or else wagers will be void.

## **NHL Daily Specials**

- All scheduled games must be played and complete at least 55 minutes of play or else wagers will be void on all markets.
- For number of shutout games, if a game goes to a shootout tied at 0-0, both goalies will get credit for a shutout regardless of who wins the shootout.

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## **Overtime Betting Live**

- Predict the result of overtime from: away win | draw | home win
- Wagers are settled only on the events that occur in overtime. The events that occur in regulation time and shootouts do not count.

## League, Conference, Division, Regular Season Winner

- League, conference, division, and regular season winners will be determined by the official rules of the
  respective league. This includes a playoff or any other process which is used to determine the winner.
- If there is a realignment of a conference or division after those markets have been released, then wagers on those markets will be void.
- If a team is placed on probation and deemed ineligible for any championships at any time after wagering has been made available, all wagers will stand.

## Winning Conference/Division/State or Province

o Predict which conference/division/state or province the winner of the Stanley Cup will come from.

## Playoff Series Winner

- Predict the team that will win the given series.
- If there is any change to the number scheduled number of games in the series, wagers will be void.
- The winner of the given series will be the team that progresses on to the next round of the competition or lifts the trophy.

## Regular Season Point Totals/Head-to-Head

- For regular season point totals, teams must play at least the listed number of regular season games or else
  wagers will be void, unless a winning market has already been determined.
- For head-to-head matchups, teams must play at least the listed number of regular season games for action, unless otherwise stated.
- Teams do not need to play the same number of regular season games for action, as long as they play the minimum listed number of games.

## **Team Monthly Point Totals**

• For team monthly point totals, teams must play the scheduled number of monthly games or else wagers will be void, unless a winning market has already been established.

## Make-Miss Playoffs

- Wagers will stand no matter how many regular season games are played during the season.
- Play-in games are NOT considered making the playoffs. A team playing in a play-in game and not advancing to the actual playoff round, would be considered as NOT making the playoffs. A team gaining a wild card berth is considered as making the playoffs.

## Award Winners

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- Predict which player/coach will win a specified award.
- Player/coach must play/coach in at least one regular season game or else wagers will be void.
- As long as the league designates a winner of an award, wagers are action regardless of the number of games
  played in a season or playoffs.
- In the case of a tie, dead heat rules will apply.

#### Top Goalscore

- Predict the top goalscorer in a given league/competition/playoffs.
- If there is a tie, dead heat rules will apply.

### X Overall Draft Pick

• Predict the player to be selected at the listed position in the draft.

### Player Selected in Top X/Round X

• Predict whether a player will be drafted in the top x selections/rounds in the draft.

## **Player Draft Position**

- Predict whether a specified player will go over or under a listed position in the draft.
- If the listed player is not drafted, then the over will be the winning selection.

## **Team to Pick Specified Player**

• Predict which team will pick a specified player in the draft.

## Total Number of Players by Position/College Conference Drafted in X Round

- Predict the number of players by position, or from a conference, drafted in the specified round.
- The position a player plays, or conference they are from, will be determined by the governing body overseeing the draft.

## First Drafted Position

- Predict what position a listed team will draft first.
- The position a player plays will be determined by the governing body overseeing the draft.

## First Drafted Player

• Predict which player will be drafted first from a listed group of players.

## **Exact Draft Order**

• Predict the exact order of players selected in a listed number of picks.

Bet Acceptance North American Hockey (NHL, AHL, OHL, WHL, QMJHL)

- 1. Overtime and shootouts will count unless specified otherwise.
- 2. Dates and start times of games shown on our website are for guidance purposes only.
- 3. If there is a change of venue for an event, for any reason, bets placed on this event prior to the location change announcemen

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#### will be void

- 4. If a parlay or round robin is reduced by void selections, the bet will stand and a six leg parlay will be reduced to a 5-leg; a 5-leg will be reduced to a 4-leg, etc.
  - Exception is Same Game Parlay, which follows general Same Game Parlay Rules. If any leg of a Same-Game Parlay results in a void or a push, the entire wager is settled as a void or a push
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:
- For game and season-long player wagers, player must play in a game for a wager to be action. If the named player does not play, the wager will be void.

#### Bet Acceptance Non North American Hockey

- 1. Overtime and shootouts will not count unless specified otherwise.
- 2. Dates and start times of games shown on our website are for guidance purposes only.
- 3.— If a parlay or round robin is reduced by void selections, the bet will stand and a six leg parlay will be reduced to a 5-leg; a 5-leg will be reduced to a 4-leg, etc.

#### Money Line

- 1. The terms money line, game/match result and game/match betting mean the outcome of the game, including overtime and shootouts, namely home win or away win.
- 2. When a game is scheduled to play for a shorter duration, as agreed by the laws of the competition or by both sides prior to start, bets placed on these games will be settled at the end of the agreed game length. This includes any injury/stoppage time added on by the referee at the end of normal time.
- When a game is played at a neutral venue, the team listed on the left will be classed as the away team for settlement purposes.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## 60 - Minutes Betting

- 1. The term "60 minutes betting" means the outcome of the game in normal time played, namely home win, tie or away win.
- The terms normal time, full time, and 60 minutes play are all used to denote the period of play. This includes any
  injury/stoppage time added on by the referee at the end of normal time. Overtime and shootouts do not count unless
  otherwise stated.
- 3. When a game is scheduled to play for a shorter duration, as agreed by the laws of the competition or by both sides prior to start, bets placed on these games will be settled at the end of the agreed game length. This includes any injury/stoppage time added on by the referee at the end of normal time. Overtime and shootouts do not count unless at however, the properties stated.
- 4. When a game is played at a neutral venue, the team listed on the left will be classed as the away team for settlement purposes.
- 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Postponed Games

In the instance of a postponed game, all bets placed on that game will be void. A postponement is deemed to be where a game does not commence on the same day it is scheduled to do so.

As soon as we become aware of a postponed game, bets on that game will be made void.

Suspended/Abandoned Games

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In the instance where a game is abandoned, the following principles will be applied in settling bets:

- If a winning selection in a specific market has been established before the suspension/abandonment of the game, bets will stand and settlement will occur as expected.
- If a winning selection for a specific market has not been established at the time of suspension/abandonment, all betswill be settled as void.
- A suspension/abandonment is deemed to be where a game is halted before the completion of the allotted gametime and not played out to conclusion on the same day.
- If a game is suspended/abandoned after 55 minutes of play and an official result is declared, bets placed on money line will
  stand.
- A game that is interrupted (ex: though not exclusively, deteriorating ice conditions, electrical failure, etc.), but then
  plays to a conclusion on the same day will not count as a suspension/abandonment and bets will be settled on the
  outcome at the end of the game.

#### Change of Venue

If a venue is changed and is not published or known to us at the time the prices or puck lines are advertised, bets placed on that game will stand providing the game is not switched to the opponent's venue, in which case bets placed on that game will be made void.

Winning Selection Established in the Market

- 1. A winning selection has deemed to have been established in the market as soon as the time played in the remainder of the game cannot affect the outcome of the bet.
- If a game is suspended/abandoned and a winning selection has been established in the market, bets placed on that market will stand, win or lose.
- If a game is suspended/abandoned and a winning selection has not been established in the market, bets placed on that market will be void.

## Player to Score a Goal

Select a player to score at any time during regulation time and overtime

- 1. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not count.
- 2. Own goals do not count towards an anytime goalscorer.
- If the selected player does not start the game and takes to the ice at any time, bets placed on that player in this market will stand.
- If the selected player leaves the ice without scoring a goal, bets placed on that player in this market will have lost and will be settled as losers.
- 5. If the selected player takes no part in the game, bets placed on that player in this market will be void.
- 6. If a game is postponed, normal postponed rules apply.
- 7. If a game is abandoned, normal abandoned rules apply.
  - If a winning anytime goalscorer selection has been established in the time played before abandonment, betsplaced on that player in this market will have already won and will be settled as winners. Bets placed on other players in this market will have already lost.
  - If the selected player has left the ice without scoring in the time played before abandonment, bets placed on that player in this market will have already lost.
  - If the selected player is still on the ice and has not scored at the time of abandonment, bets placed on that
    player in this market will be void because the game did not play for the full duration.
- 8. Bets placed on this market will be settled on completion of regulation time and overtime ifrequired.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Player to Score a Goal Live

Select a player to score at any time during regulation time and overtime.

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- 1. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not count.
- 2. Own goals do not count towards an anytime goalscorer.
- 3. If the selected player does not start the game and takes to the ice at any time, bets placed on that player in this market will stand.
- 4. If the selected player leaves the ice without scoring a goal, bets placed on that player in this market will have lost and will be settled as losers.
- 5. If the selected player takes no part in the game, bets placed on that player in this market will be void.
- Live bet acceptance rules apply.
- 7. If a game is abandoned, normal abandoned rules apply.
  - If a winning anytime goalscorer selection has been established in the time played before abandonment, betsplaced on that player in this market will have already won and will be settled as winners. Bets placed on other players in this market will have already lost.
  - If the selected player has left the ice without scoring in the time played before abandonment, bets placed on that player in this market will have already lost.
  - If the selected player is still on the ice and has not scored at the time of abandonment, bets placed on that
    player in this market will be void because the match did not play for the full duration.
- 8. Bets placed on this market will be settled on completion of regulation time and overtime if required.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Both Teams to Score X or More Goals

Predict whether or not both teams will each score the stated number of goals or more in regulation time

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not coun
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - If both teams have each scored the stated number of goals or more in the time played before abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other outcomes on this market will have already lost.
  - If both teams have not each scored in the time played before abandonment, bets placed will be void, subject
    to normal abandoned game rules, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of regulation time.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Both Teams to Score X or More Goals Live

Predict whether or not both teams will each score the stated number of goals or more in regulation time

- 1.—Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - If both teams have each scored the stated number of goals or more in the time played before abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other outcomes on this market will have already lost.
  - If both teams have not each scored in the time played before abandonment, bets placed will be void, subject to normal abandoned game rules, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of regulation time.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

First Goalscorer

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#### Select a player to score the first goal in a game.

- 1. Bets are settled on the events that occur in regulation time and eventime. Shootouts do not count.
- 2. Own goals do not count towards the first goalscorer. If the first goal in the game is an own goal, the winning selection in this market will be the scorer of the second goal. If the second goal is also an own goal, the winning selection in this market will be the scorer of the third goal and so on. If no further goals are scored in regulation time and overtime, bets placed on this market will be void.
- 3. Goals scored by a goalkeeper do not count towards the first goalscorer. If the first goal in the game is scored by a goalkeeper, the winning selection in this market will be the scorer of the second goal. If the second goal is also scored by a goalkeeper, the winning selection in this market will be the scorer of the third goal and so on. If no further goals are scored in regulation time and overtime, bets placed on this market will be void.
- If the final score is 0-0 or in the event of only own goals and/or only goals scored by a goalkeeper in the game, bets
  placed on this market will be yoid.
- If the selected player does not start the game and takes to the ice before the first goalscorer market has been won, bets placed on that player in this market will stand.
- 6. If the selected player does not start the game and takes to the ice after the first goalscorer market has been won, bets placed on that player in this market will be void.
- If the selected player leaves the ice before the first goalscorer market has been won, bets placed on that player in this
  market will have lost and will be settled as losers.
- 8. If the selected player takes no part in the game, bets placed on that player in this market will be void.
- 9. If a game is postponed, normal postponed rules apply.
- 10. If a game is abandoned, normal abandoned rules apply.
  - If a winning first goalscorer selection has been established in the time played before abandonment, betsplaced on that player in this market will have already won and will be settled as winners. Bets placed on other players in this market will have already lost.
  - If the selected player has left the ice without scoring the first goal in the time played before abandonment, bets placed on that player in this market will have already lost.
  - If a winning first goalscorer selection has not been established in the time played before abandonment, bets
    placed on players that are still on the ice in this market will be void because the game did not play for the full
    duration.
- ${\bf 11.} \quad {\bf Bets~placed~on~this~market~will~be~settled~on~completion~of~regulation~time~and~overtime~if~required.}$ 
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## First Goalscorer Live

## Select a player to score the first goal in a game.

- 1. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not count.
- 2. Own goals do not count towards the first goal scorer. If the first goal in the game is an own goal, the winning selection in this market will be the scorer of the second goal. If the second goal is also an own goal, the winning selection in this market will be the scorer of the third goal and so on. If no further goals are scored in regulation time and overtime, bets placed on this market will be void.
- 3. Goals scored by a goalkeeper do not count towards the first goalscorer. If the first goal in the game is scored by a goalkeeper, the winning selection in this market will be the scorer of the second goal. If the second goal is also scored by a goalkeeper, the winning selection in this market will be the scorer of the third goal and so on. If no further goals are scored in regulation time and overtime, bets placed on this market will be void.
- If the final score is 0.0 or in the event of only own goals and/or only goals scored by a goalkeeper in the game, bets
  placed on this market will be void.
- If the selected player does not start the game and takes to the ice before the first goalscorer market has been won, bets placed on that player in this market will stand.
- If the selected player does not start the game and takes to the ice after the first goalscorer market has been won, betsplaced on that player in this market will be void.
- 7. If the selected player leaves the ice before the first goalscorer market has been won, bets placed on that player in this market will have lost and will be settled as losers.

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- 8. If the selected player takes no part in the game, bets placed on that player in this market will be void.
- 9. Live bet acceptance rules apply.
- 10. If a game is abandoned, normal abandoned rules apply.
  - If a winning first goalscorer selection has been established in the time played before abandonment, betsplaced on that player in this market will have already won and will be settled as winners. Bets placed on other players in this market will have already lost.
  - If the selected player has left the ice without scoring the first goal in the time played before abandonment, bets placed on that player in this market will have already lost.
  - If a winning first goalscorer selection has not been established in the time played before abandonment, bets
    placed on players that are still on the ice in this market will be void because the game did not play for the full
    duration.
- 11. Bets placed on this market will be settled on completion of regulation time and overtime if required.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### <del>Last Goalscorer</del>

## Select a player to score the last goal in a game.

- 1. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not coun
- 2. Own goals do not count towards the last goalscorer. If the last goal in the game is an own goal, the winning selection in this market will be the scorer of the goal before. If the goal before is also an own goal, the winning selection in this market will be the scorer of the goal before that and so on. If no earlier goals are scored in regulation time and overtime, bets placed on this market will be void.
- 3. Goals scored by a goalkeeper do not count towards the last goalscorer. If the last goal in the game is scored by a goalkeeper, the winning selection in this market will be the scorer of the goal before. If the goal before is also scored by a goalkeeper, the winning selection in this market will be the scorer of the goal before that and so on. If no earlier goals are scored in regulation time and evertime, bots placed on this market will be yeid.
- 4. If the final score is 0.0 or in the event of only own goals and/or only goals scored by a goalkeeper in the game, bets
- 5.— If the selected player leaves the ice before the last goalscorer market has been won, bets placed on that player in this market will have lost and will be settled as losers.
- 6. If the selected player takes no part in the game, bets placed on that player in this market will be void
- 7. If a game is postponed, normal postponed rules apply.
- 8. If a game is abandoned, bets on this market will be void.
- 9. Bets placed on this market will be settled on completion of regulation time and overtime ifrequired.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Player to Score 2 or More Goals

Select a player to score 2 or more anytime goals during regulation time and overtime

- 1. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not count.
- 2. Own goals do not count towards player to score 2 or more goals market.
- If the selected player does not start the game and takes to the ice at any time, bets placed on that player in this market will stand.
- If the selected player leaves the ice without scoring a goal, bets placed on that player in this market will have lost and will be settled as losers.
- 5. If the selected player takes no part in the game, bets placed on that player in this market will be void
- 6. If a game is postponed, normal postponed rules apply.
- 7. If a game is abandoned, all bets are void unless given selection has been established as a winner.
- Bets placed on this market will be settled on completion of regulation time and overtime ifrequired.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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### Hattrick

Select a player to score 3 or more anytime goals during regulation time and evertime

- 1. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not count
- 2. Own goals do not count towards hattrick market.
- 3. If the selected player does not start the game and takes to the ice at any time, bets placed on that player in this market will stand.
- 4. If the selected player leaves the ice without scoring a goal, bets placed on that player in this market will have lost and will be settled as losers.
- 5. If the selected player takes no part in the game, bets placed on that player in this market will be void
- 6. If a game is postponed, normal postponed rules apply.
- 7. If a game is abandoned, all bets are void unless given selection has been established as a winner.
- 2. Bets placed on this market will be settled on completion of regulation time and overtime ifrequired.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Anytime Wincast

Predict the team to win, anytime goalscorer in regulation time, in a special price parlay.

- 1. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not count.
- 2. Own goals do not count towards anytime goalscorer, but do towards the game result.
- 3. Goals scored by a goalkeeper do not count towards anytime goalscorer, but do towards the game result.
- 4. If the final score is 0.0 or in the event of only own goals and/or only goals scored by a goalkeeper in the game, betsplaced on this market will have lost because no winning selection in the anytime goalscorer market was established.
- If the selected player does not start the game and takes to the ice at any time, bets placed on that player in this market will stand.
- If the selected player leaves the ice without scoring a goal, bets placed on that player in this market will have lost a
  will be settled as losers.
- 7. If the selected player takes no part in the game, bets placed on that player in this market will be void.
- 8. If a game is postponed, normal postponed rules apply.
- If a game is abandoned, normal abandoned rules apply and bets placed on this market will revert to the anytime
  goalscorer market at the price of that selection at the time of bet placement.
  - If a winning anytime goalscorer selection has been established in the time played before abandonment, betsplaced on that player in this market will have already won and will be settled as winners. Bets placed on other players in this market will have already lost.
  - If the selected player has left the ice without scoring in the time played before abandonment, bets placed onthat player in this market will have already lost.
  - If the selected player is still on the ice and has not scored at the time of abandonment bets placed on that
    player in this market will be yold because the game did not play for the full duration.
- 10. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will bemade by 6:00am EST the following day.

## First Wincast

Predict the first goalscorer, game result in regulation time, in a special price parlay.

- 1. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not count.
- 2. Own goals do not count towards first goalscorer, but do towards the game result. If the first goal in the game is an own goal, the winning selection in the first goalscorer market will be the scorer of the second goal. If the second goal is also an own goal, the winning selection in the first goalscorer market will be the scorer of the third goal and so on.
- 3. Goals scored by a goalkeeper do not count towards first goalscorer, but do towards the game result. If the first goal in the game is scored by a goalkeeper, the winning selection in the first goalscorer market will be the scorer of the second goal. If the second goal is also scored by a goalkeeper, the winning selection in the first goalscorer market will be the

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#### scorer of the third goal and so on.

- 4. If the final score is 0.0 or in the event of only own goals and/or only goals scored by a goalkeeper in the game, bets placed on this market will have lost because no winning selection in the first goalscorer market was
- If the selected player does not start the game and enters the ice before the first goalscorer market has been won, bets
  placed including that player in this market will stand.
- If the selected player enters the ice after first goalscorer market has been won, bets placed including that player in this market will be void.
- If the selected player leaves the ice before the first goalscorer market has been won, bets placed including that player in this market will have lost and will be settled as losers.
- If the selected player takes no part in the game, bets placed on that player in this market will be void
- 9. If a game is postponed, normal postponed rules apply.
- 10. If a game is abandoned, normal abandoned rules apply and bets placed on this market will revert to the first goalscorer market at the price of that selection at the time of bet placement.
  - If a winning selection in the first goalscorer market has not been established in the time played before the
    game was abandoned, bets placed on this market will be veid subject to normal abandoned rules.
  - If the selected player has left the ice without scoring the first goal in the time played before abandonment, bets placed including that player in this market will have already lost.

#### Home/Away/Anytime Goalscorer Doubled

Select a pair of players who will each score a goal at any time during an event-

- 1. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not count.
- 2. Own goals do not count towards an anytime goalscorer.
- If both/either selected players do not start on the ice but take to the ice at any time, bets placed on those players in this market will stand.
- 4. If both/either selected players leave the ice without scoring a goal, bets placed on those players in this market will have lost and will be settled as losers.
- 5.— If only one of the selected players takes to the ice in this game, bets placed on the selected player in this market will be settled as an anytime goalscorer single at the respective price. If both selected players do not take to ice, bets placed on selection will be void.
- 6. If a game is postponed, normal postponed rules apply.
- 7. If a game is abandoned, normal abandoned rules apply.
  - If a winning anytime goalscorer doubled selection has been established in the time played before
    abandonment, bets placed on those players in this market will have already won and will be settled as
    winners.
  - If both/either selected players have left the field of play without scoring in the time played before abandonment, bets placed on those players in this market will have already lost.
  - If both selected players are still on the field of play and both/either have not scored at the time of
    abandonment, bets placed on those players in this market will be void, subject to normal abandoned rules,
    because the game did not play for the full duration.

## First Goalscorer Coupled

Select a pair of players to score the first goal in an event.

- L. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not count.
- 2. Own goals do not count towards the first goalscorer. If the first goal in the game is an own goal, the winning selection in this market will be the scorer of the second goal. If the second goal is also an own goal, the winning selection in this market will be the scorer of the third goal and so on. If no further goals are scored, the winning selection in this market will be no goalscorer.
- 3. Goals scored by a goalkeeper do not count towards the first goalscorer. If the first goal in the game is scored by a goalkeeper, the winning selection in this market will be the scorer of the second goal. If the second goal is also scored by a goalkeeper, the winning selection in this market will be the scorer of the third goal and so on. If no further goals are scored, the winning selection in this market will be no goalscorer.

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- If the final score is 0.0 or in the event of only own goals and/or only goals scored by a goalkeeper are scored in the game, then market will be void.
- If either/both selected players do not start the game and take to the ice before the first goalscorer market has been won, bets placed on those players in this market will stand.
- 6. If only one of the selected players takes to the ice after the first goalscorer market has been determined, bets placed on the selected player in this market will be settled as a first goalscorer single at the respective price. If both selected players do not take to the ice before the first goalscorer market has been determined, then bets on this selection will be veid.
- If both selected players leave the field of play before the first goalscorer market has been won, bets placed on those players in this market will have lost and will be settled as losers.
- 8. If either/both selected players take no part in the game, bets placed on those players in this market will be void.
- 9. If a game is postponed, normal postponed rules apply.
- 10. If a game is abandoned, normal abandoned rules apply.
  - If a winning first goalscorer selection has been established in the time played before abandonment, bets
    placed including that player in this market will have already won and will be settled as winners. Bets placed
    that do not include that player in this market will have already lost.
  - If both selected players have left the field of play without scoring the first goal in the time played before abandonment, bets placed on those players in this market will have already lost.
  - If a winning first goalscorer selection has not been established in the time played before abandonment, bets
    placed on players that are still on the field of play in this market will be void, subject to normal abandonedrules, because the game did not play for the full duration.

## Period Goalscorer

Select a player to score at during a given period in regulation time.

- 1. Bets are settled on the events that occur in designated period.
- Own goals do not count towards an anytime goalscorer.
- If the selected player does not start the designated period and takes to the ice at any time during that period, bets
  placed on that player in this market will stand.
- If the selected player leaves the ice without scoring a goal, bets placed on that player in this market will have lost and will be settled as losers.
- 5. If the selected player takes no part in the game, bets placed on that player in this market will be void.
- 6. If a game is postponed, normal postponed rules apply.
- 7. If a game is abandoned, completed periods will be settled normally. Incomplete periods will be void unless named selection is a winner.

## Race to X Goals

Predict which team will reach a specified number of goals first.

## Example:

Race to 2 goals: Buffalo Sabres at Vancouver Canucks. If Canucks score 2 goals before Sabres, they will be deemed the winning selection in the market.

Race to 3 goals: Buffalo Sabres at Vancouver Canucks. If Sabres score 3 goals before Canucks, they will be deemed the winning selection in the market.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned and a winning selection has been established in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - $\circ \quad \text{If a game is abandoned and no winning selection has been established in the time played before}$

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abandonment, bets placed will be void, subject to normal abandoned rules, because the game did not play for the full duration.

- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will bemade by 6:00am EST the following day.

#### Race to X Goals Live

Predict which team will reach a specified number of goals first.

#### Evampla

Race to 2 goals: Buffalo Sabres at Vancouver Canucks. If Canucks score 2 goals before Sabres, they will be deemed the winning selection in the market.

Race to 3 goals: Buffalo Sabres at Vancouver Canucks. If Sabres score 3 goals before Canucks, they will be deemed the winning selection in the market.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection in this market will have already won and will be settled aswinners. Bets placed on other selections in this market will have already lost.
  - If a game is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned rules, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Team to Score Last Goal

Predict the team to score the last goal in regulation time.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If no goals are scored in regulation time, the winning selection in the market will be no goal.
- 3. If a game is postponed, normal postponed rules apply.
- If a game is abandoned, normal abandoned rules apply.
- 5. Bets placed on this market will be settled on completion of regulation time.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

## Team to Score Last Goal Live

Predict the team to score the last goal in regulation time.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If no goals are scored in regulation time, the winning selection in the market will be no goal.
- 3. Live bet acceptance rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
- 5. Bets placed on this market will be settled on completion of regulation time.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Team to Score First/Next Goal

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### Predict the team to score the first/next goal.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 2. If a game is abandoned, normal abandoned rules apply
  - O If a game is abandoned and a winning selection has been established in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a game is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned rules, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Team to Score First/Next Goal Live

Predict the team to score the first goal. These rules are applicable to 2nd, 3rd and all subsequent goals.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection in this market will have already won and will be settled aswinners. Bets placed on other selections in this market will have already lost.
  - If a game is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned rules, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Teams to Score

Predict which teams will score in a game from: away team only | home team only | both teams | neither team

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- If a game is abandoned, normal abandoned rules apply.
  - If both teams have scored in the time played before abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other outcomes on this market will have already lost.
  - If both teams have not scored in the time played before abandonment, bets placed will be void, subject to normal abandoned rules, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Time of First Goa

Predict whether the time of the first goal will be before or after a specified time. If the market is before/after 10 minutes, before-means 0:00 to 9:59 and after means 10:00 to the end of regulation time.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. The puck must actually cross the goal line within the specified time period of the game to count. A goal will not count if a shot is taken within the specified time period of the game and the puck does not actually cross the goal line until after

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#### he timeframe has expired.

- 3. If no goals are scored before the end of regulation time, the winning selection in this market will be no goal. All other bets placed will have lost.
- 4. If a game is postponed, normal postponed rules apply.
- 5. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed
    on other selections will have already lost.
  - If a game is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because the game did not play for the full duration.
- Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will bemade by 6:00am EST the following day.

#### Time of Next Goal Live

Predict whether the time of the next goal will be before or after a specified time. If the market is before/after 30 minutes, before-

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- The puck must actually cross the goal line within the specified time period of the game to count. A goal will not count if
  a shot is taken within the specified time period of the game and the puck does not actually cross the goal line until after
  the timeframe has expired.
- If no goals are scored before the end of regulation time, the winning selection in this market will be no goal. All other bets placed will have lost.
- 4. Live bet acceptance rules apply
- If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed
    on other selections will have already lost.
  - If a game is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because the game did not play for the fullduration.
- Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## 60 Minutes Goals Odd/Even

Select whether the total number of goals scored in regulation time will be odd or even

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If no goals are scored, the winning selection in the market will be even.
- 3. If a game is postponed, normal postponed rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
- 5. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## 60 Minutes Goals Odd/Even Live

Select whether the total number of goals scored in regulation time will be odd or even.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If no goals are scored, the winning selection in the market will be even.

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- 3. Live bet acceptance rules apply.
- 4. If a game is abandoned, normal abandoned rules apply
- 5. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

### Team Goals Odd/Even

Specify if the total amount of goals scored by a specific team will be odd or even.

- 1- Bets are settled on the official game result, including overtime and shootouts, should the game progress as such.
- 2. If no goals are scored by the specified team, the winning selection in the market will be even.
- 3. If a game is postponed, normal postponed rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
- 5. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

### Competition Winner

## Predict the winner of a given competition.

- Competition or tournament winners will be determined by the official rules of the official governing body.
- If a team has points deducted or is disqualified by the official governing body during the course of the given tournament or cup competition, bets placed on this market will stand.
- 3. If a team does not complete all of its scheduled games, bets placed on this market will stand.
- If there is a change to participating teams or the scheduled number of games played during the competition or tournament, bets placed on this market will stand.
- 5. Bets placed on this market will be settled immediately after the team being awarded/lifting the cup/trophy.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Top Goalscorer

Predict the top goalscorer in a given competition at the end of the season.

- 1. Dead heat rules apply to players that are level on goals scored.
- Only games played in the respective competition will count. This includes playoffs or any other process which is used to determine the competition winner.
- 3. Goals scored in cup competitions, other tournaments, internationals or friendly/exhibition games will not count
- Goals scored by players who move to another team in the same competition will count. Goals scored by players who
  move to another team in a different competition will not count.
- 5. If a player does not play any games in the respective competition, bets placed on that player will have lost and will be settled as losers.
- Bets placed on this market will be settled on completion of the last game in the competition.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## NHL Conference Winner

Predict the team that reaches the Stanley Cup from the given conference.

 The winner of the respective conference will be the team that progresses to the Stanley Cup after the end of seasor playoffs in line with the official rules of the official governing body.

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- 2. If a team has points deducted by the official governing body, bets placed on this market will stand.
- 3. If a team does not complete all of its scheduled games, bets placed on this market will stand.
- 4. If there is a change to participating teams or the scheduled number of games played during the season, bets placed on this market will stand.
- 5. Bets placed on this market will be settled on completion of all games including the end of season playoffs.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### NHL Division Retting

Predict the winner of a given division.

- 1. Division winners will be determined by the final standings within the given division after the winner is clinched. End of season playoffs do not count.
- If a team has points deducted by the official governing body, bets placed on this market will stand.
- 3. If a team does not complete all of its scheduled games, bets placed on this market will stand.
- If there is a change to participating teams or the scheduled number of games played during the season, bets placed on this market will stand.
- 5. Bets placed on this market will be settled on completion of the last game in the regular season.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Season Team Matchup Bets

Select a team to achieve a higher division position than another specified team at the end of the season from the options

- 1. The finishing positions of teams at the end of the regular season will determine final places. A playoff or any other process which is used to determine promotion or relegation will not count unless otherwise stated.
- 2- If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If a team does not complete all of its scheduled games, bets placed on this market will stand.
- 4. Bets placed on this market will be settled on completion of the last game in the regular season.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## **Winning Conference**

Predict which conference the winner of the Stanley Cup will come from.

- 1. The Stanley Cup winner will be determined by the official rules of the official governing body.
- If a team is disqualified or has points deducted by the official governing body, withdraws from the tournament, or does not complete all of its scheduled games, bets placed on this market will stand.
- 3. If a team has points deducted by the official governing body, bets placed on this market will stand.
- 4.— If a team does not complete all of its scheduled games, bets placed on this market will stand.
- If there is a change to participating teams or the scheduled number of games played during the season, bets placed on this market will stand.
- 5. Bets placed will be settled immediately after the team is awarded or lifts the cup/trophy.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

Winning Division

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Predict which division the winner of the Stanley Cup will come from.

- 1. The Stanley Cup winner will be determined by the official rules of the official governing body.
- If a team is disqualified or has points deducted by the official governing body, withdraws from the tournament, or doesnot complete all of its scheduled games, bets placed on this market will stand.
- 3. If a team has points deducted by the official governing body, bets placed on this market will stand.
- 4. If a team does not complete all of its scheduled games, bets placed on this market will stand.
- If there is a change to participating teams or the scheduled number of games played during the season, bets placed on this market will stand.
- 6. Bets placed will be settled immediately after the team is awarded or lifts the cup/trophy.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

#### Winning State/Province

Prodict which State/Province the winner of the Stanley Cup will come from

- 1. The Stanley Cup winner will be determined by the official rules of the official governing body.
- If a team is disqualified or has points deducted by the official governing body, withdraws from the tournament, or does not complete all of its scheduled games, bets placed on this market will stand.
- 3. If a team has points deducted by the official governing body, bets placed on this market will stand.
- 4. If a team does not complete all of its scheduled games, bets placed on this market will stand.
- 5. If there is a change to participating teams or the scheduled number of games played during the season, bets placed on this market will stand.
- Bets placed will be settled immediately after the team is awarded or lifts the cup/trophy.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

## 60 Minutes Betting and Both Teams to Score

Predict the result of regulation time from: home win | draw | away win, combined with whether or not both teams will score a goal in a special price parlay.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## 60-Minutes Betting and Both Teams to Score Live

Predict the result of regulation time from: home win | draw | away win, combined with whether or not both teams will score a goal in a special price parlay.

- 1.— Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply-
- 4. Bets placed on this market will be settled on completion of regulation time.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

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#### 60-Minutes Betting and Both Teams to Score X or More Goals

Predict the result of regulation time from: home win | draw | away win, combined with whether or not both teams will each

Example: 60 minutes betting and both teams to score 3 or more goals. If the game result is Detroit Red Wings 3.5 Washington Capitals, the winning selection in this market will be Washington Capitals and yes. If the game result is Detroit Red Wings 2.5 Washington Capitals, the winning selection in this market will be Washington Capitals and no.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
- 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### 60 Minutes Betting and Both Teams to Score X or More Goals Live

Predict the result of regulation time from: home win | draw | away win, combined with whether or not both teams will each score the stated number of goals or more in a special price parlay.

Example: 60 minutes betting and both teams to score 3 or more goals. If the game result is Detroit Red Wings 3 5 Washington Capitals, the winning selection in this market will be Washington Capitals and yes. If the game result is Detroit Red Wings 2 5-Washington Capitals, the winning selection in this market will be Washington Capitals and no-

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
- 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## 60 - Minutes Betting

Predict the result of regulation time from: away win | draw | home win

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will bemade by 6:00am EST the following day.

## 60-Minutes Betting Live

Predict the result of regulation time from: away win | draw | home win.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

60 Minutes Correct Score

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#### Predict the score in regulation time.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

### 60 Minutes Correct Score Live-

#### Predict the score in regulation time.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## 60 Minutes Over/Under Goal

Predict the result of a game combined with if the number of goals made during the game will be over or under the specified amount of goals in this special price parlay.

If the market is over/under 4.5 goals, over means 5 goals or more and under means 4 goals or fewer.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Both Teams to Score

Predict whether or not both teams will score in regulation time.

- Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - If both teams have scored in the time played before abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other outcomes on this market will have already lost.
  - If both teams have not scored in the time played before abandonment, bets placed will be void, subject to normal abandoned rules, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of regulation time.
- 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

## Both Teams to Score Live

Predict whether or not both teams will score in regulation time.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.

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- 2. If a game is abandoned, normal abandoned rules apply
  - If both teams have scored in the time played before abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other outcomes on this market will have already lost.
  - If both teams have not scored in the time played before abandonment, bets placed will be void, subject to normal abandoned rules, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of regulation time.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Double Chance

Predict the combination of two possible results of regulation time from three possible permutations: home or draw | away or draw | home or away.

Examples of the regulation time result and the winning selections in this market:

Canadiens 3 2 Hurricanes away or draw | home or away

Canadiens 3 3 Hurricanes away or draw | home or draw

Canadiens 3 4 Hurricanes home or draw | home or away

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Draw No Bet

Predict which team will win regulation time. Bets placed on this market will be void if regulation time ends in a draw.

Example: Capitals vs Flyers. You place a Draw No Bet wager on the Capitals. If the Capitals win in regulation, overtime or shootout, your bet wins. If the Capitals are tied at the end of regulation and then lose, your bet voids. If the Capitals lose in regulation, your bet loses.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If the game ends in a draw, all bets placed on this market will be void.
- 3. If a game is postponed, normal postponed rules apply.
- 4. If a game is abandoned, normal abandoned rules apply
- Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## <del>Draw No Bet Live</del>

Predict which team will win regulation time. Bets placed on this market will be void if regulation time ends in a draw.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If the game ends in a draw, all bets placed on this market will be void.
- 3. Live bet acceptance rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
- 5. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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#### Easy as 1 2 3

Predict whether or not 1, 2 or 3 goals will be scored in each of the 3 regulation periods of play.

#### Example:

Montreal Canadiens at Carolina Hurricanes — If the score after the first period is Canadiens 2.0 Hurricanes, the score after the second period is Canadiens 2.2 Hurricanes, and the score after the third period is Canadiens 2.2 Hurricanes, bets placed on yes in this market will have won.

If the score after the first period is Canadiens 2-0 Hurricanes, the score after the second period is Canadiens 2-0 Hurricanes, and the score after the third period is Canadiens 2-2 Hurricanes, bets placed on yes in this market will have lost because no goalswere scored in the second period.

- 1. Bets are settled on the events that occur in regulation time.
- 2. Overtime and shootouts do not count.
- 3. If no goals or four or more goals will be scored in one of the 3 regulation periods of play, bets placed on yes in this
- 4. If a game is postponed, normal postponed rules apply.
- 5. If a game is abandoned, normal abandoned rules apply.
- 6. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Easy as 1 2 3 Live

Predict whether or not 1, 2 or 3 goals will be scored in each of the 3 regulation periods of play.

## Example

Montreal Canadiens at Carolina Hurricanes – If the score after the first period is Canadiens 2-0 Hurricanes, the score after the second period is Canadiens 2-2 Hurricanes, bets placed on yes in this market will have won.

If the score after the first period is Canadiens 2.0 Hurricanes, the score after the second period is Canadiens 2.0 Hurricanes, and the score after the third period is Canadiens 2.2 Hurricanes, bets placed on yes in this market will have lost because no goalswere scored in the second period.

- 1. Bets are settled on the events that occur in regulation time.
- 2. Overtime and shootouts do not count.
- 3. If no goals or four or more goals will be scored in one of the 3 regulation periods of play, bets placed on yes in this market will have lost.
- Live bet acceptance rules apply.
- 5. If a game is abandoned, normal abandoned rules apply.
- 6. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Money Line

Predict the result of a game from: away win | home win.

- 1. Bets are settled on the official game result, including evertime and shootouts should the game progress assuch.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of the game.
  - o Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be

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### made by 6:00am EST the following day.

#### Money Line Live

Predict the result of a game from: away win | home win.

- 1. Bets are settled on the official game result, including overtime and shootouts should the game progress as such.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

### Overtime Betting Live

Predict the result of overtime from: away win | draw | home win

- Bets are settled only on the events that occur in overtime. The events that occur in regulation time and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned during overtime, normal abandoned rules apply.
- 4. If a game is abandoned after overtime, bets placed on this market will stand win or lose.
- 5. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will bemade by 6:00am EST the following day.

## Puck Line

Predict the result of a game after the point spread has been applied to the teams. A point spread of (+/-) 0.5 (half of one) or more goals will be given, which will be added to the actual number of goals scored.

## Example

Montreal Canadiens at Carolina Hurricanes (+1.5) The final score is Canadiens 3-2 Hurricanes.

- 1.—Bets are settled on the official game result. Overtime and shootouts are included for North American Hockey events. Overtime and shootouts are not included for non North American and international Hockey events
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Puck Line Live

Predict the result of a game after the point spread has been applied to the teams. A handicap of (+/ ) 0.5 (half of one) or more goals will be given which will be added to the actual number of goals scored.

## Example:

Montreal Canadiens at Carolina Hurricanes (+1.5). The final score is Canadiens 3-2 Hurricanes.

- 1. Bets are settled on the official game result. Overtime and shootouts are included for North American Hockey events. Overtime and shootouts are not included for non-North American and international Hockey events..
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.

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- 4. Bots placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Spread Betting

Predict the result of a game from: home win | away win; after the point spread has been applied to the teams. A handicap of (+/-) 0.5 (half of one) or more goals will be given which will be added to the actual number of goals scored.

#### Example:

Montreal Canadiens at Carolina Hurricanes (+1.5). The final score is Canadiens 3-2 Hurricanes.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## When Will the Game End

Predict when the specified game will end from: 60 minutes | overtime | shootout

- Bets are settled on the point in the game when play is officially called to an end and either team is declared the winner.
   A game being abandoned or stopped for any other reason will not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of the game.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## When Will the Game End Live

Predict when the specified game will end from: 60 minutes | overtime | shootout

- Bets are settled on the point in the game when play is officially called to an end and either team is declared the winner.
   A game being abandoned or stopped for any other reason will not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

## Winning Margin

Predict the margin of goals by which a nominated team will win a game.

Example: If the game result is Washington Capitals 4-2 Winnipeg Jets, the winning selection in this market will be Washington Capitals by 2 goals.

- 1. Bets are settled on the official game result, including overtime and shootouts, should the game progress as such.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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## Winning Margin Live

Predict the margin of goals by which a nominated team will win a game.

Example: If the game result is Washington Capitals 4-2 Winnipeg Jets, the winning selection in this market will be Washington Capitals by 2 goals.

- 1. Bets are settled on the official game result, including overtime and shootouts, should the game progress assuch.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Will There be Overtime?

Predict whether or not the game will go to overtime.

- 1. If a game is postponed, normal postponed rules apply.
- 2. If a game is abandoned, normal abandoned rules apply.
- 3. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Will There be Overtime Live?

Predict whether or not the game will go to overtime.

- 1. Live bet acceptance rules apply.
- 2. If a game is abandoned, normal abandoned rules apply.
- 3. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Will There Be a Shootout?

Predict whether or not the game will go to a shootout.

- 1. If a game is postponed, normal postponed rules apply.
- 2. If a game is abandoned, normal abandoned rules apply.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Will There Be a Shootout Live?

Predict whether or not the game will go to a shootout.

- 1. Live bet acceptance rules apply.
- 2. If a game is abandoned, normal abandoned rules apply.
- 3. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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#### Goal in Each Period

Predict whether or not a goal will be scored in each period of regulation time.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned in the third period and a goal has been scored in each period in the time playedbefore abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a game is abandoned and a goal has not been scored in each period in the time played beforeabandonment, bets placed on this market will be void, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will bemade by 6:00am EST the following day.

#### Goal in Each Period Live

Predict whether or not a goal will be scored in each period of regulation time.

- 1.— Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned in the third period and a goal has been scored in each period in the time playedbefore abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - o If a game is abandoned and a goal has not been scored in each period in the time played before abandonment, bets placed on this market will be void, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Highest Scoring Period

Predict the period in which the most goals will be scored.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If the same number of goals are scored in two or more periods, the winning selection in this market will be a draw.
- 3. If a game is postponed, normal postponed rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
- 5. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will bemade by 6:00am EST the following day.

## Highest Scoring Period Live

Predict the period in which the most goals will be scored.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If the same number of goals are scored in two or more periods, the winning selection in this market will be a draw
- 3. Live bet acceptance rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
- 5. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be

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## made by 6:00am EST the following day.

### Period Betting

Predict the result of the specified period from: away win | draw | home win.

- Bets are settled only on the events that occur in the specified period. The events that occur in other periods of the game, overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned during the specified period, normal abandoned rules apply.
- 4. If a game is abandoned after the specified period, bets placed on this market will stand win or lose.
- 5. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

### Period Betting Live

Predict the result of the specified period from: away win | draw | home win.

- 1. Bets are settled only on the events that occur in the specified period. The events that occur in other periods of the game, evertime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned during the specified period, normal abandoned rules apply.
- 4. If a game is abandoned after the specified period, bets placed on this market will stand win or lose.
- 5. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Period Money Line

Predict the result of the specified period from: away win | home win.

- Bets are settled only on the events that occur in the specified period. The events that occur in other periods of the
  game, overtime and shootouts do not count.
- 2. If the result of the specified period is a draw, bets placed on this market will be void.
- 3. If a game is postponed, normal postponed rules apply.
- 4. If a game is abandoned during the specified period, normal abandoned rules apply
- 5. If a game is abandoned after the specified period, bets placed on this market will stand win or lose.
- 6. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Period Money Line Live

Predict the result of the specified period from: away win | home win.

- Bets are settled only on the events that occur in the specified period. The events that occur in other periods of the game, overtime and shootouts do not count.
- 2. If the result of the specified period is a draw, bets placed on this market will be void.
- 3. Live bet acceptance rules apply.
- If a game is abandoned during the specified period, normal abandoned rules apply
- 5. If a game is abandoned after the specified period, bets placed on this market will stand win or lose.
  - Bets placed on this market will be settled on completion of regulation time.
    - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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#### Period Puck Line

Predict the result of the specified period after the point spread has been applied to the teams. A handicap of (+/-) 0.5 (half of one) or more goals will be given, which will be added to the actual number of goals scored.

Example: Montreal Canadiens vs Carolina Hurricanes (+0.5). The period score is Canadiens 1.1 Hurricanes. The point spread of (+0.5) is added to the actual number of goals scored by Hurricanes during the period. The spread period result is +0.5 Hurricanes and the winning outcome is therefore Hurricanes.

- Bets are settled only on the events that occur in the specified period. The events that occur in other periods of the game, overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned during the specified period, normal abandoned rules apply.
- 4. If a game is abandoned after the specified period, bets placed on this market will stand win or lose.
- 5. Bets placed on this market will be settled on completion of the period.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am FST the following day.

#### Period Puck Line Live

Predict the result of the specified period after the point spread has been applied to the teams. A handicap of (1/) 0.5 (half of one) or more goals will be given which will be added to the actual number of goals scored.

Example: Montreal Canadiens vs Carolina Hurricanes (+0.5). The period score is Canadiens 1.1 Hurricanes. The point spread of (+0.5) is added to the actual number of goals scored by Hurricanes during the period. The spread period result is +0.5 Hurricanes and the winning outcome is therefore Hurricanes.

- 1. Bets are settled only on the events that occur in the specified period. The events that occur in other periods of the game, overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned during the specified period, normal abandoned rules apply-
- 4. If a game is abandoned after the specified period, bets placed on this market will stand win or lose.
  - Bets placed on this market will be settled on completion of the period.
    - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Period Total Goals

Predict whether the number of goals scored in the specified period will be over/under the number specified. If the market is over/under 2.5 goals, over means 3 goals or more and under means 2 goals or fewer.

- Bets are settled only on the events that occur in the specified period. The events that occur in other periods of the game, overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned during the specified period, normal abandoned rules apply.
  - Of a game is abandoned during the specified period and the over selection has been won in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on the under selection in this market will have already lost.
- 4. If a game is abandoned after the specified period, bets placed on this market will stand win or lose.
- 5. Bets placed on this market will be settled on completion of the period.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Period Total Goals Live

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Predict whether the number of goals scored in the specified period will be over/under the number specified. If the market is over/under 2.5 goals, over means 3 goals or more and under means 2 goals or fewer.

- Bets are settled only on the events that occur in the specified period. The events that occur in other periods of the game, overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned during the specified period, normal abandoned rules apply.
  - If a game is abandoned during the specified period and the over selection has been won in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on the under selection in this market will have already lost.
- 4. If a game is abandoned after the specified period, bets placed on this market will stand win or lose.
- 5. Bets placed on this market will be settled on completion of the period.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

### Period Goals Odd/Even

Select whether the total number of goals scored in the specified period will be odd or even.

- 1. Bets are settled only on the events that occur the specified period. The events that occur in other periods of the game, overtime and shootcuts do not count.
- 2. If no goals are scored, the winning selection in the market will be even.
- 3. If a game is postponed, normal postponed rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
- 5. Bets placed on this market will be settled on completion of the period.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Period Both Teams to Score

Predict whether or not both teams will score in the specified period

- Bets are settled on the events that occur in the specified period. The events that occur in other periods, overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules appli
  - If a game is abandoned during the specified period and both teams have scored in the time played before
    abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on
    other outcomes on this market will have already lost.
  - If a game is abandoned during the specified period and both teams have not scored in the time played before
    abandonment, bets placed will be void, subject to normal abandoned rules, because the period did not play
    for the full duration.
- 4. Bets placed on this market will be settled on completion of regulation time.
- 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

## Period Both Teams to Score Live

Predict whether or not both teams will score in the specified period.

- Bets are settled on the events that occur in the specified period. The events that occur in other periods, overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned during the specified period and both teams have scored in the time played before

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- abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other outcomes on this market will have already lost.
- If a game is abandoned during the specified period and both teams have not scored in the time played before abandonment, bets placed will be void, subject to normal abandoned rules, because the period did not playfor the full duration.
- 4. Bets placed on this market will be settled on completion of regulation time.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Period Correct Score

## Predict the score in the specified period.

- Bets are settled on the events that occur in the specified period. The events that occur in other periods, overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Period Correct Score Live

## Predict the score in the specified period.

- Bets are settled on the events that occur in the specified period. The events that occur in other periods, overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Period Double Chance

Predict the combination of two possible results of the specified period from three possible permutations; home or draw | away or draw | home or away.

## Examples of the specified period result and the winning selections in this market:

- Canadiens 1-0 Hurricanes away or draw | home or away
- Canadiens 1 1 Hurricanes away or draw | home ordraw
- Canadiens 1-2 Hurricanes home or draw | home or away
- 1. Bets are settled on the events that occur in the specified period. The events that occur in other periods, overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Period Double Chance Live

Predict the combination of two possible results of the specified period from three possible permutations; home or draw | away or draw | home or away.

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Examples of the specified period result and the winning selections in this market

- Canadiens 1 0 Hurricanes away or draw | home or away
- Canadiens 1 1 Hurricanes away or draw | home ordraw
- Canadiens 1-2 Hurrisanes home or draw | home or away
- 1. Bets are settled on the events that occur in the specified period. The events that occur in other periods, overtime and shootouts do not count.
- 2. Live het accentance rules apply
- 3. If a game is abandoned, normal abandoned rules apply.
- . Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will bemade by 6:00am EST the following day.

#### Period Betting and Both Teams to Score

Predict the result of the specified period from: home win | draw | away win, combined with whether or not both teams will score a goal during that period in a special price parlay.

- 1. Bets are settled on the events that occur in the specified period. The events that occur in other periods, overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
- 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

## Period Betting and Both Teams to Score Live

Predict the result of the specified period from: home win | draw | away win, combined with whether or not both teams will score a goal during that period in a special price parlay.

- 1. Bets are settled on the events that occur in the specified period. The events that occur in other periods, overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
- 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Period Betting and Both Teams to Score X or More Goals

Predict the result of specified period from: home win | draw | away win, combined with whether or not both teams will each score the stated number of goals or more during that period in a special price parlay.

Example: Third period betting and both teams to score 2 or more goals. If the third period result is Arizona Coyotes 2-3.

Vancouver Canucks, the winning selection in this market will be Vancouver Canucks and yes. If the third period result is Arizona.

Coyotes 1-3 Vancouver Canucks, the winning selection in this market will be Vancouver Canucks and no.

- Bets are settled on the events that occur in the specified period. The events that occur in other periods, overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 2. If a game is abandoned, normal abandoned rules apply
- 4. Bets placed on this market will be settled on completion of regulation time.
- 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by

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### 6:00am EST the following day.

#### Period Betting and Both Teams to Score X or More Goals Live

Predict the result of specified period from: home win | draw | away win, combined with whether or not both teams will each score the stated number of goals or more during that period in a special price parlay.

Example: Third period betting and both teams to score 2 or more goals. If the third period result is Arizona Coyotes 2-3.

Vancouver Canucks, the winning selection in this market will be Vancouver Canucks and yes. If the third period result is Arizona
Coyotes 1-3 Vancouver Canucks, the winning selection in this market will be Vancouver Canucks and no.

- 1. Bets are settled on the events that occur in the specified period. The events that occur in other periods, overtime and shootouts do not count.
- Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race to X Goals Period

Predict which team will reach a specified number of goals first in the specified period.

Example: Race to 2 goals in the first period. Buffalo Sabres at Vancouver Canucks. If Canucks score 2 goals before Sabres, they will be deemed the winning selection in the market.

- Bets are settled only on the events that occur in the specified period. The events that occur in other periods of the game, overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned during the specified period and a winning selection has been established in the time played before abandonment, bets placed on that selection in this market will have already won and will besettled as winners. Bets placed on other selections in this market will have already lost.
  - If a game is abandoned during the specified period and no winning selection has been established in the time
    played before abandonment, bets placed on this market will be void because the period did not play for the
    full duration.
- 4. Bets placed on this market will be settled on completion of the match.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Race to X Goals Period Live

Predict which team will reach a specified number of goals first in the specified period.

Example: Race to 2 goals in the first period. Buffalo Sabres at Vancouver Canucks. If Canucks score 2 goals before Sabres, they will be deemed the winning selection in the market.

- 1. Bets are settled only on the events that occur in the specified period. The events that occur in other periods of the match, evertime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned during the specified period and a winning selection has been established in the time played before abandonment, bets placed on that selection in this market will have already won and will besettled as winners. Bets placed on other selections in this market will have already lost.
  - If a game is abandoned during the specified period and no winning selection has been established in the time played before abandonment, bets placed on this market will be void because the period did not play for the

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### full duration.

- 4. Bets placed on this market will be settled on completion of the match.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Team Goal in Each Period

Predict whether or not the nominated team will score a goal each period of regulation time

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned in the third period and the nominated team has scored a goal in each period in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a game is abandoned and the nominated team has not scored a goal in each period in the time played before abandonment, bets placed on this market will be void, because the game did not play for the full duration.
- 1. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Team Goal in Each Period Live

Predict whether or not the nominated team will score a goal each period of regulation time.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned in the third period and the nominated team has scored a goal in each period in thetime played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a game is abandoned and the nominated team has not scored a goal in each period in the time played before abandonment, bets placed on this market will be void, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Feam to Win Most Periods

Predict which team will win the most periods of regulation time. The bet consists of 3 separate periods; 1) the first period 2) the second period 3) the third period. Overtime and shootouts do not count.

Example: Arizona Coyotes 3.2 Vancouver Canucks. The first period result is Arizona Coyotes 3.0 Vancouver Canucks, the second period result is Arizona Coyotes 0.1 Vancouver Canucks. The selection in this market is Vancouver Canucks because they won two periods and Arizona Coyotes won one period.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If both teams win an equal number of periods, the winning selection in this market will be a draw.
- 3. If a game is postponed, normal postponed rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned during the third period and a team has already won both the first period and second
    period in the time played before abandonment, bets placed on that outcome will have already won and
    settled as winners. Bets placed on other outcomes on this market will have already lost.

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- If a game is abandoned and neither team has already won both the first period and second period in the time
  played before abandonment, bets placed on this market will be void, subject to normal abandoned rules,
  because the game did not play for the full duration.
- 5. Bets placed on this market will be settled on completion of regulation time.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

### Team to Win Most Periods Live

Predict which team will win the most periods of regulation time. The bet consists of 3 separate periods; 1) the first period 2) the second period 2) the third period. Overtime and shootcuts do not count.

Example: Arizona Coyotes 3.2 Vancouver Canucks. The first period result is Arizona Coyotes 3.0 Vancouver Canucks, the second period result is Arizona Coyotes 0.1 Vancouver Canucks and the third period result is Arizona Coyotes 0.1 Vancouver Canucks.

The selection in this market is Vancouver Canucks because they wen two periods and Arizona Coyotes won one period.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If both teams win an equal number of periods, the winning selection in this market will be a draw.
- 3. Live bet acceptance rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned during the third period and a team has already won both the first period and second
    period in the time played before abandonment, bets placed on that outcome will have already won and
    settled as winners. Bets placed on other outcomes on this market will have already lost.
  - If a game is abandoned and neither team has already won both the first period and second period in the time
    played before abandonment, bets placed on this market will be void, subject to normal abandoned rules,
    because the game did not play for the full duration.
- 5. Bets placed on this market will be settled on completion of regulation time.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## To Win All Periods

Predict whether or not a specified team will win all periods of regulation time.

Example: Buffalo Sabres at Vancouver Canucks. If the first period score is Sabres 1.2 Canucks, the second period score is Sabres 0.1 Canucks and the third period score is Sabres 0.2 Canucks, bets placed on Vancouver Canucks to win all periods will have won.

Buffalo Sabres at Vancouver Canucks. If the first period score is Sabres 1 2 Canucks, the second period score is Sabres 0 0-Canucks and the third period score is Sabres 0 2 Canucks, bets placed on Vancouver Canucks to win all periods will have lost.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## To Win All Periods Live

Predict whether or not a specified team will win all periods of regulation time.

Example: Buffalo Sabres at Vancouver Canucks. If the first period score is Sabres 1-2 Canucks, the second period score is Sabres 0-1 Canucks and the third period score is Sabres 0-2 Canucks, bets placed on Vancouver Canucks to win all periods will have won.

Buffalo Sabres at Vancouver Canucks. If the first period score is Sabres 1-2 Canucks, the second period score is Sabres 0-0-Canucks and the third period score is Sabres 0-2 Canucks, bets placed on Vancouver Canucks to win all periods will have lost.

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- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 1. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## To Win or Draw All Periods

Predict whether or not a specified team will win or draw all periods of regulation time.

Example: Buffalo Sabres at Vancouver Canucks. If the first period score is Sabres 1.2 Canucks, the second period score is Sabres 1.1 Canucks and the third period score is Sabres 0.2 Canucks, bets placed on Vancouver Canucks to win or draw all periods will have won.

Buffalo Sabres at Vancouver Canucks. If the first period score is Sabres 1.2 Canucks, the second period score is Sabres 1.0 Canucks and the third period score is Sabres 0.2 Canucks, bets placed on Vancouver Canucks to win or draw all periods will have last.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## To Win or Draw All Periods Live

Predict whether or not a specified team will win or draw all periods of regulation time.

Example: Buffalo Sabres at Vancouver Canucks. If the first period score is Sabres 1.2 Canucks, the second period score is Sabres 1.1 Canucks and the third period score is Sabres 0.2 Canucks, bets placed on Vancouver Canucks to win or draw all periods will have won.

Buffalo Sabres at Vancouver Canucks. If the first period score is Sabres 1-2 Canucks, the second period score is Sabres 1-0 Canucks and the third period score is Sabres 0-2 Canucks, bets placed on Vancouver Canucks to win or draw all periods will have lost.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Team Total Goals

Predict whether the number of goals scored by the named team will be under/over the number specified. If the market is over/under 2.5 goals, over means 3 goals or more and under means 2 goals or fewer.

- 1. Bets are settled on the official game result. Overtime and shootouts are included for North American Hockey events. Overtime and shootouts are not included for non-North American and international Hockey events.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - o— If a game is abandoned and the over selection has been won in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on

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the under selection in this market will have already lost.

- If a game is abandoned and the over selection has not been won in the time played before abandonment, bets placed on this market will be void because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Team Total Goals Live

Predict whether the number of goals scored by the named team will be under/over the number specified. If the market is over/under 2.5 goals, over means 3 goals or more and under means 2 goals or fewer.

- Bets are settled on the official game result. Overtime and shootouts are included for North American Hockey events. Overtime
  and shootouts are not included for non-North American and international Hockey events ive bet acceptance rules apply.
- 2. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned and the over selection has been won in the time played before abandonment, bets
    placed on that selection in this market will have already won and will be settled as winners. Bets placed on
    the under selection in this market will have already lost.
  - If a game is abandoned and the over selection has not been won in the time played before abandonment, bets placed on this market will be void because the game did not play for the full duration.
- 3. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Draw No Bet

Predict which team will win regulation time. Bets placed on this market will be void if regulation time ends in a draw.

- 1- Rets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If the match ends in a draw all bets placed on this market will be void.
- 3. If a match is postponed normal postponed match rules apply.
- If a match is abandoned normal abandoned match rules apply.
- 5. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Draw No Bet Live

Predict which team will win regulation time. Bets placed on this market will be void if regulation time ends in a draw.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If the game ends in a draw, all bets placed on this market will be void.
- Live bet acceptance rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
- 5. Bets placed on this market will be settled on completion of regulation time.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## <del>Total Goals</del>

Predict whether the number of goals scored in a game will be under/over the number specified. If the market is over/under 5.5 goals, over means 6 goals or more and under means 5 goals or fewer.

If the market is over/under 5.0 goals, over means 6 goals or more and under means 4 goals or fewer. If the number of goals secred is exactly the same as the number specified, bets placed on this market will be void.

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- Bets are settled on the official game result. Overtime and shootouts are included for North American Hockey events. Overtime and shootouts are not included for non North American and international Hockey events.
- 2. If the number of goals scored is exactly the same as the specified line, bets placed on this market will be void.
- 3. If a game is postponed, normal postponed rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
  - If a game is abandoned and the over selection has been won in the time played before abandonment, bets
    placed on that selection in this market will have already won and will be settled as winners. Bets placed on
    the under selection in this market will have already lost.
  - If a game is abandoned and the over selection has not been won in the time played before abandonment, bets placed on this market will be void because the game did not play for the full duration.
- 5. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Total Goals Live

Predict whether the number of goals scored in a game will be under/over the number specified. If the market is over/under 5.5 goals, over means 6 goals or more and under means 5 goals or fewer.

If the market is over/under 5.0 goals, over means 6 goals or more and under means 4 goals or fewer. If the number of goals scored is exactly the same as the number specified, bets placed on this market will be void.

- 1. Bets are settled on the official game result, including overtime and shootouts, should the game progress assuch
- 2. If the number of goals scored is exactly the same as the specified line, bets placed on this market will be void.
- 3. Live bet acceptance rules apply.
- 4. If a game is abandoned, normal abandoned rules apply.
  - O If a game is abandoned and the over selection has been won in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on the under selection in this market will have already lost.
  - If a game is abandoned and the over selection has not been won in the time played before abandonment, bets placed on this market will be void because the game did not play for the full duration.
- 5. Bets placed on this market will be settled on completion of the game.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Regular Season Player Statistical Leader Futures Markets

- 1. For regular season player statistical leader futures markets, player must play at least one regular season game for action.
- 2. In case of a tie, dead heat rules apply.

## Regular Season Individual Player Statistical Markets

1. For regular season individual player statistical markets, player must play at least one regular season game for action.

## Regular Season Team Futures Markets

- 1. For regular season team futures markets, all teams must play at least 80 regular season games for action.
- 2. In case of a tie, dead heat rules apply.

## Award Markets

- 1. Player or coach must play/coach in at least one regular season game for action.
- As long as the league designates a winner of a particular award, wagers are action regardless of the number of games played in a season or playoffs.
- 3. In case of a tie, dead heat rules apply.

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#### **Regular Season Points Totals**

- 1. For regular season points totals, team must play at least 80 regular season games for action, unless otherwise stated.
- 2. For regular season division points totals, team must play all scheduled division games for action.

#### Make Miss Playoffs

- 1. For make-miss playoff markets, team must play at least 80 regular season games for action.
- 2. Play in games are not considered making the playoffs. A team playing in a play in game and not advancing to the actual playoff round, would be considered as NOT making the playoffs.

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### Lacrosse

#### General Rules

- Matches must be played on the scheduled day or else wagers will be void.
- All matches must go at least the specified duration below or else match wagers will be void, unless otherwise stated:
- Premier League Lacrosse: 48 minutes
- National League Lacrosse: 60 minutes
- College (NCAA) Lacrosse: 60 minutes
- Athletes Unlimited: 32 minutes
- Overtime/extra time counts in all wagers, unless otherwise stated.
- For player proposition wagers, player must play in the match, or else wagers will be void.

### Money Line

• Predict the winner of the game.

# **Spread**

• Predict the team who will win the match once the spread has been applied to the official scores.

# Total Goals

- Predict whether the total goals scored in a match will be over or under a specified number.
  - Matches must be played on the scheduled day for action.
  - 2. For action to be official, all games must go at least specified duration below:
    - a. Premier League Lacrosse: 48 minutes
    - b. National League Lacrosse: 60 minutes
    - c. College Lacrosse: 60 minutes
    - d. Athletes Unlimited: 32 minutes (unless specified otherwise)
  - 3. Overtime/extra time counts in all wagers, unless otherwise specified

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#### Olympics

#### **General Rules**

- For all Olympic outrights and futures, every selection is considered to have action, whether the athlete or team competes or not.
- The podium presentation will count as the official result and any subsequent amendments to the result will not count for settlement purposes.
- If a gold medal is shared, then dead-heat rules will apply. This does not apply to podium finish markets for sports where two bronze medals are awarded.
- Where an event in the Olympics (summer and winter) is postponed or abandoned, wagers will be void, unless
  the event is completed before the closing ceremony of the games, in which case, wagers will stand.
- Please refer to specific sports rules for game/match rules.
- Dead heat rules will apply.

# Outright Winner/Gold Medal Winner

• Predict the winner, to win the gold medal, of the named Olympic event.

# Podium Finish/To Win Medal

- Predict whether an athlete/team will make the podium (to win a medal) of the named Olympic event.
  - o Please note that in some Olympic events multiple bronze medals may be awarded.

# Top X Finish

• Predict whether an athlete/team will make it into a specified top placing of the named Olympic event.

#### **Heat Winner**

• Predict the winning athlete/team of an individual heat.

#### **Match Betting**

Predict which of the named athletes/teams will obtain the highest (final) finishing position in the named
 event. Should neither athlete/team finish the race, wagers will be void. Should one of the athletes not take
 the start line, wagers on that market will be void.

#### **Group Betting**

Predict which of the named athletes will obtain the highest (final) finishing position in the named race. Should
none of the named athletes finish the race, wagers will be void. Should one of the athletes not take the start
line, wagers on that market will be void.

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#### **Winning Time**

Predict the winning time in the named Olympic race/event. This will be listed either as an over/under option
or as a 3-way option.

#### Winning Margin

 Predict whether the winning margin between the competition/event winner and the rest of the field will be over or under the given timescale or distance. Should the exact listed timescale/distance be the result, then the market will be void.

#### Most Medals/Most Gold Medals

 Predict which country will win the most medals/gold medals in the named Olympics. Wagers will be settled from the official medals table at the Closing Ceremony of the Olympics.

# **Total Medals/Total Gold Medals**

Predict whether the named country/athlete will achieve over or under number of medals/gold medals listed.
 Wagers will be settled from the official medals table at the Closing Ceremony of the Olympics.

#### Medal Clean Sweep

Predict whether a country will take a clean sweep of the medals for an Olympic event. A clean sweep is
considered successful when the country wins the gold, silver, and bronze medals in that event.

# **Betting Without Named Competitor**

 Predict the winner (to win the gold medal) of the named Olympic event without a named competitor. The finishing position of the named competitor will be ignored for wagers placed on this market.

#### To Qualify for The Final

• Predict whether the named country/athlete will qualify for the final of the named event. Please note the final refers to the final race/competition/match-up in which the medal placings are decided.

# World Record to Be Broken

• Predict whether the World Record will be broken by the winner of the named event. This world record must be achieved during the Olympic competition and be ratified by the respective sport governing body.

# Top American Finisher

• Predict which American competitor will achieve the highest placing in the named event.

Outright Winner

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	Predict the winner of the event. The r	oodium presentation will count as the result an	d any subsequer
	the result will not count.	nts, bots placed prior to the start of an event a	

#### Number of Medals Won

Predict the winner of an individual heat.

Predict the number of medals won. Where a market is offered on the number of medals won in the Olympics or a similar competition, unless stated otherwise, settlement will be based on the official medals table for all events once the medals ceremony for the final event has taken place.

#### Postponed or Abandoned

Where an event in the Olympics (summer and winter), World or European Championships is postponed or abandoned. bets will be void, unless the event is completed before the closing ceremony of the games, in which case, bets will stand. If an event in any other competition is postponed or abandoned, bets will be void-

#### <u>Antepost</u>

Antepost rules apply to all bets placed before the day of the event starting unless otherwise stated.

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# **PICKLEBALL**

#### General Rules:

- Tournament must start within seven days of originally scheduled date or else wagers will be void.
- If a match is suspended and is not completed before the end of the tournament, wagers will be void.
- Matches must be fully completed, or else wagers will be void. If a player retires or is disqualified after the
  match has started, wagers will be void unless a winning market has already been determined.
- The official results according to the governing body will be used for the settlement of all wagers.

#### Match Betting/Money Line

• Predict the winner of the match.

#### Match Spread Betting

 Predict the result of the match after the spread of games or points has been applied to one of the competitors/teams.

### **Match Total Points Betting**

• Predict the total number of points in the match.

# Match Total Games Betting

• Predict the total number of games in the match.

## Match Points Odd/Even Betting

• Predict whether the total points scored in the match will be an odd or even number.

#### Match Correct Score Betting

• Predict the correct score in the match.

# Game Winner Betting

• Predict the winner of a specific game.

### **Game Spread Betting**

Predict the result of a specific game after the spread has been applied to one of the competitors. A spread of
 (+/-) one or more points will be given to one/both competitors which will be added to the actual number of points won.

#### Game Over/Under Betting

• Predict whether the number of points played in a specific game will be over/under the specified number.

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### Game Odd/Even Betting

• Predict whether the total points played in a specific game will be an odd or even number.

# Game Correct Score Betting

• Predict the correct score of a specific game.

# Game Extra Points Betting

• Predict whether there will be extra points in a specific game.

# Point Betting

• Predict the winner of a specific point.

# Race to X Points Betting

• Predict which player will be the first to win X points.

# To Lead After X Points Betting

• Predict which player will be leading after X points have been played in the game.

# Tournament Winner

- Predict the winner of a specified tournament.
- Player/team must play in one tournament match or else wagers will be void.

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# **POOL**

# **General Rules**

- Tournaments must start within seven days of the scheduled date for action, unless otherwise stated.
- In the case of a venue change, all wagers will stand.
- The official results according to the governing body will be used for the settlement of all wagers.

# **Tournament Winner**

- Predict the winning player of the tournament.
- Player must start in at least one tournament match or else wagers will be void, unless otherwise stated.

# **Match Betting**

• Predict the winning player of the match.

# **Spread Betting**

• Predict the winning player of the match once the spread is applied to the official scores.

# **Top Points Scorer**

- Predict the top points scorer for a specific tournament/event.
- Dead heat rules will apply.

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# **RODEO/PROFESSIONAL BULL RIDERS**

#### **General Rules**

- Events must take place within one month of the scheduled event date or else wagers will be void, unless otherwise stated.
- The official results according to the governing body will be used for the settlement of all wagers.

#### **Event/Competition Winner**

- Predict the winner of the named event/competition.
- Competitors/teams must start the event or else wagers will be void, unless otherwise stated.
- For National Finals Rodeo events, the winners are determined by who has the highest average score and with the highest number of qualified rides or times. Wagers are not for whoever wins the overall yearly title in that event.

#### **Individual Matchups**

• For head-to-head individual matchups, both competitors must start the event or else wagers will be void.

# **Team Matchups**

• For head-to-head team matchups, wagers are action regardless of a change in team lineups.

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# **ROWING**

# **General Rules**

- Races must take place within one week of the originally scheduled date or else wagers are void, unless otherwise stated. The exception is the Olympic Games, where wagers will stand if events take place before the Closing Ceremony.
- The podium presentation will count as the result and any subsequent amendments to the result will not count. Should there be no podium presentation, the official result according to the governing body will be used for the settlement of all wagers.
- Dead-heat rules will apply.

#### Race Winner

• Predict the winner of the named event.

#### **Winning Distance**

• Predict the winning distance of the named event. This will be measured in lengths. Should the result fall on the named total, this will result in a void.

# **Winning Time**

• Predict whether the winning total time of the named event will be over or under the named time. This will be measured in minutes and seconds. Should the result fall on the named total, this will result in a void.

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# Rugby League/Rugby Union

#### **General Rules**

- Rugby league/union markets within a match are for 80 minutes, plus any injury/stoppage time. This is referred
  to as normal time. Extra time or a golden point does not count, unless otherwise stated.
- In the instance of a postponed match, all wagers placed on that match will be void. Exceptions to this rule are:
  - Matches played in the Rugby League/Union World Cup where wagers will stand on the match if it is
    played within two calendar days of the scheduled fixture.
  - o Matches played in the Olympic Games, where matches must be completed by the Closing Ceremony.
  - Where wagers have been placed on a match that subsequently has its match day changed within the same round of matches owing to reasons such as TV coverage (though not exclusively), wagers will stand as this change to the match date is not deemed a postponement.
- In the instance where a match is abandoned, the following principles will be applied in settling wagers:
  - o If a winning selection in a specific market has been determined before the abandonment of the match, wagers will stand, and settlement will occur as expected.
  - o If a winning selection for a specific market has not been determined at the time of abandonment, all wagers will be void.
  - In the case of an abandonment, any subsequent replays/completions, award of the match result by governing bodies, etc. will not count toward settlement.
- If a venue is changed and is not published or known to us at the time, the prices or spreads are advertised, wagers placed on that match will stand providing the match is not switched to the opponent's ground, in which case wagers placed on that match will be void.
- When a match is scheduled to play for a shorter duration, such as (but not exclusively) Rugby League Nines, as
  agreed by the laws of the competition or by both sides prior to kickoff, wagers placed on these matches will
  be settled at the end of the agreed match length. Wagers are settled on the events that occur in normal time.
  This includes any injury/stoppage time added on by the match official at the end of normal time.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the completion of the event that day.

# Money Line/Match Betting Including Extra Time/Overtime

• Predict the winner of the match. Extra time counts.

### Match Betting

• The terms match result and match wagering mean the outcome of the match in normal time played, namely home win, draw or away win.

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#### Match Handicap/3-way Spread Betting

Predict the result of a match from: home win, draw or away win, after the spread has been applied to the
official scores.

# No Draw Handicap/Spread Betting

• Predict the winner of the match once the spread has been applied to the official scores.

#### **First Half Betting**

• Predict the result at half time after the first half has been completed.

# First Half Handicap/Spread

Predict the winner of the first half once the first half spread has been applied to the official scores.

#### Second Half Result

• Predict the result of the second half.

# Second Half Handicap

• Predict the winner of the second half once the second half spread has been applied to the official scores.

## **Total Match Points**

• Predict whether the total points in the match are over or under a specified number.

#### First Half Total Points

• Predict whether the total points in the first half are over or under a specified number.

### **Second Half Total Points**

• Predict whether the total points in the second half are over or under a specified number.

# **Team Total Points**

• Predict whether the total points scored by the specified team are over or under a specified number.

# Total Points Odd/Even

- Predict whether the total points in a match will be odd or even.
- If no points are scored, the winning selection in this market will be even.

### **Total Match Tries**

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• Predict whether the total match tries will be over or under a specified number.

#### Total Tries Odd/Even

 Predict whether the total tries in a match will be odd or even. If no points are scored, the winning selection in this market will be even.

#### **Total First Half Tries**

• Predict whether the total first half tries are over or under a specified number.

#### **Team Total Tries**

• Predict whether the total tries of the specified team will be over or under a specified number.

#### **Highest Scoring Half**

- Predict the half of the match in which the most points will be scored.
- If an equal number of points are scored in each half, the winning selection in this market will be a draw.

### **Double Result**

• Predict the result of a match at half time and at full time.

# Winning Margin

• Predict the winning team and their margin of victory.

#### **Try Scorer Markets**

• Extra time or penalty tries do not count.

### First Try Scorer/First Team Try Scorer

- Predict which player will score the first try of the match or for their team.
- If the first try of the match is a penalty try, the winning selection in this market will be the scorer of the second try. If the second try of the match is a penalty try, the winning selection in this market will be the scorer of the third try, and so on.
- If no tries are scored in the match or only penalty tries are scored, the winning selection in this market will be no try scorer.
- If the selected player doesn't start the match and enters the field of play before the first try has been scored, wagers placed on that player will stand.
- If the selected player doesn't start the match and enters the field of play after the first try has been scored, wagers placed on that player will be void.

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 If the selected player leaves the field of play before the first try has been scored, wagers placed on that player will have lost.

#### Last Try Scorer/Last Team Try Scorer

- Predict which player will score the last try of the match or for their team.
- If the last try of the match is a penalty try, the winning selection in this market will be the scorer of the second
   last try. If the second last try of the match is a penalty try, the winning selection in this market will be the scorer of the third last try, and so on.
- If no tries are scored in the match or only penalty tries are scored, the winning selection in this market will be no try scorer.
- If the selected player enters the field at any time, wagers placed on that player will stand.

#### **Anytime Try Scorer**

- Select a player to score a try at any time in the match.
- If the selected player enters the field at any time, wagers placed on that player will stand.

# Player To Score 2 Or More Tries

- Select a player to score two or more tries in the match.
- If the selected player enters the field at any time, wagers placed on that player will stand.

#### Hat-trick

- Select a player to score three or more tries in the match.
- If the selected player enters the field at any time, wagers placed on that player will stand.

### First/Last Team Try

• Predict which team will score the first/last try of the match.

# Will The First Try Be Converted

- Predict whether the first try in a match will be converted.
- If there is no try in the match, wagers placed on this market will be void.

# First/Last Scoring Points

- Predict which team will score the first/last points of the match.
- If no points are scored, wagers placed on this market will be void.

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#### First Scoring Play

- Predict how the first points in a match will be scored and by which team.
- A penalty try counts as a try for this market.
- If no points are scored in the match, wagers will be void.

#### Successful Drop Goal

• Predict whether there will be a successful drop goal in the match.

#### **Both Teams to Score**

• Predict if both teams will score over a specified number of points.

#### Race To X Points

 Predict which team will get to the specified number of points first. If the specified number of points isn't scored by either team, the winning selection in the market will be "neither".

# Next Try

• Predict which team will score the next try in the match. If there are no more tries in the match, the winning selection will be "No Try."

# League Outright, Cup, and Tournament Betting

Winners will be determined by the official rules of the respective league/governing body. This includes a
playoff or any other process which is used to determine the winner of the league.

#### To Qualify

- Wagers are settled on the team progressing to the next round of a competition/tournament, whether from one or multiple legs.
- This will include normal time, injury/stoppage time added on by the match official at the end of normal time, extra time and away points if applicable, should the match progress as such.

### **Group Winner**

• Predict which team will win a specified group.

#### Regular Season Winner

Predict the team that will finish first in the league table of a competition, before any play-off or finals series
 <u>begins.</u>

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#### Top Season/Competition Try Scorer

- Predict which player will score the most tries over the course of the regular season or competition.
- If players are tied, dead heat rules will apply.

#### Bet Acceptance

- 1. All bets are placed in accordance with our betting rules and terms and conditions.
- 2. All odds are subject to fluctuation and bets placed will be settled at the price at the time the bet was confirmed.
- 3. Dates and kickoff times of matches shown are for guidance purposes only
- If a parlay bet is reduced by void selections, the bet will stand and a six leg will be reduced to a 5 leg; a 5 leg will be reduced to a 4 leg, etc.
- Settlement will occur in real time and will be taken from the feed supplied by our service providers immediately after the event is finished.
- In the event of a dispute, bets placed will be settled based upon reputable alternative information sources which are available to us.
- 7. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

# Match Betting

- The terms match result and match betting mean the outcome of the match in normal time played, namely home win, draw or away win.
- 2. The terms normal time, full time, and 80 minutes play are all used to denote the period of play. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count toward any means used to determine a result after normal time (ex: golden point will not count unless the bet has been placed in the market "Match Betting Including Extra Time").
- When a match is scheduled to play for a shorter duration, such as (but not exclusively) Rugby League Nines, as agreed by the laws of the competition or by both sides prior to kickoff, bets placed on these matches will be settled at the end of the agreed match length. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 4. When a match is played at a neutral venue, the team listed on the left will be classed as the home team for settlement
- 5. Settlement will occur in real time based on the feed from our service providers.
- In the event of a dispute, bets placed will be settled based upon reputable alternative information sources which are available to us.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event This includes changes or adjudications made by governing bodies, player committees, etc.

#### League Outright, Cup, and Tournament Betting

- 1. League winners will be determined by the official rules of the respective league. This includes a playoff or any other process which is used to determine the winner of the league. Bets placed will be settled immediately after the completion of all matches on the final day of the season or end of season playoff, if applicable.
- 2. Cup or tournament winners will be determined by the official rules of the respective governing body. Bets placed will be settled immediately after the team being awarded/lifting the cup/trophy.
- 3. When a price is quoted for a team to qualify from a group or pool within a tournament or cup competition, bets placed on that market will be settled immediately following the completion of all matches in the respective group or pool in accordance with the official rules of the respective governing body.
- 4. When a price is quoted for a team to qualify for the next round of a given tournament, bets placed on that market will be settled immediately on completion of the full duration of the match. This will include normal time, injury/stoppage time added on by the match official at the end of normal time, extra time and shootouts should the match progress as such.
- 5. When a price is quoted for a team to qualify for the next round of a given tournament over two legs, bets placed on that market will be settled immediately on completion of the second match based upon the events that occur during both matches. This will include normal time, injury/stoppage time added on by the match official at the end of normal time, extra time, away points if applicable, and shootouts; should the tip progress as such.
- 6. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, goal committees, etc.

#### Postponed Matches

1.— In the instance of a postponed match, all bets placed on that match will be void. A postponement is deemed to be where

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a match does not commence on the same day it is scheduled to do so. A postponed match can occur for a variety of reasons (though not exclusively); inclement weather and conditions, security/policing, power failures, crowd trouble.

- As soon as we become aware of a postponed match, bets on that match will be made void.
- The only exception to these postponement rules are for matches played in the Rugby League World Cup where bets will stand on the match if it is played within two calendar days of the scheduled fixture.
- -Where bets have been placed on a match that subsequently has its match day changed within the same round of matches owing to reasons such as TV coverage (though not exclusively), bets will stand as this change to the match date is not deemed a postponement.

#### ned Matches

In the instance where a match is abandoned, the following principles will be applied in settling bets:

- 1. If a winning selection in a specific market has been established before the abandonment of the match, bets will stand and settlement will occur as expected.
- An abandonment is deemed to be where a match has been unable to play to completion and play halted, and not played ent weather and conditions, security/policing, power failures, crowd trouble.
- A match that is interrupted (e.g. inclement weather), but then plays to a conclusion on the same day will not count as an abandonment and bets will be settled on the outcome at the end of the match.
- In the case of an abandonment, any sub etc. will not count toward settlement.
- The exception to these postponement rules are for matches played in the Rughy League World Cup where hets will stand on the match if it is played within two calendar days of the scheduled fixture.

#### Change of Venue

If a venue is changed and is not published or known to us at the time, the prices or spreads are advertised, bets placed on that match will stand providing the match is not switched to the opponent's ground, in which case bets placed on that match will be made void.

- We accept pre-match bets up to the actual start time of the event. Bets accepted after the actual start time of an event will be settled at the current Live price/terms at the time the bet was struck.
- 3. Where Live betting is not available, any bet that is accepted after actual start time of an event will be void.
- If a parlay bet is reduced by void selections, the bet will stand and a 6-leg will be reduced to a 5-leg; a 5-leg will be reduced to a 4 leg, etc.

#### Related Bets Within the Same Event

- Parlay bets involving related bets, also referred to as related contingencies, within the same e
- Related bets occur when combining two or more markets into an accumulative bet where the outcome of one market or partly impacts upon the outcome of another. An example of this is Leeds Rhinos to win by 16-20 points and Leeds Rhinos to win the match.
- If a bet is inadvertently accepted combining two or more bets where the outcome of one market wholly or partly impacts with the lar selections are quoted at the largest price, the stakes will be equally divided between them.
- Where the related parts of the bet are resolved at different times, unless special price parlay odds are available, bets will be settled as instructed with the odds for the second or subsequent legs being determined at each individual stage.

- 1. If there is more than one team or player with the same name and the selection has not been identified by either first name, team or qualifying price, the competitor with the lowest advertised price will be taken as the
- 2. If one or more competitors are quoted at the lowest advertised price then the stake will be divided between them.
- 1. Bets placed are settled in real time based on the feed from our service providers as soon as a winning selection has been established in the market
- A winning selection has deemed to have been established in the market as soon as the time played in the remainder of the match, league or tournament cannot affect the outcome of the bet.
- If a match is abandoned and a winning selection has been established in the stand win or lose.

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be void as the match did not play for the full duration.

and International Friendlies

1. Friendly matches will not necessarily indicate a home and away team. All bets will stand regardless of the venue at which the match is played.

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# **Rugby Union**

#### Bet Acceptance

- 1. All bets are placed in accordance with our betting rules and terms and conditions.
- 2.— All odds are subject to fluctuation and bets placed will be settled at the price at the time the bet was confirmed
- 3. Dates and kickoff times of matches shown are for guidance purposes only.
- 4.— If a parlay bet is reduced by void selections, the bet will stand and a 6 leg will be reduced to a 5 leg, a 5 leg will be reduced to a 4 leg, etc.
- Settlement will occur in real time and will be taken from the feed supplied by our service providers immediately after the event is finished.
- 6. In the event of a dispute, bets placed will be settled based upon reputable alternative information sources which are available to us.
- 7.— Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

  Match Betting
  - 1. The terms match result and match betting mean the outcome of the match in normal time played, namely home win, draw or away win.
  - The terms normal time, full time, and 80 minutes play are all used to denote the period of play. Bets are settled on the
    events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of
    normal time. For a time does not count.
  - When a match is scheduled to play for a shorter duration, such as (but not exclusive to) Rugby 7's, as agreed by the laws of the competition or by both sides prior to kickoff, bets placed on these matches will be settled at the end of the agreed match length. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
  - When a match is played at a neutral venue, the team listed on the left will be classed as the home team for settlement purposes.
  - 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, bets placed will be settled based upon reputable alternative information sources which are available to us.
  - 7. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event 8. This includes changes or adjudications made by governing bodies, pools panels, player committees, etc.

#### League Outright, Cup, and Tournament Betting

- League winners will be determined by the official rules of the respective league. This includes a playoff or any other
  process which is used to determine the winner of the league. Bets placed will be settled immediately after the
  completion of all matches on the final day of the season or end of season playoff, if applicable.
- 2. Cup or tournament winners will be determined by the official rules of the respective governing body.
- When a price is quoted for a team to qualify from a group or pool within a tournament or cup competition, bets placed on that market will be settled immediately following the completion of all matches in the respective group or pool in accordance with the official rules of the respective governing body.
- 4. When a price is quoted for a team to qualify for the next round of a given tournament, bets placed on that market will be settled immediately on completion of the full duration of the match. This will include normal time, injury/stoppage time added on by the match official at the end of normal time, extra time and shootouts should the match progress as cuch.
- 5. When a price is quoted for a team to qualify for the next round of a given tournament over two legs, bets placed on that market will be settled immediately on completion of the second match based upon the events that occur during both matches. This will include normal time, injury/stoppage time added on by the match official at the end of normal time, extra time, away points if applicable, and shootouts; should the match progress as such.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.
   This includes changes or adjudications made by governing bodies, goal committees, etc.

#### Postponed Matches

- 1. In the instance of a postponed match, all bets placed on that match will be void. A postponement is deemed to be where a match does not commence on the same day it is scheduled to do so. A postponed match can occur for a variety of reasons (though not exclusively); inclement weather and conditions, security/policing, power failures, crowd trouble.
- 2. As soon as we become aware of a postponed match, bets on that match will be made void.
- The exceptions to these postponement rules are for matches played in the Rugby World Cup where bets will stand on the match if it is played within two calendar days of the scheduled fixture and Olympic Games, where bets will stand on the match if it is played before the closing ceremony.
- 4. Where bets have been placed on a match that subsequently has its match day changed within the same round of matches

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owing to reasons such as TV coverage (though not exclusively), bets will stand as this change to the match date is no deemed a postponement.

#### Abandoned Matches

#### In the instance where a match is abandoned, the following principles will be applied in settling bets:

- 1. If a winning selection in a specific market has been established before the abandonment of the match, bets will stand and settlement will occur as expected.
- If a winning selection for a specific market has not been established at the time of abandonment all bets will be settled
  as void.
- 3. An abandonment is deemed to be where a match has been unable to play to completion and play halted, and not played out to conclusion on the same day. An abandoned match can occur for a variety of reasons (though not exclusively); inclement weather and conditions, security/policing, power failures, crowd trouble.
- A match that is interrupted (ex: inclement weather), but then plays to a conclusion on the same day will not count as an
  abandonment and bets will be settled on the outcome at the end of the match.
- In the case of an abandonment, any subsequent replays/completions, award of the match result by governing bodies or panel decisions will not count toward settlement.
- 6. The exceptions to these abandoned rules are for matches played in the Rugby World Cup where bets will stand on the match if it is played within two calendar days of the scheduled fixture and Olympic Games, where bets will stand on the match if it is played before the closing ceremony.

#### Change of Venue

 If a venue is changed and is not published or known to us at the time the prices or spreads are advertised, bets placed on that match will stand providing the match is not switched to the opponent's ground, in which case bets placed on that match will be made void.

#### Match Kickoff Times

- We accept pre match bets up to the actual start time of the event. Bets that are accepted after the actual start time of an event will be settled at the current Live price/terms at the time the bet was struck.
- 2. These odds/terms will apply even if they are different to the price initially advertised when the bet was first presented.
- 3. Where Live betting is not available, any bet that is accepted after actual start time of an event will be void.
- 4.— If a parlay bet is reduced by void selections, the bet will stand and a 6 leg will be reduced to a 5 leg; a 5 leg will be reduced to a 4 leg, etc.
- 5. If a bet is accepted after a match/event has finished, the bet will be void even if a valid bet receipt is issued

# Related Bets Within the Same Event

- 1. Parlay bets involving related bets, also referred to as related contingencies, within the same event are not accepted.
- Related bets occur when combining two or more markets into a parlay bet where the outcome of one market wholly or
  partly impacts upon the outcome of another. An example of this is South Africa to win by 41-45 points and South Africa
  to win the match.
- 3. A special price parlay may be offered combining related bets for a number of markets.
- 4. If a bet is inadvertently accepted combining two or more bets where the outcome of one market wholly or partly impacts upon the outcome of another, the stake will be invested on the selection with the largest price. Where two or more selections are quoted at the largest price, the stakes will be equally divided between them.
- 5. Where the related parts of the bet are resolved at different times, unless special price parlay odds are available, bets will be settled as instructed with the odds for the second or subsequent legs being determined at each individual stage.

#### Duplicate Names

- If there is more than one team or player with the same name and the selection has not been identified by either first name, team or qualifying price, the competitor with the lowest advertised price will be taken as the selection.
- 2. If one or more competitors are quoted at the lowest advertised price then the stake will be divided between them.

#### Winning Selection Established in the Market

- Bets placed are settled in real time based on the feed from our service providers as soon as a winning selection has been
  established in the market
- A winning selection has deemed to have been established in the market as soon as the time played in the remainder of the match, league or tournament cannot affect the outcome of the bet.
- If a match is abandoned and a winning selection has been established in the market, bets placed on that market will stand win or lose.
- 4. If a match is abandoned and a winning selection has not been established in the market, bets placed on that market will be void as the match did not play for the full duration.

#### Club and International Friendlies

The second second recommendation of the value of the venue at which the match is played.

The match is played.

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# **SAILING**

# **General Rules**

- Events must start within one week of the originally scheduled date for action, unless otherwise stated.
- If a race/tournament/regatta is suspended/shortened, wagers will stand for all markets that have already been determined and if a winner is declared. All other wagers will be void.
- The exception to the above rules is the Olympic Games, where wagers will stand on the event if it is completed before the Closing Ceremony.
- The official results according to the governing body will be used for the settlement of all wagers.

# Tournament/Regatta Winner

- Select the winning boat/country of the specific tournament/regatta.
- Boat must start at least one race in the tournament/regatta or else wagers will be void, unless otherwise stated.

### Race/Day X Winner

- Select the winning boat/country for the listed race/day of a specified tournament/regatta.
- Boat must start the race or else wagers will be void.

# **Head-to-Head Matchups**

- Select the boat/country with the best finish in a race/tournament/regatta.
- All listed boats in the matchup must start the race/tournament/regatta or else wagers will be void.

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# <u>Snooker</u>

#### **General Rules**

- If a match is postponed, all wagers will be void unless the match is rescheduled to play the following day.
- In the event of a match in a knockout competition starting but not being completed, the player progressing to the next round will be deemed the winner. In a league match, wagers will be settled on the official result.
   Correct score wagers are void in both league and knockout matches.

# **Match Betting**

• Predict the winner of the match.

# **Spread Betting**

• Predict the result of the match after the spread has been applied to the official scores.

# **Correct Score**

• Predict the correct score in the match.

# **Total Match Frames**

• Predict whether the total number of frames in the match will be over or under a specified number.

### Race to a Set Number of Frames

• Predict which player will be the first to win a specified number of frames.

#### **Result in a Specified Frame**

• Predict the result of a specified frame.

# Correct Score in a Specified Frame

• Predict the correct score in a specified frame.

# <u>Correct Score after a Specified Number of Frames</u>

• Predict the correct score after a specified number of frames.

# **Total Points in a Specified Frame**

• Predict whether the total points will be over or under a specified number.

#### Total Points Odd/Even in a Specified Frame

• Predict whether the total points will be an odd or even number.

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#### First Frame Winner

• Predict the winner of the first frame.

#### Individual Player - Number of Frames Won

• Predict whether or not a named player will win a specified number of frames.

### First Frame - Total Points/Total Points in a Specified Frame

• Predict whether the total points scored in the first/specified frame will be over or under a specified number.

# First Frame - Total Points Odd/Even

• Predict whether the total points scored in the first frame will be an odd or even number.

# First Frame - First Color Potted/First Color Potted in a Specified Frame

- Predict which color will be potted first in the specified frame. The winning selection will be determined by the
  first color potted, if a winning selection has been determined and a re-rack occurs it will remain the winning
  selection for settlement purposes.
- Foul shots and free balls do not count.

# First Frame - First Red Potted/First Red Potted in a Specified Frame

- Predict which player will pot the first red in the specified frame.
- Foul shots and free balls do not count.

#### Final Frame Decider

• Predict whether the match will be decided on the final frame.

## **Total Match Centuries**

• Predict whether the total number of centuries scored in the match is over or under a specified figure.

# Century Break in a Specified Frame

• Predict whether there will be a break of 100 or more in the specified frame.

#### **Total Match Fifties**

• Predict whether the total number of fifties scored in the match is over or under a specified figure.

#### **Highest Match Break**

• Predict which player will make the highest break in the match.

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#### Will There Be a 147

• Predict whether or not there will be a 147 break in the match.

#### First Session

- Predict the result of the first session.
- If the scheduled number of frames are reduced, wagers will be void.

#### <u>First Session Correct Score</u>

- Predict the correct score in the first session.
- If the scheduled number of frames are reduced, wagers will be void.

#### First Mini-Session

- Predict the result of the first mini-session. The mini-session consists of the first four frames unless otherwise stated.
- Four frames must be completed for wagers to stand. If less than the scheduled number of frames are completed, wagers will be void.

# Mini-Session Correct Score

- Predict the correct score in the mini-session. A mini-session consists of four frames unless otherwise stated.
- If the scheduled number of frames are reduced, wagers will be void.

# Result in a Specified Session

- Predict the result in a specified session.
- If the scheduled number of frames are reduced, wagers will be void.

### Correct Score in a Specified Session

- Predict the correct score in a specified session.
- If the scheduled number of frames are reduced, wagers will be void.

# Mini-Session Result in a Specified Session

- Predict the result of a mini-session in a specified session. The mini-session consists of four frames.
- Four frames must be completed for wagers to stand. If less than four frames are completed, wagers will be yoid.

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#### Mini-Session Correct Score in a Specified Session

- Predict the correct score of a mini-session in a specified session. A mini-session consists of four frames.
- If the scheduled number of frames are reduced, wagers will be void.

# <u>Tournament Winner</u>

• Predict the winner of the tournament.

#### Name the Finalists

• Predict which two players will compete in the final in a knockout competition.

#### Quarterfinal Winner

• Predict which player will win the quarterfinal in a specified section of the draw.

# **Group Winner**

• Predict the winner of the specified group.

# Stage of Player Elimination

• Predict which stage of a competition that a specified player will be eliminated.

# **Top Points Scorer**

- Predict the player in the group who will achieve the most points in the tournament.
- Wagers are settled on the official result. Dead heat rules will apply.

### Tournament 147

• Predict whether or not a 147 break will be made in the tournament.

# **Highest Tournament Break**

• Predict which player will make the highest break in the tournament.

#### **Outright Tournament Winner**

Predict the winner of the tournament.

Bets settled on official competition rules.

#### Match Betting

Predict the winner of the match.

Incomplete/Postponed Matches

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First Frame Winner

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			l	I	
- In th	ne event of a match in a knockout competition st	arting but not being completed, the player prog	ressing to the ne	xt round will be	
dee	deemed the winner. In a league match, bets will be settled on the official result. Correct score bets are void in both league and				
	<u>skout matches.</u>				
	match is postponed, all bets will be void unless th	e match is rescheduled to play the following da	<del>¥-</del>		
Correct Score					
Prec	lict the correct score in the match.				
Result in a Spe	ecified Frame				
Proc	lict the result of a specified frame.				
Top Points Sco					
	lict the player in the group who will achieve the r				
	are settled on the official result. Dead heat rules  dd/Even in a Specified Frame	<del>: apply.</del>			
1010111011100	day Even in a opecinea r rame				
	<del>lict whether the total points will be an odd or evo</del>	<del>en number.</del>			
Final Frame D	<u>ecider</u>				
Prec	lict whether the match will be decided on the fin	al frame.			
Total Match F		<del></del>			
Total Match C	lict whether the total number of frames in the m	atch will be over or under a specified number.			
<del>10tal Water C</del>	<del>enturies</del>				
	<del>lict whether the total number of centuries scored</del>	in the match is over or under a specified figure	<u>e.</u>		
Total Match F	ifties				
Predict whether the total number of fifties scored in the match is over or under a specified figure.					
Highest Match		-			
Dros	lict which player will make the highest break in th	ao match			
First Session	net when player will make the highest break in the	<del>ie maten.</del>			
	lict the result of the first session.				
	e scheduled number of frames are reduced, bets	will carry forward to the next session until the	scheduled numb	<u>er of frames have</u>	
First Session C	n completed.				
THISC SCUSION C	<del>oned store</del>				
	lict the correct score in the first session.				
	e scheduled number of frames are reduced, bets	will carry forward to the next session until the	scheduled numb	er of frames have	
	n completed.				
FILST SESSION !	Mini Session Betting				
	lict the result of the first session/mini session. Th			stated.	
	<del>r frames must be completed for bets to stand. If l</del>		ompleted, bets v	vill carry forward	
	ne next mini session until the scheduled number	of frames have been completed.			
First Session/I	Mini Session Correct Score				
Prec	lict the correct score in the mini session. A mini s	session consists of four frames unless otherwise	stated.		
If th	e scheduled number of frames are reduced, bets	will carry forward to the next session until the	scheduled numb	er of frames have	
	n completed.				
Will There Be	<del>a 1472</del>				
Prec	lict whether or not there will be a 147 break in th	ne-match.			

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	dict the result of the first frame.				
First Frame -					
	dict whether the total points scored in the first fr	ame will be over or under a specified number.			
FIRST Frame	Total Points Odd/Even				
	dict whether the total points scored in the first fr	ame will be an odd or even number.			
First Frame - :	1st Color Potted				
	dict which color will be potted first in the frame.				
	ection has been determined and a re rack occurs	it will remain the winning selection for settleme	nt purposes.		
	<del>l shots and free balls do not count.</del> I <del>st Red Potted</del>				
	dict which player will pot the first red. I shots and free balls do not count.				
Spread Bettin					
	_				
	dict the result of the match after the spread has to a Specified Frame	<del>peen applied to the official scores.</del>			
	dict whether the total points will be over or unde	<u>r a specified number.</u>			
Correct Score	<u>in a Specified Frame</u>				
	dict the correct score in a specified frame				
Race to a Set	Number of Frames				
Pred	dict which player will be the first to win a specific	d number of frames.			
Correct Score	after a Specified Number of Frames				
Pred	dict the correct score after a specified number of	frames.			
	ecified Session				
Pred	dist the result in a specified session.				
-	e scheduled number of frames are reduced, bets	will carry forward to the next session until the	scheduled number of frames have		
	<del>n completed.</del>				
Correct Score	in a Specified Session				
Pred	dict the correct score in a specified session.				
	e scheduled number of frames are reduced, bets	will carry forward to the next session until the	scheduled number of frames have		
	n completed.				
Mini Session	Result in a Specified Session				
	· · · · · · · · · · · · · · · · · · ·	tion. The mini session consists of four frames.			
	Four frames must be completed for bet to stand. If less than four frames are completed, bets will carry forward to the next mini-				
	session until four frames have been completed.  Mini Session Correct Score in a Specified Session				
	<u> </u>				
	dict the correct score of a mini session in a specif				
-	ne scheduled number of frames are reduced, bets	will carry forward to the next session until the	scheduled number of frames have		
	<u>been completed.</u> Total Match Frames Under/Over				
	Predict whether the total number of frames in the match are under or over a specified figure.				
	yer Number of Frames Won	aton are under or over a specified rigure.			
		aified according of frances			
Pred	<del>dict whether or not a named player will win a spe</del>	timed number of trames.			

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Tournament 147
Predict whether or not a 147 break will be made in the tournament. Name the Finalists
Predict which two players will contest the final in a knockout competition.
Highest Tournament Break
— Predict which player will make the highest break in the tournament.  Quarterfinal Winner
Predict which player will reach the quarterfinal in a specified section of the draw.
rayer to be eliminated in a knockout competition

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#### Soccer

1. Soccer

#### **General Rules**

- All matches must go at least 90 minutes or else wagers will be void unless results have already been determined.
- In the event of a friendly or exhibition match not being played over two 45-minute halves, all wagers will be void.
- Wagers are settled on the events that occur in normal time, full time, or 90 minutes. This includes any
  injury/stoppage time added on by the match official at the end of normal time. Extra time and penalty
  shootouts do not count unless otherwise stated.
- Settlement will occur in real time based on the feed from our service providers.
- In the event of a dispute, settlement will be determined using data published immediately after the final
  whistle. If data is not available or if there is significant evidence that the data is incorrect, wagers will be
  settled based upon such reputable alternative information sources which are available to us.
- A postponed match is deemed to be a match that does not commence on the same day it is scheduled to do
  so. The following principles will be applied in settling wagers:
  - All wagers on postponed matches will be void at the point of notification. Exceptions to these postponement rules are:
  - o If a fixture is rescheduled at the point of postponement and kicks off within 48 hours of original kick off time, then wagers will stand.
  - o For the following leagues and competitions, wagers will stand on matches where a new date is officially announced within 48 hours of the postponement: FIFA World Cup, UEFA Champions League, Europa League, Conference League (doesn't include qualifying), Copa America (Finals), UEFA European Championships (Finals), Africa Cup of Nations (Finals), Leagues Cup and MLS.
  - For the Olympic Games, where wagers will stand if the match takes place before the Closing Ceremony.
  - Where wagers have been placed on a match that subsequently has its match day changed within the same round of matches owing to reasons such as weather, TV coverage (though not exclusively), wagers will stand as this change to the match date is not deemed a postponement.
- An abandoned match is deemed to be a match that is halted before the completion of the allotted match time
  and not played out to conclusion on the same day (at the location of the event). The following principles will
  be applied in settling wagers:
  - o If a winning selection in a specific market has been determined before the abandonment of the match, wagers will stand, and settlement will occur as expected.
  - o If a winning selection for a specific market has not been determined at the time of abandonment all wagers will be void because the event did not play for the full duration.
  - In the case of an abandonment, any subsequent replays/completions, award of the match result by governing bodies will not count toward settlement.
- If a venue is changed and is not published or known to us at the time the prices are advertised, wagers placed on that match will stand providing the match is not switched to the opponent's ground, in which case wagers placed on that match will be void.

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- Club and international friendly matches will not necessarily indicate a home and away team. All wagers will stand regardless of the venue at which the match is played.
- If there is more than one team or player with the same name and the selection has not been identified by either first name, team or qualifying price, the competitor with the lowest advertised price will be taken as the selection.
- If one or more competitors are quoted at the lowest advertised price, then the stake will be divided between them.
- If multiple outcomes are contained in one market, where all listed things need to happen, refer to the individual market for rules on these selections.
- For all corners markets, a corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only count once.
- For player stats (shots, shots on target, assists, passes, tackles) markets, the following rules apply:
  - o If the selected player does not start the match, wagers placed on that player in that market will be void even if they enter the field of play as a substitute and make over the specified number in that category.
  - o If the selected player leaves the field of play without making over the specified number in a category, wagers placed on that player in this market will have lost and will be settled as losers.
  - If a match is abandoned and the over selection has been won in the time played before
     abandonment, wagers placed on that selection in this market will have already won and will be settled
     as winners.
  - If a match is abandoned and the selected player has left the field of play without making the required number in the time played before abandonment, wagers placed on that player in this market will have already lost.
- If a match is abandoned and the selected player is still on the field of play and has not made the required number at the time of abandonment, wagers placed on that player in this market will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- A shot is defined as being any goal attempt that resulted in a goal being scored, would have resulted in a goal being scored but was stopped by a goalkeeper's save or by a defender, missed the goal, or hits the woodwork.
- A shot on target is defined as being any goal attempt that resulted in a goal being scored or would have
   resulted in a goal being scored but was stopped by a goalkeeper's save or by a defender who is the last player.
  - Shots directly hitting the frame of the goal are not counted as shots on target unless the ball goes in and is awarded as a goal.
  - Shots blocked by another player (who is not the 'last man') are not counted as shots on target.
  - A cross even if dealt with by the keeper is not a shot on target (a cross is a medium-tolong-range pass from a wide area of the field towards the center of the field near the opponent's goal).
- An assist is defined as the final pass or pass-come-shot leading to the recipient of the ball scoring a goal.
  - o A player winning a penalty, which is subsequently then scored. will not count as having assisted a goal.
  - o If a player scores directly from a free kick, the player who was fouled will not be credited with the
- A pass is defined as an intentional ball played from one player to another.

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- A tackle is defined as where a player connects with the ball in a challenge and successfully takes the ball away
  from the player in possession.
- For all soccer statistical markets, wagers will be settled according to official league data.

#### Match Wagering

- The terms "match result" and "match Wagering" mean the outcome of the match in normal time played, namely home win, draw or away win.
- The terms normal time, full time, and 90-minutes play are all used to denote the period of play. This includes
   any injury/stoppage time added on by the match official at the end of normal time. Extra time and penalty
   shootouts do not count unless otherwise stated.
- In the event of a match not being played over two 45-minute halves, all wagers will be void.
- When a match is played at a neutral venue, the team listed on the left will be classed as the home team for settlement purposes.

### **Handicap Two Way**

 Predict the result of a match from: home win | away win after the handicap spread has been applied to one of the teams. A handicap of (+/-) 0.5 (half of one) or more goals will be given to one/both teams which will be added to the actual number of goals scored.

#### **Handicap**

Predict the result of a match from: home win | draw | away win after the handicap spread has been applied
to one of the teams. A handicap of (+/-) one or more goals will be given to one/both teams which will be
added to the actual number of goals scored.

#### **Asian Handicap**

- Predict the result of a match after the handicap spread has been applied to the teams. A head start of one half
  or more goals will be given to one of the teams which will be added to the actual number of goals scored.
- Whole goal handicap: a handicap of +/- one or more goals will be given to each of the teams which will be
  added to the actual number of goals scored. Wagers placed will be void if the match ends in a draw.
- Half goal handicap: a handicap of +/- 0.5 (half of one) or more goals will be given to each of the teams which
  will be added to the actual number of goals scored. Wagers placed cannot end in a draw.
- Split handicap: a handicap of +/- 0.25 (quarter of one) or more goals will be given to each of the teams. The stake will be divided equally between two wagers, with one half of the stake placed on the whole handicap +/- 0.0 (scratch) or more and the other half of the stake placed on the half handicap 0.5 (half of one) or more, which will be added or subtracted to the actual number of goals scored by each team. The split handicap is always the half-way point between the whole handicap and the half handicap.
  - Example: Newcastle (+ 0.25) v Tottenham (- 0.25) If a wager is placed on Tottenham and the match result is Newcastle 1-1 Tottenham:
- 50% of the stake will be placed on the whole goal handicap of 0.00 The handicap result will be Newcastle 1-1

  Tottenham. This half of the wager is void.
- 50% of the stake will be placed on the half goal handicap of 0.50. The handicap result will be Newcastle 1-½

  Tottenham. This half of the wager has lost.

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- If a wager is placed on Newcastle and the match result is Newcastle 1-1 Tottenham:
- 50% of the stake will be placed on the whole goal handicap of 0.00. The handicap result will be Newcastle 1-1 Tottenham. This half of the wager is void.
- 50% of the stake will be placed on the half goal handicap of + 0.50. The handicap result will be Newcastle 1½-1
   <u>Tottenham</u>. This half of the wager has won.

#### Draw No Bet

• Predict which team will win a match. Wagers placed on this market will be void if the match ends in a draw.

#### 15 | 30 | 60 | 75 Minute Wagering

- Predict the result of a match at 15 | 30 | 60 | 75 minutes from: home win | draw | away win.
- Wagers are settled on the events that occur in the specified time period of the match. Normal time and extra time does not count.
- Wagers placed on 15 minutes will be settled on the match result at 14:59, wagers placed on 30 minutes will
  be settled on the match result at 29:59 and so on.
- The ball must cross the goal line within the specified time period of the match to count. A goal will not count if
   a shot is taken within the specified time period of the match and the ball does not actually cross the goal line
   until after the timeframe has expired.
- If a match is abandoned during the specified time period normal abandoned match rules apply.
- If a match is abandoned after the specified time period of the match wagers placed on this market will stand win or lose.

#### **Total Goals**

 Predict whether the number of goals scored in a match or listed half will be over or under the specified number.

#### Asian Goal Line

- Predict whether the total goals scored in a match will be under or over a specified number.
- Asian whole goal line: the expected number of goals scored in a match is expressed as a whole number and
  wagers can be placed on under or over the specified number. Wagers will be void if the total number of goals
  scored is the same as the specified number.
- Asian quarter goal line: the expected number of goals is expressed as a quarter figure. The stake is divided
  equally between two wagers. 50% of the stake is placed on a whole number and 50% of the stake on a half
  number.
  - o Example: Goal line 2.75 50% of the stake is placed on 2.5 goals and 50% of the stake is placed on 3 goals.
  - Goal line under 2.75 Wagers win if there are 0,1 or 2 goals scored in the match. If there are exactly 3 goals scored half the stake will be refunded as a void wager and half the stake will be lost. Wagers lose if 4 or more goals are scored.
  - Goal line over 2.75 Wagers win if there are 4 or more goals scored in the match. If there are exactly 3 goals scored half the stake will win and half will be refunded as a void wager. Wagers lose if 0,1 or 2 goals are scored.

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- Example: Goal line 2.25 50% of the stake is placed on 2.5 goals and 50% of the stake is placed on 2 goals.
- Goal line under 2.25 Wagers win if there are 0 or 1 goal scored in the match. If there are exactly 2 goals scored half the stake will win and half will be refunded as a void wager. Wagers lose if 3 or more goals are scored.
- Goal line over 2.25 Wagers win if there are 3 or more goals scored in the match. If there are exactly
   2 goals scored half the stake will be returned as a void wager and half the stake will be lost. Wagers
   lose if 0 or 1 goal is scored.

#### **Total Number of Match Goals**

- Select the total number of goals scored in a match from the following options: 0 | 1 | 2 | 3 | 4 | 5 | 6 or more.
- If a match is abandoned and less than six goals have been scored in the time played before abandonment, wagers placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.

#### Total Goals - Over/Exactly/Under

Select whether the number of goals scored in a match will be over/exactly/under the specified number.

#### Goals Odd/Even

 Predict whether the total number of goals scored in a match or specified half of a match will be an odd or even number.

#### Multi Goal

• Predict the number of goals scored in a match within the specified range.

### **Team Total Goals**

• Select whether the number of goals scored by a listed team will be over or under the specified number.

#### Total Goals in a Group of Matches

- Select the total number of goals scored in a listed group of matches.
- All listed matches must be completed, or else wagers will be void.

# First Goal

- Predict a team to score the first goal in a match. These rules are applicable to 2nd, 3rd, and all subsequent goals.
- If the match finishes 0-0, the winning selection in the market will be neither. Wagers placed on all other selections in this market will have lost and will be settled as losers.

# Time of First Goal/Time of First Team Goal

- Predict whether the time of the first goal or first team goal will be before or after a specified time.
- Wagers placed on up to and including 15th minute will be settled on the events that occur from 0:00 to 14:59.
   Wagers placed on 16th minute and over will be settled on the events that occur from 15:00 to full time and will include any injury/stoppage time added on by the match official at the end of normal time.

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- Likewise, wagers placed on up to and including 30th minute will be settled on the events that occur from 00:00 to 29:59, and wagers placed on 31st minute and over will be settled on the events that occur from 30:00 to full time and will include any injury/stoppage time added on by the match official at the end of normal time.
- Wagers placed on 46th minute and over will be settled on the events that occur from the start of the second
  half to full time and will include any injury/stoppage time added on by the match official at the end of normal
  time.
- The ball must cross the goal line within the specified time period of the match to count. A goal will not count if
   a shot is taken within the specified time period of the match and the ball does not actually cross the goal line
   until after the timeframe has expired.
- If the final score is 0-0, the winning selection in this market will be no goal.

#### Time of First Goal

- Predict the timeframe in which the first goal will be scored in a match.
- Wagers are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- Wagers placed on 1st to 15th minute will be settled on the events that occur from 0:00 to 14:59 and wagers
  placed on 16th to 30th minute will be settled on the events that occur from 15:00 to 29:59 etc.
- Wagers placed on 31st minute to half time will be settled on the events that occur from 30:00 to the half time whistle and will include any injury/stoppage time added on by the match official at the end of half time. Likewise, wagers placed on 76th minute to full time will be settled on the events that occur from 75:00 to the full-time whistle and will include any injury/stoppage time added on by the match official at the end of normal time.
- Wagers placed on 46th to 60th minute will be settled on the events that occur from the start of the second half to 59:59.
- The ball must cross the goal line within the specified time period of the match to count. A goal will not count if
   a shot is taken within the specified time period of the match and the ball does not actually cross the goal line
   until after the timeframe has expired.
- If the final score is 0-0 the winning selection in this market will be no goal.

# First Goal to be an Own Goal

- Predict whether or not the first goal in a match will be an own goal.
- If the match ends in a 0-0 draw, wagers placed on this market will have lost.

#### First Team to Score Second Half

- Predict a team to score the first goal in the second half of a match.
- If no goals are scored in the second half the winning selection in the market will be neither team.

# Last Goal

- Predict a team to score the last goal of the match.
- If the final score is 0-0 the winning selection in this market will be no goal.

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#### Match/Team Goal - X to Y Min

- Predict whether or not a goal will be scored within the specified time period of the match for one or both teams.
- Wagers are settled on the events that occur only within the specified time period of the match. Wagers placed
  on 1st to 15th minute will be settled on the events that occur from 0:00 to 14:59 and wagers placed on 16th
  to 30th minute will be settled on the events that occur from 15:00 to 29:59 etc.
- Wagers placed on 31st minute to half time will be settled on the events that occur from 30:00 to the half time whistle and will include any injury/stoppage time added on by the match official at the end of half time.
   Likewise, wagers placed on 76th minute to full time will be settled on the events that occur from 75:00 to the full-time whistle and will include any injury/stoppage time added on by the match official at the end of normal time.
- Wagers placed on 46th to 60th minute will be settled on the events that occur from the start of the second half to 59:59.
- The ball must cross the goal line within the specified time period of the match to count. A goal will not count if
   a shot is taken within the specified time period of the match and the ball does not actually cross the goal line
   until after the timeframe has expired.
- If no active play takes place at all during the specified time period of the match due to the match official
   suspending play due, although not exclusively, to injury, crowd trouble etc., wagers placed on this market will
   be void
- If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., wagers placed on this market will stand if any play has taken place.

# Race to X Goals

- Predict which team will reach a specified number of goals first.
- If the specified number of goals are not scored, the winning selection in the market will be neither team.

#### **Goal In Both Halves**

• Predict whether or not a goal will be scored by either team in both halves of a match.

#### **Both Teams to Score**

• Predict whether or not both teams will score in a half/match.

#### To Score in Both Halves

• Predict whether a team will score in both halves of a match.

# **Both Teams to Score in Both Halves**

• Predict whether or not both teams will score in both halves of a match.

#### Both Score No Draw

• Predict that both teams will score with either team winning the specified match.

#### Total Team Goals

 Select the total number of goals scored by a listed team in a match from the following options: 0 | 1 | 2 | 3 | 4 or more.

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#### **Number of Team Goals**

Select the total number of goals scored by a listed team in a match from the following options: 2 or more | 3 or more | 4 or more.

#### Team to Score Specified Time Period

- Predict whether or not the specified team will score a goal within the specified time period of the match.
- Wagers are settled on the events that occur only within the specified time period of the match. Wagers placed
  on 1st to 15th minute will be settled on the events that occur from 0:00 to 14:59 and wagers placed on 16th
  to 30th minute will be settled on the events that occur from 15:00 to 29:59 etc.
- Wagers placed on 31st minute to half time will be settled on the events that occur from 30:00 to the half time whistle and will include any injury/stoppage time added on by the match official at the end of half time.
   Likewise, wagers placed on 76th minute to full time will be settled on the events that occur from 75:00 to the full-time whistle and will include any injury/stoppage time added on by the match official at the end of normal time.
- Wagers placed on 46th to 60th minute will be settled on the events that occur from the start of the second half to 59:59.
- The ball must cross the goal line within the specified time period of the match to count. A goal will not count if
   a shot is taken within the specified time period of the match and the ball does not actually cross the goal line
   until after the timeframe has expired.
- If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., wagers placed on this market will stand if any play has taken place.
- If a match is abandoned during the specified time period of the match and the home team has scored a goal in the time played before abandonment within the said time period, wagers placed on that selection will have already won and will be settled as winners. Wagers placed on other selections will have already lost.
- If a match is abandoned during the specified time period of the match and the home team has not scored a
  goal in the time played before abandonment within the said time period, wagers placed will be void.

#### Lead at Half Time and Not Win

- Predict a team to be winning a match at half time and to draw or lose the match at full time.
- Wagers are settled only on the events that occur during normal time played in an individual match. The events that occur across a two-legged cup/tournament tie do not count.

#### Come from Behind and Draw/Win

- Select a team to be losing at any stage during normal time played in a match and to come from behind and draw, win, or either of the two possibilities.
- Wagers are settled only on the events that occur during normal time played in an individual match. The events
  that occur across a two-legged cup/tournament tie do not count.

#### To Win to Nil

• Select a team to win a match without conceding a goal.

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#### Sud<u>den Death in a Penalty Shootout</u>

Predict whether a penalty shootout will end in sudden death. Sudden death occurs in a penalty shootout
when the score remains level after each side has taken their allocated number of penalties.

#### Match to Go to Penalties

• Predict whether or not a match will be decided by a penalty shootout.

#### To Win on Penalties

- Select a team to win a match by a penalty shootout.
- Wagers are settled on the events that occur in penalty shootouts only. Penalties scored in normal time and
  extra time will not count. If the match does not progress to a penalty shootout, wagers placed on this market
  will have lost and will be settled as losers.

#### Correct Score (Live Score)

- Predict the exact score at half time, of a specified half, or at the end of a match.
- Wagers are settled only on the events that occur in the specified half of the match. This includes any
  injury/stoppage time added on by the match official at the end of the specified half of the match. The other
  half of the match and extra time do not count unless otherwise stated.

#### Winning Margin

• Predict the margin of goals by which a listed team will win a match.

#### **Double Result**

• Predict the result of a match at half time and at full time from: home win | draw | away win.

### **Double Chance**

 Predict the combination of two possible results of a specified half or a match from three possible permutations: home or draw | away or draw | home or away.

#### 1st Half Result/2nd Half Result

 Select the result of the first half and the result of the second half of a match from: home win | draw | away win.

#### Half Wagering

• Predict the result of a specified half of a match from: home win | draw | away win.

#### Half Handicaps

Predict the result of a specified half of a match after the handicap spread has been applied to the number of
goals scored by each team. A handicap of (+/-) one or more goals will be given to one/both teams which will
be added to the actual number of goals scored during the specified half of the match only.

#### **Win Both Halves**

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Select a team to win the first half and win the second half of a match. The wager consists of 2 separate mini
wagers - the first half and the second half.

#### Win Either Half

 Select a team to win either half of a match. The wager consists of 2 separate mini wagers - the first half and the second half.

#### **Highest Scoring Half**

- Predict the half of a match in which the most goals will be scored.
- If an equal number of goals are scored in each half, the winning selection in this market will be a draw.

#### Team to Score (in Match/Half)

• Predict whether or not a listed team will score in the match or specified half of a match.

#### **Team Highest Scoring Half**

- Predict the half of a match in which a listed team will score the most goals.
- If the listed team scores an equal number of goals in each half, the winning selection in this market will be a draw.

### Half of the First Goal

- Predict the half of a match in which the first goal will be scored.
- If the match finishes 0-0, the winning selection in the market will be no goal.

#### Second Half First Goal

- Select a team to score the first goal in the second half of a match.
- Wagers are settled on the events only that occur in the second half. This includes any injury/stoppage time
   added on by the match official at the end of the second half. The events that occur in the first half of the
   match and extra time do not count unless otherwise stated.

#### Half Teams to Score

- Predict which team will score a goal in a specified half of a match.
- Wagers are settled only on the events that occur in the specified half of the match. This includes any
  injury/stoppage time added on by the match official at the end of the specified half of the match. The other
  half of the match and extra time do not count unless otherwise stated.

### Half of First Team Goal

- Predict the half of a match in which a listed team will score their first goal.
- Wagers are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.

#### Half Team Total Goals

 Predict whether the number of goals scored by a listed team in one half of a match is over or under the specified number.

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Wagers are settled only on the events that occur in the specified half of the match. This includes any
injury/stoppage time added on by the match official at the end of the specified half of the match. The other
half of the match and extra time do not count unless otherwise stated.

#### Half Team Goals

- Predict the number of goals scored by a listed team in a specified half of a match from: none | 1 | 2 | 3 or more.
- Wagers are settled only on the events that occur in the specified half of the match. This includes any
  injury/stoppage time added on by the match official at the end of the specified half of the match. The other
  half of the match and extra time do not count unless otherwise stated.

#### First/Second Half Total Goals

- Predict the number of goals scored in a specified half of a match from: none | 1 | 2 | 3 | 4 or more.
- Wagers are settled only on the events that occur in the specified half of the match. This includes any
  injury/stoppage time added on by the match official at the end of the specified half of the match. The other
  half of the match and extra time do not count unless otherwise stated.

#### Half with Most Goals

- Predict the half of a match in which the most goals will be scored.
- Wagers are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.

#### **Corners Handicap**

- Predict which team will take the most corners after the handicap spread has been applied. A handicap of (+/-)
  one or more corners will be given to one of the teams which will be added to the actual number of corners
  taken by them during the match.
- If both teams take the same number of corners after the handicap spread has been applied, the winning selection in this market will be a tie.

#### **Total Match Corners**

• Select the total number of corners taken in a match from: under 10 | 10-12 | over 12.

#### Total Match/Half/Team Corners 2-Way

• Predict the total number of corners taken in a match, a specified half, or by a specified team.

#### **Total Team Corners**

• Select the total number of corners taken by a listed team in a match from: under 5 | 5-6 | over 6.

#### Total Match Corners Odd/Even

- Predict whether the total number of corners taken in a match will be an odd or even number.
- If no corners are taken the winning selection in the market will be even.

#### Match/Team Corner - X to Y Minutes

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- Predict whether a corner will be awarded within the specified time period of the match. Corners markets on a specified time period will be settled on corners awarded. All other corners markets will be settled on corners taken.
- Wagers are settled on the events that occur only within the specified time period of the match. Wagers placed
  on 1st to 15th minute will be settled on the events that occur from 0:00 to 14:59. Likewise, wagers placed on
  16th to 30th minute will be settled on the events that occur from 15:00 to 29:59.
- Wagers placed on 46th to 60th minute will be settled on the events that occur from the start of the second half to 59:59.
- A corner must be awarded within the specified time period of the match. A corner will count if it is awarded but not taken.
- If no active play takes place at all during the specified time period of the match due to the match official
   suspending play due, although not exclusively, to injury, crowd trouble etc., wagers placed on this market will be void.
- If there is disruption to play within the specified time period of the match due, although not exclusively, to
  substitutions, injury etc., wagers placed on this market will stand if any play has taken place.

#### First/Last Corner

• Predict which team will take the first/last corner in a match.

#### **Team with Most Corners**

• Predict which team will take the most corners in a match/half.

#### **Half Corners**

- Predict the number of corners taken in a specified half of a match from: under 5 | 5-6 | over 6.
- Over 6 corners means 7 or more and under 5 corners means 4 or less. If exactly 5 or 6 corners, then 5-6 will be the winning selection.
- Wagers are settled only on the events that occur in the specified half of the match. This includes any
  injury/stoppage time added on by the match official at the end of the specified half of the match. The other
  half of the match and extra time do not count unless otherwise stated.

#### **Half Team Corners**

- Predict the number of corners taken by a listed team in a specified half of a match from: under 2 | 2-3 | over
   3.
- Over 3 corners means 4 or more and under 2 corners means 1 or less. If exactly 2 or 3 corners, then 2-3 will
  be the winning selection.
- Wagers are settled only on the events that occur in the specified half of the match. This includes any
  injury/stoppage time added on by the match official at the end of the specified half of the match. The other
  half of the match and extra time do not count unless otherwise stated.

#### **Half with Most Corners**

• Predict the half of a match in which the most corners will be taken.

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by the match official at the end of normal time. The events that occur in the other half of the match and extra
time do not count unless otherwise stated.

#### **Corners Double Result**

- Predict which team will take the most corners in the first half combined with which team will take the most corners during the whole match.
- Wagers are settled on the events that occur in normal time. This includes any injury/stoppage time added on
  by the match official at the end of normal time. Extra time does not count.

#### Method of Victory

• Predict the method of victory from the listed selections.

#### To Win in Extra Time

- Select a team to win a match in extra time.
- Wagers are settled only on the events that occur in extra time. This includes any injury/stoppage time added
  on by the match official at the end of extra time. The events that occur in normal time and penalty shootouts
  do not count.

#### First Goalscorer

- Select a player to score the first goal in a match.
- Own goals or goalkeeper goals do not count towards the first goalscorer. If the first goal in the match is an
   own or goalkeeper goal, the winning selection in this market will be the scorer of the second goal. If the
   second goal is also an own or goalkeeper goal, the winning selection in this market will be the scorer of the
   third goal and so on. If no further goals are scored, the winning selection in this market will be no goalscorer.
- If the selected player does not start the match and enters the field of play at any time before the first goal is scored, wagers placed on that player in this market will stand.

#### **Last Goalscorer**

- Select a player to score the last goal in a match.
- Own goals or goalkeeper goals do not count towards the last goalscorer. If the last goal in the match is an own goal or goalkeeper goal, the winning selection in this market will be the scorer of the second to last goal. If the second to last goal is also an own goal or goalkeeper goal, the winning selection in this market will be the scorer of the third to last goal and so on. If no further goals are scored, then wagers will be void.
- If the selected player does not start the match and enters the field of play at any time, wagers placed on that
  player in this market will stand.

### **Anytime Goalscorer**

- Select a player to score at any time during a match.
- Own goals do not count towards an anytime goalscorer.
- If the selected player does not start the match and enters the field of play at any time, wagers placed on that player in this market will stand.

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#### Player To Score 2 Or More Goals

- Select a player to score 2 or more goals at any time during a match.
- Own goals do not count towards a player to score 2 or more goals wager.
- If the selected player does not start the match, wagers placed on the player will be voided.

#### Hat-Trick

- Select a player to score a hat-trick (3 or more goals) at any time during a match.
- Wagers are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- Own goals do not count towards a player to score a hat-trick.
- If the selected player does not start the match, wagers placed on the player will be voided.

#### To Score from Inside The 6-Yard Box

- Predict a player to score from inside the 6-yard box.
- Own goals don't count towards goals inside the 6-yard box.
- The whole of the ball must be inside the 6-yard box at the time it was struck to count.
- If a deflection occurs within the 6-yard box and results in a goal, settlement will be determined on the position
  of the ball when the credited goalscorer initially made contact with it.
- If the selected player doesn't start the match and enters the field at any time, wagers placed on that player will stand.

#### To Score from Outside the Penalty Area

- Predict a player to score from outside the penalty area.
- Own goals don't count towards outside the penalty area.
- The whole of the ball must be outside the penalty area at the time it was struck to count.
- If the selected player doesn't start the match and enters the field at any time, wagers placed on that player will stand.

### To Score with Left/Right Foot

- Predict a player to score with their left or right foot.
- Own goals don't count towards this market.
- If the selected player doesn't start the match and enters the field at any time, wagers placed on that player will stand.

#### To Score a Header

- Predict a player to score a header in the match.
- Own goals don't count as a header in any market offered on headed goals, whether the market is for a named player or from an unspecified player.
- Only goals scored with a player's head will be settled as winner. Other body parts do not count.
- If the selected player doesn't start the match and enters the field at any time, wagers placed on that player will stand.

#### To Score in the First 10 Minutes

- Predict a player to score in the first 10 minutes of the match.
- Wagers are settled on the events that occur only within the time period 0:00 to 9:59.

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- Own goals don't count.
- If the selected player leaves the field of play without scoring a goal within the time period 0:00 to 9:59, wagers
  placed on that player in this market will have lost and will be settled as losers.

#### To Score in the First or Second Half

- Predict a player to score in the first or second half of a match.
- Wagers are settled on the events that occur only within the specified half of the match.
- Own goals don't count.
- If the selected player doesn't start the match, wagers placed on that player in this market will be void even if they enter the field of play as a substitute and score in the specified half.

#### **Anytime Own Goal**

• Predict whether or not an own goal will be scored any time in a match.

#### Player Passes

 Predict whether the number of passes made in a match by the named player will be over the specified number.

#### Player Shots

• Predict whether the number of shots made in a match by the named player will be over the specified number.

#### Player Shots on Target

 Predict whether the number of shots on target made in a match by the named player will be over the specified number.

### **Team Shots**

• Predict the number of shots made in a match by the named team will be over the specified number.

### **Team Shots on Target**

Predict the number of shots on target made in a match by the named team will be over the specified number.
 If the market is over 5 shots on target, over means 6 shots on target or more and if the market is under 4 that means 3 shots on target or less.

#### Player to Assist a Goal

Select a player to assist a goal during a match.

#### To Assist 2 Or More Goals

• Select a player to assist 2 or more goals during a match.

#### **Player Tackles**

 Predict whether the number of tackles made in a match by the named player will be over the specified number.

### To Keep a Clean Sheet

• Predict whether or not a team will keep a clean sheet/not to concede a goal.

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#### General Rules - Live

- Although we make every effort to ensure all live notifications displayed are correct, information (such as score
  and time of match) is intended to be used as a guide and we assume no liability in the event of any
  information being incorrect.
- Please be aware that live transmissions by some broadcasters can be delayed and that this delay can vary between customers depending upon factors such as their connection or buffering speed.

#### Goals in X Min Bands Live

- Predict whether a goal will be scored within the specified time period of the match.
- Wagers are settled on the events that occur only within the specified time period of the match. Wagers placed
  on 16th to 30th minute will be settled on the events that occur from 15:00 to 29:59.
- Wagers placed on 31st minute to half time will be settled on the events that occur from 30:00 to the half time whistle and will include any injury/stoppage time added on by the match official at the end of half time. Likewise, wagers placed on a specified time period of the match ending in full time will be settled on the events that occur to the full-time whistle and will include any injury/stoppage time added on by the match official at the end of normal time.
- Wagers placed on 46th to 60th minute will be settled on the events that occur from the start of the second half to 59:59.
- The ball must cross the goal line within the specified time period of the match to count. A goal will not count if
   a shot is taken within the specified time period of the match and the ball does not actually cross the goal line
   until after the timeframe has expired.
- If no active play takes place at all during the specified time period of the match due to the match official
  suspending play due, although not exclusively, to injury, crowd trouble etc., wagers placed on this market will
  be void.
- If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., wagers placed on this market will stand if any play has taken place.

### Xth Goalscorer Live

- Select a player to score the Xth goal in a match. The market available will be determined by the current number of goals in the match.
- If the score is 0-0, the market available will be "First Goalscorer Live". If the score is 1-0, the market will be "Second Goalscorer Live" and so on.
- Own goals and goalkeeper goals do not count towards the Xth goalscorer. If the Xth goal in the match is an own goal or goalkeeper goal, the winning selection in this market will be the scorer of the next goal is also an own goal or goalkeeper goal, the winning selection in this market will be the scorer of the next goal and so on. If no further goals are scored, the winning selection in this market will be no goalscorer.
- If the final score is 0-0 or in the event of only own goals and/or only goals scored by a goalkeeper in the
  match, the winning selection in this market will be no goalscorer.
- If the selected player does not start the match and enters the field of play before the Xth goalscorer market has been won, wagers placed on that player in this market will stand.
- If the selected player does not start the match and enters the field of play after the Xth goalscorer market has been won, wagers placed on that player in this market will be void.

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If the selected player leaves the field of play before the Xth goalscorer market has been resulted, wagers
placed on that player in this market will have lost and will be settled as losers.

#### Player To Score 2 Or More Live

- Select a player to score 2 or more at any time during a match.
- Own goals do not count towards a player to score 2 or more goals.
- Wagers on substitute players who have entered the field of play will stand.

#### Hat-Trick Live

- Select a player to score a hat-trick (3 or more goals) at any time during a match.
- Wagers are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- Own goals do not count towards a player to score a hat-trick.
- Wagers placed on the live market, on substitute players who have entered the field of play will stand.

#### Extra Time (ET) Match Result Live

- Predict the result of the period of extra time: home win | draw | away win.
- Wagers are settled only on the events that occur in extra time. This includes any injury/stoppage time added
  on by the match official at the end of extra time. The events that occur in normal time and penalty shootouts
  do not count.

#### Extra Time (ET) Handicap Live

- Predict the result of extra time after the handicap spread has been applied to one of the teams. A handicap of
   (+/-) one or more goals will be given to one/both teams which will be added to the actual number of goals
   scored during extra time.
- Wagers are settled only on the events that occur in extra time. This includes any injury/stoppage time added
   on by the match official at the end of extra time. The events that occur in normal time and penalty shoot-outs
   do not count.

#### Extra Time (ET) Half Wagering Live

- Predict the result of a specific period of extra time.
- Wagers are settled only on the events that occur in the specific period of extra time. This includes any
  injury/stoppage time added on by the match official at the end of the specific period of extra time. Normal
  time, the other period of extra time and penalty shootouts do not count.

#### Extra Time (ET) Correct Score Live

- Predict the score during extra time.
- Wagers are settled only on the events that occur in extra time. This includes any injury/stoppage time added
   on by the match official at the end of extra time. The events that occur in normal time and penalty shoot-outs
   do not count.

#### Extra Time (ET) First Half Correct Score Live

• Predict the score during the first half of extra time.

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time added on by the match official at the end of the first period of extra time. Normal time, the second
period of extra time and penalty shootouts do not count.

#### Extra Time (ET) Double Result Live

- Predict the result of the first period of extra time and the result at the end of extra time.
- Wagers are settled only on the events that occur in extra time. This includes any injury/stoppage time added
  on by the match official at the end of extra time. The events that occur in normal time and penalty shoot-outs
  do not count.

#### Extra Time (ET) Total Goals Live

- Select whether the number of goals scored in extra time will be over or under the specified number
- Wagers are settled only on the events that occur in extra time. This includes any injury/stoppage time added
  on by the match official at the end of extra time. The events that occur in normal time and penalty shootouts
  do not count.

#### Extra Time (ET) Half Total Goals Live

- Select whether the number of goals scored in a specific period of extra time will be over or under the specified number.
- Wagers are settled on the events that occur in the specific period of extra time. This includes any
  injury/stoppage time added on by the match official at the end of the specific period of extra time. Normal
  time, the other period of extra time and penalty shootouts do not count.

#### Extra Time (ET) Team Total Goals Live

- Predict whether the number of goals scored by a team in extra time will be over or under the specified number.
- Wagers are settled only on the events that occur in extra time. This includes any injury/stoppage time added
   on by the match official at the end of extra time. The events that occur in normal time and penalty shoot-outs
   do not count.

### Extra Time (ET) Teams to Score Live

- Predict which teams will score in extra time.
- Wagers are settled only on the events that occur in extra time. This includes any injury/stoppage time added
  on by the match official at the end of extra time. The events that occur in normal time and penalty shoot-outs
  do not count.

#### Extra Time (ET) Halves with a Goal Live

- Select when goals will be scored during extra time from: first half only | second half only | both halves | neither half.
- Wagers are settled only on the events that occur in extra time. This includes any injury/stoppage time added
  on by the match official at the end of extra time. The events that occur in normal time and penalty shootouts
  do not count.

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#### Extra Time (ET) Next Goal Live

- Select the team to score the specified goal during extra time. This is applicable to second, third and all subsequent goals.
- Wagers are settled only on the events that occur in extra time. This includes any injury/stoppage time added
  on by the match official at the end of extra time. The events that occur in normal time and penalty shootouts
  do not count.

#### Extra Time (ET) Win on Penalties Live

- Predict whether either team will win the tie through a penalty shootout.
- Wagers are settled on the events that occur in penalty shootouts only. Penalties scored in normal time and
  extra time will not count. If the match does not progress to a penalty shootout, wagers placed on this market
  will have lost and will be settled as losers.

#### **Penalty Shootout Team Penalties**

- Predict whether or not a team will score a specified penalty in a penalty shootout. This is applicable to second, third and all subsequent penalties taken.
- Wagers are settled on the events that occur in penalty shootouts only. Penalties scored in normal time and extra time do not count.
- If a penalty has to be retaken, settlement of wagers on that penalty will be determined by the outcome of the retaken penalty.
- If the shootout ends before a penalty is taken, all wagers placed on that penalty will be void.

#### Penalty Shootout Team Over/Under Goals Live

- Predict whether the number of goals scored by a team in the penalty shootout will be over/under the specified number.
- Wagers are settled only on the events that occur in the penalty shootout. The events that occur in normal time and extra time do not count.

#### Penalty Shootout Correct Score

- Predict the score in a penalty shootout.
- Wagers are settled on goals scored within the penalty shootout only. Goals scored in normal time or extra time do not count.

#### To Lift the Trophy

• Predict the team that will lift the trophy of a given tournament.

#### To Finish 3rd

• Predict the team that will finish in third place of a given tournament.

#### League, Conference, Regular Season Winner, Cup, and Tournament Wagering

League, conference, and regular season (ex. MLS Supporters' Shield) winners will be determined by the official rules of the respective league. This includes a playoff or any other process which is used to determine the league winner.

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#### **Group of Winner**

- Predict which group the winner of a specific tournament will come from.
- The group will be determined by the group stage of the main tournament only and not any prior qualifying stages.

#### **Winning Continent**

• Predict which continent the specific tournament winner will come from: North America, South America, Europe, Africa, Asia, and Oceania.

#### **Nationality Of Winner**

• Predict which nation the specific tournament winner will come from.

#### Tournament Group Winner

- Predict the winner of a specific group in a given tournament.
- Tournament group winners will be determined by the official rules of the respective governing body.
- If a team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### Tournament – To Qualify/Not to Qualify from Group

- Predict whether a team will qualify or not qualify from their group at the end of the group stage of a given tournament.
- Tournament group qualifiers will be determined by the official rules of the respective governing body.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### Tournament - Group Straight Forecast/Exacta

- Predict two teams to finish in first and second positions in the correct order in their group at the end of the group stage of a given tournament.
- Tournament group finishing places will be determined by the official rules of the respective governing body.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### Tournament - Group Dual Forecast

- Predict two teams to finish in first and second positions in any order in their group at the end of the group stage of a given tournament.
- Tournament group finishing places will be determined by the official rules of the respective governing body.

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- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### <u>Tournament – Team Group Finishing Position</u>

- Predict the finishing position of a team within their group at the end of the group stage of a given tournament.
- Tournament group finishing places will be determined by the official rules of the respective governing body.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### Tournament - To Win/Lose All Group Matches

- Predict whether a team will win/lose each match that they play in the group stage of a given tournament.
- Only matches played in the group stage of the given tournament will count.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### Tournament - Team to Finish Bottom of Group

- Predict a team to finish bottom of their group at the end of the group stage of a given tournament.
- Tournament group finishing places will be determined by the official rules of the respective governing body.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### **Exact Group Points**

- Predict the number points gained by the named team at the end of the group stage of a given tournament.
- Only matches played in the groups stage of the given tournament will count.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### **Total Group Points**

- Select whether the number points gained by the named team at the end of the group stage of a given tournament is over or under the specified number.
- Only matches played in the groups stage of the given tournament will count.

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- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### **Total Group Goals**

- Select whether the number goals scored by the named team at the end of the group stage of a given tournament is over or under the specified option. For example, if the market is over or under 3.5 goals, under means 0, 1, 2 or 3 goals and over means 4 goals or more.
- Only matches played in the group stage of the given tournament will count. Goals scored in the knockout stages, qualifying matches or friendly/exhibition matches will not count.
- Only goals scored in normal time and extra time will count. Penalties scored in penalty shootouts will not count.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### To Qualify

• Predict the team to qualify for the next round of a given tournament.

#### Stage of Elimination

- Predict at which stage of a given tournament the named team will be eliminated.
- Tournament places will be determined by the official rules of the respective governing body.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### To Reach the Quarter Final/Semi Final/Final

- Predict a team to reach the quarter final, semifinal or final of a given tournament or cup competition.
- Cup or tournament standings will be determined by the official rules of the respective governing body.
- If a team has points deducted or is disqualified by the official governing body during the course of the given tournament or cup competition, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

### Name the Finalists

- Predict the two teams that will reach the final of a given tournament or cup competition.
- Cup or tournament finalists will be determined by the official rules of the respective governing body.
- If a team has points deducted or is disqualified by the official governing body during the course of the given tournament or cup competition, wagers placed on this market will stand.

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 If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### To Progress Further

- Predict whether a specified team will finish ahead of another specified team.
- If both specified teams are knocked out at the same stage, then wagers will be void.
- If both specified teams make the final, the winner of the final will be the winner in the market.
- Winners will be determined by the official rules of the respective competition. This includes a playoff or any
  other process which is used to determine the winner.
- If a team has points deducted by the official governing body, wagers placed on this market will stand.
- If a team does not complete all of its fixtures, wagers placed on this market will stand.

#### Nations Team to Progress the Furthest

- Predict which of the specified teams from a specified nation will progress furthest in a specific competition.
- If two teams from a specified nation compete in a competition's final, the winning selection will be the team that wins that final.
- If the relevant teams are knocked out at the same stage, then wagers will be void.
- Winners will be determined by the official rules of the respective competition. This includes a playoff or any
  other process which is used to determine the winner.

#### Tournament – Highest/Lowest Scoring Team

- Select the team that will score the most/least goals in the given tournament.
- If there is a tie for the highest/lowest scoring team, then dead heat rules will apply.
- Only matches played in the tournament will count. Goals scored in qualifying matches or friendly/exhibition matches will not count.
- Only goals scored in normal time and extra time will count. Penalties scored in penalty shootouts will not
  count.
- If a team has points deducted or is disqualified by the official governing body during the course of the given tournament or cup competition, wagers placed on this market will stand.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### **Tournament - Total Tournament Goals**

- Select the total number of goals scored in the given tournament from the specified options.
- Only matches played in the tournament will count. Goals scored in qualifying matches or friendly/exhibition matches will not count.
- Only goals scored in normal time and extra time will count. Penalties scored in penalty shoot-outs will not count.
- If a team starts in the tournament and does not complete all of its fixtures, wagers placed on this market will stand.

#### Tournament/League Top Goalscorer

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- Predict the top goalscorer/top team goalscorer at the end of a given tournament/league.
- If there is a tie for the highest goals scored, dead heat rules will apply.
- Wagers on any player who does not/did not play in the tournament/league will be void, unless otherwise stated.
- Any process used by the governing body to determine an outright winner will not count for wagers placed on this market.
- Only matches played in the respective tournament/league will count. Goals scored in qualifying matches, other tournaments, or friendly/exhibition matches will not count.
- Only goals scored in normal time and extra time will count. Own goals and penalty shoot-outs will not count.

#### Tournament/League - Goalscorer Match Wager

- Select a player to score more goals than another player during the tournament/league.
- Only matches played in the tournament/league will count. Goals scored in qualifying matches or friendly/exhibition matches will not count.
- Only goals scored in normal time and extra time will count. Own goals and penalty shootouts will not count.
- If both players score the same number of goals in the tournament/league, wagers placed on those players in this market will be void.
- If neither player scores and/or either player only scores own goals in the tournament, wagers placed on those
  players in this market will be void.
- If either or both players are suspended or banned by the official governing body during the course of a given tournament or league, wagers placed on this market will stand.
- If either selected player takes no part in the tournament, wagers placed on those players in this market will stand.

#### Player With Most Assists in League/Tournament

- Predict the player who will record the most assists at the end of a given league season/tournament.
- If there is a tie for most assists, dead heat rules will apply.
- Wagers placed on players who do not/did not play in the /league tournament will be settled as a losing wager.
- A player winning a penalty, which is subsequently then scored. will not count as having assisted a goal.
- If a player scores directly from a free kick, the player who was fouled will not be credited with the assist.
- In the event of an own goal being scored no assist will be awarded.
- Only matches played in the respective tournament will count. Assists registered in qualifying matches, other tournaments, or friendly/exhibition matches will not count.

#### <u>Tournament - First Time Winner</u>

- Predict whether the tournament winners will have won that specific tournament for the first time.
- Cup or tournament winners will be determined by the official rules of the respective governing body.

#### To Win the Playoffs

• Predict the winner of a given playoff campaign.

#### League Dual Forecast/Quinella

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- Select the two teams to finish first and second in any order in a given league at the end of the season from the
  options available.
- The finishing positions of teams at the end of the scheduled season of matches will determine final places. A
  playoff or any other process which is used to determine promotion will not count unless otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, wagers
  placed on this market will stand.
- If either/both teams do not complete all of their fixtures, wagers placed on this market will stand.

### League Straight Forecast/Exacta

- Select the two teams to finish first and second in the stated order in a given competition at the end of the season from the options available.
- The finishing positions of teams at the end of the scheduled season of matches will determine final places.
   A playoff or any other process which is used to determine promotion will not count unless otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, wagers
  placed on this market will stand.
- If either/both teams do not complete all of their fixtures, wagers placed on this market will stand.

#### Winner of the Leg (Tie)

- Predict the winner of an individual leg where the match is included within a series of matches. For example, the first (or any) round of the MLS Playoffs.
- Wagers stand regardless of how the leg (tie) winner is decided.

#### Series Winner

 Predict the team that will qualify from a series of qualifying matches, for example, the first (or any) round of the MLS playoffs.

#### **Series Correct Score**

• Predict the correct score of the qualifying series, for example, the first (or any) round of the MLS Playoffs.

#### **Winning Conference**

- Predict which conference the Major League Soccer Cup winner will come from, the Eastern Conference or Western Conference.
- If there is any change in conference alignment after the market has been posted, wagers will be void.

#### **Promotion**

- Select a team to be promoted from a given league at the end of the season.
- League positions will be determined by the official rules of the respective league. A playoff or any other
  process which is used to determine promotion will count.
- If a team has points deducted or is disqualified by the official governing body during the course of the regular season, wagers placed on this market will stand.
- If a team does not complete all of its fixtures, wagers placed on this market will stand.

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If a team is promoted by an official governing body or in any way other than points total immediately
following the completion of all matches on the final day of the season or end of season playoff, if applicable,
wagers placed on that team in this market will have lost.

#### To Stay Up

- Select a team to avoid being relegated from a given league at the end of the season.
- League positions will be determined by the official rules of the respective league. A playoff or any other
  process which is used to determine relegation will count.
- If a team has points deducted by the official governing body during the course of the regular season, wagers
  placed on this market will stand.
- If any/all teams do not complete all of their fixtures, wagers placed on this market will stand.

#### Relegation

- Select a team or group of teams to be relegated from a given league at the end of the season.
- League positions will be determined by the official rules of the respective league. A playoff or any other
  process which is used to determine relegation will count.
- If a team has points deducted by the official governing body during the course of the regular season, wagers
  placed on this market will stand.
- If a team does not complete all of its fixtures, wagers placed on this market will stand.
- If a team is demoted by an official governing body or in any way other than points total immediately following
  the completion of all matches on the final day of the season or end of season playoff, if applicable, wagers
  placed on that team in this market will have lost.

### To Finish/Not to Finish in the Top/Bottom X Position

- Select a team to finish or not to finish in the listed number of positions in the league table of a given league at the end of the season.
- The finishing positions of teams at the end of the scheduled season of matches will determine final places. A playoff or any other process which is used to determine promotion or relegation will not count unless otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, wagers
  placed on this market will stand.
- If a team does not complete all of its fixtures, wagers placed on this market will stand.

#### **Top Half Finish**

- Select a team to finish in the top half of the league table at the end of the season in a given league.
- The finishing positions of teams at the end of the scheduled season of matches will determine final places. A
  playoff or any other process which is used to determine promotion or relegation will not count unless
  otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, wagers placed on this market will stand.
- If a team does not complete all of its fixtures, wagers placed on this market will stand.

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#### **Bottom Half Finish**

- Predict a team to finish in the bottom half of the league table at the end of the season in a given league.
- The finishing positions of teams at the end of the scheduled season of matches will determine final places. A
  playoff or any other process which is used to determine promotion or relegation will not count unless
  otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, wagers
  placed on this market will stand.
- If a team does not complete all of its fixtures, wagers placed on this market will stand.

#### To Finish Bottom

- Select a team to finish bottom in a given league at the end of the season.
- The finishing positions of teams at the end of the scheduled season of matches will determine final places. A
  playoff or any other process which is used to determine relegation will not count unless otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, wagers
  placed on this market will stand.
- If a team does not complete all of its fixtures, wagers placed on this market will stand.

#### Top Team/Highest Finish

- Select a team to finish in the highest position in a given league at the end of the season from the listed group
  of teams.
- The finishing positions of teams at the end of the scheduled season of matches will determine final places. A
  playoff or any other process which is used to determine promotion or relegation will not count unless
  otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, wagers placed on this market will stand.
- If a team does not complete all of its fixtures, wagers placed on this market will stand.

### Season Match Wagers

- Select a team to achieve a higher league position than another specified team at the end of the league season.
- The finishing positions of teams at the end of the scheduled season of matches will determine final places. A
  playoff or any other process which is used to determine promotion or relegation will not count unless
  otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, wagers
  placed on this market will stand.
- If a team does not complete all of its fixtures, wagers placed on this market will stand.

### Wagering Without

- Predict the winner of a given market at the end of the season having excluded the listed team(s) or player(s) from the standings.
- League winners will be determined by the official rules of the respective league. A playoff or any other process which is used to determine the league winner will count.

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- With the exception of league winners involved in a playoff, the finishing positions of teams at the end of the scheduled season of matches will determine final places.
- If a team has points deducted by the official governing body during the course of the regular season, wagers
  placed on this market will stand.
- If a team does not complete all of its fixtures, wagers placed on this market will stand.
- For player related markets, only matches played in the respective league will count. Goals scored in cup
  competitions, other tournaments, playoffs, internationals, or friendly/exhibition matches will not count.
- For player related markets, goals scored by players who transfer to another team in the same league will count. Goals scored by players who transfer to another team in a different league will not count.
- For player related markets, if a player does not play any matches in the respective league, wagers placed on that player will have lost and will be settled as losers.

#### Golden Boot Winner

- Predict the Golden Boot winner at the end of a specific tournament.
- Dead heat rules will NOT apply for players who are tied on the same number of goals as additional criteria will
  determine the winner of the award as per the tournament rules. This may include the number of assists
  and/or tournament minutes played, or any other criteria defined by the official rules of the competition.
- Wagers placed on players who do not/did not play in the tournament will be settled as a losing wager.
- Only matches played in the respective tournament will count. Goals scored in qualifying matches, other tournaments, or friendly/exhibition matches will not count.
- Only goals scored in normal time and extra time will count. Own goals and penalty shoot-outs will not count.

#### Player or Manager Awards

- Predict the winner of the given player or manager award.
- The award winner will be determined by the official rules of the respective governing body.
- If a nominee is disqualified by the official governing whilst Wagering is available, wagers placed on this market will stand.

#### Bet Acceptance

- 1. All bets are placed in accordance with our betting rules and terms and conditions.
- 2. All odds are subject to fluctuation and bets placed will be settled at the price at the time the bet wasconfirmed.
- 3. Dates and kickoff times of matches shown on our website and mobile app are for guidance purposes only.
- 4. If a parlay, teaser or round robin is reduced by void selections, the bet will stand and a 6 leg parlay will be reduced to a
- 5. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available or if there is significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00 am EST the following day.

#### **Match Betting**

1. The terms "match result" and "match betting" mean the outcome of the match in normal time played, namely home

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#### win, draw or away win.

- The terms normal time, full time, and 90 minutes play are all used to denote the period of play. This includes any
  injury/stoppage time added on by the match official at the end of normal time. Extra time and shootouts do not
  count unless otherwise stated.
- 3. Pre match betting is a bet defined as a bet placed before an event has started.
- 4. In the event of a match not being played over two 45 minute halves, settlement will be as follows (unless specifically stated in the event):
  - All markets where a winning selection has been established will be settled as normal.
  - All markets where there is no established result (including the 90 Minutes market) will be made void.
  - The exception to the above rule is where a match is played over 90 minutes, but split into periods (three 30 minutes, for example). All bets will be settled as normal apart from those that refer specifically to half betting, which will be made void.
  - This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time and shootouts do not count unless otherwise stated.
- 5. When a match is played at a neutral venue, the team listed on the left will be classed as the home team for settlement purposes.
- Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available or if there is significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day. This includes changes or adjudications made by governing bodies, neels panels, player committees etc.

#### League Winner, Cup, and Tournament Betting

- League winners will be determined by the official rules of the respective league. This includes a playoff or any other process which is used to determine the league winner.
  - Bets placed will be settled from the feed supplied by our service providers, which will be based on the official
    competition rules, immediately after the completion of all matches on the final day of the season or end of
    season playoff, if applicable.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be
    made by 6:00am EST the following day. This includes changes or adjudications made by governing bodies,
    pools panels, player committees etc.
  - Cup or tournament winners will be determined by the official rules of the respective governing body. Bets
    placed will be settled immediately after the team being awarded/lifting the cup/trophy.
- When a price is quoted for a team to qualify from a group within a tournament or cup competition, bets placed on that
  market will be settled immediately following the completion of all matches in the respective group in accordance with
  the official rules of the respective governing body.
- 3. When a price is quoted for a team to qualify for the next round of a given tournament, bets placed on that market will be settled immediately on completion of the full duration of the match, based upon the events that occur during the match. This will include normal time, injury/stoppage time added on by the match official at the end of normal time, extra time and chootouts should the match progress as such.
- 4. When a price is quoted for a team to qualify for the next round of a given tournament over two legs, bets placed on that market will be settled immediately on completion of the second match based upon the events that occur during both matches. This will include normal time, injury/stoppage time added on by the match official at the end of normal time, extra time, away goals if applicable, and shootouts; should the match progress as such.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day. This includes changes or adjudications made by governing bodies, pools panels, goalcommittees etc.

#### Live Betting & Scoreboards

Although we make every effort to ensure all live Live notifications displayed are correct, information (such as score and time of

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match) is intended to be used as a guide and we assume no liability in the event of any information being incorrect.

Please be aware that live transmissions by some broadcasters can be delayed and that this delay can vary between customers depending upon factors such as their connection or buffering speed.

#### Postponed Matches

In the instance of a postponed match, all bets placed on that match will be void. A postponement is deemed to be where a match does not commence on the same day it is scheduled to do so. A postponed match can occur for a variety of reasons (though not exclusively); inclement weather and conditions, security/policing, power failures, crowd trouble.

- 1. As soon as we become aware of a postponed match, bets on that match will be made void.
- 2. Exceptions to these postponement rules are for matches played in the below competitions and tournaments. Bets will-stand on the match if it is played within 2 calendar days of the scheduled match:
  - FIFA World Cup (Qualification and Finals)
  - UEFA European Championships (Qualification and Finals)
  - African Cup of Nations (Qualification and Finals)
  - Confederations Cup (Qualification and Finals)
  - UEFA Europa League or Champions League matches (Qualification and Finals)
  - Any UK domestic cup final/playoff match
  - Spanish domestic matches
- Where bets have been placed on a match that subsequently has its match day changed within the same round of matches owing to reasons such as TV coverage (though not exclusively), bets will stand as this change to the match date is not deemed a postponement.

#### Abandoned Matches

In the instance where a match is abandoned, the following principles will be applied in settling bets:

- If a winning selection in a specific market has been established before the abandonment of the match, bets will standand settlement will occur as expected.
- If a winning selection for a specific market has not been established at the time of abandonment all bets will be settled
  as void.
- An abandonment is deemed to be where a match is halted before the completion of the allotted match time and not
  played out to conclusion on the same day.
- A match that is interrupted (ex: inclement weather), but then plays to a conclusion on the same day will not count as
  an abandonment and bets will be settled on the outcome at the end of the match.
- In the case of an abandonment, any subsequent replays/completions, award of the match result by governing bodies or pools panel decisions will not count toward settlement.
- 6. Exceptions to these postponement rules are for matches played in the below competitions and tournaments. Bets will stand on the match if it is played within two calendar days of the scheduled match:
  - FIFA World Cup (Qualification and Finals)
  - UEFA European Championships (Qualification and Finals)
  - African Cup of Nations (Qualification and Finals)
  - Confederations Cup (Qualification and Finals)
  - UEFA Europa League or Champions League matches (Qualification and Finals)
  - Any UK domestic cup final/play off match
  - Spanish domestic matches

#### Examples:

-I placed a bet on correct score 1 0 and the game was abandoned at 0 0 in the 75th minute, what happens to my bet?

This bet is void because no winning selection could be achieved because the full duration of the match is needed for 'correct



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#### score' to be settled.

- I placed a bet on the 90-minutes market for the home side to win the match. The game was abandoned in the 75th minute with the score 1-0, what happens to my bet?

This bet, along with those on the 'draw' and the 'away' selections, will be void.

-1 placed a bet on Messi to score the first goal, which he did, but the match was abandoned minutes later. What happens to my bet?

This bet will be settled as a winner with bets on other players in the first goalscorer market being losing selections.

- If a game is abandoned in the 88th minute with the home side leading 2-0, what happens to my bet placed on the correct score 2-02

As the game had not completed, all bets on correct score market, along with other markets in which a winning selection has not been determined, will be void.

#### Change of Venue

If a venue is changed and is not published or known to us at the time the prices are advertised, bets placed on that match will stand providing the match is not switched to the opponent's ground, in which case bets placed on that match will be made void.

#### **Match Kickoff Times**

- We accept pre-match bets on mobile up to the actual start time of the event. Bets that are accepted after the actualstart time of an event will be settled at the current Live price/terms at the time the bet was struck.
- 2. These odds/terms will apply even if they are different to the price initially advertised when the bet was first presented.
- 3. Where Live betting is not available, any bet that is accepted after actual start time of an event will bevoid.
- 4. If parlay, teaser or round robin is reduced by void selections, the bet will stand and a six-leg parlay will be reduced to a 5 leg; a 5 leg will be reduced to a 4 leg, etc.
- 5. If a bet is accepted after a match/event has finished, the bet will be void even if a valid bet receipt is issued.

#### Related Bets Within the Same Event

Accumulative bets involving related bets, also referred to as related contingencies, within the same event are not accepted.

- Related bets occur when combining two or more markets into an accumulative bet where the outcome of one market
  wholly or partly impacts upon the outcome of another, such as Manchester United to win 2-0 and Manchester United
  to win the match.
- 2. A special price parlay is offered combining related bets for a number of markets, such as scorecast, wincast etc.
- 3. If a bet is inadvertently accepted combining two or more bets where the outcome of one market wholly or partly impacts upon the outcome of another, the stake will be invested on the selection with the largest price. Where two or more selections are quoted at the largest price, the stakes will be equally divided between them.
- 4. Where the related parts of the bet are resolved at different times, unless special price parlay or special price accumulative odds are available, bets will be settled as instructed with the odds for the second or subsequent legs-being dates mind dates in individual stage.

#### Example:

-Can I place a parlay on Messi to score the first goal and Barcelona to win 2-0 at the combined individual odds quoted for each selection?

No, because if Messi scores the first goal the likelihood of a 2-0 win for Barcelona increases. This bet is available as a special price parlay in the scorecast market.

Related Bets for the Same Selection

Bets for the same selection to win more than one event, such as Chelsea to win the Premier League and the FA Cup, are only

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accepted when a special price is advertised. Accumulative bets for the same selection to win more than one event are not accepted at the individual odds quoted.

#### Special Price Parlay

A special price parlay provides one price combining two markets where it is not possible to multiply the odds as the outcome of one market wholly or partly impacts upon the outcome of another.

#### **Duplicate Names**

- 1.— If there is more than one team or player with the same name and the selection has not been identified by either first name, team or qualifying price, the competitor with the lowest advertised price will be taken as the selection.
- 2. If one or more competitors are quoted at the lowest advertised price, then the stake will be divided betweenthem.

#### Winning Selection Established in the Market

- 1. Bets placed are settled in real time, based on the feed from our service providers, as soon as a winning selection has
- A winning selection has deemed to have been established in the market as soon as the time played in the remainder of the match cannot affect the outcome of the bet.
- If a match is abandoned and a winning selection has been established in the market, bets placed on that market will stand win or lose.
- 4. If a match is abandoned and a winning selection has not been established in the market, bets placed on that market will be void as the match did not play for the full duration.

#### Club and International Friendlies

 Friendly matches will not necessarily indicate a home and away team. All bets will stand regardless of the venue atwhich the match is played.

#### Minute Markets

#### What is a 1 Minute Market?

A minute market is exactly that, a bet placed on a certain event that will occur in a certain minute period in the event. Each bet will state which time frame has been selected (ex: 5th-6th minute and what will happen in this minute; goal scored or corner-taken). For settlement purposes, add 1 minute to the time on the clock for the actual minute the action took place.

#### What is a 5 Minute Market?

The same principals apply to the 5 minute markets as do the 1 minute market, only over a longer period of time (the 1st 5 minutes would be 0:00-4:59 and so on).

Minute	<del>From</del>	<del>To</del>	Minute	From	<del>To</del>	Minute	From	<del>To</del>
<del>1'</del>	0:00	<del>0:59</del>	<del>31'</del>	30:00	<del>30:59</del>	<del>61'</del>	<del>60:00</del>	<del>60:59</del>
<del>2!</del>	1:00	<del>1:59</del>	<del>32'</del>	<del>31:00</del>	<del>31:59</del>	<del>62'</del>	<del>61:00</del>	<del>61:59</del>

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3!	<del>2:00</del>	<del>2:59</del>	<del>33'</del>	<del>32:00</del>	<del>32:59</del>	<del>63'</del>	<del>62:00</del>	<del>62:59</del>
44	3:00	<del>3:59</del>	<del>34'</del>	33:00	<del>33:59</del>	<del>64'</del>	63:00	<del>63:59</del>
<u>5'</u>	4 <del>:00</del>	<del>4:59</del>	<del>35'</del>	34:00	<del>34:59</del>	<del>65'</del>	64:00	64:59
<del>6'</del>	<del>5:00</del>	<del>5:59</del>	<del>36'</del>	35:00	<del>35:59</del>	<del>66'</del>	<del>65:00</del>	<del>65:59</del>
<del>7'</del>	6:00	<del>6:59</del>	<del>37'</del>	<del>36:00</del>	<del>36:59</del>	<del>67'</del>	<del>66:00</del>	<del>66:59</del>
<u>8'</u>	<del>7:00</del>	<del>7:59</del>	<del>38'</del>	<del>37:00</del>	<del>37:59</del>	<del>68'</del>	<del>67:00</del>	<del>67:59</del>
<u>ā</u> ,	8:00	8 <del>:59</del>	<u>39'</u>	38:00	38:59	<u>69'</u>	68:00	<del>68:59</del>
<del>10'</del>	9:00	<del>9:59</del>	<del>40'</del>	<del>39:00</del>	<del>39:59</del>	<del>70'</del>	<del>69:00</del>	<del>69:5</del>
11'	<del>10:00</del>	<del>10:59</del>	4 <u>1'</u>	<del>40:00</del>	<del>40:59</del>	<del>71'</del>	<del>70:00</del>	<del>70:59</del>
<del>12'</del>	<del>11:00</del>	<del>11:59</del>	4 <u>2'</u>	<del>41:00</del>	<del>41:59</del>	<del>72'</del>	<del>71:00</del>	<del>71:59</del>
13'	<del>12:00</del>	<del>12:59</del>	4 <u>3'</u>	42:00	4 <del>2:59</del>	<del>73'</del>	<del>72:00</del>	<del>72:59</del>
14'	<del>13:00</del>	<del>13:59</del>	<del>44'</del>	43:00	<del>43:59</del>	<del>74'</del>	<del>73:00</del>	<del>73:59</del>
<del>15'</del>	14:00	<del>14:59</del>	4 <del>5'</del>	44:00	<del>44:59</del>	<del>75'</del>	<del>74:00</del>	<del>74:59</del>
<del>16'</del>	<del>15:00</del>	<del>15:59</del>	<del>46'</del>	<del>45:00</del>	<del>45:59</del>	<del>76'</del>	<del>75:00</del>	<del>75:59</del>
<del>17'</del>	<del>16:00</del>	<del>16:59</del>	4 <del>7'</del>	46:00	<del>46:59</del>	<del>77'</del>	<del>76:00</del>	<del>76:59</del>
<del>18'</del>	<del>17:00</del>	<del>17:59</del>	<del>48'</del>	<del>47:00</del>	<del>47:59</del>	<del>78'</del>	<del>77:00</del>	<del>77:59</del>

### CAESARS. SPORTSBOOK SYSTEM OF ACCOUNTING AND INTERNAL CONTROLS

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Subject:	ubject: MA Mobile & Retail House Rules		les Date Approved: XX		XX			
<del>19'</del>	<del>18:00</del>	<del>18:59</del>	49 <u>'</u>	48:00	48:59	<del>79'</del>	<del>78:00</del>	<del>78:59</del>
<del>20'</del>	<del>19:00</del>	<del>19:59</del>	<del>50'</del>	<del>49:00</del>	<del>49:59</del>	<del>80'</del>	<del>79:00</del>	<del>79:59</del>
<del>21'</del>	<del>20:00</del>	<del>20:59</del>	<del></del>	<del>50:00</del>	<del>50:59</del>		<del>80:00</del>	<del>80:59</del>
<del>22'</del>	<del>21:00</del>	<del>21:59</del>	<del>52'</del>	<del>51:00</del>	<del>51:59</del>	<u>82'</u>	<del>81:00</del>	<del>81:59</del>
<del>23'</del>	<del>22:00</del>	<del>22:59</del>	<del>53'</del>	<del>52:00</del>	<del>52:59:</del>	<u>83'</u>	<del>82:00</del>	<del>82:59</del>
<del>24'</del>	<del>23:00</del>	<del>23:59</del>	<u>54'</u>	<del>53:00</del>	<del>53:59</del>	<del>84'</del>	<del>83:00</del>	<del>83:59</del>
24	25.00	23.33	34	33.00	33.33	04	03.00	03.33
<u>25'</u>	24:00	24:59	<u>55'</u>	54:00	54:59	<u>85'</u>	84:00	84:59
<del>26'</del>	<del>25:00</del>	<del>25:59</del>	<del>56'</del>	<del>55:00</del>	<del>55:59</del>	<del>86'</del>	<del>85:00</del>	<del>85:59</del>
<del>27</del> !	26:00	<del>26:59</del>	<u> </u>	<del>56:00</del>	56:59	<u>97'</u>	<del>86:00</del>	<del>86:59</del>

#### 1-Minute Markets - Corner Awarded Live

28:59

<del>27:00</del>

28:00

<del>29:00</del>

<u> 29'</u>

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Predict whether or not a corner will be awarded within the specified time period of the match. Corners markets on a specified

<del>57:00</del>

58:00

<del>59:00</del>

<del>57:59</del>

58:59

<del>59:59</del>

<del>87:00</del>

88:00

89:00

87:59

22.50

89:59

- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st minute will be settled from 0:00 to 0:59.
  - does not include first half injury time. Likewise, the 1-minute period 89:00 to 89:59 does not include secondhalf injury time.
- 2. Straight bets only will be accepted.

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but not taken. A corner that is retaken on the instruction of the match official will only count once.

- 4. Live het accentance rules apply
- If no active play takes place at all during the specified time period of the match due to the match official suspending play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- 6. If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 7. If a match is abandoned, normal abandoned rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection has been
    established in the time played before abandonment, bets placed on that selection will have already won and
    will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and no winning selection has been
    established in the time played before abandonment, bets placed will be void because the specific time period
    did not play for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand
    win or lose.
- Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will-normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is significant evidence that the data is incorrect bets will be settled based upon such reputable alternative-information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### 1-Minute Markets - Free Kick Awarded Live

Predict whether or not a free kick will be awarded within the specified time period of the match.

- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st minute will be settled from 0:00 to 0:59.
  - Injury time does not count. The 1-minute period 45:00 to 45:59 refers to the start of the second half only and
    does not include first half injury time. Likewise, the 1-minute period 89:00 to 89:59 does not include secondhalf injury time.
- Straight bets only will be accepted.
- A free kick must be awarded within the specified time period of the match to count. A free kick will not count if anincident occurs within the specified time period of the match but a free kick is not awarded until after the time period of the match has expired.
- A free kick will count if it is awarded but not taken within the specified time period of the match. Penalty kicks awarded
  will not count as free kicks for the purpose of this market
- . Live bet acceptance rules apply.
- If no active play takes place at all during the specified time period of the match due to the match official suspending play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- 7. If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 8. If a match is abandoned, normal abandoned rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection has been
    established in the time played before abandonment, bets placed on that selection will have already won and
    will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and no winning selection has been
    established in the time played before abandonment, bets placed will be void because the specific time period
    did not play for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand
    win or lose.
- 9. Settlement will occur in real time based on the feed from our service providers.

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- In the event of a dispute, the service provider will complete a verification process to settle bets. This will
  normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is
  significant evidence that the data incorrect bets will be settled based upon such reputable alternativeinformation sources which are available to us.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### 1 Minute Markets Goal Kick Awarded Live

Predict whether or not a goal kick will be awarded within the specified time period of the match.

- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st minute will be settled from 0:00 to 0:59.
  - Injury time does not count. The 1 minute period 45:00 to 45:59 refers to the start of the second half only and
    does not include first half injury time. Likewise, the 1-minute period 89:00 to 89:59 does not include secondhalf injury time.
- 2. Straight bets only will be accepted.
- B. Live bet acceptance rules apply.
- 4. A goal kick must be awarded by the match officials within the specified time period of the match to count. A goal kick will not count if a pass/clearance/shot is taken within the specified time period of the match and the goal kick is not awarded until after the time period of the market has expired.
- If no active play takes place at all during the specified time period of the match due to the match official suspending play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 7. If a match is abandoned, normal abandoned rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection has been
    established in the time played before abandonment, bets placed on that selection will have already won and
    will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and no winning selection has been
    established in the time played before abandonment, bets placed will be void because the specific time period
    did not play for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand
    win or lose.
- 8. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will
    normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is
    significant evidence that the data is incorrect bets will be settled based upon such reputable alternativeinformation sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### 1 Minute Markets Goal Scored Live

Predict whether or not a goal will be scored within the specified time period of the match.

- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st minute will be settled from 0:00 to 0:59.
  - Injury time does not count. The 1 minute period 45:00 to 45:59 refers to the start of the second half only and
    does not include first half injury time. Likewise, the 1 minute period 89:00 to 89:59 does not include secondhalf injury time.
- 2. Straight bets only will be accepted.
- Live bet acceptance rules apply.
- 4. The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if

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- a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after the time period of the match has expired.
- If no active play takes place at all during the specified time period of the match due to the match official suspending
  play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- 6. If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 7. If a match is abandoned, normal abandoned rules apply.
- If a match is abandoned during the specified time period of the match and a winning selection has been established in the time played-before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have alreadylest
  - If a match is abandoned during the specified time period of the match and no winning selection has been
    established in the time played before abandonment, bets placed will be void because the specific time period
    did not play for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand
    win or lose.
  - 8. Settlement will occur in real time based on the feed from our service providers.
    - In the event of a dispute, the service provider will complete a verification process to settle bets. This will
      normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is
      significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative
      information sources which are available to us.
    - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be
      made by 6:00 am EST the following days.

#### 1-Minute Markets - Strike the Woodwork - No Goal

Predict whether or not a shot will strike the woodwork, but not result in goal being scored, within the specified time period of the

- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st minute will be settled from 0:00 to 0:59.
  - Injury time does not count. The 1 minute period 45:00 to 45:59 refers to the start of the second half only and
    does not include first half injury time. Likewise, the 1 minute period 89:00 to 89:59 does not include second
    half injury time.
- 2. Straight bets only will be accepted.
- 3. Live bet acceptance rules apply.
- 4. The ball must actually strike the woodwork, but not result in a goal being scored, within the specified time period of the match to count. A shot striking the woodwork will not count if the shot is taken within the specified time period of thematch but the ball does not actually strike the woodwork until after the time period of the match has expired. Likewise, a shot striking the woodwork will not count if it results in a goal whether the ball crosses the goal line within the specified time period of the match has expired.
- If no active play takes place at all during the specified time period of the match due to the match official suspending play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will bevoid.
- If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 7. If a match is abandoned, normal abandoned rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection has been
    established in the time played before abandonment, bets placed on that selection will have already won and
    will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and no winning selection has been
    established in the time played before abandonment, bets placed will be void because the specific time period
    did not play for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand
    win or lose.
- 8. Settlement will occur in real time, based on the feed from our service providers.

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- In the event of a dispute, the service provider will complete a verification process to settle bets. This will
  normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is
  significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative
  information sources which are available to us.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

- Minute Markets - Throw In Awarded Live

Predict whether or not a throw in will be awarded within the specified time period of the match.

- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st minute will be settled from 0:00 to 0:59.
  - Injury time does not count. The 1 minute period 45:00 to 45:59 refers to the start of the second half only and
    does not include first half injury time. Likewise, the 1 minute period 89:00 to 89:59 does not include secondhalf injury time.
- 2. Straight bets only will be accepted.
- 3. Live bet acceptance rules apply.
- 4. A throw in must be awarded by the match officials within the specified time period of the match to count. A throw in will not count if a pass/clearance/shot is taken within the specified time period of the match and the throw in is not awarded until after the time period of the market has expired.
- If no active play takes place at all during the specified time period of the match due to the match official suspending play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- If there is disruption to play within the specified time period of the match due, although not exclusively, tosubstitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 7. If a match is abandoned, normal abandoned rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection has been
    established in the time played before abandonment, bets placed on that selection will have already won and
    will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and no winning selection has been
    established in the time played before abandonment, bets placed will be void because the specific time period
    did not play for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand
    win or lose.
- 8. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will
    normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is
    significant evidence that the data is incorrect, bets will be settled based upon such reputable alternativeinformation sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

5-Minute Markets - Corner Awarded

Predict whether or not a corner will be awarded within the specified time period of the match. Corners markets on a specified time period will be settled on corners taken.

- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st 5 minutes will be settled from 0:00 to 4:59.
  - Injury time does not count. The 5 minute period 45:00 to 49:59 refers to the start of the second half only and
    does not include first half injury time. Likewise, the 5-minute period 85:00 to 89:59 does not include secondhalf injury time.
- 2. Straight bets only will be accepted.

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- 3. A corner must be awarded within the specified time period of the match to count. A corner will count if it is awarded but not taken. A corner that is retaken on the instruction of the match official will only countonce.
- If no active play takes place at all during the specified time period of the match due to the match official suspending
  play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- 5. If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 6. If a match is postponed, normal postponed rules apply.
- If a match is abandoned, normal abandoned rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection has been
    established in the time played before abandonment, bets placed on that selection will have already won and
    will be settled as winners. Bets placed on other selections in this market will have alreadylost.
  - If a match is abandoned during the specified time period of the match and no winning selection has been
    established in the time played before abandonment, bets placed will be void because the specific time period
    did not play for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand
    win or lose.
- 8. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will
    normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is
    significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative
    information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### 5 Minute Markets Corner Awarded Live

Predict whether or not a corner will be awarded within the specified time period of the match. Corners markets on a specified time period will be settled on corners awarded. All other corners markets will be settled on corners taken.

- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st 5 minutes will be settled from 0:00 to 4:59.
  - Injury time does not count. The 5 minute period 45:00 to 49:59 refers to the start of the second half only and
    does not include first half injury time. Likewise, the 5 minute period 85:00 to 89:59 does not include secondhalf injury time.
- 2. Straight bets only will be accepted.
- 3. Live bet acceptance rules apply.
- A corner must be awarded within the specified time period of the match to count. A corner will count if it is awarded but not taken. A corner that is retaken on the instruction of the match official will only countonce.
- If no active play takes place at all during the specified time period of the match due to the match official suspending
  play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- If there is disruption to play within the specified time period of the match due, although not exclusively, tosubstitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 7. If a match is abandoned, normal abandoned rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection has been
    established in the time played before abandonment, bets placed on that selection will have already won and
    will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and no winning selection has been
    established in the time played before abandonment, bets placed will be void because the specific time period
    did not play for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand win or lose.
- 8. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will-

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normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is significant evidence that the data is incorrect bets will be settled based upon such reputable alternative information sources which are available to us.

 Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### 5 Minute Markets Goal Scored

Predict whether or not a goal will be scored within the specified time period of the match.

- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st 5 minutes will be settled from 0:00 to 4:59.
  - Injury Time does not count. The 5 minute periods at the end of each half 40:00 to 44:59 and 85:00 to 89:59
    do not include any injury time played. The 5 minute period 45:00 to 49:59 refers to the start of the second-half only and does not include first half injury time.
- 2. Straight bets only will be accepted.
- 3. The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after the time period of the match has expired.
- 4. If no active play takes place at all during the specified time period of the match due to the match official suspending play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 6. If a match is postponed, normal postponed rules apply.
- 7. If a match is abandoned, normal abandoned rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection has been
    established in the time played before abandonment, bets placed on that selection will have already won and
    will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and no winning selection has been
    established in the time played before abandonment, bets placed will be void because the specific time period
    did not play for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand
    win or lose.
- 8. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will
    normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is
    significant evidence that the data is incorrect, bets will be settled based upon such reputable alternativeinformation sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### 5-Minute Markets Goal Scored Live

Predict whether or not a goal will be scored within the specified time period of the match

- 1.— Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st 5 minutes will be settled from 0:00 to 4:59
  - Injury time does not count. The 5 minute period 45:00 to 49:59 refers to the start of the second half only and
    does not include first half injury time. Likewise, the 5 minute period 85:00 to 89:59 does not include secondhalf injury time.
- 2. Straight bets only will be accepted.
- 3. Live bet acceptance rules apply.
- 4. The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if

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- a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after the time period of the match has expired.
- If no active play takes place at all during the specified time period of the match due to the match official suspending play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- 6. If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 7. If a match is abandoned, normal abandoned rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection has been
    established in the time played before abandonment, bets placed on that selection will have already won and
    will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and no winning selection has been
    established in the time played before abandonment, bets placed will be void because the specific time period
    did not play for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand
    win or lose.
- 3. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will
    normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is
    significant evidence that the data is incorrect, bets will be settled based upon such reputable alternativeinformation sources which are available to us.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the
  following day.
  - 5 Minute Markets Match Action in the Next 5 Minutes

Predict how many points will be scored during the specified time period of the match using the following points scoring system

- Each goal = 10
- Each corner awarded = 3
- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st 5 minutes will be settled from 0:00 to 4:59.
  - Injury time does not count. The 5 minute period 45:00 to 49:59 refers to the start of the second half only and
    does not include first half injury time. Likewise, the 5 minute period 85:00 to 89:59 does not include secondhalf injury time.
- 2. Straight bets only will be accepted.
- A corner must be awarded within the specified time period of the match to count. 3 points will be scored if a corner is
  awarded but not taken. A corner that is retaken on the instruction of the match official will only count once and will
  score 3 points.
- 4. The ball must actually cross the goal line within the specified time period of the match to count. No points will be scored if a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after the time period of the match has expired.
- If no active play takes place at all during the specified time period of the match due to the match official suspending play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 7. If a match is postponed, normal postponed rules apply.
- 8. If a match is abandoned, normal abandoned rules apply.
  - If a match is abandoned during the specified time period of the match and 16 or more points have beenscored in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and 15 or less points have been scored
    in the time played before abandonment, bets placed will be void because the specific time period did notplay for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand

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#### win or lose

- 9. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will
    normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is
    significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative
    information courses which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

5 Minute Markets - Match Action in the Next 5 Minutes Live

Predict how many points will be scored during the specified time period of the match using the following points scoring system:

- Each goal = 10
- Each corner awarded = 3
- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st 5 minutes will be settled from 0:00 to 4:59.
  - Injury time does not count. The 5-minute period 45:00 to 49:59 refers to the start of the second half only and
    does not include first half injury time. Likewise, the 5-minute period 85:00 to 89:59 does not include secondhalf injury time.
- 2. Straight bets only will be accepted.
- 3. Live bet acceptance rules apply.
- 4. A corner must be awarded within the specified time period of the match to count. 3 points will be scored if a corner is awarded but not taken. A corner that is retaken on the instruction of the match official will only count once and will score 3 points.
- 5. The ball must actually cross the goal line within the specified time period of the match to count. No points will be secred if a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after the time period of the match has expired.
- If no active play takes place at all during the specified time period of the match due to the match official suspending play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 8. If a match is abandoned, normal abandoned rules apply.
  - If a match is abandoned during the specified time period of the match and 16 or more points have beenscored in the time played before abandonment, bets placed on that selection will have already won and willbe settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and 15 or less points have been scored
    in the time played before abandonment, bets placed will be void because the specific time period did notplay for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand
    win or lose.
- 9. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will
    normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is
    significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative
    information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

5 Minute Markets Over/Under 1.5 Corners

Predict whether the number of corners awarded within the specified time period of the match will be over/under 1.5; over

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means 2 corners or more and under means 0 or 1 corner. Corners markets on a specified time period will be settled on corners awarded. All other corners markets will be settled on corners taken.

- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st 5 minutes will be settled from 0:00 to 4:59.
  - Injury time does not count. The 5 minute period 45:00 to 49:59 refers to the start of the second half only and
    does not include first half injury time. Likewise, the 5 minute period 85:00 to 89:59 does not include secondhalf injury time.
- 2. Straight bets only will be accepted.
- B. Live bet acceptance rules apply.
- 4.— A corner must be awarded within the specified time period of the match to count. A corner will count if it is awarded but not taken. A corner that is retaken on the instruction of the match official will only countonce.
- If no active play takes place at all during the specified time period of the match due to the match official suspending play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- 6. If there is disruption to play within the specified time period of the match due, although not exclusively, tosubstitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 7. If a match is postponed, normal postponed rules apply.
- 8. If a match is abandoned, normal abandoned rules apply.
  - If a match is abandoned during the specified time period of the match and the over selection in this market
    has been won in the time played before abandonment, bets placed on that selection will have already won
    and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and the over selection in this markethas not been won in the time played before abandonment, bets placed will be void because the specifiedtime period of the match did not play for the full duration.
  - If a match is abandoned after the specified time period of the match, bets placed on this market will stand
    win or lose.
- Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will
    normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is
    significant evidence that the data is incorrect bets will be settled based upon such reputable alternativeinformation sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### 5 Minute Markets Over/Under 1.5 Corners Live

Predict whother the number of corners awarded within the specified time period of the match will be over/under 1.5; overmeans 2 corners or more and under means 0 or 1 corner. Corners markets on a specified time period will be settled on corners awarded. All other corners markets will be settled on corners taken-

- 1. Bets are settled on the events that occur only within the specified time period of the match.
  - Bets placed on the 1st 5 minutes will be settled from 0:00 to 4:59.
  - Injury time does not count. The 5 minute period 45:00 to 49:59 refers to the start of the second half only and
    does not include first half injury time. Likewise, the 5 minute period 85:00 to 89:59 does not include secondhalf injury time.
- 2. Straight bets only will be accepted.
- 3. Live bet acceptance rules apply.
- 4. A corner must be awarded within the specified time period of the match to count. A corner will count if it is awarded but not taken. A corner that is retaken on the instruction of the match official will only countonce.
- 5. If no active play takes place at all during the specified time period of the match due to the match official suspending play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- 6. If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.

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#### If a match is abandoned, normal abandoned rules apply

- If a match is abandoned during the specified time period of the match and the over selection in this market
  has been won in the time played before abandonment, bets placed on that selection will have already won
  and will be settled as winners. Bets placed on other selections in this market will have alreadylost.
- If a match is abandoned during the specified time period of the match and the over selection in this markethas not been won in the time played before abandonment, bets placed will be void because the specifiedtime period of the match did not play for the full duration.
- If a match is abandoned after the specified time period of the match, bets placed on this market will stand
  win or lose.
- 8. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will
    normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is
    significant evidence that the data is incorrect bets will be settled based upon such reputable alternative
    information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Anytime Goalscorer

Select a player to score at any time during a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- ${\color{red}2.} \quad {\color{red}\text{Own goals do not count towards an anytime goalscorer.}}$
- If the selected player does not start the match and enters the field of play at any time, bets placed on that player in this
  market will stand.
- If the selected player leaves the field of play without scoring a goal, bets placed on that player in this market will have lost and will be settled as losers.
- 5. If the selected player takes no part in the match, bets placed on that player in this market will be void
- 6. If a match is postponed, normal postponed match rules apply.
- 7. If a match is abandoned, normal abandoned match rules apply.
  - If a winning anytime goalscorer selection has been established in the time played before abandonment, bets
    placed on that player in this market will have already won and will be settled as winners.
  - If the selected player has left the field of play without scoring in the time played before abandonment, bets
    placed on that player in this market will have already lost.
  - If the selected player is still on the field of play and has not scored at the time of abandonment bets placed
    on that player in this market will be void, subject to normal abandoned match rules, because the match did
    not play for the full duration.
- 8. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Anytime Goalscorer Live

Select a player to score at any time during a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. Own goals do not count towards an anytime goalscorer.
- If the selected player leaves the field of play without scoring a goal, bets placed on that player in this market will have
  lost and will be settled as losers.

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- 5. If a match is abandoned, normal abandoned match rules apply.
  - If a winning anytime goalscorer selection has been established in the time played before abandonment, bets
    placed on that player in this market will have already won and will be settled as winners.
  - If the selected player has left the field of play without scoring in the time played before abandonment, bets
    placed on that player in this market will have already lost.
  - If the selected player is still on the field of play and has not scored at the time of abandonment bets placed
    on that player in this market will be void, subject to normal abandoned match rules, because the match did
    not play for the full duration.
- 6. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Both Teams to Score & Over/Under 2.5 Goals

Predict whether both teams will score a goal combined with over/under 2.5 goals in a match in a special price parlay. Under

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2.— If either team fails to score a goal, bets placed on this market will have lost and will be settled as losers regardless of the result of the over/under market.
- 3. If a match is postponed, normal postponed rules apply.
- 4. If a match is abandoned, normal abandoned rules apply.
  - If both teams have scored and the over selection has been won in the time played before abandonment, bets
    placed on that outcome in this market will have already won and settled as winners. Bets placed on the
    under selection in this market will have already lost.
  - If both teams have not scored and/or the over market has not been won in the time played beforeabandonment, bets placed will be void, subject to normal abandoned rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available or if there is significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Both Teams to Score

Predict whether or not both teams will score in a match.

- 1- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- If a match is postponed, normal postponed rules apply.
- 3. If a match is abandoned, normal abandoned rules apply.
  - If both teams have scored in the time played before abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other outcomes on this market will have already lost.
  - If both teams have not scored in the time played before abandonment, bets placed will be void, subject to
    normal abandoned match rules, because the match did not play for the full duration.
- 4. Settlement will occur in real time based on the feed from our service providers.

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- In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from this source or if there is significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Both Teams to Score Live

Predict whether or not both teams will score in a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned, normal abandoned rules apply.
  - If both teams have scored in the time played before abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other outcomes on this market will have already lost.
  - If both teams have not scored in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 1. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from this source or if there is significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

### Both Teams to Score in Both Halves

Predict whether or not both teams will score in both halves of a match.

1. Bets comprise of two legs—first half/second half—and are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count unless otherwise stated.

The market may comprise of a number of possible outcomes as outlined below:

- <del>o Yes/Yes</del>
- O Yes/No
- O No/No
- <del>O No/Yes</del>

The first option refers to first half and the second option refers to second half.

If the selected outcome is yes, both teams have to score.

If the selected outcome is no, both teams must fail to score.

If either/both teams fail to score a goal in either/both halves of the match, bets placed on this market will have lost and will be settled as losers.

- If either of the legs doesn't result in the chosen outcome selected, the bets placed on this market will have lost and bets settled as losers.
- 3. If a match is postponed, normal postponed rules apply.
- 4. If a match is abandoned, normal abandoned rules apply.
  - If both teams have satisfied the requirements of the selection in both halves (Yes/Yes, Ne/Yes) in the time
    played before abandonment, bets placed on that outcome will have already won and settled as winners.

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- Bets placed on other market outcomes will be void because the match did not play for the full duration.
- Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from this source or if there is significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Both Score No Draw

Predict that both teams will score with either team winning the specified match in a special price parlay. If the match ends in a draw or if either or both teams fail to score a goal, bets placed on this market will have lost.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- If the match ends in a draw, bets placed on this market will have lost and will be settled as losers regardless of whether
  both teams score.
- If either or both teams fail to score a goal, bets placed on this market will have lost and will be settled as losersregardless of the match result.
- If a match is postponed, normal postponed rules apply.
- 5. If a match is abandoned, normal abandoned rules apply.
- 6. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from this source or if there is significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Match Result and Both Teams to Score

Predict the result of a match from home win, draw, away win combined with both teams scoring a goal in a special price parlay.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- If either team fails to score a goal, bets placed on this market will have lost and will be settled as losers regardless of the match result.
- 3. If a match is postponed, normal postponed rules apply.
- 4. If a match is abandoned, normal abandoned rules apply.
- 5. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from this source or if there is significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am FST the following day.

#### Match Result and Both Teams to Score Live

Predict the result of a match from home win, draw, away win combined with both teams scoring a goal in a special price parlay.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- If either/both teams fail to score a goal, bets placed on this market will have lost and will be settled as losers regardless
  of the match result.

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- 4. If a match is abandoned, normal abandoned rules apply.
- 5. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from this source or if there is significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Odds boost markets are ordinary prices made bigger and better.

- Significant Conditions
  - Wager limits apply
  - Single bets only
  - The Company have the right to modify or restrict how much is placed on any market per customer
  - Cash out my bet is not available for odds boost markets
  - Once you have reached the maximum wager amount you can bet on this market, the boosted price will no longer be available

#### **Match Action**

Predict the total points scored during a match using the following points system

- o Each goal = 10
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Bets cannot be combined in a double or any other accumulative bet involving the same match.
- No points will be scored if a corner is awarded but not taken. A corner that is retaken on the instruction of the match
  official will only count once and only score 3 points.
- 4. If a match is postponed, normal postponed match rules apply.
- 5. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned and 101 points or more have been scored in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and two points of less have been scored in the time played before abandonment bets placed will be void, subject to normal abandoned rules, because the match did not play for the fullduration.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### **Mythical Matches**

Predict the result of an imaginary match. The result of the match will be decided by the number of goals scored by the teams involved in their actual fixtures.

- 1. Singles and upwards accepted.
- Selections taken from a mythical match cannot be combined with any actual match involving the same team or their
  opponents.

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- 3. If a match is postponed, normal postponed match rules apply
- 4. If a match is abandoned, normal abandoned match rules apply.

#### Playor Passos

Predict whether the number of passes made in a match by the named player will be over the number specified. If the market is over 40 passes, over means 41 passes or more.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match-official at the end of normal time. Extra time does not count.
- 2. A pass is defined as an intentional played ball from one player to another.
- 3. If the selected player does not start the match, bets placed on that player in this market will be void even if they enter-
- If the selected player leaves the field of play without making over the specified number of passes, bets placed on that
  player in this market will have lost and will be settled as losers.
- 5. If a match is postponed, normal postponed match rules apply.
- . If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned and the over selection has been won in the time played before abandonment, bets
    placed on that selection in this market will have already won and will be settled as winners.
  - If a match is abandoned and the selected player has left the field of play without making the requirednumber of passes in the time played before abandonment, bets placed on that player in this market will have already lost.
  - If a match is abandoned and the selected player is still on the field of play and has not made the requirednumber of passes at the time of abandonment, bets placed on that player in this market will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 7. In the event of a dispute, settlement will be determined using data available immediately after the final whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Player Shots

Predict whether the number of shots made in a match by the named player will be over the number specified. If the market is over 4 shots, over means 5 shots or more.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- A shot is defined as being any goal attempt that resulted in a goal being scored, would have resulted in a goal being scored but was stopped by a goalkeeper's save or by a defender, missed the goal, or hits the woodwork.
- 3.— If the selected player does not start the match, bets placed on that player in this market will be void even if they enter the field of play as a substitute and make over the specified number of shots.
- 4. If the selected player leaves the field of play without making over the specified number of shots, bets placed on that player in this market will have lost and will be settled as losers.
- 5. If a match is postponed, normal postponed match rules apply.
- 6. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned and the over selection has been won in the time played before abandonment, bets
    placed on that selection in this market will have already won and will be settled as winners.
  - If a match is abandoned and the selected player has left the field of play without making the requirednumber of shots in the time played before abandonment, bets placed on that player in this market will have already lost.
  - If a match is abandoned and the selected player is still on the field of play and has not made the requirednumber of shots at the time of abandonment, bets placed on that player in this market will be void, subject to normal abandoned match rules, because the match did not play for the full duration.

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- 7. In the event of a dispute, settlement will be determined using data available immediately after the final whistle. If data is not available or if there is significant evidence that the data is incorrect, bets will be settled based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Player Shots on Target

Predict whether the number of shots on target made in a match by the named player will be over the number specified. If the market is over 2 shots on target, over means 3 shots on target or more.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
- A shot on target is defined as being any goal attempt that resulted in a goal being scored or would have resulted in a goal being scored but was stopped by a goalkeeper's save or by a defender who is the last player.
  - Shots directly hitting the frame of the goal are not counted as shots on target unless the ball goes in and is awarded as a goal.
  - Shots blocked by another player (who is not the 'last man') are not counted as shots on target.
  - A cross—even if dealt with by the keeper—is not a shot on target (a cross is a medium—to long range pass
    from a wide area of the field towards the center of the field near the opponent's goal).
- If the selected player does not start the match, bets placed on that player in this market will be void even if they enterthe field of play as a substitute and make over the specified number of shots on target.
- 4. If the selected player leaves the field of play without making over the specified number of shots on target, bets placed on that player in this market will have lost and will be settled as losers.
- 5. If a match is postponed, normal postponed match rules apply.
- 6. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned and the over selection has been won in the time played before abandonment, bets
    placed on that selection in this market will have already won and will be settled as winners.
  - If a match is abandoned and the selected player has left the field of play without making the requirednumber of shots on target in the time-played before abandonment, bets placed on that player in this market will have already lost.
  - If a match is abandoned and the selected player is still on the field of play and has not made the requirednumber of shots on target at the time of abandonment, bets placed on that player in this market will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 7. In the event of a dispute, settlement will be determined using data available immediately after the final. If data is not available or if there is significant evidence the data is incorrect, bets will be settled based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Player Specials

#### Predict the outcome of the player special market.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2.— If the selected player does not start the match, bets placed on that player in this market will be void.
- 3- If the selected player leaves the field of play before the player special market has been won, bets placed on that player in this market will have lost and will be settled as losers.
- 4. If the selected player takes no part in the match, bets placed on that player will be void.
- 5. If a match is postponed, normal postponed match rules apply.
- 6. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played before-

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abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.

- If the selected player has left the field of play without winning the market in the time played before
  abandonment, bets placed on that player in this market will have already lost.
- If a match is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 7. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after
    the event.

#### Player Specials Live

Select up to two players in the match to achieve any of the following: To score a free kick /To score a header/To score from outside the penalty area/To assist a goal.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. An assist is defined as the final pass or pass-come-shot leading to the recipient of the ball scoring a goal. A player who
- 3.— If one or both of the selected players leave the field of play without achieving the required outcome, bets placed on the player(s) in this market will have lost and will be settled as losers.
- 4. If a match is postponed, normal postponed match rules apply.
  - If a match is abandoned, normal abandoned match rules apply.
    - If a match is abandoned and the selected player(s) has achieved the required outcome in the time played before abandonment, bets placed in this market will have already won and will be settled as winners. Bets placed on other options in this market will have lost and be treated as losers.
    - If a match is abandoned and the selected player(s) has left the field of play without achieving the required
      outcome in the time played before abandonment, bets placed on that player(s) in this market will have
      already lost.
    - If a match is abandoned and the selected player(s) is still on the field of play and has not achieved the
      required outcome at the time of abandonment, bets placed on the selected player(s) in this market will be
      void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 6. In the event of a dispute, settlement will be determined using data available immediately after the final whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Player Tackles

Predict whether the number of tackles made in a match by the named player will be over the number specified. If the market is

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- A tackle is defined as where a player connects with the ball in a challenge and successfully takes the ball away from the player in possession.
- 3.— If the selected player does not start the match, bets placed on that player in this market will be void even if they enter the field of play as a substitute and make over the specified number of tackles.

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- 4. If the selected player leaves the field of play without making over the specified number of tackles, bets placed on that player in this market will have lost and will be settled as losers.
- 5. If a match is postponed, normal postponed match rules apply.
- 6. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned and the over selection has been won in the time played before abandonment, bets
    placed on that selection in this market will have already wen and will be settled as winners.
  - If a match is abandoned and the selected player has left the field of play without making the requirednumber of tackles in the time played before abandonment, bets placed on that player in this market will have already lost.
  - If a match is abandoned and the selected player is still on the field of play and has not made the requirednumber of tackles at the time of abandonment, bets placed on that player in this market will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 7. In the event of a dispute, settlement will be determined using data available immediately after the final whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies afterthe event.

Player to Have Over X Shots on Target in Each Half

Predict a player to have over x shots on target in each half.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- A shot on target is defined as being any goal attempt that resulted in a goal being scored or would have resulted in a goal being scored but was stopped by a goalkeeper's save or by a defender who is the last player.
  - Shots directly hitting the frame of the goal are not counted as shots on target, unless the ball goes in and is awarded as a goal.
  - Shots blocked by another player (who is not the 'last man') are not counted as shots on target.
  - A cross—even if dealt with by the keeper—is not a shot on target (a cross is a medium—to long range pass from a wide area of the field towards the center of the field near the opponent'sgoal).
- If the selected player does not start the match, bets are void, even if the player comes on as a substitute and has over a shots on target in each half.
- 4. If the selected player leaves the field of play without having over x shots on target, bets placed on that player in this market will have lost and will be settled as losers as long as they were on the field of play in bothhalves.
- 5. If a match is postponed, normal postponed match rules apply.
- 6. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned and the over selection has been won in the time played before abandonment, bets
    placed on that selection in this market will have already won and will be settled as winners.
  - If a match is abandoned and the selected player has left the field of play without making the requirednumber of shots on target in the time played before abandonment, bets placed on that player in this marketwill have already lost.
  - If a match is abandoned and the selected player is still on the field of play and has not made the requirednumber of shots on target at the time of abandonment, bets placed on that player in this market will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- In the event of a dispute, settlement will be determined using data available immediately after the final whistle. If data
  is not available or if there is significant evidence the data is incorrect, bets will be settled based upon reputable
  alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

Player to Assist a Goal

Select a player to assist a goal during a match.

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- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. An assist is defined as the final pass or pass come shot leading to the recipient of the ball scoring a goal.
  - A player winning a penalty, which is subsequently then scored, will not count as having assisted a goal.
  - If a player scores directly from a free kick, the player who was fouled will not be credited with the assist.
- 3. If the selected player does not start the match, bets placed on that player in this market will be void even if they enter the field of play as a substitute and assist a goal.
- 4.— If the selected player leaves the field of play without making an assist, bets placed on that player in this market will have lost and will be settled as losers.
- 5. In the event of an own goal being scored no assist will be awarded.
- 6. If a match is postponed, normal postponed match rules apply.
- 7. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned and the selected player has made an assist in the time played before abandonment bets placed on that selection in this market will have already won and will be settled as winners.
  - If a match is abandoned and the selected player has left the field of play without making an assist in the time played before abandonment, bets placed on that player in this market will have already lost.
  - If a match is abandoned and the selected player is still on the field of play and has not made an assist at the
    time of abandonment, bets placed on that player in this market will be void, subject to normal abandoned
    match rules, because the match did not play for the full duration.
- In the event of a dispute, settlement will be determined using data available immediately after the final whistle. If data
  is not available or if there is significant evidence the data is incorrect, bets will be settled based upon reputable
  alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

Player to Score and to Assist a Goal

Predict a player from the options listed to score and assist a goal in the match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Own goals do not count.
- If the selected player does not start the match and enters the field at any time, bets placed on that player will be made void.
- 4.— An assist is defined as being the final pass or pass come shot leading to the recipient of the ball scoring a goal
  - A player winning a penalty, which is subsequently scored, will not count as having assisted a goal.
  - If a player scores directly from a free kick, the player who was fouled will not be credited with the assist
- 5. If the selected player leaves the field of play without scoring and assisting a goal, bets placed on that player in this market will have lost and will be settled as losers.
- 6. If the selected player takes no part in the match, bets placed on that player will be void.
- 7. If a match is postponed, normal postponed match rules apply.
- 8. If a match is abandoned, normal abandoned match rules apply.
  - If the selected player has scored and assisted a goal in the time played before abandonment, bets placed on that player in this market will have already won and will be settled as winners.
  - If the selected player has left the field of play without scoring and assisting a goal in the time played before
    abandonment, bets placed on that player in this market will have already lost and will be settled as losers.
  - If the selected player is still on the field of play and has not scored and assisted a goal at the time of abandonment, bets placed on that player in this market will be void because the match did not play for the full duration.
- 9. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.

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#### Player Transfer Specials

Predict the next club a nominated player will be transferred/loaned to before the close of the transfer window

- 1. If the player is transferred to another club, then a bet on that club is a winning selection
- 2. If the player signs for another club on loan, then a bet on that club is a winning selection.
- 3. If the player is transferred to one club but loaned to a new club, then a bet on the club he is transferred to is a winning selection.
- If the player is transferred to one club but loaned backed to his original club, then a bet on the club to which he is transferred is a winning selection.
- 5. If the player is not transferred or loaned before the close of the transfer window, bets will be settled as losing.
- 6. In the event of a dispute, data published on the website of the player's existing club or in a club press release will determine settlement. If the data is not available or if there is significant evidence the data on the club website is incorrect, bets will be settled on reputable alternative information sources available to us.
- 7. Adjustments to settlement will not be made for any changes made after the transfer window has closed.
- While every effort will be made to list all probable teams a player can transfer to, the list will not be exhaustive and other teams are available on request.
- 9. In the event of a player a) transferring to a team that is not listed or b) not moving to a new club, all bets on the market will be settled as lesers.

#### Race to Score Live

#### Predict which player out of two named players will score first.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match-official at the end of normal time. Extra time does not count.
- If one of the players leave the field of play before either player has scored, bets still stand and if the other player subsequently scores bets on the player who scored will be settled as winners.
- 3. If both of the selected players leave the field of play without scoring, bets placed on the players in this market will have lost and will be settled as losers.
- 4. If neither player scores in the match "neither player to score" will be the winner.
- 5. Own goals do not count.
- 6. If a match is postponed, normal postponed match rules apply.
- 7. If a match is abandoned, normal abandoned match rules apply.
  - If a player has scored before his opponent in the time played before abandonment, bets placed on that
    outcome will have already won and will be settled as winners. Bets on other outcomes in this market will
    already have lost and be settled as losers.
  - If neither player has scored before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play the full duration.
- In the event of a dispute, settlement will be determined using data available immediately after the final whistle. If data
  is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based
  upon reputable alternative information courses available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Race to X Goals Live

Predict which player out of two named players will be the first to score the next goal.

1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.

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- If one of the players leave the field of play before either player has scored the next goal, bets still stand and if the other
  player subsequently scores the next goal, bets on the player who scored will be settled as winners.
- If both of the selected players leave the field of play without scoring the next goal, bets placed on the players in this
  market will have lost and will be settled as losers.
- 4. If neither of the named players scores the next goal, "neither player to score" will be the winner
- 5. If a match is postponed, normal postponed match rules apply.
- 6. If a match is abandoned, normal abandoned match rules apply.
  - If a player has scored the next goal before his opponent in the time played before abandonment, bets placed
    on that outcome will have already won and will be settled as winners. Bets on other outcomes in this market
    will already have lost and be settled as losers.
  - If the next goal has not been scored before abandonment, bets placed will be void, subject to normal
    abandoned match rules, because the match did not play the full duration. If data is not available or if there is
    significant evidence the data is incorrect, bets will be settled based upon reputable alternative information
    sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Team Performance

Predict the total points scored during a match by a specified team using the following points system:

- Each goal = 10
- Clean sheet = 5
- Each corner taken = 3
- 1.— Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. Bets cannot be combined in a parlay involving the same match.
- 3. No points will be scored if a corner is awarded but not taken. A corner retaken on the instruction of the match official will only count once and only score 3 points
- 4. If a match is postponed, normal postponed match rules apply.
- 5. If a match is abandoned, normal abandoned match rules apply.
- 5. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Team Shots on Target

Predict the number of shots on target made in a match by the named team will be over the number specified. If the market is over 5 shots on target, over means 6 shots on target or more.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- A shot on target is defined as being any goal attempt that resulted in a goal being scored or would have resulted in a
  goal being scored but was stopped by a goalkeeper's save or by a defender who is the last player.
  - Shots directly hitting the frame of the goal are not counted as shots on target, unless the ball goes in and is awarded as a goal.
  - Shots blocked by another player (who is not the 'last man') are not counted as shots on target.
  - A cross—even if dealt with by the keeper—is not a shot on target (a cross is a medium—to long range pass)

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from a wide area of the field towards the center of the field near the opponent's goal).

- 3. If a match is postponed, normal postponed match rules apply.
- 4. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned and the over selection has been won in the time played before abandonment, bets
    placed on that selection in this market will have already won and will be settled as winners.
- 5. In the event of a dispute, settlement will be determined using data available immediately after the final whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled based upon alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### ET Correct Score Live

#### Predict the score during extra time.

- Bets are settled only on the events that occur in extra time. This includes any injury/stoppage time added on by the
  match official at the end of extra time. The events that occur in normal time and penalty shoot outs do not count.
  - Example: The score at the end of normal time is Chelsea 1.1 Man Utd and the score at the end of extra time is Chelsea 2.1 Man Utd. The extra time correct score is Chelsea 1.0 Man Utd.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned during extra time normal abandoned match rules apply
- 4.— Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### ET Double Result Live

Predict the result of the first period of extra time and the result at the end of extra time.

Example: If the score at the end of the first period of extra time is Chelsea 0-0 Aston Villa and the score at end of extra time is Chelsea 1-0 Aston Villa, the winning market is Draw/Chelsea.

- Bets are settled only on the events that occur in extra time. This includes any injury/stoppage time added on by the
  match official at the end of extra time. The events that occur in normal time and penalty shoot outs do not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned, normal abandoned match rules apply.
- Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### ET First Half Correct Score Live

Predict the score during the first half of extra time.

1. Bets are settled on the events that occur in the first period of extra time. This includes any injury/stoppage time added on by the match official at the end of the first period of extra time. Normal time, the second period of extra time and shootouts do not count.

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- Live bet acceptance rules apply
- 3. If a match is abandoned during the first period of extra time, permal abandoned match rules apply
  - If a match is abandoned after the specific period of extra time, bets placed on this market will stand win or lose.
- 4. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### ET Half Betting Live

### Predict the result of a specific period of extra time.

- Bets are settled only on the events that occur in the specific period of extra time. This includes any injury/stoppage
  time added on by the match official at the end of the specific period of extra time. Normal time, the other period of
  extra time and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 8. If a match is abandoned during the specific period of extra time, normal abandoned match rules apply.
  - If a match is abandoned after the specific period of extra time, bets placed on this market will stand win or lace.
- Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### ET Half Over/Under Goals Live

Select whether the number of goals scored in a specific period of extra time will be over/under the number specified. If the market is over/under 1.5 goals, over means 2 goals or more and under means 0 or 1 goal.

- Bets are settled on the events that occur in the specific period of extra time. This includes any injury/stoppage time added on by the match official at the end of the specific period of extra time. Normal time, the other period of extra time and shootcuts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned during the specific period of extra time and the over-selection has been won in the
    time played before abandonment, bets placed on that selection in this market will have already won and will
    be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specific period of extra time and the over selection has not been won in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
  - If a match is abandoned after the specific period of extra time bets placed on this market will stand win or lose.
- 4. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after

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#### the event

#### ET Halves with a Goal Live

Select when goals will be scored during extra time from: first half only | second half only | both halves | neither half

- Bets are settled only on the events that occur in extra time. This includes any injury/stoppage time added on by the match official at the end of extra time. The events that occur in normal time and shootouts do not count.
- 2. Live bet acceptance rules apply
- If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned during extra time and a goal has been scored in both halves in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during extra time and a goal has not been scored in both halves in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 4. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### ET Next Goal Live

Select the team to score the specified goal during extra time. This is applicable to 2nd, 3rd and all subsequent goals

- Bets are settled only on the events that occur in extra time. This includes any injury/stoppage time added on by the
  match official at the end of extra time. The events that occur in normal time and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned during extra time and a winning selection has been established in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already jost.
  - If a match is abandoned during extra time and no winning selection has been established in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 4. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the purpose.

#### ET Over/Under Goal Live

Select whether the number of goals scored in extra time will be over/under the number specified. If the market is over/under 1.5 goals, over means 2 goals or more and under means 0 or 1 goal.

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- Bets are settled only on the events that occur in extra time. This includes any injury/stoppage time added on by the
  match official at the end of extra time. The events that occur in normal time and shootouts do not count.
- Live bet acceptance rules apply.
- 3. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned during extra time and the over selection has been won in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during extra time and the over selection has not been won for the nominated team
    in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules,
    because the match did not play for the full duration.
- 1. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### ET Team Over/Under Goals Live

Predict whether the number of goals scored by a team in extra time will be over/under the number specified. If the market is over/under 1.5 goals, over means 2 goals or more and under means 0 or 1 goal.

- Bets are settled only on the events that occur in extra time. This includes any injury/stoppage time added on by the
  match official at the end of extra time. The events that occur in normal time and penalty shoot outs do not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned during extra time and the over-selection has been won for the nominated team in
    the time played before abandonment, bets placed on that selection in this market will have already won and
    will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during extra time and the over selection has not been won for the nominated team
    in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules,
    because the match did not play for the full duration.
- 1. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### ET Teams to Score Live

Predict which teams will score in extra time from: home team only | away team only | both | neither

- Bets are settled only on the events that occur in extra time. This includes any injury/stoppage time added on by the
  match official at the end of extra time. The events that occur in normal time and penalty shoot outs do not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned, normal abandoned match rules apply.
  - If a match is abandoned during extra time and both teams have scored in the time played beforeabandonment, bets placed on that outcome in this market will have already won and settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during extra time both teams have not scored in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not

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### play for the full duration.

- 4. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### ET to Qualify Live

Predict the team that will qualify for the next round of a given tournament in extra time.

- 1. Bets are settled only on the events that occur in extra time. This includes any injury/stoppage time added on by the match official and shootcuts at the end of extra time.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned, normal abandoned match rules apply.
- Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the cuent.

#### To Win in Extra Time

Select a team to win a match in extra time from: home win | draw | away win.

- Bets are settled only on the events that occur in extra time. This includes any injury/stoppage time added on by the
  match official at the end of extra time. The events that occur in normal time and shootouts do not count.
- $2. \hspace{0.5cm} \textbf{If a match is postponed, normal postponed match rules apply.} \\$
- 3. If a match is abandoned, normal abandoned match rules apply.
  - Settlement will occur in real time based on the feed from our service providers.
    - In the event of a dispute, settlement will be determined using data available immediately after the final
      whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
      based upon reputable alternative information sources available to us.
    - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### ET Match Result Live

Predict the result of a match at the end of extra time from: home win | draw | away win.

- 1. Bets are settled only on the events that occur in extra time. This includes any injury/stoppage time added on by the match official at the end of extra time. The events that occur in normal time and shootouts do not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned, normal abandoned match rules apply.
- 4. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### InsureBet First Goal Scorecast

Predict the correct score and anytime goalscorer in a special price parlay. If the selected player fails to score the first goal, but scores any other goal, the stake will be refunded.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
- 2. Own goals do not count towards the first goalscorer, but do towards the correct score. If the first goal in the match is an own goal the winning selection in the first goalscorer market will be the scorer of the second goal. If the second goal is also an own goal the winning selection in the first goalscorer market will be the scorer of the third goal and so on.
- 3. Goals scored by a goalkeeper do not count towards first goalscorer, but do towards correct score. If the first goal in the match is scored by a goalkeeper, the winning selection in the first goalscorer market will be the scorer of the second goal. If the second goal is also scored by a goalkeeper the winning selection in the first goalscorer market will be the scorer of the third goal and so on.
- If the final score is 0.0 or in the event of only own goals and/or only goals scored by a goalkeeper in the match, beta placed on this market will have lost because no winning selection in the first goalscorer market was established.
- If the selected player enters the field of play before the first goalscorer market has been won, bets placed including that player in this market will stand.
- 6. If the selected player enters the field of play after first goalscorer market has been won, bets placed including that player in this market will revert to the correct score market at the price of that selection at the time of bet placement.
- If the selected player leaves the field of play before the first goalscorer market has been won, bets placed including
  that player in this market will have lost and will be settled as losers.
- 8. If the selected player takes no part in the match, bets placed including that player in this market will revert to the correct score market at the price of that selection at the time of bet placement.
- 9. If a match is postponed, normal postponed match rules apply.
- If a match is abandoned, normal abandoned match rules apply and bets placed on this market will revert to the first goalscorer market at the price of that selection at the time of bet placement.
  - If the selected player has left the field of play without scoring the first goal in the time played before
    abandonment, bets placed including that player in this market will have already lost.
  - If a winning selection in the first goalscorer market has not been established in the time played before the match was abandoned, bets placed on this market will be void subject to normal abandoned match rules.
- 11. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### InsureBet First Goal Scorecast Live

Predict the first goalscorer and the correct score of a match in a special price parlay. If the selected player fails to score the firstgoal, but scores any other goal, the stake will be refunded. These rules are applicable to 2nd, 3rd and all subsequent goalscorers

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. Own goals do not count towards the first goalscorer, but do towards the correct score. If the first goal in the match is an own goal the winning selection in the first goalscorer market will be the scorer of the second goal. If the second goal is also an own goal the winning selection in the first goalscorer market will be the scorer of the third goal and so on.

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- 4. Goals scored by a goalkeeper do not count towards first goalscorer, but do towards correct score. If the first goal in the match is scored by a goalkeeper, the winning selection in the first goalscorer market will be the scorer of the second goal. If the second goal is also scored by a goalkeeper, the winning selection in the first goalscorer market will be the scorer of the third goal and so on.
- 5. If the final score is 0.0 or in the event of only own goals and/or only goals scored by a goalkeeper in the match, betsplaced on this market will have lost because no winning selection in the first goalscorer market was established.
- If the selected player leaves the field of play before the first goalscorer market has been won, bets placed including that player in this market will have lost and will be settled as losers.
- If a match is abandoned, normal abandoned match rules apply and bets placed on this market will revert to the first
  goalscorer market at the price of that selection at the time of bet placement.
  - If the selected player has left the field of play without scoring the first goal in the time played before
    abandonment, bets placed including that player in this market will have already lost.
  - If a winning selection in the first goalscorer market has not been established in the time played before the
    match was abandoned, bets placed on this market will be void subject to normal abandoned match rules.
- 8. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### InsureBet First Goal Wincast

Predict the first goalscorer and match result in a special price parlay. If the selected player fails to score the first goal, but scores any other goal, the stake will be refunded.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- Own goals do not count towards first goalscorer, but do towards the match result. If the first goal in the match is an
  own goal the winning selection in the first goalscorer market will be the scorer of the second goal. If the second goal is
  also an own goal the winning selection in the first goalscorer market will be the scorer of the third goal and so on.
- 3. Goals scored by a goalkeeper do not count towards first goalscorer, but do towards the match result. If the first goal in the match is scored by a goalkeeper, the winning selection in the first goalscorer market will be the scorer of the second goal. If the second goal is also scored by a goalkeeper, the winning selection in the first goalscorer market will be the scorer of the third goal and so on.
- If the final score is 0-0 or in the event of only own goals and/or only goals scored by a goalkeeper in the match, betsplaced on this market will have lost because no winning selection in the first goalscorer market wasestablished.
- If the selected player does not start the match and enters the field of play before the first goalscorer market has been won, bets placed including that player in this market will stand.
- If the selected player enters the field of play after first goalscorer market has been won, bets placed including that
  player in this market will revert to the match result market at the price of that selection at the time of bet placement.
- If the selected player leaves the field of play before the first goalscorer market has been won, bets placed including that player in this market will have lost and will be settled as losers.
- If the selected player takes no part in the match, bets placed including that player in this market will revert to the match result market at the price of that selection at the time of bet placement.
- 9. If a match is postponed, normal postponed match rules apply.
- If a match is abandoned, normal abandoned match rules apply and bets placed on this market will revert to the first goalscorer market at the price of that selection at the time of bet placement.
  - If a winning selection in the first goalscorer market has not been established in the time played before the
    match was abandoned, bets placed on this market will be void subject to normal abandoned match rules.
  - If the selected player has left the field of play without scoring the first goal in the time played before abandonment, bets placed including that player in this market will have already lost.
- 11. Settlement will occur in real time based on the feed from our service providers.

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- In the event of a dispute, settlement will be determined using data available immediately after the final
  whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
  based upon such reputable alternative information sources which are available to us.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### InsureBet First Goal Wincast Live

Predict the first goalscorer and match result in a special price parlay. If the selected player fails to score the first goal, but scores any other goal, the stake will be refunded.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. Own goals do not count towards first goalscorer, but do towards the match result. If the first goal in the match is anown goal, the winning selection in the first goalscorer market will be the scorer of the second goal. If the second goal is also an own goal, the winning selection in the first goalscorer market will be the scorer of the third goal and so on.
- 4. Goals scored by a goalkeeper do not count towards first goalscorer, but do towards the match result. If the first goal in the match is scored by a goalkeeper, the winning selection in the first goalscorer market will be the scorer of the second goal. If the second goal is also scored by a goalkeeper, the winning selection in the first goalscorer market will be the scorer of the third goal and so on.
- If the final score is 0-0 or in the event of only own goals and/or only goals scored by a goalkeeper in the match, betsplaced on this market will have lost because no winning selection in the first goalscorer market was established.
- If the selected player leaves the field of play before the first goalscorer market has been won, bets placed including that player in this market will have lost and will be settled as losers.
- 4. If a match is abandoned, normal abandoned match rules apply and bets placed on this market will revert to the first goalscorer market at the price of that selection at the time of bet placement.
  - If a winning selection in the first goalscorer market has not been established in the time played before the
    match was abandoned, bets placed on this market will be void subject to normal abandoned match rules.
  - If the selected player has left the field of play without scoring the first goal in the time played beforeabandonment, bets placed including that player in this market will have already lost.
- 8.— Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### InsureBet First Goalscorer

Select a player to score the first goal in a match. If the player fails to score the first goal, but scores any other goal, the stake wil be refunded.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Own goals do not count towards the first goalscorer. If the first goal in the match is an own goal, the winning selection in this market will be the scorer of the second goal. If the second goal is also an own goal, the winning selection in this market will be the scorer of the third goal and so on. If no further goals are scored, the winning selection in this market will be no goalscorer.
- 3. Goals scored by a goalkeeper do not count towards the first goalscorer. If the first goal in the match is scored by a goalkeeper, the winning selection in this market will be the scorer of the second goal. If the second goal is also scored by a goalkeeper, the winning selection in this market will be the scorer of the third goal and so on. If no further goalsare scored, the winning selection in this market will be no goalscorer.
- 4.— If the final score is 0-0 or in the event of only own goals and/or only goals scored by a goalkeeper in the match, the

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winning selection in this market will be no goalscorer

- If the selected player does not start the match and enters the field of play before the first goalscorer market has been won, bets placed on that player in this market will stand.
- If the selected player does not start the match and enters the field of play after the first goalscorer market has been won, bets placed on that player in this market will be void.
- If the selected player leaves the field of play before the first goalscorer market has been won, bets placed on that
  player in this market will have lost and will be settled as losers.
- 8. If the selected player takes no part in the match, bets placed on that player in this market will be void.
- 9. If a match is postponed, normal postponed match rules apply.
- 10.—If a match is abandoned, normal abandoned match rules apply-
  - If a winning first goalscorer selection has been established in the time played before abandonment, betsplaced on that player in this market will have already won and will be settled as winners. Bets placed on other players in this market will have already lost.
  - If the selected player has left the field of play without scoring the first goal in the time played before abandonment, bets placed on that player in this market will have already lost.
  - If a winning first goalscorer selection has not been established in the time played before abandonment, bets
    placed on players that are still on the field of play in this market will be void, subject to normal abandoned
    match rules, because the match did not play for the full duration.
- 11. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### InsureBet Player to Score 2 or More

Select a player to score 2 or more goals in a match. If the player scores only 1 goal, the stake will be refunded.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Own goals do not count towards goals scored.
- 3. If the selected player does not start the match, bets placed on that player in this market will be void even if they enter-
- 4. If the selected player leaves the field of play without scoring two or more goals, bets placed on that player in this market will have lost and will be settled as losers.
- 5. If the selected player takes no part in the match, bets placed on that player in this market will be void.
- 6. If a match is postponed, normal postponed match rules apply.
- 7. If a match is abandoned, normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    player in this market will have already won and will be settled as winners.
  - If the selected player has left the field of play without scoring two or more goals in the time played before
    abandonment, bets placed on that player in this market will have already lost and will be settled as losers.
  - If the selected player is still on the field of play and has not scored two or more goals at the time of
    abandonment bets placed on that player in this market will be void, subject to normal abandoned match
    rules, because the match did not play for the full duration.
- 8. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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Select a player to score 2 or more goals in a match. If the player scores only 1 goal, the stake will be refunded.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. Own goals do not count towards goals scored.
- 4. If the selected player leaves the field of play without scoring two or more goals, bets placed on that player in this market will have lost and will be settled as lesers.
- 5. If a match is abandoned, normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    player in this market will have already won and will be settled as winners.
  - If the selected player has left the field of play without scoring two or more goals in the time played before
    abandonment, bets placed on that player in this market will have already lost and will be settled as losers.
  - If the selected player is still on the field of play and has not scored two or more goals at the time of
    abandonment bets placed on that player in this market will be void, subject to normal abandoned match
    rules, because the match did not play for the full duration.
- Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### InsureBet Player to Score a Hat Trick

Select a player to score 3 or more goals in a match. If the player scores only 2 goals, the stake will be refunded.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Own goals do not count towards a hat trick.
- If the selected player does not start the match, bets placed on that player in this market will be void even if they enter the field of play as a substitute and score a hat trick.
- If the selected player leaves the field of play without scoring a hat trick, bets placed on that player in this market will have lost and will be settled as losers.
- 5.— If the selected player takes no part in the match, bets placed on that player in this market will be void.
- 6. If a match is postponed, normal postponed match rules apply.
- 7. If a match is abandoned, normal abandoned match rules apply.
  - If a winning hat trick selection has been established in the time played before abandonment, bets placed on that player in this market will have already won and will be settled as winners.
  - If the selected player has left the field of play without scoring a hat trick in the time played before
    abandonment, bets placed on that player in this market will have already lost and will be settled as losers.
  - If the selected player is still on the field of play and has not scored a hat trick at the time of abandonmentbets placed on that player in this market will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 8. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon roputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

InsureBet Player to Score a Hat Trick Live

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Select a player to score 3 or more goals in a match. If the player scores only 2 goals, the stake will be refunded.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- Live bet acceptance rules apply.
- 3. Own goals do not count towards a hat trick.
- If the selected player leaves the field of play without scoring a hat trick, bets placed on that player in this market willhave lost and will be settled as losers.
- 5. If a match is abandoned, normal abandoned match rules apply.
  - If a winning hat trick selection has been established in the time played before abandonment, bets placed on that player in this market will have already won and will be settled as winners.
  - If the selected player has left the field of play without scoring a hat trick in the time played before
    abandonment, bets placed on that player in this market will have already lost and will be settled as losers.
  - If the selected player is still on the field of play and has not scored a hat trick at the time of abandonmentbets placed on that player in this market will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 6. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data available immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon reputable alternative information sources available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Tournament First Time Winner

Predict whether the tournament winners will have wen that tournament for the first time.

- 1. Cup or tournament winners will be determined by the official rules of the respective governing body.
- If a team has points deducted or is disqualified by the official governing body during the course of the giventournament or cup competition, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled based on the official competition rules immediately after the tournament winners are
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after
    the event. This includes changes or adjudications made by governing bodies, pools panels, player committees
    etc.

#### Tournament Group Dual Forecast

Predict two teams to finish in first and second positions in any order in their group at the end of the group stage of a given tournament.

- 1. Tournament group finishing places will be determined by the official rules of the respective governing body
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after all matches in the respective group have been placed.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the

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#### Tournament Group Straight Forecast

Predict two teams to finish in first and second positions in the correct order in their group at the end of the group stage of a given tournament.

- 1. Tournament group finishing places will be determined by the official rules of the respective governing body.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- Bets placed will be settled from the feed supplied by our service providers, which will be based on the official-competition rules, immediately after all matches in the respective group have been placed.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

#### Tournament - Group to Finish Bottom

Predict a team to finish bottom of their group at the end of the group stage of a given tournament.

- 1. Tournament group finishing places will be determined by the official rules of the respective governing body.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after all matches in the respective group have been placed.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

#### Tournament Group to Qualify

Predict whether a team will qualify from their group at the end of the group stage of a given tournament

- 1. Tournament group qualifiers will be determined by the official rules of the respective governing body.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after all matches in the respective group have been placed.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

Tournament - Group Top 2 Finish

Predict whether a team will finish in one of the top 2 positions of their group at the end of the group stage of a given tournament.

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- Tournament group finishing places will be determined by the official rules of the respective governing body.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- Bets placed will be settled from the feed supplied by our service providers, which will be based on the official
  competition rules, immediately after all matches in the respective group have been placed.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

Tournament Group Tricast

Predict three teams to finish in first, second and third positions in the correct order in their group at the end of the group stage of a given tournament.

- 1. Tournament group finishing places will be determined by the official rules of the respective governing body.
- 2. If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after all matches in the respective group have been placed.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

Tournament - Highest Scoring Group

Select the group in which most goals will be scored in the given tournament.

- 1. Dead heat rules apply.
- 2. Only matches played in the tournament will count. Goals scored in qualifying matches or friendly/exhibition matches will not count
- If a team has points deducted or is disqualified by the official governing body during the course of the given tournament or cup competition, bets placed on this market will stand.
- 4. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- Bets placed will be settled based on the official competition rules, immediately after all matches in the group stage of the given tournament have been completed.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after
    the event. This includes changes or adjudications made by governing bodies, pools panels, player committees
    etc.

Tournament Highest Scoring Team

Select the team that will score the most goals in the given tournament.

- 1. Dead heat rules apply.
- Only matches played in the tournament will count. Goals scored in qualifying matches or friendly/exhibition matches
  will not count
- 3. Only goals scored in normal time and extra time will count. Penalties scored in shootouts will not count.
- If a team has points deducted or is disqualified by the official governing body during the course of the given tournament or cup competition, bets placed on this market will stand.
- 5. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 6. Bets placed will be settled based on the official competition rules immediately after the completion of all matches.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after
    the event. This includes changes or adjudications made by governing bodies, pools panels, player committees

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Select the group in which fewest goals will be scored in the given tournament.

- Only matches played in the tournament will count, Goals scored in qualifying matches or friendly/exhibition matches will not count
- If a team has points deducted or is disqualified by the official governing body during the course of the giventournament or cup competition, bets placed on this market will stand.
- If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- Bets placed will be settled based on the official competition rules, immediately after all matches in the group stage of the given tournament have been completed.
  - -Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees

Select the team that will score the fewest goals in the given tournament.

- If a team has points deducted or is disqualified by the official governing body during the course of the given tournament or cup competition, bets placed on this market will stand.
- If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
  - Bets placed will be settled based on the official competition rules, immediately after the completion of all matches.
    - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

#### Tournament Goalscorer Match Bet

- Only matches played in the tournament will count. Goals scored in qualifying matches or friendly/exhibition matches will not count.
- If both players score the same number of goals in the tournament, bets placed on those players in this market will be
- If neither player scores and/or both/either player only scores own goals in the tournament, bets placed on those players in this market will be void.
- If either/both players are suspended or banned by the official governing body during the course of given tournament or league, bets placed on this market will stand.
- If either selected player takes no part in the tournament, bets placed on those players in this market willstand.
- 7. If both selected players take no part in the tournament, bets placed on those players in this market will be void-
- 8. If a match is postponed, normal postponed rules apply.
- 9. If a match is abandoned, normal abandoned rules apply.
- 10. Bets placed will be settled based on the official competition rules immediately following the completion of all matches in the tournament.

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#### Tournament Winner and Top Scorer Parlay

Prodict the winner and the ton scorer of a given tournament at the end of the season in a special price parlay

- 1. Tournament winners will be determined by the official rules of the respective governing body
- Bets placed will be settled immediately after the team being awarded/lifting the cup/trophy. A shootout or any otherprocess which is used to determine the tournament winner will count towards the tournament winner, but will not count towards the top scorer.
- 3. Dead heat rules apply to players that are tied on goals scored.
- Any process used by the governing body to determine an outright winner of the tournament top goalscorer will not
  count for bets placed on this market.
- 5. Only matches played in the respective tournament will count. Goals scored in qualifying matches, other tournaments, or friendly/exhibition matches will not count.
- 6. If a player does not play any matches in the tournament, bets placed on that player will have lost.
- 7. Only goals scored in normal time and extra time will count. Own goals and shootouts will not count.
- If a team has points deducted or is disqualified by the official governing body during the course of the giventournament or cup competition, bets placed on this market will stand.
- 9. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- Bets placed will be settled based on the official competition rules immediately following the completion of all matches in the tournament
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

#### Lift the Trophy & Lift the Trophy Live

Predict the team that will lift the trophy of a given tournament.

- 1. If a match is postponed, normal postponed rules apply.
- 2. If a match is abandoned, normal abandoned rules apply.
- 3. Live bet acceptance rules apply.
- 4. Settlement will occur in real time based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Name the Finalists

Predict the two teams that will reach the final of a given tournament or cup competition.

- Cup or tournament finalists will be determined by the official rules of the respective governing body.
- If a team has points deducted or is disqualified by the official governing body during the course of the given tournament or cup competition, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.

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- Bets placed will be settled based on the official competition rules immediately following the completion of all matches
  in the tournament.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

#### Stage of Elimination

Predict at which stage of a given tournament the named team will be eliminated.

- 1. Tournament places will be determined by the official rules of the respective governing body.
- 2. If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules immediately after all matches in the competition have been played.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes
  changes or adjudications made by governing bodies, pools panels, player committees etc.

To Reach the Final

Predict a team to reach the final of a given tournament or cup competition.

- 1. Cup or tournament finalists will be determined by the official rules of the respective governing body.
- If a team has points deducted or is disqualified by the official governing body during the course of the given tournament or cup competition, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled based on the official competition rules immediately following the completion of the tournament semi-finals.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

#### To Reach the Quarterfinal

Predict a team to reach the quarterfinal of a given tournament or cup competition.

- Cup or tournament quarterfinalists will be determined by the official rules of the respective governing body.
- If a team has points deducted or is disqualified by the official governing body during the course of the giventournament or cup competition, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- Bets placed will be settled based on the official competition rules immediately after the tournament quarter finalists
  are known.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

To Reach the Semifinal

Predict a team to reach the semifinal of a given tournament or cup competition.

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- 1. Cup or tournament semifinalists will be determined by the official rules of the respective governing body.
- If a team has points deducted or is disqualified by the official governing body during the course of the giventournament or cup competition, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled based on the official competition rules immediately after the tournament semifinalists are known.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

#### Total Group Goals Over/Under

Select whether the number goals scored by the named team at the end of the group stage of a given tournament is over orunder the specified option. For example, if the market is over/under 3.5 goals, under means 0, 1, 2 or 3 goals and over means 4 goals or more.

- Only matches played in the group stage of the given tournament will count. Goals scored in the knockout stages, qualifying matches or friendly/exhibition matches will not count
- 2. Only goals scored in normal time and extra time will count. Penalties scored in shootouts will not count.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, bets placed on this market will stand.
- 4. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- Bets placed will be settled based on the official competition rules immediately after the named team has completed their group stage matches.
  - a. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

#### <del>Total Group Points</del>

Predict the number points gained by the named team at the end of the group stage of a given tournament.

- 1. Only matches played in the groups stage of the given tournament will count.
- 2. If the team has points deducted or is disqualified by the official governing body during the course of the given
- 3.— If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- Bets placed will be settled based on the official competition rules, immediately after the named team has completed their group stage matches.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

#### Total Group Points Over/Under

Select whether the number points gained by the named team at the end of the group stage of a given tournament is over orunder the specified option. For example, if the market is under/over 5.5 points, under means 0, 1, 2, 3, 4 or 5 points and over means 6 points or more.

1. Only matches played in the groups stage of the given tournament will count.

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- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand-
- Bets placed will be settled based on the official competition rules, immediately after the named team has completed their group stage matches.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

#### Tournament Total Number of Goals Scored in Extra Time

<del>Select the total number of goals scored in extra time in the given tournament from the specified options</del>

- 1. Only matches played in the tournament will count. Goals scored in qualifying matches or friendly/exhibition matches will not count
- Only goals scored in extra time will count. This includes any injury/stoppage time added on by the match official at the
  end of extra time. Goals scored in normal time and penalty shoot-outs will not count.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled based on the official competition rules, immediately after the completion of all matches.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committeesete.

#### Tournament - Total Tournament Goals

Select the total number of goals scored in the given tournament from the specified entions.

- Only matches played in the tournament will count. Goals scored in qualifying matches or friendly/exhibition matches
  will not count
- 2. Only goals scored in normal time and extra time will count. Penalties scored in penalty shoot outs will not count.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled based on the official competition rules, immediately after the completion of all matches.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

#### Tournament - Total Tournament - Own Goals

Select whether the number of own goals scored in a given tournament is under or over the specified option. If the market is under/over 3.5 goals, under means 0, 1, 2 or 3 goals and over means 4 goals or more.

- Only matches played in the tournament will count. Own goals scored in qualifying matches or friendly/exhibition matches will not count.
- 2. Own goals scored in normal time and extra time will count.
- 3.— If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled based on the official competition rules, immediately after the completion of all matches.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event.

#### Tournament Group Winner

Predict the winner of a specific group in a given tournament.

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- 1. Tournament group winners will be determined by the official rules of the respective governing body.
- If a team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled based on the official competition rules, immediately following the completion of all matches in the specified group.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

#### **Tournament Top Goalscorer**

Predict the top goalscorer at the end of a given tournament.

- 1. Dead heat rules apply to players that are level on goals scored.
- 2. Bets placed on players who do not/did not play in the tournament will be settled as a losing bet.
- 3. Any process used by the governing body to determine an outright winner will not count for bets placed on this market
- Only matches played in the respective tournament will count. Goals scored in qualifying matches, other tournaments, or friendly/exhibition matches will not count.
- 5. Only goals scored in normal time and extra time will count. Own goals and penalty shoot-outs will not count.
- 6. Bets placed will be settled based on the official competition rules, immediately following the completion of all matches in the tournament.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This
  includes changes or adjudications made by governing bodies, pools panels, player committeesets.

**Tournament and Cup Competition Winners** 

Predict the winner of a given tournament or Cup Competition.

- Cup or tournament winners will be determined by the official rules of the respective governing body. Bets placed will
  be settled immediately after the team being awarded/lifting the cup/trophy.
- If a team has points deducted or is disqualified by the official governing body during the course of the giventournament or cup competition, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- Bets placed will be settled based on the official competition rules, immediately following the completion of all matches
  in the tournament.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

#### **Tournament and Cup Competition Winners Live**

Predict the winner of a given tournament or Cup Competition

- 1. Cup or tournament winners will be determined by the official rules of the respective governing body. Bets placed will be settled immediately after the team being awarded/lifting the cup/trophy.
- 2. Live bet acceptance rules apply.
- If a team has points deducted or is disqualified by the official governing body during the course of the giventournament or cup competition, bets placed on this market will stand.
- 4. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 5. Bets placed will be settled based on the official competition rules, immediately following the completion of all matches

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#### <del>in the tournament.</del>

6. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

#### Tournament Which Group will the Winner Come From?

Predict which group the winner of a given tournament will come from.

- 1. Tournament winners will be determined by the official rules of the respective governing body.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after all matches in the competition have been played.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

#### Tournament Winner Double Chance

Predict that one of the two coupled teams will win the given tournament

- 1. Tournament winners will be determined by the official rules of the respective governing body.
- If the team has points deducted or is disqualified by the official governing body during the course of the given tournament group stage, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official-competition rules, immediately after all matches in the competition have been played.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

#### Tournament Winner Treble Chance

Predict that one of the three coupled teams will win the given tournament.

- 1. Tournament winners will be determined by the official rules of the respective governing body.
- If the team has points deducted or is disqualified by the official governing body during the course of the giver tournament group stage, bets placed on this market will stand.
- 3. If a team takes no part in the tournament or does not complete all of its fixtures, bets placed on this marketwill stand.
- Bets placed will be settled from the feed supplied by our service providers, which will be based on the official
  competition rules, immediately after all matches in the competition have been played.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

Half Betting

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Predict the result of a specified half of a match from: home win | draw | away win

- Example: If the full time result was Everton 2.1 Arsenal and the half time result was Everton 2.0 Arsenal, the winning selection for the first half would be Everton and the winning selection for the second half would be Arsenal.
- 1.— Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time added on by the match official at the end of normal time. The events that occur in the other half of the match and extra time do not count unless otherwise stated.
- 2. If a match is postponed normal postponed match rules apply.
- If a match is abandoned during the specified half normal abandoned match rules apply.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Half Betting Live

Predict the result of a specified half of a match from: home win | draw | away win.

- Example: If the full time result was Everton 2.1 Arsenal and the half time result was Everton 2.0 Arsenal, the winning selection for the first half would be Everton and the winning selection for the second half would be Arsenal.
- 1.— Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage timeadded on by the match official at the end of normal time. The events that occur in the other half of the match and extra time do not count unless otherwise stated.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned during the specified half normal abandoned match rules apply.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Half Both Teams to Score

Predict whether or not both teams will score during a specified half of a match.

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- If either team fails to score a goal in the specified half, bets placed on this market will have lost and will be settled aslosers.
- 3. If a match is postponed normal postponed match rules apply.
- . If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified half and both teams have scored in the time played before.

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- abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other selections in this market will have already lost.
- If a match is abandoned during the specified half and both teams have not scored in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the specified halfdid not play for the full duration.
- If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the guart

#### Half Both Teams to Score Live

Predict whether or not both teams will score during a specified half of a match.

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2. In play bet acceptance rules apply.
- 3. If either team fails to score a goal in the specified half, bets placed on this market will have lost and will be settled as
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified half and both teams have scored in the time played beforeabandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified half and both teams have not scored in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the specified halfdid not play for the full duration.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Half Correct Score

#### Select the score during a specified half of a match.

- Example: If the full-time result was Everton 2.1 Arsenal and the half time result was Everton 2.0 Arsenal, the winning selection for the first half would be Everton 2.0 Arsenal and the winning selection for the second half would be Everton 0.1 Arsenal.
- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- If a match is postponed normal postponed match rules apply
- 3. If a match is abandoned during the specified half normal abandoned match rules apply.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.

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- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Half Correct Score Live

#### Select the score during a specified half of a match.

- Example: If the full time result was Everton 2.1 Arsenal and the half time result was Everton 2.0 Arsenal, the winning selection for the first half would be Everton 2.0 Arsenal and the winning selection for the second half would be Everton 0.1 Arsenal.
- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2. Live bet acceptance rules apply
- 3. If a match is abandoned during the specified half normal abandoned match rules apply.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Half Double Chance

Predict the result of a specified half of a match from the 3 possible permutations: home or draw | away or draw | home or away.

- Examples of the specified half result and winning selections in this market:
  - Everton 1 0 Tottenham home or draw | home or away
  - Everton 1-1 Tottenham home or draw | away or draw
- Everton 1 2 Tottenham away or draw | home or away
  - Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
    added on by the match official at the end of the specified half of the match. The other half of the match and extra time
    do not count unless otherwise stated.
  - 2. If a match is postponed normal postponed match rules apply.
  - 3. If a match is abandoned during the specified half normal abandoned match rules apply.
    - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
  - 4. Settlement will occur in real time, based on the feed from our service providers.
    - In the event of a dispute, settlement will be determined using data published immediately after the final
      whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
      based upon such reputable alternative information sources which are available to us.
    - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Half Goals Odd/Even

Predict whether the total number of goals scored in a specified half of a match will be an odd or even number.

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2.—If no goals are scored in the specified half of the match, the winning selection in the market will be even
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned during the specified half normal abandoned match rules apply.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Half Goals Odd/Even Live

Predict whether the total number of goals scored in a specified half of a match will be an odd or even number

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2. In play bet acceptance rules apply.
- 3. If no goals are scored in the specified half of the match, the winning selection in the market will be even.
- 4. If a match is abandoned during the specified half normal abandoned match rules apply.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Half Number of Goals Live

Predict the number of goals scored in a specified half of a match from: none |1|2|3|4|5 or more.

- 1. Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time added on by the match official at the end of the specified half of the match. The other half of the match and extra time do not count unless otherwise stated.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified half and five or more goals have been scored in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.

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- If a match is abandoned during the specified half and four or less goals have been scored in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the specified half did not play for the full duration.
- If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the overt.

#### Half Over/Under Goals

Predict whether the number of goals scored in one half of a match is over/under the number specified. If the market is over/under 1.5 goals, over means 2 goals or more and under means 0 or 1 goal.

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified half and the over selection has been won in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified half and the over selection has not been won in the time playedbefore abandonment, bets placed will be void, subject to normal abandoned match rules, because the specified half did not play for the full duration.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Half Over/Under Goals Live

Predict whether the number of goals scored in one half of a match is over/under the number specified. If the market is over/under 1.5 goals, over means 2 goals or more and under means 0 or 1 goal.

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified half and the over selection has been won in the time playedbefore abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified half and the over selection has not been won in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the specified half did not play for the full duration.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose

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- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Half Team Goals

Predict the number of goals scored by a nominated team in a specified half of a match from: none | 1 | 2 | 3 or more.

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2. If the nominated team does not score a goal in the specified half, the winning selection in the market will be none.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified half and the nominated team has scored 3 or more goals in the
    time played before abandonment, bets placed on that selection in this market will have already won and will
    be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified half and the nominated team has scored less than 3 goals in the
    time played before abandonment, bets placed will be void, subject to normal abandoned match rules,
    because the specified half did not play for the full duration.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Half Team Over/Under Goals

Predict whether the number of goals scored by a nominated team in one half of a match is over/under the number specified. If the market is over/under 1.5 goals, over means 2 goals or more and under means 0 or 1 goal.

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply
  - If a match is abandoned during the specified half and the over selection has been won for the nominatedteam in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on the under selection in this market will have already lost.
  - If a match is abandoned during the specified half and the over selection has not been won for the nominated team in the time played before abandonment, bets placed will be void, subject to normal abandoned matchrules, because the specified half did not play for the full duration.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final

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whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.

 Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Half Team Over/Under Goals Live

Predict whether the number of goals scored by a nominated team in one half of a match is over/under the number specified. If the market is over/under 1.5 goals, over means 2 goals or more and under means 0 or 1 goal.

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified half and the over selection has been won for the nominated team in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on the under selection in this market will have already lost.
  - If a match is abandoned during the specified half and the over selection has not been won for the nominated team in the time played before abandonment, bets placed will be void, subject to normal abandoned matchrules, because the specified half did not play for the full duration.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Half Teams to Score

Predict which team will score a goal in a specified half of a match.

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2. If no goals are scored in the specified half, the winning selection in the market will be no goal.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified half and a winning selection has been established in the time
    played before abandonment, bets placed on that selection in this market will have already won and will be
    settled as winners. Bets placed on other selections in this market will have already lost.
- If a match is abandoned during the specified half and no winning selection has been established in the time played before abandonment,
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
  - 5. Settlement will occur in real time, based on the feed from our service providers.
    - In the event of a dispute, settlement will be determined using data published immediately after the final
      whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
      based upon such reputable alternative information sources which are available to us.
    - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Half Time Correct Score

#### Predict the score at half time

- Bets are settled only on the events that occur in the first half of the match. This includes any injury/stoppage timeadded on by the match official at the end of normal time. The second half of the match and extra time do not count.
- 2. If no goals are scored in the specified half, the winning selection in the market will be no goal.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned during the first half normal abandoned match rules apply.
  - If a match is abandoned during the second half bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Half Total Goals

### Predict the number of goals scored in a specified half of a match from: none | 1 | 2 | 3 | 4 or more.

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2. If a match is postponed normal postponed match rules apply.
- If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified half and four or more goals have been scored in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified half and three or less goals have been scored in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the specified half did not play for the full duration.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Half of First Team Goal

### Predict the half of a match in which a nominated team will score their first goal

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If the nominated team does not score a goal, the winning selection in the market will be no goal
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a goal has been scored by the nominated team in the time played before-

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- abandonment, bets placed on the winning half in this market will have already won and will be settled as winners. Bets placed on the other half will have already lost.
- If a match is abandoned and a goal has not been scored by the nominated team in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such control of the properties in formation sources, which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the ovent.

#### Half of First Team Goal Live

Predict the half of a match in which a nominated team will score a specified goal. This is applicable to 2nd, 3rd and all subsequent goals.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If the nominated team does not score a goal, the winning selection in the market will be no goal
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a goal has been scored by the nominated team in the time played before
    abandonment, bets placed on the winning half in this market will have already won and will be settled as
    winners. Bets placed on the other half will have already lost.
  - If a match is abandoned and a goal has not been scored by the nominated team in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Half of the First Goal

Predict the half of a match in which the first goal will be scored.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If the match finishes 0-0, the winning selection in the market will be no goal.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a goal has been scored in the time played before abandonment, bets placed on
    the winning half in this market will have already won and will be settled as winners. Bets placed on the other
    half will have already lost.
  - If a match is abandoned and a goal has not been scored in the time played before abandonment, bets placed
    will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.

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- In the event of a dispute, settlement will be determined using data published immediately after the final
  whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
  based upon such reputable alternative information sources which are available to us.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Half of First Goal Live

Predict the half of a match in which the specified goal will be scored. This is applicable to 2nd, 3rd and all subsequent goals.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If the final score is 0 0, the winning selection in the market will be no goal.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a goal has been scored in the time played before abandonment, bets placed on
    the winning half in this market will have already won and will be settled as winners. Bets placed on the other
    half will have already lost.
  - If a match is abandoned and a goal has not been scored in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Half with Most Goals Live

Predict the half of a match in which the most goals will be scored.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If an equal number of goals are scored in each half, the winning selection in this market will be a tie.
- 4. If a match is abandoned normal abandoned match rules apply
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### **Highest Scoring Half**

Predict the half of a match in which the most goals will be scored.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If an equal number of goals are scored in each half, the winning selection in this market will be a draw.

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- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply
  - If a match is abandoned during the second half and more goals have been scored in the time played before
    abandonment in the second half than were scored in the entire first half, bets placed on the second half in
    this market will have already won and will be settled as winners. Bets placed on the first half in this market
    will have already left.
  - If a match is abandoned during the second half and fewer goals have been scored in the time played before
    abandonment in the second half than were scored in the first half, bets placed on this market will be void
    because the half did not play for the full duration
  - If a match is abandoned during the first half bets placed on this market will be void because the half did not
    play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the cuant.

#### Second Half First Goal

Select a team to score the first goal in the second half of a match.

- Bets are settled on the events only that occur in the second half. This includes any injury/stoppage time added on by the match official at the end of the second half. The events that occur in the first half of the match and extra time do not count unless otherwise stated.
- If the first goal scored in the second half is an own goal, the winning selection in this market will be the team that is awarded the goal.
- 3. If no goal is scored in the second half, the winning selection in this market will be no goal.
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the second half and a winning selection has been established in the timeplayed before abandonment, bets placed on the team that scored the first goal will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the second half and a goal has not been scored in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Team Highest Scoring Half

Predict the half of a match in which a nominated team will score the most goals.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If the nominated team scores an equal number of goals in each half, the winning selection in this market will be adraw.
- 3. If a match is postponed normal postponed match rules apply.

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- 4. If a match is abandoned normal abandoned match rules apply.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Team to Score in Half

Predict whether or not a nominated team will score in a specified half of a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. The other half of the match and extra time do not count unless otherwise stated.
- 2. If the nominated team does not score a goal in the specified half, the winning selection in this market will be no-
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified half and the nominated team has scored a goal in the timeplayed before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. But placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified half and the nominated team has not scored a goal in the timeplayed before abandonment, bets placed will be void, subject to normal abandoned match rules, because the specified half did not play for the full duration.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### To Score in Both Halves

### Predict whether a team will score in both halves of a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If the selected team fails to score a goal in each half, the winning selection in this market will be no
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and the selected team has scored in both halves in the time played beforeabandonment, bets placed on that selection in this market will have already won and will be settled as winners.
  - If a match is abandoned and the selected team has not scored in both halves in the time played before
    abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not
    play for the full duration.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.

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 Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the cupit.

#### To Score in Both Halves Live

Predict whether or not a team will score in both halves of a match

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- Live bet acceptance rules apply.
- 3. If the selected team fails to score a goal in each half, the winning selection in this market will be no.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and the selected team has scored in both halves in the time played beforeabandonment, bets placed on that selection in this market will have already won and will be settled aswinners.
  - If a match is abandoned and the selected team has not scored in both halves in the time played before
    abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did no
    play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Win Both Halves

Select a team to win the first half and win the second half of a match. The bet consists of 2 separate mini bets—the first half and the second half.

- Examples: If the half time result is Liverpool 1 0 Chelsea and the full time result is Liverpool 2 0 Chelsea, Liverpool will
  be the winning selection in the market having won the first half 1 0 and the second half 1 0.
- If the half time result is Liverpool 1-0 Chelsea and the full-time result is Liverpool 2-1 Chelsea, there will be no winning selection in the market as Liverpool won the first half 1-0 and the second half was drawn 1-1.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If neither team wins both halves, bets placed on this market will have lost
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Win Either Half

Select a team to win either half of a match. The bet consists of 2 separate mini bets—the first half and the second half.

- Example: The half time result is Liverpool 1-0 Chelsea and the full-time result is Liverpool 1-1 Chelsea. The winning

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markets will be both Liverpool and Chelsea because Liverpool won the first half 1 0 and Chelsea won the second half 1-D.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection in this market will have already won and will be settled aswinners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not
    play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after
    the event.

### Bottom Half Finish

Predict a team to finish in the bottom half of the league table at the end of the season in a given league.

- The finishing positions of teams at the end of the scheduled season of matches will determine final places. A playoff or any other process which is used to determine promotion or relegation will not count uncles otherwise stated.
- If a ream has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If a team does not complete all of its fixtures, bets placed on this market will stand.
- Bets placed will be settled from the feed supplied by our service providers, which will be based on the official
  competition rules, immediately after the completion of all matches on the final day of theseason.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

# **Divisional Betting Without**

Predict the winner of a given league at the end of the season having excluded the nominated team/teams.

- Example: Select the team that will finish highest in the Premier League without Man City and Chelsea. At the end of the
  Premier League season, if Chelsea finish 1st, Man City 2nd and Liverpool 3rd, Liverpool will be the winning selection.
- League winners will be determined by the official rules of the respective league. A playoff or any other process which is
  used to determine the league winner will count.
- With the exception of league winners involved in a playoff, the finishing positions of teams at the end of the scheduled season of matches will determine final places.
- If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 4. If a team does not complete all of its fixtures, bets placed on this market will stand
- 5. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after the completion of all matches on the final day of the season or end of season playoff. if applicable.

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Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

#### League Dual Forecast

Select the two teams to finish first and second in any order in a given league at the end of the season from the options available.

- 1. The finishing positions of teams at the end of the scheduled season of matches will determine final places. A playoff or any other process which is used to determine promotion will not count unless otherwise stated.
- 2. If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If either/both teams do not complete all of their fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official-competition rules, immediately after the completion of all matches on the final day of the season.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

### <del>League Forecast</del>

Select the two teams to finish first and second in the stated order in a given league at the end of the season from the options available.

- 1. The finishing positions of teams at the end of the scheduled season of matches will determine final places. A playoff or
- If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If either/both teams do not complete all of their fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after the completion of all matches on the final day of the season.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committeesete.

# **League Outright Betting**

# Predict the winner of a given league at the end of the season.

- League winners will be determined by the official rules of the respective league. This includes a playoff or any other process which is used to determine the league winner.
- 2. If a team has points deducted by the official governing body, bets placed on this market will stand.
- 3. If a team does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official-competition rules, immediately after the completion of all matches on the final day of the season or end of season playoff, if applicable.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

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### League Outright Handicap Betting

Predict the winner of a given league at the end of the season after the handicap spread has been applied to every team. A handicap ranging from 0 (scratch) upwards will be given to teams and will be added to the actual number of points accumulated during the season. The handicap will be added to the actual points accumulated by each team at the end of the season to form a handicap league table.

- Example: A handicap of (+26) is given to Everton prior to the start of the season, which will be added to their points
  total at the end of the season. If Everton gain 72 points during the season, their handicap points total will be 98.
- 1. Dead heat rules apply to teams that are level on points. Goal average/difference will not count.
- If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If a team does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after the completion of all matches on the final day of the season or end of season playoff, if applicable.
  - 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

### League Top Goalscorer

Predict the top goalscorer in a given league at the end of the season.

- 1. Dead heat rules apply to players that are level on goals scored.
- Only matches played in the respective league will count. Goals scored in cup competitions, other tournaments, playoffs, internationals or friendly/exhibition matches will not count.
- Goals scored by players who transfer to another team in the same league will count. Goals scored by players who
  transfer to another team in a different league will not count.
- If a player does not play any matches in the respective league, bets placed on that player will have lost and will be settled as losers.
- Bets placed will be settled from the feed supplied by our service providers, which will be based on the official
  competition rules, immediately after the completion of all matches on the final day of the season.
- 6. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesetc.

### Not to Finish in the Top 5

Select a team to finish outside of the top 5 positions in the league table of a given league at the end of the season. This is applicable for top 2, 3, 4 or any other number of places.

- The finishing positions of teams at the end of the scheduled season of matches will determine final places. A playoff or any other process which is used to determine promotion or relegation will not count uncles otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If a team does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after the completion of all matches on the final day of the season.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

Promotion

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### Select a team to be promoted from a given league at the end of the season.

- League positions will be determined by the official rules of the respective league. A playoff or any other process which
  is used to determine promotion will count.
- If a team has points deducted or is disqualified by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If a team does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official-competition rules, immediately after the completion of all matches on the final day of the season or end of season playoff, if applicable.
- 5. If a team is promoted by an official governing body or in any way other than points total immediately following the completion of all matches on the final day of the season or end of season playoff, if applicable, bets placed on that team in this market will have lost.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesete.

#### Promotion Live

### Select a team to be promoted from a given league at the end of the season.

- League positions will be determined by the official rules of the respective league. A playoff or any other process which
  is used to determine promotion will count.
- 2. Live bet acceptance rules apply.
- If a team has points deducted or is disqualified by the official governing body during the course of the regular season bets placed on this market will stand.
- 4. If a team does not complete all of its fixtures, bets placed on this market will stand.
- 5. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official-competition rules, immediately after the completion of all matches on the final day of the season or end of season playoff, if applicable.
- If a team is promoted by an official governing body or in any way other than points total immediately following the completion of all matches on the final day of the season or end of season playoff, if applicable, bets placed on that team in this market will have lock.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committeesete.

### Relegation

### Select a team to be relegated from a given league at the end of the season.

- League positions will be determined by the official rules of the respective league. A playoff or any other process which
  is used to determine relegation will count.
- If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- If a team does not complete all of its fixtures, bets placed on this market will stand.
- Bets placed will be settled from the feed supplied by our service providers, which will be based on the official
  competition rules, immediately after the completion of all matches on the final day of the season or end of season
  playoff, if applicable.
- 5. If a team is demoted by an official governing body or in any way other than points total immediately following the completion of all matches on the final day of the season or end of season playoff, if applicable, bets placed on that team in this market will have lost.

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6. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.
Relegation Doubles

Select a pair of teams both to be relegated from a given league at the end of the season from the options available.

- 1. League positions will be determined by the official rules of the respective league. A playoff or any other process which is used to determine relegation will count.
- If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If either/both teams do not complete all of their fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after the completion of all matches on the final day of the season or end of season playoff, if applicable.
- 5. If either/both teams are demoted by an official governing body or in any way other than points total immediately following the completion of all matches on the final day of the season or end of season playoff, if applicable, bets including those teams in this market will have lost and be settled as losers.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

### Relegation Trebles

Select three teams all to be relegated from a given league at the end of the season from the options available.

- League positions will be determined by the official rules of the respective league. A playoff or any other process which
  is used to determine relegation will count.
- 2. If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If any/all teams do not complete all of their fixtures, bets placed on this market will stand
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after the completion of all matches on the final day of the season or end of season playoff, if applicable.
- 5. If any/all teams are demoted by an official governing body or in any way other than points total immediately following the completion of all matches on the final day of the season or end of season playoff, if applicable, bets including those teams in this market will have lost and be settled as losers.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committeesete.

### Season Match Bets

Select a team to achieve a higher league position than another specified team at the end of the season from the options available

- The finishing positions of teams at the end of the scheduled season of matches will determine final places. A playoff or any other process which is used to determine promotion or relegation will not count unless otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If a team does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official-competition rules, immediately after the completion of all matches on the final day of the season.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the

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event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

#### To Einich Pottom

Select a team to finish bottom in a given league at the end of the season.

- 1. The finishing positions of teams at the end of the scheduled season of matches will determine final places. A playoff or any other process which is used to determine relegation will not count unless otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- B. If a team does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after the completion of all matches on the final day of the season.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committeesete.

#### To Stay Up

Select a team to avoid being relegated from a given league at the end of the season.

- League positions will be determined by the official rules of the respective league. A playoff or any other process which
  is used to determine relegation will count.
- If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If any/all teams do not complete all of their fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after the completion of all matches on the final day of the season or end of season playoff, if applicable.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

# Top 4 Finish

Select a team to finish in one of the top 4 positions in the league table of a given league at the end of the season. This is applicable for top 2, 3, or any other number of places.

- 1. The finishing positions of teams at the end of the scheduled season of matches will determine final places. A playoff or any other process which is used to determine promotion will not count uncles otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If a team does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official-
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

### Top Half Finish

Select a team to finish in the top half of the league table at the end of the season in a given league

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- 1. The finishing positions of teams at the end of the scheduled season of matches will determine final places. A playoff or any other process which is used to determine promotion or relegation will not count uncles otherwise stated.
- If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- If a team does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after the completion of all matches on the final day of the season.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

#### Top Team

Select a team to finish in the highest position in a given league at the end of the season from the nominated group of teams

- Examples: Select which of the teams promoted from the Championship will finish in the highest position in the Premier League.
- Select which London team will finish in the highest position in the Premier League.
- 1. The finishing positions of teams at the end of the scheduled season of matches will determine final places. A playoff or any other process which is used to determine promotion or relegation will not count uncles otherwise stated.
- 2. If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If a team does not complete all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after the completion of all matches on the final day of the season.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

### Top Team Goalscorer

Predict the top goalscorer from a specified team or group of players at the end of a given tournament or league.

- 1. Dead heat rules apply to players that are level on goals scored.
- Only matches played in the respective tournament or league will count. Goals scored in qualifying matches, other tournaments, or friendly/exhibition matches will not count.
- 3. Only goals scored in normal time and extra time will count. Penalties scored in shootouts will not count.
- 4.— If a player transfers to another team during the course of given tournament or league, only goals scored by that player in the nominated team will count.
- 5. Goals scored by players who transfer from another team during the given tournament or league will count.
- If the player is suspended or banned by the official governing body during the course of given tournament or league, bets placed on this market will stand
- 7. If a team has points deducted or is disqualified by the official governing body during the course of the given tournament or league, bets placed on this market will stand.
- 8. If a team does not complete all of its fixtures, bets placed on this market will stand.
- Bets placed will be settled based on the official competition rules, immediately following the completion of all matches
  in the tournament.
- 10. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the

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#### Predict the top placed team within a given league on the date specified.

- The positions of teams on the date specified will determine places, regardless of the number of matches played by individual teams.
- 2. If a team has points deducted by the official governing body during the course of the regular season, bets placed on this market will stand.
- 3. If a team has not played all of its fixtures, bets placed on this market will stand.
- 4. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules.
- 5. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event. This includes changes or adjudications made by governing bodies, pools panels, player committeesets.

### Winner and Top Scorer Double

Predict the winner and the top scorer of a given league at the end of the season in a special price parlay.

- League winners will be determined by the official rules of the respective league. A playoff or any other process which is
  used to determine the league winner will count towards the league winner, but will not count towards the top scorer.
- 2. Dead heat rules apply to players that are level on goals scored.
- Goals scored in cup competitions, other tournaments, playoffs, internationals or friendly/exhibition matches will not count.
- Goals scored by players who transfer to another team in the same league will count. Goals scored by players who
  transfer to another team in a different league will not count.
- 5. If a player does not play any matches in the respective league, bets placed on that player will have lost.
- 6. Bets placed will be settled from the feed supplied by our service providers, which will be based on the official competition rules, immediately after the completion of all matches on the final day of the season or end of season playoff, if applicable for the league winner.
- 7. Bets placed will be settled from the feed supplied by our service providers, which will be based on the officialcompetition rules, immediately after the completion of all matches on the final day of the season for the top scorer.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event. This includes changes or adjudications made by governing bodies, pools panels, player committees etc.

### Anytime Own Goal

Predict whether or not an own goal will be scored any time in a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If an own goal has been conceded in the time played before abandonment, bets placed on that selection in this market will have already won and settled as winners.
  - If an own goal has not been conseded in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after

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#### the event.

#### Anytime Correct Score

#### Predict whether the score will occur at any time during the match.

- Example: if the score is Arsenal 1 0 Aston Villa and then Arsenal 1 1 Aston Villa, the winning selections in this market
  will be Arsenal 1 0 Aston Villa and Arsenal 1 1 Aston Villa. Bets placed on all other selections in this market will have
  leet
- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and the selected score has occurred in the time played before abandonment, bets
    placed on that selection in this market will have already won and will be settled as winners. Bets placed on
    scores that can no longer occur in the match will have already lost. Bets placed on other selections in this
    market will be void because the match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Correct Score

# Predict the score in a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - Settlement will occur in real time, based on the feed from our service providers.
    - In the event of a dispute, settlement will be determined using data published immediately after the final
      whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
      based upon such reputable alternative information sources which are available to us.
    - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### <del>Live Score</del>

### Predict the score in a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- 4. Settlement will occur in real time, based on the feed from our service providers.

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- In the event of a dispute, settlement will be determined using data published immediately after the final
  whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
  based upon sub-partiable alternative integrations course which are available to up.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Correct Score Groups

Predict the score in a match from the following range: Home team to win 1 0, 2 0, or 2 1 | home team to win 3 0, 3 1, or 3 2 | away team to win 1 0, 2 0, or 2 1 | away team to win 3 0, 3 1, or 3 2 | teams to draw 1 1, 2 2, or 3 3 | any other score

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
- 2. If a match is postponed normal postponed match rules apply.
- 2. If a match is abandoned normal abandoned match rules apply
  - If a match is abandoned and either team has scored four or more goals in the time played before
    abandonment, bets placed on the selection 'any other score' in this market will have already won and will be
    settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and neither team has scored four or more goals in the time played before abandonment, bets placed on this market will be void because the match did not play for the full duration.
- 4. Bets placed on this market do not count towards concessions.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### First Goal

Predict a team to score the first goal in a match. These rules are applicable to 2nd, 3rd and all subsequent goals.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- If the match finishes 0.0, the winning selection in the market will be neither. Bets placed on all other selections in this
  market will have lost and will be settled as losers.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection in this market will have already won and will be settled as
    winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### First Goal Live

Predict a team to score the first goal in a match. These rules are applicable to 2nd, 3rd and all subsequent goals.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply
- 3. If the nominated goal is not scored, or if the final score is 0-0, the winning selection in the market will be no goal.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection in this market will have already won and will be settled aswinners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### First Goal to be an Own Goal

Predict whether or not the first goal in a match will be an own goal.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If the match ends in a 0-0 draw, bets placed on this market will have lost.
- 3. If a match is postponed normal postponed match rules apply.
  - a match is abandoned normal abandoned match rules apply.
  - If the first goal was an own goal in the time played before abandonment, bets placed on that selection in this
    market will have already won and settled as winners.
  - If the first goal was not an own goal in the time played before abandonment, the winning selection in this
    market will be 'no'.
- If no goal has been scored in the time played before abandonment, bets placed will be void, subject to normal abandoned match-rules, because the match did not play for the full duration.
  - 5. Settlement will occur in real time, based on the feed from our service providers.
    - In the event of a dispute, settlement will be determined using data published immediately after the final
      whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
      based upon such reputable alternative information sources which are available to us.
    - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### First Team to Score Second Half

Predict a team to score the first goal in the second half of a match.

1. Bets are settled on the events that occur in the second half. This includes any injury/stoppage time added on by the

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match official at the end of the second half. The first half and extra time do not count unless otherwise stated

- 2. If no goals are scored in the second half the winning selection in the market will be neither team.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection in this market will have already won and will be settled aswinners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Goals x Corners

Select the total number goals scored in a match combined with the total number of corners taken in a special price double from:

- Under 2.5 goals and under 10 corners
- Under 2.5 goals and 10-12 corners
- Under 2.5 goals and over 12 corners
- Over 2.5 goals and under 10 corners
- Over 2.5 goals and 10-12 corners
   Over 2.5 goals and over 12 corners
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only count once.
- 3. If a match is postponed normal postponed match rules apply.
  - -If a match is abandoned normal abandoned match rules apply.
    - If a match is abandoned and 3 or more goals have been secred and 13 or more corners have been taken inthe time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
    - If a match is abandoned and 2 or less goals have been scored and 12 or less corners have been taken in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Goalscorers Shirt Numbers

Select the total of the goalscorers shirt numbers from the options available.

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- Example: If the match result is 3.0 and the goals were scored by players with shirt numbers 5, 7 and 11 the winning total will be 23.
- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- If an own goal is scored, the shirt number of the scorer of that own goal will be credited to the team that is awarded the goal.
- If a player is not allocated a squad number, or has no number on their shirt when they join the field of play, they will be allocated number 12. Any squad or shirt number over 99 will count as 99.
- 4. If a player changes into a different shirt during a match, the number on their original shirt will count.
- 5. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection in this market will have already won and will be settled as
    winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 7. Settlement will occur in real time, based on the feed from our service providers
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Last Goal

### Predict a team to score the last goal of the match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If the final score is 0-0, the winning selection in the market will be no goal.
- 3. If only one goal is scored in the match, that goal will be deemed to be the last goal.
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### **Last Goal Live**

### Predict a team to score the last goal of the match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If only one goal is scored in the match, that goal will be deemed to be the last goal.
- 4. If the final score is 0.0, the winning selection in the market will be no goal.

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- 5. If a match is abandoned normal abandoned match rules apply.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Match to be 2 0 at any point

Predict whether either team will lead 2 0 at any point during the selected match.

- Example: Arsenal v Aston Villa. If either team leads the match 2-0 at any time, bets placed on this market will have won.
- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- 4. If a match is abandoned and either team has led 2.0 in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. If the score has been 1.1 at any point in the time played before abandonment, bets placed on this market will have lost as as score line of 2.0 is no longer achievable. If the score line is 0.0 or 1.0 to either team at the time of abandonment, bets placed on this market will be void because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Number of Team Goals

Select the total number of goals scored by a nominated team in a match from the following options: 2 or more | 3 or more | 4 or more

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and the nominated team has scored four or more goals in the time played before
    abandonment, bets placed on that selection in this market will have already won and will be settled aswinners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and the nominated team has scored less than four goals in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Next Goal Method Live

Predict how the next goal will be scored from one of the following options: Shot; Header; Free Kick; Own Goal; No Goal.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
- 2. There can only be one winning option based on the following criteria; an own goal scored from a player's head will-count as an own goal not a header. A free kick or penalty will not count as a shot. A rebound from a penalty will count as a shot. Where a free kick is not scored from the initial touch or is deflected it will only count if the player taking the fee kick is awarded the goal. The last touch from any part of the body other than the head will be counted as a shot.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a goal is scored in the time played before abandonment, bets placed on the correct option in this market
    will have already won and will be settled as winners. Bets placed on other options in this market will have lost
    and be treated as losers.
  - If no goal is scored in the time played before abandonment, bets placed in this market will be void, subject to
    permal abandoned match rules, because the match did not play for the full duration.
- 5. In the event of a dispute, settlement will be determined using data published immediately after the final whistle. If datais not available or if there is significant evidence the data is incorrect, bets will be settled based upon such reputablealternative information sources which are available to us.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event.

### Race to x Goals

Predict which team will reach a specified number of goals first.

- Examples: Race to 2 goals Newcastle v Man City. If Newcastle score 2 goals before Man City, they will be deemed the
  winning selection in the market.
- Race to 3 goals Newcastle v Man City. If Man City score 3 goals before Newcastle, they will be deemed the winning selection in the market.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. If the specified number of goals are not scored, the winning selection in the market will be neither team.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played beforeabandonment, bets placed on that selection in this market will have already won and will be settled aswinners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Race to x Goals Live

#### Predict which team will reach a specified number of goals first.

- Examples: Race to 2 goals Newcastle v Man City. If Newcastle score 2 goals before Man City, they will be deemed the winning selection in the market.
- Race to 3 goals Newcastle v Man City. If Man City score 3 goals before Newcastle, they will be deemed the winning selection in the market.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2.— If the specified number of goals are not scored, the winning selection in the market will be neither team.
- 3. Live bet acceptance rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection in this market will have already won and will be settled aswinners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Team Under/Over Goals

Select whether the number of goals scored by a nominated team will be over/under the number specified. If the market i under/over 1.5 goals, under means 0 or 1 goals and over means 2 goals or more.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and the over selection has been won for the nominated team in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on the under selection in this market will have already lost.
  - If a match is abandoned and the over selection has not been won in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

Team Under/Over Goals Live

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Select whether the number of goals scored by a nominated team will be over/under the number specified. If the market is under/over 1.5 goals, under means 0 or 1 goals and over means 2 goals or more.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and the over selection has been won for the nominated team in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on the under selection in this market will have already lost.
  - If a match is abandoned and the over selection has not been won in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the quant.

### Team to Score

Predict whether or not a nominated team will score in a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If the nominated team has scored in the time played before abandonment, bets placed on that outcome in this market will have already won and settled as winners. Bets placed on the other outcome in this market will have already lost.
  - If the nominated team has not scored in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Teams to Score

Predict which teams will score in a match from: home team only | away team only | both | neither

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If both teams have scored in the time played before abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other outcomes on this market will have already lost.
  - If both teams have not scored in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final

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whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.

 Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Teams to Score Live

Predict which teams will score in a match from: home team only | away team only | both | neither

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- Live bet acceptance rules apply.
- If both teams have scored in the time played before abandonment, bets placed on that outcome will have already wonand settled as winners. Bets placed on other outcomes on this market will have already lost.
- 4. If both teams have not scored in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### To Keep a Clean Sheet

Predict whether or not a team will keep a clean sheet/not to concede a goal.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- 1. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

# Clean Sheet Live

Predict whether or not a team will keep a clean sheet/not to concede a goal

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match-official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- 4. Settlement will occur in real time, based on the feed from our service providers.

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In the event of a dispute, settlement will be determined using data published immediately after the final
whistle. If data is not available or if there is significant evidence the data is incerrect, bets will be settled
based upon such could have dispurable or intermediately according to the settled.

-Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Total Goals - Under/Exactly/Over

Select whether the number of goals scored in a match will be under/exactly/over the number specified. If the market is exactly/over/under 2 goals, under means 0 or 1 goal, exactly means 2 goals, and over means 3 goals or more.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and the over selection has been won in the time played before abandonment, bets
    placed on that selection in this market will have already won and will be settled as winners. Bets placed on
    the under selection in this market will have already lost.
  - If a match is abandoned and the over selection has not been won in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon cush constable after this information courses which are available to up.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Total Match Goals

Select the total number of goals scored in a match from the following options:  $0 \mid 1 \mid 2 \mid 3 \mid 4 \mid 5 \mid 6$  or more.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If the final score is 0.0, the winning selection in the market will be zero/none.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and six or more goals have been scored in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on the under selection in this market will have already lost.
  - If a match is abandoned and less than six goals have been scored in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

<del>Total Number of Goals Live</del>

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Select the total number of goals scored in a match from the following options:  $0 \mid 1 \mid 2 \mid 3 \mid 4 \mid 5 \mid 6 \mid 7$  or more

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- If the final score is 0.0, the winning selection in the market will be zero/none.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and seven or more goals have been scored in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on the under selection in this market will have already lost.
  - If a match is abandoned and less than seven goals have been scored in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available or if there is significant evidence the data is incorrect, bets will be settled
    based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### <del>Total Match Goals Odd/Even</del>

Select whether the total number of goals scored in a match will be odd or even.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. If no goals are scored the winning selection in the market will be even.
- 3. If a match is postponed normal postponed match rules apply.
- If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

# Total Match Goals Odd/Even Live

Select whether the total number of goals scored in a match will be odd or even

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If no goals are scored the winning selection in the market will be even.
- 4. If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.

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#### Total Match Under/Over Goals

Predict whether the number of goals scored in a match will be over/under the number specified. If the market is under/over 2.5 goals, under means 0, 1 or 2 goals and over means 3 goals or more.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and the over selection has been won in the time played before abandonment, bets
    placed on that selection in this market will have already won and will be settled as winners. Bets placed on
    the under selection in this market will have already lost.
  - If a match is abandoned and the over selection has not been won in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Match Under/Over Goals Live

Predict whether the number of goals scored in a match will be over/under the number specified. If the market is under/over 2.5

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and the over selection has been won in the time played before abandonment, bets
    placed on that selection in this market will have already won and will be settled as winners. Bets placed on
    the under selection in this market will have already lost.
  - If a match is abandoned and the over selection has not been won in the time played before abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Total Team Goals

Select the total number of goals scored by a nominated team in a match from the following options: 0 | 1 | 2 | 3 | 4 or more.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. If the nominated team does not score a goal, the winning selection in the market will be zero/none.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and the nominated team has scored four or more goals in the time played before
    abandonment, bets placed on that selection in this market will have already won and will be settled aswinners. Bets placed on the under selection in this market will have already lost.
  - If a match is abandoned and the nominated team has scored less than four goals in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Team Goals Live

Select the total number of goals scored by a nominated team in a match from the following options: 0 | 1 | 2 | 3 | 4 | 5 or more.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply
- If the nominated team does not score a goal in the match, the winning selection in the market will be zero/none
  - If a match is abandoned normal abandoned match rules apply.
    - If a match is abandoned and the nominated team has scored five or more goals in the time played before
      abandonment, bets placed on that selection in this market will have already won and will be settled aswinners. Bets placed on the under selection in this market will have already lost.
    - If a match is abandoned and the nominated team has scored less than five goals in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available tous.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies afterthe event.

Away Team to Score Specified Time Period

Predict whether or not the away team will score a goal within the specified time period of the match

Bets are settled on the events that occur only within the specified time period of the match. Bets placed on 1st to 15th
minute will be settled on the events that occur from 0:00 to 14:59 and bets placed on 16th to 30th minute will be.

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#### settled on the events that occur from 15:00 to 29:59 etc.

- Bets placed on 31st minute to half time will be settled on the events that occur from 30:00 to the half time whistle and will include any injury/stoppage time added on by the match official at the end of half time. Likewise bets placed on 76th minute to full time will be settled on the events that occur from 75:00 to the full time whistle and will include any injury/stoppage time added on by the match official at the end of page 25 time.
- Bets placed on 46th to 60th minute will be settled on the events that occur from the start of the second halfto 59:59.
- The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if
  a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after
  the timeframe has expired.
- If there is disruption to play within the specified time period of the match due, although not exclusively, tosubstitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified time period of the match and the away team has scored a goal
    in the time played before abandonment within the said time period, bets placed on that selection will have
    already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned during the specified time period of the match and the away team has not scored a
    goal in the time played before abandonment within the said time period, bets placed will be void.
  - If a match is abandoned after the specified time period of the match bets placed will stand win or lose.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the puper.

### Goals in X Min Bands Live

Predict whether or not a goal will be scored within the specified time period of the match.

- Bets are settled on the events that occur only within the specified time period of the match. Bets placed on 16th to 30th minute will be settled on the events that occur from 15:00 to 29:59.
  - Bets placed on 31st minute to half time will be settled on the events that occur from 30:00 to the half time
    whictle and will include any injury/stoppage time added on by the match official at the end of half time.
    Likewise bets placed on a specified time period of the match ending in full time will be settled on the events
    that occur to the full time whistle and will include any injury/stoppage time added on by the match official at
    the end of normal time.
  - Bets placed on 46th to 60th minute will be settled on the events that occur from the start of the second halfto 59:59.
- 2. Live bet acceptance rules apply
- The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if
  a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after
  the timeframe has expired.
- If no active play takes place at all during the specified time period of the match due to the match official suspending
  play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 6. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned within the specified time period of the match and a goal has been scored in the time played before abandonment, bets placed on that outcome will have already won and settled as winners. Bet

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placed on other outcomes will have already lost

- If a goal has not been scored in the time played before abandonment, bets placed on this market will be void, subject to abandoned match rules, because the specified time period of the match did not play for the fullduration
- If a match is abandoned after the specified time period of the match bets placed will stand win or lose.
- 7. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be cattled based upon cute proputable alternative information provides are available to use.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the quant.

### Home Team to Score Specified Time Period

Predict whether or not the home team will score a goal within the specified time period of the match.

- Bets are settled on the events that occur only within the specified time period of the match. Bets placed on 1st to 15th
  minute will be settled on the events that occur from 0:00 to 14:59 and bets placed on 16th to 30th minute will be
  settled on the events that occur from 15:00 to 29:59 etc.
  - Bets placed on 31st minute to half time will be settled on the events that occur from 30:00 to the half time
    whistle and will include any injury/stoppage time added on by the match official at the end of half time.
    Likewise bets placed on 76th minute to full time will be settled on the events that occur from 75:00 to the
    full time whistle and will include any injury/stoppage time added on by the match official at the end of
    normal time.
  - Bets placed on 46th to 60th minute will be settled on the events that occur from the start of the second half to 59:59.
- The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if
  a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after
  the timeframe has expired.
- If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 4. If a match is postponed normal postponed match rules apply.
- If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified time period of the match and the home team has scored a goal
    in the time played before abandonment within the said time period, bets placed on that selection will have
    already won and will be settled as winners. Bets placed on other selections will have alreadylost.
  - If a match is abandoned during the specified time period of the match and the home team has not scored a
    goal in the time played before abandonment within the said time period, bets placed will be void.
  - If a match is abandoned after the specified time period of the match bets placed will stand win or lose.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

Match Goal - X to Y Min

Predict whether or not a goal will be scored within the specified time period of the match.

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- Bets are settled on the events that occur only within the specified time period of the match. Bets placed on 1st to 15th
  minute will be settled on the events that occur from 0:00 to 14:59 and bets placed on 16th to 30th minute will besettled on the events that occur from 15:00 to 29:59 etc.
  - Bets-placed on 31st minute to half time will be settled on the events that occur from 30:00 to the half time
    whistle and will include any injury/stoppage time added on by the match official at the end of half time.
    Likewise bets placed on 76th minute to full time will be settled on the events that occur from 75:00 to the
    full time whistle and will include any injury/stoppage time added on by the match official at the end ofnormal time.
  - Bets placed on 46th to 60th minute will be settled on the events that occur from the start of the second half
    to 50:50.
- The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if
  a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after
  the timeframe has evalued.
- If no active play takes place at all during the specified time period of the match due to the match official suspending
  play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- 4. If there is disruption to play within the specified time period of the match due, although not exclusively, to
- 5. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection has been
    established in the time played before abandonment, bets placed on that selection will have already won and
    will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and a winning selection has not been
    established in the time played before abandonment, bets placed on this market will be void, subject to
    abandoned match rules, because the specified time period of the match did not play for the full duration.
  - If a match is abandoned after the specified time period of the match bets placed will stand win or lose
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Timecast

Predict the team to score the first goal and the timeframe in which the first goal will be scored in a match in a special price

- Home team to score first / first goal up to and including the 30th minute
- Home team to score first / first goal after the 31st minute
- Away team to score first / first goal up to and including the 30th minute
- Away team to score first / first goal after the 31st minute
- No goal
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
  - Bets placed on up to and including the 30th minute will be settled from 0:00 to 29:59. Bets placed on after 31minutes will be settled from 30:00 to full time and will include any injury/stoppage time added on by the match official at the end of normal time.
- The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if
  a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after
  the timeframe has expired.

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- 2. If the final score is 0.0, the winning selection in this market will be no goal
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed
    on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the puper.

#### Team Goal X to Y Minute

Predict whether or not a goal will be scored by a nominated team within the specified time period of the match.

- Bets are settled on the events that occur only within the specified time period of the match. Bets placed on 1st to 15th
  minute will be settled on the events that occur from 0:00 to 14:59 and bets placed on 16th to 30th minute will be
  settled on the events that occur from 15:00 to 29:59 etc.
  - Bets placed on 31st minute to half time will be settled on the events that occur from 30:00 to the half time.
     whistle and will include any injury/stoppage time added on by the match official at the end of half time.
     Likewise bets placed on 76th minute to full time will be settled on the events that occur from 75:00 to the
    - full time whistle and will include any injury/stoppage time added on by the match official at the end of normal time.
  - Bets placed on 46th to 60th minute will be settled on the events that occur from the start of the second half to 59:59.
- The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if
  a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after
  the timeframe has expired.
- 3. If no active play takes place at all during the specified time period of the match due to the match official suspending play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 5. If a match is postponed normal postponed match rules apply.
- 6. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection has been
    established in the time played before abandonment, bets placed on that selection will have already won and
    will be settled as winners. Bets placed on other selections in this market will have alreadylest.
  - If a match is abandoned during the specified time period of the match and a winning selection has not been established in the time played before abandonment, bets placed on this market will be void, subject to abandoned match rules, because the specified time period of the match did not play for the full duration.
  - If a match is abandoned after the specified time period of the match bets placed will stand win or lose
- 7. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Time of First Goal

Predict the timeframe in which the first goal will be scored in a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
  - Bets placed on 1st to 15th minute will be settled on the events that occur from 0:00 to 14:59 and bets placed
    on 16th to 30th minute will be settled on the events that occur from 15:00 to 20:50 etc.
  - Bets placed on 31st minute to half time will be settled on the events that occur from 30:00 to the half time
    whistle and will include any injury/stoppage time added on by the match official at the end of half time.
    Likewise bets placed on 76th minute to full time will be settled on the events that occur from 75:00 to the
    full time whistle and will include any injury/stoppage time added on by the match official at the end of
    exercise time.
  - Bets placed on 46th to 60th minute will be settled on the events that occur from the start of the second halfto 50:59.
- The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if
  a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after
  the timeframe has expired.
- 3. If the final score is 0.0, the winning selection in this market will be no goal.
- If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played beforeabandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not
    abandon the full direction.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Time of First Goal Before/After Live

Predict whether the time of the first goal will be before or after a specified time.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
  - Bets placed on before and including 30th minute will be settled on the events that occur from the time of betplacement to 29:59 and bets placed on 31st minute and over will be settled on the events that occur from 30:00 to full time and will include any injury/stoppage time added on by the match official at the end ofnormal time.
  - Likewise bets placed before and including 60th minute will be settled on the events that occur from the time
    of bet placement to 59:59, and bets placed on 61st minute and over will be settled on the events that occurfrom 60:00 to full time and will include any injury/stoppage time added on by the match official at the end of
    normal time.
- 2. Live bet acceptance rules apply.
- 3. The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if

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a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after the timeframe has expired.

- 4.— If the final score is 0.0 the winning selection in this market will be no goal. All other bets placed will have lost
- 5. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played beforeabandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Time of First Goal Over/Under

Predict whether the time of the first goal will be before or after a specified time

- L. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Fytra time does not count.
  - Bets placed on up to and including 15th minute will be settled on the events that occur from 0:00 to 14:59.
     Bets placed on 16th minute and over will be settled on the events that occur from 15:00 to full time and will-include any injury/stoppage time added on by the match official at the end of normal time.
  - Likewise bets placed on up to and including 30th minute will be settled on the events that occur from 00:00
    to 20:59, and bets placed on 31st minute and over will be settled on the events that occur from 30:00 to full
    time and will include any injury/stoppage time added on by the match official at the end of normal time.
  - Bets placed on 46th minute and over will be settled on the events that occur from the start of the secondhalf to full time and will include any injury/stoppage time added on by the match official at the end of normaltime.
- 2. The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after the timeframe has expired.
- 3. If the final score is 0-0 the winning selection in this market will be no goal. All other bets placed will have lost.
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played beforeabandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final-whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Time of First Team Goal

Select the timeframe in which a nominated team will score their first goal in a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
  - Bets placed on 1st to 15th minute will be settled on the events that occur from 0:00 to 14:59 and bets placed
    on 16th to 30th minute will be settled on the events that occur from 15:00 to 20:50 etc.
  - Bets placed on 31st minute to half time will be settled on the events that occur from 30:00 to the half time
    whistle and will include any injury/stoppage time added on by the match official at the end of half time.
    Likewise bets placed on 76th minute to full time will be settled on the events that occur from 75:00 to the
    full time whistle and will include any injury/stoppage time added on by the match official at the end of
    exercise time.
  - Bets placed on 46th to 60th minute will be settled on the events that occur from the start of the second halfto 50:59.
- 2. The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after the timeframe has expired.
- 3. If the nominated team does not score a goal, the winning selection in this market will be no goal.
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed
    on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not
    abandon the full direction.
- 6- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Time of First Team Goal Over/Under

Predict whether a nominated team scores their first goal before or after a specified time.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
  - Bets placed on up to and including 15th minute will be settled on the events that occur from 0:00 to 14:59.
     Bets placed on 16th minute and over will be settled on the events that occur from 15:00 to full time and will include any injury/stoppage time added on by the match official at the end of normal time.
  - Likewise bets placed on up to and including 30th minute will be settled on the events that occur from 00:00
    to 20:59, and bets placed on 31st minute and over will be settled on the events that occur from 30:00 to full
    time and will include any injury/stoppage time added on by the match official at the end of normal time.
  - Bets placed on 46th minute and over will be settled on the events that occur from the start of the secondhalf to full time and will include any injury/stoppage time added on by the match official at the end of normal time.
- The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if
  a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after
  the timeframe has expired.

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- 3. If the nominated team does not score a goal, the winning selection in this market will be no goal
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection has been established in the time played before
    abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed
    on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not
    play for the full duration.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after
    the curat.

1st Half x 2nd Half Corners 3 Way

Select the total number of corners taken in the first half multiplied by the total number of corners taken in the second half of the nominated group of matches from the options specified.

- Example: 18 corners taken in the first half and 20 corners taken in the second half of the nominated group of matches.
   The winning selection will be 360.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
  - 5.—Settlement will occur in real time, based on the feed from our service providers will be settled based uponsuch reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

Multi Match 1st Half x 2nd Half Corners 6 Way

Select the total number of corners taken in the first half multiplied by the total number of corners taken in the second half of the nominated group of matches from the options specified.

- Example: 18 corners taken in the first half and 20 corners taken in the second half of the nominated group of matches.
   The winning selection will be 360.
- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only

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#### count once.

- 3. If a match is postponed normal postponed match rules apply
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

Multi Match 1st Half x 2nd Half Corners You Pick

Select the total number of corners taken in the first half multiplied by the total number of corners taken in the second half of the nominated group of matches from the options specified.

- Example: 18 corners taken in the first half and 20 corners taken in the second half of the nominated group of matches.
   The winning selection will be 360.
- 1.— Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    selection will have already won and will be settled as winners. Bets placed on other selections will have
    already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers

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will be settled based upon such reputable alternative information sources which are available to us.

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### 1st Half x 2nd Half Goals 3 Way

Select the total number of goals scored in the first half multiplied by the total number of goals scored in the second half of the nominated group of matches from under | over | exactly the number specified.

- Example: 4 goals are scored in the first half and 5 goals are scored in the second half of the nominated group of matches. The winning selection will be 20.
- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    selection will have already won and will be settled as winners. Bets placed on other selections will have
    already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### 1st Half x 2nd Half Goals 6 Way

Select the total number of goals scored in the first half multiplied by the total number of goals scored in the second half of the nominated group of matches from the options specified.

- Example: 4 goals are scored in the first half and 5 goals are scored in the second half of the nominated group of matches. The winning selection will be 20.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
  - If a match is abandoned normal abandoned match rules apply.
    - If a winning selection has been established in the time played before abandonment, bets placed on that
      selection will have already won and will be settled as winners. Bets placed on other selections will have
      already loct.
    - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the great.

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#### 1st Half x 2nd Half Goals You Pick

Select the total number of goals scored in the first half multiplied by the total number of goals scored in the second half of the nominated group of matches from the options specified.

- Example: 4 goals are scored in the first half and 5 goals are scored in the second half of the nominated group of matches. The winning selection will be 20.
- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    selection will have already won and will be settled as winners. Bets placed on other selections will have
    already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Anytime Goalscorer Parlay

Bet that the players listed will each score a goal at any time during their respective matches in a special price parlay.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. Own goals do not count towards an anytime goalscorer.
- 3. If any/all selected players do not start the match but enter the field of play at any time, bets placed on those players in this market will stand.
- 4. If any/all selected players leave the field of play without scoring a goal, bets placed on those players in this market will have lost and will be settled as losers.
- 5. If any/all selected players take no part in the match, bets placed on this market will be void.
- 6. If a match is postponed normal postponed match rules apply.
  - If a match is abandoned normal abandoned match rules apply.
    - If all listed players have scored in their respective matches in the time played before abandonment, bets
      placed on those players in this market will have already won and will be settled as winners.
    - If any/all selected players have left the field of play without scoring in the time played before abandonment, bets placed on those players in this market will have already lost.
    - If all selected players are still on the field of play and any/all have not scored at the time of abandonmentbets placed on those players in this market will be void, subject to normal abandoned match rules, because a match did not play for the full duration.
- 8. Settlement will be determined using data published immediately after the final whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### **Highest Scoring Match**

Select the match in which the most goals will be scored from the nominated group of matches.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. Dead heat rules apply.
- 3. If a match is postponed normal postponed match rules apply.
- If a match is abandoned normal abandoned match rules apply and bets placed on this market will be void because a match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such countries afternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Highest Scoring Match Live

Select the match in which the most goals will be scored from the nominated group of matches.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- Live bet acceptance rules apply.
- Dead heat rules apply.
- If a match is abandoned normal abandoned match rules apply and bets placed on this market will be void because a match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Highest Scoring Team

Select the team that will score the most goals from the nominated group of matches.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. Dead heat rules apply.
- 3. If a match is postponed normal postponed match rules apply.
- If a match is abandoned normal abandoned match rules apply and bets placed on this market will be void because a
  match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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### Highest Scoring Team Live

### Select the team that will score the most goals from the nominated group of matches.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchefficial at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. Dead heat rules apply.
- If a match is abandoned normal abandoned match rules apply and bets placed on this market will be void because a match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### How Many Teams to Score

### Select the number of teams to score from the nominated group of matches.

- 1.— Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match-official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### How Many Teams to Score Live

### Select the number of teams to score from the nominated group of matches

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match-official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before

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abandonment, bets placed will be void because a match did not play for the full duration.

- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after
    the event.

#### Match with Fastest Goal

Select the match in which the fastest goal will be scored from the nominated group of matches

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- Bets are settled on elapsed match time. Example: Arsenal v Man Utd kicks off at 3:00pm and a goal is scored at 6-minutes. Chelsea v Liverpool kicks off at 3:05pm and a goal is scored at 3 minutes. Chelsea v Liverpool is the match with the fastest goal.
- Dead Heat rules apply and settlement will be based upon the minute of the match that the goal is scored. Seconds will
  not be taken into consideration
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Match with Fastest Goal Live

Select the match in which the fastest goal will be scored from the nominated group of matches.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
- Bets are settled on elapsed match time. Example: Arsenal v Man Utd kicks off at 3:00pm and a goal is secred at 6-minutes. Chelsea v Liverpool kicks off at 3:05pm and a goal is secred at 3 minutes. Chelsea v Liverpool is the match with the fastest goal.
- 3. Live bet acceptance rules apply.
- 4. Dead Heat rules apply and settlement will be based upon the minute of the match that the goal is scored. Seconds will not be taken into consideration
- If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
- 6. Settlement will occur in real time, based on the feed from our service providers.

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- In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies afterthe event.

### Match with Latest Goal

Select the match in which the latest goal will be scored from the nominated group of matches.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- Bets are settled on elapsed match time. Example: Arsenal v Man Utd kicks off at 3:00pm and a goal is scored at 80minutes. Chelsea v Liverpool kicks off at 3:05pm and a goal is scored at 79 minutes. Arsenal v Man Utd is the match with the latest goal.
- Dead Heat rules apply and settlement will be based upon the minute of the match that the goal is scored. Seconds will
  not be taken into consideration
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply and bets placed on this market will be void because a match did not play for the full duration.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Match with Latest Goal Live

Select the match in which the latest goal will be scored from the nominated group of matches.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- Bets are settled on elapsed match time. Example: Arsenal v Man Utd kicks off at 3:00pm and a goal is scored at 80minutes. Chelsea v Liverpool kicks off at 3:05pm and a goal is scored at 79 minutes. Arsenal v Man Utd is the match with the latest goal.
- Live bet acceptance rules apply
- Dead Heat rules apply and settlement will be based upon the minute of the match that the goal is scored. Seconds will
  not be taken into consideration
- 5.— If a match is abandoned normal abandoned match rules apply and bets placed on this market will be void because a match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available tous.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Number of Matches with over 2.5 Goals

Select the number of matches in which 3 or more goals will be scored from the options specified.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    selection will have already won and will be settled as winners. Bets placed on other selections will have
    already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - a. In the event of a dispute, settlement will be determined using data published immediately after the final-whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - b. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Number of Matches with over 2.5 Goals Live

Select the number of matches in which 3 or more goals will be scored from the options specified.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    selection will have already won and will be settled as winners. Bets placed on other selections will have
    already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Number of Matches Both Teams to Score

Select the number of matches in which both teams will score from the nominated group of matches

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have

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#### already lost.

- If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Number of Matches Both Teams to Score Live

Select the number of matches in which both teams will score from the nominated group of matches

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Team with Fastest Goal

Select the team to score the fastest goal from the nominated group of matches.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- Bets are settled on elapsed match time. Example: Arsenal v Man Utd kicks off at 3:00pm and Arsenal score a goal at 6minutes. Chelsea v Liverpool kicks off at 3:05pm and Liverpool score a goal at 3 minutes. Liverpool is the team with the fastest goal.
- Dead Heat rules apply and settlement will be based upon the minute of the match that the goal is scored. Seconds will
  not be taken into consideration
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    selection will have already won and will be settled as winners. Bets placed on other selections will have
    already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bet

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will be settled based upon such reputable alternative information sources which are available to us.

 Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the exect.

#### Team with Fastest Goal Live

Select the team to score the fastest goal from the nominated group of matches.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- Bets are settled on elapsed match time. Example: Arsenal v Man Utd kicks off at 3:00pm and Arsenal score a goal at 6minutes. Chelsea v Liverpool kicks off at 3:05pm and Liverpool score a goal at 3 minutes. Liverpool is the team with the fastest goal.
- 3. Live bet acceptance rules apply.
- Dead Heat rules apply and settlement will be based upon the minute of the match that the goal is scored. Seconds will
  not be taken into consideration

If a match is abandoned normal abandoned match rules apply.

- If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
- If a match is abandoned and no winning selection has been established in the time played before
  abandonment, bets placed will be void because a match did not play for the full duration.

6. Settlement will occur in real time, based on the feed from our service providers.

- In the event of a dispute, settlement will be determined using data published immediately after the final
  whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
  will be settled based upon such reputable alternative information sources which are available tous.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Team with Latest Goal

Select the team to score the latest goal from the nominated group of matches.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- Bets are settled on elapsed match time. Example: Arsenal v Man Utd kicks off at 3:00pm and Arsenal score a goal at 80
  minutes. Chelsea v Liverpool kicks off at 3:05pm and Liverpool score a goal at 79 minutes. Arsenal is the team with the
  latest goal.
- Dead Heat rules apply and settlement will be based upon the minute of the match that the goal is scored. Seconds will
  not be taken into consideration
- 4. If a match is postponed normal postponed match rules apply.
- If a match is abandoned normal abandoned match rules apply and bets placed on this market will be void because a match did not play for the full duration.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, betwill be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Team with Latest Goal Live

Select the team to score the latest goal from the nominated group of matches.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- Bets are settled on elapsed match time. Example: Arsenal v Man Utd kicks off at 3:00pm and Arsenal score a goal at 80
  minutes. Chelsea v Liverpool kicks off at 3:05pm and Liverpool score a goal at 79 minutes. Arsenal is the team with the
  latest goal.
- Live bet acceptance rules apply.
- Dead Heat rules apply and settlement will be based upon the minute of the match that the goal is scored. Seconds will
  not be taken into consideration
- If a match is abandoned normal abandoned match rules apply and bets placed on this market will be void because a match did not play for the full duration.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Total Corners

Select the total number of corners taken in a nominated group of matches from the specified options.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### **Total Corners Live**

Select whether the number of corners taken in a nominated group of matches is under | over | exactly the specified option

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply

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- 2. A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
- I. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    selection will have already won and will be settled as winners. Bets placed on other selections will have
    already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available tous.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Total Corners 3 Way

Select whether the number of corners taken in a nominated group of matches is under | over | exactly the specified option.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.
- 3. If a match is postponed normal postponed match rules apply.

If a match is abandoned normal abandoned match rules apply.

- If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
- If a match is abandoned and no winning selection has been established in the time played before
  abandonment, bets placed will be void because a match did not play for the full duration.

5. Settlement will occur in real time, based on the feed from our service providers.

- In the event of a dispute, settlement will be determined using data published immediately after the final-whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Total Corners 3 Way Live

Select whether the number of corners taken in a nominated group of matches is under | over | exactly the specified option

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before

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abandonment, bets placed will be void because a match did not play for the full duration.

- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after
    the great

### Total Corners 6 Way

Select the total number of corners taken in a nominated group of matches from the specified options.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will onlycount once.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.

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 Adjustments to settlement will not be made for any changes or adjudications made by governing bodies afterthe event.

#### Total Corners 6 Way Live

Select the total number of corners taken in a nominated group of matches from the specified options.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### <del>Total Corners You Pick</del>

Select the total number of corners taken in a nominated group of matches from the specified options.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only count once.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

<del>Total Corners You Pick Live</del>

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Select the total number of corners taken in a nominated group of matches from the specified options.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- Live bet acceptance rules apply.
- 3. A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only count once.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    selection will have already won and will be settled as winners. Bets placed on other selections will have
    already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Total Goals

Select the total number of goals scored in a nominated group of matches from the specified options.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available tous.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### <del>Total Goals Live</del>

Select the total number of goals scored in a nominated group of matches from the specified options

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    selection will have already won and will be settled as winners. Bets placed on other selections will have
    already lost.

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- If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Total Goals 3 Way

Select whether the number of goals scored in a nominated group of matches is under | over | exactly the specified option

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    selection will have already won and will be settled as winners. Bets placed on other selections will have
    already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Total Goals 3 Way Live

Select whether the number of goals scored in a nominated group of matches is under | over | exactly the specified option.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Total Goals 6 Way

Select the total number of goals scored in a nominated group of matches from the specified options.

- 1.— Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    selection will have already won and will be settled as winners. Bets placed on other selections will have
    already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies afterthe overt.

### Total Goals 6 Way Live

Select the total number of goals scored in a nominated group of matches from the specified options.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Total Goals You Pick

Select the total number of goals scored in a nominated group of matches from the specified options.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have

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#### already lost.

- If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Total Goals You Pick Live

Select the total number of goals scored in a nominated group of matches from the specified options.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Total Home Goals x Total Away Goals 3 Way

Select the total number of home goals scored multiplied by the total number of away goals scored from the nominated group of matches from under | over | exactly the number specified.

- Example: 4 home goals are scored and 3 away goals are scored in the nominated group of matches. The winning selection will be 12.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that
    selection will have already won and will be settled as winners. Bets placed on other selections will have
    already lest.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Total Home Goals x Total Away Goals 6 Way

Select the total number of home goals scored multiplied by the total number of away goals scored from the nominated group of matches from the options specified.

- Example: 4 home goals are scored and 3 away goals are scored in the nominated group of matches. The winning selection will be 12.
- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies afterthe event.

### Total Home Goals x Total Away Goals You Pick

Select the total number of home goals scored multiplied by the total number of away goals scored from the nominated group of matches from the options specified.

- Example: 4 home goals are scored and 3 away goals are scored in the nominated group of matches. The winning selection will be 12.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - If a winning selection has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void because a match did not play for the full duration.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

Asian Handicap

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Predict the result of a match after the handicap spread has been applied to the teams. A head start of one half or more goals will be given to one of the teams which will be added to the actual number of goals spored.

- 1. Whole goal handicap; a handicap of +/ one or more goals will be given to each of the teams which will be added to the actual number of goals scored. Bets placed will be void if the match ends in a draw.
- Half goal handicap; a handicap of +/ 0.5 (half of one) or more goals will be given to each of the teams which will be added to the actual number of goals scored. Bets placed cannot end in a draw.
- Split handicap; a handicap of +/ 0.25 (quarter of one) or more goals will be given to each of the teams. The stake will be divided equally between two bets, with one half of the stake placed on the whole handicap +/ 0.0 (scratch) or more and the other half of the stake placed on the half handicap 0.5 (half of one) or more, which will be added or subtracted to the actual number of goals scored by each team. The split handicap is always the half way point between the whole handicap and the half handicap.

### The split is shown as follows:

Handicap	Whole goal handicap	Half goal handicap
+/-0.25	+/ 0.00	+/-0.50
+/-0.75	+/ 1.00	+/-0.50
+/ 1.25	+/_1.00	+/-1.50

Example: Everton (+ 0.25) v Arsenal (- 0.25)

If a bet is placed on Arsenal and the match result is Everton 1-1 Arsenal:

- 50% of the stake will be placed on the whole goal handicap of 0.00 The handicap result will be Everton 1.1 Arsenal. This
  half of the bet is void.
- 50% of the stake will be placed on the whole goal handicap of 0.50. The handicap result will be Everton 1 ½ Arsenal
  This half of the bet has lost.

If a bet is placed on Everton and the match result is Everton 1-1 Arsenal:

- 50% of the stake will be placed on the whole goal handicap of 0.00. The handicap result will be Everton 1.1 Arsenal.
  This half of the bet is void.
- 50% of the stake will be placed on the whole goal handicap of + 0.50. The handicap result will be Everton 1½ 1 Arsenal.
  This half of the bet has won.

### Asian Goal Line

Predict whether the total goals scored in a match will be under or over a specified number.

 Asian whole goal line: the expected number of goals scored in a match is expressed as a whole number and bets can be placed on under or over the specified number. Bets will be void if the total number of goals scored is the same as the specified number.

### - Example: Goal line 3

Goal line under 3 - Bets win if there are 0,1 or 2 goals scored in the match. If there are exactly 3 goals scored then bets
are void. Bets lose if 4 or more goals are scored.

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Goal line over 3—Bets win if there are 4 or more goals scored in the match. If there are exactly 3 goals scored then bets
are void. Bets lose if 0,1 or 2 goals are scored.

 Asian half goal line; the expected number of goals is expressed as a half number and bets can be placed on over or under the specified number.

#### Example: Goal line 2.5

- Goal line under 2.5 Bets win if there are 0,1 or 2 goals scored in the match. Bets lose if 3 or more goals are scored.
- Goal line over 2.5 Bets win if there are 3 or more goals scored in the match. Bets lose if 0,1 or 2 goals scored.

3. Asian quarter goal line; the expected number of goals is expressed as a quarter figure. The stake is divided equally between two hets.

50% of the stake is placed on a whole number and 50% of the stake on a half number.

- Example: Goal line 2.75 50% of the stake is placed on 2.5 goals and 50% of the stake is placed on 3 goals.
  - Goal line under 2.75 Bets win if there are 0,1 or 2 goals scored in the match. If there are exactly 3 goals
    scored half the stake will be refunded as a void bet and half the stake will be lost. Bets lose if 4 or more goals
    are scored.
  - Goal line over 2.75—Bets win if there are 4 or more goals scored in the match. If there are exactly 3 goals scored half the stake will win and half will be refunded as a void bet. Bets lose if 0,1 or 2 goals are scored.
- Example: Goal line 2.25 50% of the stake is placed on 2.5 goals and 50% of the stake is placed on 2 goals.
  - Goal line under 2.25—Bets win if there are 0 or 1 goal scored in the match. If there are exactly 2 goals scored
    half the stake will win and half will be refunded as a void bet. Bets lose if 3 or more goals arescored.
  - Goal line over 2.25—Bets win if there are 3 or more goals scored in the match. If there are exactly 2 goals
    scored half the stake will be returned as a void bet and half the stake will be lost. Bets lose if 0 or 1 goal is
    scored.

### Corners Handicap

Predict which team will take the most corners after the handicap spread has been applied. A handicap of (+/ ) one or more corners will be given to one of the teams which will be added to the actual number of corners taken by them during the match.

- Example: Chelsea v Aston Villa (+3), Chelsea take 8 corners and Aston Villa are awarded 6. The handicap spread of (+3) is added to the actual number of corners taken by Aston Villa during the match. The winning selection will be therefore Aston Villa with 9 corners.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
- If both teams take the same number of corners after the handicap spread has been applied, the winning selection in this market will be a tie.
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available tous.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### ET Handicaps Live

Predict the result of extra time after the handicap spread has been applied to one of the teams. A handicap of (1/) one or more goals will be given to one/both of the teams which will be added to the actual number of goals scored during extra time.

- Example: Chelsea v Aston Villa (+1). Chelsea and Aston Villa both score 1 goal during extra time. The handicap spread of
   (+1) is added to the actual number of goals scored by Aston Villa during extra time. The winning outcome of the extratime handicap is therefore Chelsea 1 2 Aston Villa.
- 1. Bets are settled only on the events that occur in extra time. This includes any injury/stoppage time added on by the match official at the end of extra time. The events that occur in normal time and penalty shoot outs do not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - Settlement will occur in real time, based on the feed from our service providers.
    - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
    - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Half Handicaps

Predict the result of a specified half of a match after the handicap spread has been applied to the number of goals scored by each team. A handicap of (+/-) one or more goals will be given to one/both of the teams which will be added to the actual number of goals scored during the specified half of the match only.

- Example: Chelsea v Aston Villa (\*1). The result during the specified half of the match is Chelsea 1-1 Aston Villa. The
  handicap spread of (+1) is added to the actual number of goals scored by Aston Villa. The winning outcome is therefore
  Chelsea 1-2 Aston Villa.
- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned during the specified half normal abandoned match rules apply.
- 4. If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Half Handicaps Live

Predict the result of a specified half of a match after the handicap spread has been applied to the number of goals scored by each team. A head start of one or more goals will be given to one/both of the teams which will be added to the actual number of goals scored during the specified half of the match.

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- Example: Chelsea v Aston Villa (+1). The result during the specified half of the match is Chelsea 1.1 Aston Villa. The
  handicap spread of (+1) is added to the actual number of goals scored by Aston Villa. The winning outcome is therefore
  Chelsea 1.2 Aston Villa.
- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned during the specified half normal abandoned match rules apply.
- 4. If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Handicap

Predict the result of a match from: home win | draw | away win, sometimes denoted on our website/coupons as 1 | X | 2, after the handicap spread has been applied to one of the teams. A handicap of (+/-) one or more goals will be given to one/both of the teams which will be added to the actual number of goals scored.

- Example: Chelsea v Aston Villa (+1). The final score is Chelsea 1 1 Aston Villa. The handicap spread of (+1) is added to
  the actual number of goals scored by Aston Villa during the match. The handicap match result is Chelsea 1 2 Aston Villa
  and the winning outcome is therefore Aston Villa.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match-official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence that the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

## Match Handicap Live

Predict the result of a match from: home win | draw | away win, sometimes denoted on our website/coupons as 1 | X | 2, afterthe handicap spread has been applied to one of the teams. A handicap of (+/ ) one or more goals will be given to one/both of the teams which will be added to the actual number of goals scored.

- Example: Chelsea v Aston Villa (+1). The final score is Chelsea 1 1 Aston Villa. The handicap spread of (+1) is added to
  the actual number of goals scored by Aston Villa during the match. The handicap match result is Chelsea 1 2 Aston Villa
  and the winning outcome is therefore Aston Villa.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- 4. Settlement will occur in real time, based on the feed from our service providers

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- In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Handicap Two Way

Predict the result of a match from: home win | away win, sometimes denoted on our website/coupons as 1 | 2, after the handicap spread has been applied to one of the teams. A handicap of (1/) 0.5 (half of one) or more goals will be given to one/both of the teams which will be added to the actual number of goals scored.

- Example: Liverpool v Everton (+0.5). The final score is Liverpool 1.1 Everton. The handicap spread of (+0.5) is added to
  the actual number of goals scored by Everton during the match. The handicap winning outcome is therefore Everton by
  0.5 (half of one) goal.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Handicap Two Way Live

Predict the result of a match from: home win | away win, sometimes denoted on our website/coupons as 1 | 2, after the handicap spread has been applied to one of the teams. A handicap of (1/) 0.5 (half of one) or more goals will be given to one/both of the teams which will be added to the actual number of goals scored.

- Example: Liverpool v Everton (+0.5). The final score is Liverpool 1-1 Everton. The handicap spread of (+0.5) is added to
  the actual number of goals scored by Everton during the match. The handicap winning outcome is therefore Everton by
  0.5 (half of one) goal.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

Corners Double Result

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Predict which team will take the most corners in the first half combined with which team will take the most corners during the

- Example: Man Utd take 4 corners in the first half of the match and Aston Villa 2. Man Utd take 6 corners in the whole match and Acton Villa take 7. The winning market will be Man Utd/Acton Villa.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- count once.
- If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
- Settlement will occur in real time, based on the feed from our ser
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwill be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### First Corner

Predict which team will take the first corner in a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- If no corners are taken in the match, bets placed on this market will be void.
- 3. A corner awarded but not taken will not count.
- 4. If a match is postponed normal postponed match rules apply.
- If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection in this market has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
  - · Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

Predict the number of corners taken in a specified half of a match from: under 5 | 5 6 | over 6

- added on by the match official at the end of the specified half of the match. The other half of the match and extra time do not count unless otherwise stated.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only count once.
- If a match is postponed normal postponed match rules apply.

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#### 4. If a match is abandoned normal abandoned match rules apply.

- If a match is abandoned during the specified half and 7 or more corners are taken in the time played beforeabandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
- If a match is abandoned during the specified half and 6 or less corners are taken in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after
    the quant

#### Half Corners Live

Predict the number of corners taken in a specified half of a match from: under 5 | 5 6 | over 6

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.
- 3. Live bet acceptance rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified half and 7 or more corners are taken in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified half and 6 or less corners are taken in the time played before
    abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not
    play for the full duration.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Half Team Corners

Predict the number of corners taken by a nominated team in a specified half of a match from: under 2 | 2 3 | over 3

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time added on by the match official at the end of the specified half of the match. The other half of the match and extra time do not count unless otherwise stated.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.

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- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified half and the nominated team has taken 4 or more corners in the
    time played before abandonment, bets placed on that selection in this market will have already won and willbe settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified half and the nominated team has taken 3 corners or less in the
    time played before abandonment, bets placed will be void, subject to normal abandoned match rules,
    because the match did not play for the full duration.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Half with Most Corners

Predict the half of a match in which the most corners will be taken.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. The events that occur in the other half of the match and extra time do not count
  unless otherwise stated.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.
- 3.— If the same number of corners are taken in both halves, the winning selection in this market will be adraw.
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
  - Settlement will occur in real time, based on the feed from our service providers.
    - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
    - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Last Corner

Predict which team will be take the last corner in a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If no corners are taken in the match, bets placed on this market will be void.
- 3. A corner awarded but not taken will not count.
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - a. In the event of a dispute, settlement will be determined using data published immediately after the final-whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Match Corner V to V Mir

Predict whether or not a corner will be awarded within the specified time period of the match. Corners markets on a specified time period will be settled on corners awarded. All other corners markets will be settled on corners taken.

- Bets are settled on the events that occur only within the specified time period of the match. Bets placed on 1st to 15th
  minute will be settled on the events that occur from 0:00 to 14:59. Likewise, bets placed on 16th to 30th minute will be
  settled on the events that occur from 15:00 to 29:59.
  - Bets placed on 46th to 60th minute will be settled on the events that occur from the start of the second half to 50:50.
- A corner must be awarded within the specified time period of the match. A corner will count if it is awarded but not taken.
- If no active play takes place at all during the specified time period of the match due to the match official suspending
  play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- 4. If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 5. If a match is postponed normal postponed match rules apply.
- 6. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection in this market
    has been established in the time played before abandonment, bets placed on that selection will have already
    won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned during the specified time period of the match and a winning selection has not been
    established in the time played before abandonment, bets placed on this market will be void, subject toabandoned match rules, because the specified time period of the match did not play for the full duration.
  - If a match is abandoned after the specified time period of the match bets placed on this market will stand win or lose.
- 7. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will-normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is significant evidence that the data is incorrect bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Over One Corner Taken by Each Team in Each Half

Predict that over one corner will be taken by each team in each half of the match, where over one corner mean two corners or more.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
- If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and two or more corners have been taken by each team in each half beforeabandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and one or no corners were taken by each team in each half before abandonment bets placed will be void, subject to normal abandoned rules, because the match did not play for the fullduration.
- 5. Settlement will occur in real time, based on the feed from our service providers

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- In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Team Corners Awarded X to Y Min

Predict whether or not a corner will be awarded to a nominated team within the specified time period of the match. For betsplaced within a specified time period settlement will be based on corners awarded. For all other corners markets settlement will be based on corners taken.

- Bets are settled on the events that occur only within the specified time period of the match. Bets placed on 1st to 15th
  minute will be settled on the events that occur from 0:00 to 14:59 and bets placed on 16th to 30th minute will be
  settled on the events that occur from 15:00 to 29:59 etc.
  - Bets placed on 46th to 60th minute will be settled on the events that occur from the start of the second half to 59:59.
- A corner must be awarded within the specified time period of the match to count. A corner will count if it is awarded but not taken.
- If no active play takes place at all during the specified time period of the match due to the match official suspending
  play due, although not exclusively, to injury, crowd trouble etc., bets placed on this market will be void.
- If there is disruption to play within the specified time period of the match due, although not exclusively, to substitutions, injury etc., bets placed on this market will stand if any play has taken place.
- 5. If a match is postponed normal postponed match rules apply.
- 6. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned during the specified time period of the match and a winning selection in this market
    has been established in the time played before abandonment, bets placed on that selection will have already
    won and will be settled as winners. Bets placed on other selections in this market will have alreadylost.
  - If a match is abandoned during the specified time period of the match and a winning selection has not been
    established in the time played before abandonment, bets placed on this market will be void, subject to
    abandoned match rules, because the specified time period of the match did not play for the full duration.
  - If a match is abandoned after the specified time period of the match bets placed on this market will stand
    with or loca.
- 7. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, the service provider will complete a verification process to settle bets. This will-normally be confirmed within 24 hours of the match finishing. If the process cannot be completed or there is significant evidence that the data is incorrect bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Team with Most Corners

Predict which team will take the most corners in a match.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.
- 3. If both teams take the same number of corners, the winning selection in this market will be a draw.
- 4. If a match is postponed normal postponed match rules apply.

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- 5. If a match is abandoned normal abandoned match rules apply.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies afterthe event.

#### Team with Most Half Corners

Predict the team that takes the most corners in a specified half of a match

- Bets are settled only on the events that occur in the specified half of the match. This includes any injury/stoppage time
  added on by the match official at the end of the specified half of the match. The other half of the match and extra time
  do not count unless otherwise stated.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only count once.
- 3.— If both teams take the same number of corners in the specified half, the winning selection in this market will be a draw.
- If a match is postponed normal postponed match rules apply.
- 5.— If a match is abandoned during the specified half, bets placed on this market will be void, subject to normal abandoned match rules, because the specified half did not play for the full duration.
  - If a match is abandoned after the specified half bets placed on this market will stand win or lose.
- 6. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Total First Half Corners x Total Second Half Corners

Select the total number of corners taken in the first half of a match multiplied by the total number of corners taken in the second half of a match.

- Example: If 6 corners are taken in the first half of a match and 5 corners are taken in the second half of a match thewinning number of corners taken will be 30.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.
- 3. If a match is postponed normal postponed match rules apply.
- If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and a winning selection in this market has been established in the time played before abandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and no winning selection has been established in the time played before
    abandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not
    play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be cettled based upon such copyrights alternative information courses which are available to us.

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#### **Total Match Corners Odd/Even**

Predict whether the total number of corners taken in a match will be an odd or even number.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.
- 3. If no corners are taken the winning selection in the market will be even.
- 4. If a match is postponed normal postponed match rules apply.
- 5. If a match is abandoned normal abandoned match rules apply.
- 6. Settlement will occur in real time, based on the feed from our service providers
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such courtable alternative information sources which are available tous.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### **Total Match Corners**

## Select the total number of corners taken in a match from: under 10 | 10 12 | over 12

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.
- 3. If a match is postponed normal postponed match rules apply.
- If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and 13 or more corners are taken in the time played before abandonment, betsplaced on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and 12 or less corners are taken in the time played before abandonment bets placed
    will be void, subject to normal abandoned rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after
    the cureft.

### Total Corners Live

Select the total number of corners taken in a match from: under  $10 \mid 10 \mid 12 \mid$  over 12

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.

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- 3. A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and 13 or more corners are taken in the time played before abandonment, bets
    placed on that selection will have already won and will be settled as winners. Bets placed on other selections
    in this market will have already lost.
  - If a match is abandoned and 12 or less corners are taken in the time played before abandonment bets placedwill be void, subject to normal abandoned rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Total Team Corners

Select the total number of corners taken by a nominated team in a match from: under 5 | 5 6 | over 6

- 1.— Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- A corner awarded but not taken will not count. A corner that is retaken on the instruction of the match official will only
  count once.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - If a match is abandoned and 7 or more corners are taken by the nominated team in the time played beforeabandonment, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is abandoned and 6 or less corners are taken by the nominated team in the time played beforeabandonment, bets placed will be void, subject to normal abandoned match rules, because the match did not play for the full duration.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available tous.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### 15 | 30 | 60 | 75 Minute Betting

Predict the result of a match at 15 | 30 | 60 | 75 minutes from: home win | draw | away win.

- Bets are settled on the events that occur in the specified time period of the match. Normal time and extra time does not count.
  - Bets placed on 15 minutes will be settled on the match result at 14:59, bets placed on 30 minutes will be settled on the match result at 29:59 and so on.
- The ball-must actually cross the goal line within the specified time period of the match to count. A goal will not count if
  a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after
  the timeframe has expired.
- 3. If a match is postponed normal postponed match rules apply.
- If a match is abandoned during the specified time period normal abandoned match rules apply
  - If a match is abandoned after the specified time period of the match bets placed on this market will stand win or lose.

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- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### 15 | 30 | 60 | 75 Minute Betting Live

Predict the result of a match at 15 | 30 | 60 | 75 minutes from: home win | draw | away win.

- 1. Bets are settled on the events that occur in the specified time period of the match. Normal time and extra time does
  - Bets placed on 15 minutes will be settled on the match result at 14:59, bets placed on 30 minutes will be settled on the match result at 29:59 and so on.
- The ball must actually cross the goal line within the specified time period of the match to count. A goal will not count if
  a shot is taken within the specified time period of the match and the ball does not actually cross the goal line until after
  the timeframe has expired.
- 3. Live bet acceptance rules apply.
- 4. If a match is abandoned during the specified time period normal abandoned match rules apply.
  - If a match is abandoned after the specified time period of the match bets placed on this market will stand
    win or lose.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### 1st Half Result/2nd Half Result

Select the result of the first half and the result of the second half of a match from: home win | draw | away win.

The bet consists of 2 separate mini bets - first half & second half.

- Example: The half time result is Liverpool 1.0 Chelsea and the full time result is Liverpool 1.1 Chelsea. The winning market will be home/away because Liverpool won the first half 1.0 and Chelsea won the second half 1.0.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us-
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

Come from Behind and Draw

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Select a team to be losing at any stage during normal time played in a match and to come from behind and draw.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
- 2. Bets are settled only on the events that occur during normal time played in an individual match. The events that occur across a two legged cup/tournament tie do not count.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Come from Behind and Win

Select a team to be losing at any stage during normal time played in a match and to come from behind and win-

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- Bets are settled only on the events that occur during normal time played in an individual match. The events that occur
  across a two legged cup/tournament tie do not count.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Come from Behind and Win or Draw

Select a team to be losing at any stage during normal time played in a match and to come from behind and win or draw.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match-official at the end of normal time. Extra time does not count.
- Bets are settled only on the events that occur during normal time played in an individual match. The events that occur
  across a two legged cup/tournament tie do not count.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Double Chance

Predict the combination of 2 possible results of a match from 3 possible permutations; home or draw | away or draw | home or away.

- Examples of the match result and the winning selections in this market:
  - Everton 1 0 Tottenham Everton or draw | Everton or Tottenham
  - Everton 1 1 Tottenham Everton or draw | Tottenham or draw
  - Everton 1 2 Tottenham Tottenham or draw | Everton or Tottenham
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- If a match is abandoned normal abandoned match rules apply.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available tous.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Double Chance Live

Predict the combination of 2 possible results of a match from 3 possible permutations; home or draw | away or draw | home or away.

- Examples of the match result and the winning selections in this market:
  - Everton 1 0 Tottenham Everton or draw | Everton or Tottenham
  - Everton 1 1 Tottenham Everton or draw | Tottenham or draw
  - Everton 1 2 Tottenham Tottenham or draw | Everton or Tottenham
- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- 1. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Double Result

Predict the result of a match at half time and at full time from: home win | draw | away win-

- Example: If the score at half time is Chelsea 0 0 Aston Villa and the score at full time is Chelsea 1 0 Aston Villa, the winning market is Draw/Chelsea.

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- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Double Result Live

Predict the result of a match at half time and at full time from: home win | draw | away win.

- Example: If the score at half time is Chelsea 0-0 Aston Villa and the score at full time is Chelsea 1-0 Aston Villa, the winning market is Draw/Chelsea.
- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### <del>Draw No Bet</del>

Predict which team will win a match. Bets placed on this market will be void if the match ends in a draw.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. If the match ends in a draw all bets placed on this market will be void.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such courtable alternative information sources which are available tous.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies afterthe event.

#### Draw No Bet Live

Predict which team will win a match. Bets placed on this market will be void if the match ends in a draw.

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- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- Live bet acceptance rules apply.
- If the match ends in a draw all bets placed on this market will be void.
- . If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Load at Half Time and Not Win

Predict a team to be winning a match at half time and to draw or lose the match at full time.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- Bets are settled only on the events that occur during normal time played in an individual match. The events that occur
  across a two legged cup/tournament tie do not count.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - Settlement will occur in real time, based on the feed from our service providers.
    - In the event of a dispute, settlement will be determined using data published immediately after the final
      whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
      will be settled based upon such reputable alternative information sources which are available to us.
    - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Match Result and 4 or More Goals

Predict the result of a match from home win | draw | away win combined with 4 or more goals being scored in a special price parlay.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
- If fewer than 4 goals are scored in the match, bets placed on this market will have lost and will be settled as losers-regardless of the match result.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

Match Result and Over/ Under 2.5 Goals

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Predict the result of a match from home win | draw | away win combined with whether the number of goals scored in a match will be under/over 2.5. Under means 0.1 or 2 goals and over means 3 goals or more.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.
  - If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available tous.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after
    the event.

#### Match Result and Over/ Under 2.5 Goals Live

Predict the result of a match from home win | draw | away win combined with whether the number of goals scored in a match will be under/over 2.5. Under means 0, 1 or 2 goals and over means 3 goals or more.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matchofficial at the end of normal time. Extra time does not count.
- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - Settlement will occur in real time, based on the feed from our service providers.
    - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
    - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Match x Goals

Predict the result of a match from home win | draw | away win combined with whether the number of goals scored in a match will be under/over 2.5. Under means 0, 1 or 2 goals and over means 3 goals or more.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
  official at the end of normal time. Extra time does not count.
- 2. If a match is postponed normal postponed match rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
  - Settlement will occur in real time, based on the feed from our service providers.
    - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available tous.
    - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Match x Goals Live

Predict the result of a match from home win | draw | away win combined with whether the number of goals scored in a match will be under/over 2.5. Under means 0, 1 or 2 goals and over means 3 goals or more.

1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the matel

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official at the end of normal time. Extra time does not count.

- 2. Live bet acceptance rules apply.
- 3. If a match is abandoned normal abandoned match rules apply.
- 4. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Method of Victory

#### Predict the method of victory from:

- Home team to win in normal time | Away team to win in normal time
- Home team to win in extra time | Away team to win in extra time
- Home team to win in a penalty shoot-out | Away team to win in a shootout
- 1. If a match is postponed normal postponed match rules apply.
- 2. If a match is abandoned normal abandoned match rules apply.
- 3. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### To Qualify

#### Predict the team to qualify for the next round of a given tournament.

- Bets placed on this market will be settled immediately on completion of the full duration of the match, based solely
  upon the events that occur during the match. This will include normal time, injury/stoppage time added on by the
  match official at the end of normal time, extra time and penalty shoot outs should the tie progress assuch.
- 2. If the tie is played over two legs, bets placed on this market will be settled immediately on completion of the second-match based solely upon the events that occur during the two matches. This will include normal time, injury/stoppage time added on by the match official at the end of normal time, extra time, away goals if applicable, and penalty shootouts; should the tie progress as such.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the finalwhistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

To Qualify Live

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Predict the team to qualify for the next round of a given tournament.

- 1. Bets placed on this market will be settled immediately on completion of the full duration of the match, based solely upon the events that occur during the match. This will include normal time, injury/stoppage time added on by the match official at the end of normal time, extra time and penalty shoot outs should the tie progress assuch.
- If the tie is played over two legs, bets placed on this market will be settled immediately on completion of the secondmatch based solely upon the events that occur during the two matches. This will include normal time, injury/stoppage

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time added on by the match official at the end of normal time, extra time, away goals if applicable, and penalty shoot-outs; should the tie progress as such.

- 3. Live bet acceptance rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
- Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available tous.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### To Win To Nil

Select a team to win a match without conceding a goal.

- Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match-official at the end of normal time. Extra time does not count.
- If the opposing team score a goal, bets placed on this market will have lost regardless of the number of goals scored by the color team.
- 3. If a match is postponed normal postponed match rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies afterthe event.

#### To Win to Nil Live

Select a team to win a match without conceding a goal.

- 1. Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match
- If the opposing team score a goal, bets placed on this market will have lost regardless of the number of goals scored by the selected team.
- 3. Live bet acceptance rules apply.
- 4. If a match is abandoned normal abandoned match rules apply.
  - Settlement will occur in real time, based on the feed from our service providers.
    - In the event of a dispute, settlement will be determined using data published immediately after the final
      whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
      will be settled based upon such reputable alternative information sources which are available to us.
    - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

To Win the Rest of the Match

Select a team to win the remainder of a match. Goals scored before the time of bet placement do not count.

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- Example: Liverpool lead Chelsea 2 0 at the time of bet placement and the full time score is Liverpool 2 1 Chelsea. The winning selection will be Chelsea because they won the remainder of the match 1 0.

Bets are settled on the events that occur in normal time and from the time of bet placement. This includes any
injury/stoppage time added on by the match official at the end of normal time. Goals scored before the time of betplacement do not count. Extra time does not count unless otherwise stated.

- Bets are settled only on the events that occur during normal time played in an individual match. The events that
  occur across both matches in a two legged cup/tournament tie do not count.
- 3. Live bet acceptance rules apply.
- 4. If a match is abandoned normal abandoned match rules apply
- 5. Settlement will occur in real time, based on the feed from our service providers.
- In the event of a dispute, settlement will be determined using data published immediately after the final whistle. If
  data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled
  based upon such reputable alternative information sources which are available to us.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event.

Predict the margin of goals by which a nominated team will win a match.

Example: If the match result is Chelsea 3.1 Aston Villa the winning selection in this market will be Chelsea by 2 goals
 Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the

- match official at the end of normal time. Extra time does not count.
- 3. If a match is postponed normal postponed match rules apply.
- I. If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
- In the event of a dispute, settlement will be determined using data published immediately after the final whistle. If
  data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settled
  based upon such reputable alternative information sources which are available to us.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event.

- Winning Margin Live

Predict the margin of goals by which a nominated team will win a match.

Example: If the match result is Chelsea 3-1 Aston Villa the winning selection in this market will be Chelsea by 2 goals
 Bets are settled on the events that occur in normal time. This includes any injury/stoppage time added on by the match official at the end of normal time. Extra time does not count.

- 2. Live bet acceptance rules apply.
- 3. If the match ends in a draw, the winning selection in this market will be a draw.
- 4. If a match is abandoned normal abandoned match rules apply.
- 5. Settlement will occur in real time, based on the feed from our service providers.
- In the event of a dispute, settlement will be determined using data published immediately after the final whistle. If
  data is not available from these sources or if there is significant evidence the data is incorrect, bets will be settledbased upon such reputable alternative information sources which are available to us.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the
  event.
- —Sudden Death in a Shootout

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- Predict whether a shootout will end in sudden death. Sudden death occurs in a shootout when the score remains level after each side has taken their allocated number of penalties.
- L. Bets are settled only on the events that occur in shootouts.
- 2. If a match is abandoned normal abandoned match rules apply.
- Settlement will occur in real time, based on the feed from our service providers
  - In the event of a dispute, settlement will be determined using data published immediately after the final
    whistle. If data is not available from these sources or if there is significant evidence the data is incorrect, bets
    will be settled based upon such reputable alternative information sources which are available to us.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### **SOFTBALL**

#### **General Rules**

- Wagers will stand regardless of the starting pitcher.
- The team listed on the bottom does not necessarily bat last.
- Games must go at least 7 innings of play (or 6 ½ if the home team is ahead) for wagers to have action, otherwise wagers will be void, unless a winning market has already been determined.
- The only exceptions to the above rules are a wager placed on the pre-game money line, where wagers will stand provided there are at least 5 full innings of play unless the team batting second is leading after 4 ½ innings. If the game is called or suspended after this point of the game is reached, then the winner is determined by the score after the last full inning (unless the team batting second scores to tie or takes the lead in the bottom half of the inning, in which case the winner is determined by the score at the time the game is called).
- In the instance where a game is suspended/abandoned, the following rules will be applied in settling wagers:
  - If a winning selection in a specific market has been determined before the suspension/abandonment of the game, wagers will stand, and settlement will occur as expected.
  - If a winning selection for a specific market has not been determined at the time of suspension/abandonment, all wagers will be void.
  - In the case of a suspension/abandonment, any subsequent replays/completions, award of the game result by governing bodies, etc. will not count toward settlement.
- In the instance of a postponed game, all wagers placed on that game will be void. A postponement is deemed
  to be where a game does not commence and is completed by 9:00 am PST time the following day.
- Extra innings count unless otherwise specified.
- When Mercy Rule is called because one team is in an unassailable lead, all wagers will stand.
- Athletes Unlimited Softball games need to play a full 7 innings to be official, regardless if the home team is ahead after 6 ½ innings.

#### **Money Line**

• Predict which team will win the game.

#### **Run Line**

- Predict the winning team after the point spread has been applied to the actual scores.
- Wagers are action if game is suspended in extra innings and the game is still tied.

#### **Total Runs**

Predict whether the combined scores for each team will be over or under a specified number of runs.

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#### **SWIMMING**

#### **General Rules**

- Races must take place within a week of the scheduled date or else wagers will be void.
- The lone exception is the Olympic Games, where wagers will stand on the event if it is completed before the Closing Ceremony.
- The podium presentation will count as the official result and any subsequent amendments to the result will not count for settlement purposes.
- If a race ends in a tie, then dead heat rules will apply.

#### Race/Heat Winner

• Predict the individual/team winner of a specific race or heat.

#### **Podium Finish**

• Predict whether an individual/team will make the podium (top three finish) of the named event.

#### **Matchups**

- Both swimmers listed in the matchup must start the race or else wagers are void.
- In the case of a tie, wagers will be void.

### Winning Time

• Predict whether the winning time of a listed race will be over or under a specified number.

#### World Record to Be Broken

• Predict whether a world record will be broken in a specific race or meet.

### Winning Margin

 Predict whether the winning margin between the event winner and the rest of the field will be over or under the given time. Please note should the exact listed time be the result, then the market will be void.

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### **Table Tennis**

#### **General Rules**

- If there is a change to the scheduled number of games played in the match, wagers will be void, unless otherwise stated.
- A match will officially start with the first serve of the match.
- If a match is suspended, postponed, or abandoned, wagers placed on this market will be void, unless a result
   has already been determined. The exception is for matches played in the Olympic Games, where wagers will
   stand on the match if it is played before the Closing Ceremony.
- If a player is disqualified or retires from the match, wagers will be void, unless a result has already been determined.
- Settlement will occur in real time and will be taken from the feed supplied by our service providers.

#### Match Betting/Money Line

• Predict the winner of the match.

#### Match Spread Betting

 Predict the result of the match after the spread of games or points has been applied to one of the competitors/teams.

#### **Match Total Points Betting**

• Predict the total number of points in the match.

### **Match Total Games Betting**

• Predict the total number of games in the match.

#### Match Points Odd/Even Betting

• Predict whether the total points scored in the match will be an odd or even number.

### Match Correct Score Betting

• Predict the correct score in the match.

### Game Winner Betting

• Predict the winner of a specific game.

#### **Game Spread Betting**

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Predict the result of a specific game after the spread has been applied to one of the competitors. A spread of
 (+/-) one or more points will be given to one/both competitors which will be added to the actual number of points won.

#### Game Over/Under Betting

• Predict whether the number of points played in a specific game will be over/under the specified number.

#### Game Odd/Even Betting

• Predict whether the total points played in a specific game will be an odd or even number.

#### **Game Correct Score Betting**

• Predict the correct score of a specific game.

#### **Game Winning Margin Betting**

• Predict the winning margin in a specific game.

#### **Game Extra Points Betting**

• Predict whether there will be extra points in a specific game.

#### **Point Betting**

• Predict the winner of a specific point.

### Race to X Points Betting

• Predict which player will be the first to win X points.

#### To Lead After X Points Betting

• Predict which player will be leading after X points have been played in the game.

Match Betting / Match Betting Live

#### Predict the winner of the match.

- 1. If there is a change to the scheduled number of games played in the match, bets placed on this market will stand
- 2. A match will officially start with the first serve of the match.
- 3.— If a match is suspended, bets placed on this market will stand provided the match is completed before the end of the
- 4.— If a match is suspended and is not completed before the end of the competition, bets placed on this market will be void.
- 5. If a player is disqualified or retires from the match, bets placed on this market will be void because the match did not play for the full duration.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.

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7. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Point Betting

#### Predict the winner of a specific point.

- 1. If there is a change to the scheduled number of games played in the match, bets placed on this market will stand-
- 2. A match will officially start with the first serve of the match.
- If a match is suspended during the specific point, bets placed on this market will stand provided the specific point is completed before the end of the competition.
- 4. If a match is suspended during the specific point and is not completed before the end of the competition, bets placed on this
- 5. If a match is suspended after the specific point bets placed on this market will stand win or lose.
- If a player is disqualified or retires from the match during the specific point, bets placed on this market will be void because the specific point did not take place.
- 7. If a player is disqualified or retires from the match after the specific point, bets placed on this market will stand win or lose.
- 8. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
- 9. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Game Winner Betting

#### Predict the winner of a specific game.

- 1. If there is a change to the scheduled number of games played in the match, bets placed on this market will stand-
- 2. A match will officially start with the first serve of the match.
- If a match is suspended during the specific game bets placed on this market will stand provided the specific game is completed before the end of the competition.
- 4. If a match is suspended during the specific game and is not completed before the end of the competition, bets placed on this
- 5. If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- 6. If a player is disqualified or retires from the specific game, bets placed on this market will be void because the specific gamedid not play for the full duration.
- 7. If a player is disqualified or retires from the match after the specific game, bets placed on this market will stand win or lose.
- 8. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
- 9. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event

#### Game Spread Betting

Predict the result of a specific game after the spread has been applied to one of the competitors. A spread of (+/-) one or more points will be given to one/both of the competitors which will be added to the actual number of points won.

- 1. If there is a change to the scheduled number of games played in the match, bets placed on this market will stand.
- 2. A match will officially start with the first serve of the match.
- If a match is suspended bets placed on this market will stand provided the specific game is completed before the end of the
  competition. If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- 4. If a player is disqualified or retires from the match during the specific game and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost. If a player is disqualified or retires from the match after the specific game, bets placed on this market will stand win or lose.

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- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
- 6. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Game Over/Under Betting

Predict whether the number of points played in a specific game will be over/under the number specifies

Example: if the market is over/under 16 points, over means 17 points or more and under means 15 points of fewer-

- 1. If there is a change to the scheduled number of games played in the match, bets placed on this market will stand.
- 2. A match will officially start with the first serve of the match.
- 3. If a match is suspended during the specific game, bets placed on this market will stand provided the specific game is
- 4. If a match is suspended during the specific game and a winning selection in this market has been established in the time-played before suspension, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
- 5. If a match is suspended during the specific game before a winning selection in this market has been established and the match is not completed before the end of the competition, bots placed on this market will be void.
- 6. If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- 7. If a player is disqualified or retires from the match during the specific game and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
- If a player is disqualified or retires from the match during the specific game and no winning selection in this market has been
  established in the time played before disqualification or retirement, bets placed on this market will be void because the
  specific game did not play for the full duration.
- 9. If a player is disqualified or retires from the match after the specific game, bets placed on this market will stand win or lose.
- 10. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
- 11. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

### Game Odd/Even Betting

Predict whether the total points played in a specific game will be an odd or even number.

- If there is a change to the scheduled number of games played in the match, bets placed on this market will stand.
- 2. A match will officially start with the first serve of the match.
- If a match is suspended during the specific game, bets placed on this market will stand provided the specific game is completed before the end of the competition.
- If a match is suspended during the specific game and the match is not completed before the end of the competition, bets
  placed on this market will be void.
- 5.— If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- If a player is disqualified or retires from the specific game, bets placed on this market will be void because the specific gamedid not play for the full duration.
- 7. If a player is disqualified or retires from the match during the specific game, bets placed on this market will stand win or lose.
- 8. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
- 9. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Race to X Points Betting

Predict which player will be the first to win X points.

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- 1. If there is a change to the scheduled number of games played in the match, bets placed on this market will stand.
- 2. A match will officially start with the first serve of the match.
- If a match is suspended during the specific game, bets placed on this market will stand provided the specific game is completed before the end of the competition.
- 4. If a match is suspended during the specific game and the match is not completed before the end of the competition, betsplaced on this market will be void.
- 5. If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- 6. If a player is disqualified or retires from the specific game, bets placed on this market will be void because the specific gamedid not play for the full duration.
- 7. If a player is disqualified or retires from the match during the specific game, bets placed on this market will stand win or lose.
- 8. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
- 9. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### To Lead After X Points Betting

Predict which player will be leading after X points have been played in the game.

- 1. If there is a change to the scheduled number of games played in the match, bets placed on this market will stand.
- 2. A match will officially start with the first serve of the match.
- If a match is suspended during the specific game bets placed on this market will stand provided the specific game is completed before the end of the competition.
- 4. If a match is suspended during the specific game and the match is not completed before the end of the competition, bets
- 5. If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- If a player is disqualified or retires from the specific game, bets placed on this market will be void because the specific gamedid not play for the full duration.
- 7. If a player is disqualified or retires from the match during the specific game, bets placed on this market will stand win or lose.
- 8. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
- Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event

#### **Game Winning Margin Betting**

Predict the winning margin in a specific game.

- 1. If there is a change to the scheduled number of games played in the match, bets placed on this market will stand
- 2. A match will officially start with the first serve of the match.
- If a match is suspended during the specific game, bets placed on this market will stand provided the specific game is completed before the end of the competition.
- 4. If a match is suspended during the specific game and the match is not completed before the end of the competition, bets
- 5. If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- If a player is disqualified or retires from the specific game, bets placed on this market will be void because the specific game did not play for the full duration.
- 7. If a player is disqualified or retires from the match during the specific game, bets placed on this market will stand win or lose.
- Settlement will occur in real time and will be taken from the feed supplied by our service providers.
- 9. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

Match Correct Score Betting

Predict the correct score in the match.

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- 1. If there is a change to the scheduled number of games played in the match, bets placed on this market will be void.
- 2. A match will officially start with the first serve of the match.
- 3. If a match is suspended, bets placed on this market will stand provided the match is completed before the end of the
- 4. If a match is suspended and is not completed before the end of the competition, bets placed on this market will be void.
- 5. If a player is disqualified or retires from the match, bets placed on this market will be void because the match did not play for the full duration.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
- 7. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event-

#### Match Points Odd/Even Retting

Predict whether the total points scored in the match will be an odd or even number.

- 1. If there is a change to the scheduled number of games played in the match, bots placed on this market will stand
- 2. A match will officially start with the first serve of the match.
- 3. If a match is suspended, bets placed on this market will stand provided the match is completed before the end of the competition.
- 4. If a match is suspended and is not completed before the end of the competition, bets placed on this market will be void-
- 5. If a player is disqualified or retires from the match, bets placed on this market will be void because the match did not play for the full duration.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
- 7. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

#### Match Total Games Betting

Predict the total number of games in the match.

- 1. If there is a change to the scheduled number of games played in the match, bets placed on this market will be void.
- 2. A match will officially start with the first serve of the match.
- If a match is suspended, bets placed on this market will stand provided the match is completed before the end of the competition.
- 4. If a match is suspended and is not completed before the end of the competition, bets placed on this market will be voice.
- 5. If a player is disqualified or retires from the match, bets placed on this market will be void because the match did not play for
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
- 7.—Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after the event.

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#### Tennis

#### General Rules

- A match will officially start with the first serve of the match.
- If a player is disqualified or retires from the match, match winner wagers will be declared void.
- For markets that are unequivocally determined in a match that is not fully completed, wagers will stand.
- If there is a change to the scheduled number of sets played in a match, wagers placed on the market will be void, unless otherwise stated. This does not pertain to matches ending early due to disqualification or retirement.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, wagers
  placed will stand.
- If a match is suspended, wagers will stand provided the match is completed before the end of the competition.
- If a match is suspended and is not completed before the end of the competition, wagers will be void, unless stated otherwise.
- For any market pertaining to a specified set/game/point, if a match is suspended, or a player is disqualified or
  retires from the match after the specific set/game/point has been completed, wagers placed on this market
  will stand win or lose.
- For any market pertaining to a specified set/game/point, if a match is suspended, or a player is disqualified or retires from the match before the specified set/game/point is completed, wagers placed on this market will be yoid.
- A tiebreak counts as one game for settlement purposes.
- Settlement will occur in real time and will be taken from the feed supplied by our service providers.

### Match Betting

• Predict the winner of the match.

### **Match Total Games Betting**

• Predict the total number of games in the match.

#### Player Total Games Over/Under

• Predict whether the number of games won by the specified player is over or under the listed number.

#### **Match Result and Total Games**

• Predict the winner of a match combined with the total games over or under.

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• Both predictions must be correct for wagers to be successful.

#### Game Spread/Game Handicap

Predict the result of a match after the spread has been applied to one of the competitors. A point spread of
 (+/-) one or more games will be given to one/both competitors, which will be added to the actual number of games won.

#### Set - Game Spread/Set - Game Handicap

Predict the result of a specific set after the spread has been applied to one of the competitors. A point spread
of (+/-) one or more games will be given to one/both competitors which will be added to the actual number of
games won.

#### **Game Winner**

• Predict the winner of a specific game, in a specific set.

#### **Game Correct Score**

• Predict the points score in a specific game.

#### Game Total Points Odd/Even

• Predict whether the total number of points played in a specific game will be an odd or even number.

#### **Game Total Points**

• Select the total points played in a specific game from the options listed.

#### Game Win to Deuce

Predict a named player or neither player to win a specific game through deuce.

#### Game Spread Betting/Game Point Handicap

Predict the result of a specific game after the spread has been applied to one of the competitors. A spread of
 (+/-) one or more points will be given to one/both competitors which will be added to the actual number of points won.

#### **Total Games in Set**

- Predict whether the number of games played in a specific set will be over/under the number specified.
- For the 3-way market, predict whether the number of games played in a specific set will be over, under or between the numbers specified.

#### Race to X Games in Set

• Predict which player will be the first to win the required number of games in the specific set.

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#### Total Games Odd/Even in Set

• Predict whether the total games played in a specific set will be an odd or even number.

#### **Set Betting**

- Predict the correct set score in a match.
- Match must be fully completed, or else wagers will be void.

### Set Spread/Set Handicap

Predict the result of a match after a set spread has been applied to one of the competitors. A set spread of
 (+/-) 0.5 or more sets will be given to one/both competitors, which will be added to the actual number of sets won.

#### Number of Sets in Match/Total Sets

• Predict the total number of sets played in a match.

#### Player to Win a Set

- Predict whether a named player will win a set.
- If a match is suspended, or a player is disqualified or retires from the match, and the named player has already
  won a set in the time played before suspension, wagers placed on 'yes' will have already won and will be
  settled as winners. Wagers placed on 'no' in this market will have already lost.
- If a match is suspended, or a player is disqualified or retires from the match, before the named player has won a set, and is not completed before the end of the competition, wagers placed on this market will be void.

#### Both Players to Win a Set

- Predict whether or not both players will win a set in a match.
- If a match is suspended, or a player is disqualified or retires from the match, and both players have already
  won a set in the time played before suspension, wagers placed on 'yes' will have already won and will be
  settled as winners. Wagers placed on 'no' in this market will have already lost.
- If a match is suspended, or a player is disqualified or retires from the match, before both players have won a
  set, and is not completed before the end of the competition, wagers placed on this market will be void.

#### Win a Specific Set/Set Winner

• Predict the winner of a specific set.

#### Correct Score in Set

• Predict the score in a specific set.

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#### Set Score after X Games

- Predict the score after a specified number of games in the specific set.
- If a match is suspended, or a player is disqualified or retires from the match, after the specified number of
  games have been played, wagers placed on this market will stand win or lose.
- If a match is suspended, or a player is disqualified or retires from the match, before the specified number of games have been played, wagers placed on this market will be void.

#### Match Result and Both Players to Win a Set

- Predict the winner of a match combined with both players winning a set.
- Both predictions must be correct for wagers to be successful.

#### First Set Game Handicap

 Predict the result of the specific set after the spread has been applied to one of the competitors in the first set. A spread of (+/-) one or more games will be given to one/both competitors, which will be added to the actual number of games won in the first set.

#### Win First Set and Match/Win First Set and Win the Match Live

- Predict whether a player will win the first set and then go on to win a match.
- Both predictions must be correct for wagers to be successful.

#### Lose First Set and Win Match

- Predict whether a player will lose the first set and then go on to win a match.
- Both predictions must be correct for wagers to be successful.

#### Tiebreak in the Match

- Predict whether or not there will be a tiebreak in a match.
- If a match is suspended, or a player is disqualified or retires from the match, and there has already been a
  tiebreak in the time played before suspension, wagers placed on 'yes' will have already won and will be
  settled as winners. Wagers placed on 'no' in this market will have already lost.
- If a match is suspended, or a player is disqualified or retires from the match, before there has been a tiebreak, and is not completed before the end of the competition, wagers placed on this market will be void.

#### Total Match Tiebreaks

Predict the total number of tiebreaks in a match.

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#### **Tiebreak in Set**

• Predict whether or not a specific set will result in a tiebreak.

#### <u>Tiebreak - Total Points</u>

- Predict the number of points played in a specific tiebreak.
- If a match is suspended, or a player is disqualified or retires from the match, after the specified tiebreak, wagers placed on this market will stand win or lose.
- If a match is suspended, or a player is disqualified or retires from the match, before the specified tiebreak, wagers placed on this market will be void.

#### **Tiebreak Correct Score**

- Predict the points score in a specific tiebreak.
- If a match is suspended, or a player is disqualified or retires from the match, after the specified tiebreak, wagers placed on this market will stand win or lose.
- If a match is suspended, or a player is disqualified or retires from the match, before the specified tiebreak, wagers placed on this market will be void.

### <u>Tiebreak Score After 6 Points</u>

- Predict the score in a specific tiebreak after 6 points have been played.
- If a match is suspended, or a player is disqualified or retires from the match, after 6 points in the specified tiebreak have been played, wagers placed on this market will stand win or lose.
- If a match is suspended, or a player is disqualified or retires from the match, before 6 points in the specified tiebreak have been played, wagers placed on this market will be void.

#### Player First Service Game

Predict a player to win their first service game.

#### Player First Service Game Correct Score

• Predict the points score in the named player's first service game.

### Total Service Breaks in Match

- Predict the total number of service breaks in a specific match from the options listed.
- Play during a tiebreak will not count in this market.

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#### Total Service Breaks in Set

- Predict the total number of service breaks in a specific set from the options listed.
- Play during a tiebreak will not count in this market.

#### Player Total Breaks of Serve

- Predict the total number of service breaks a named player achieves in a match from the options listed.
- Play during a tiebreak will not count in this market.

#### Player To Break Serve in Set

- Predict if a specific player in a specific set will break the other player's serve from the options listed.
- Play during a tiebreak will not count in this market.

#### Player Service Breaks in Set

- Predict the total number of service breaks a named player achieves in a specific set from the options listed.
- Play during a tiebreak will not count in this market.

#### Player Total Points Won on Serve in Set

- Predict the total number of total points won on serve by a player in a specific set from the options listed.
- Play during a tiebreak will not count in this market.

### Race to X Points in Set

• Predict which player will be the first to win X points in a specific set.

#### Race to X Points Betting

• Predict which player will be the first to win X points.

#### **Score After Two Points**

- Predict the score after two points in the specific game from 30-0, 15-15 or 0-30.
- If a match is suspended, or a player is disqualified or retires from the match, after the first two points of the specified game have been played, wagers placed on this market will stand win or lose.
- If a match is suspended, or a player is disqualified or retires from the match, before the first two points of the specified game have been played, wagers placed on this market will be void.

### Paired Games - X and Y - Number of Deuce Games

• Predict the number games that go to deuce from the specified pair of games.

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- If a match is suspended, or a player is disqualified or retires from the match, after the 2 specified games have been played, wagers placed on this market will stand win or lose.
- If a match is suspended, or a player is disqualified or retires from the match, before the 2 specified games have been played, wagers placed on this market will be void.

### Paired Games - X and Y - To Win Both Games

- Predict a player, or neither player, to win both of the games specified.
- If a match is suspended, or a player is disqualified or retires from the match, after the 2 specified games have been played, wagers placed on this market will stand win or lose.
- If a match is suspended, or a player is disqualified or retires from the match, before the 2 specified games have been played, wagers placed on this market will be void.

#### Paired Games - X and Y - Total Points

- Predict the total points scored in the specified pair of games from the specified range.
- If a match is suspended, or a player is disqualified or retires from the match, after the 2 specified games have been played, wagers placed on this market will stand win or lose.
- If a match is suspended, or a player is disqualified or retires from the match, before the 2 specified games
  have been played, wagers placed on this market will be void.

#### **Point Betting**

• Predict which player will score the specified point in a specific game.

#### **Tournament Futures and Season-Long Propositions**

- For tournament futures, players must start the tournament or else wagers will be void, unless otherwise stated.
- Tournaments must be completed within the season or else wagers will be void.
- For a player to win a Grand Slam tournament yes-no and exact Grand Slams won, the listed player must play in the first Grand Slam tournament of the year (no matter which tournament it shall be) or else wagers are void.
- For season long statistical propositions, players must play in one sanctioned event in the season or else wagers are void.
  - 1. Bets on all markets are settled on the team, rather than an individual player
  - Bets placed on the match betting market will be settled on the official result, which is decided by the team that wins
    the most games over the course of the match.
  - 3. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on all-
  - 4.— If there is a change to the scheduled number of sets played in a match, bets placed on all markets will stand

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- 5. If a match is suspended, bets placed on this market will stand provided the match is completed within one week.
  - If a match is suspended and is not completed within one week, bets placed on this market will be void.
- When a match is played at a neutral venue, the team listed on the left will be classed as the home team for settlement purposes.
- 7. In the event of a dispute, data published immediately after the match is completed will be used to settle bets. If data is not available or if there is significant evidence that data is incorrect, bets will be settled based upon such reputable-alternative information sources which are available to us.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Enhanced Parlays

Predict that a group of players will all win their matches in a specified round of a given tournament.

- 1. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
- 2. If there is a change to the scheduled number of sets played in any/all matches, bets placed on this market willstand.
- If one or more of the named players is disqualified or retires from their match, bets placed on this market will be settled on the individual match odds for the remaining named players.
- Bets placed will be settled in real time from the feed supplied by our service providers immediately after the completion of the specified round.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies afterall grand claim tournaments have been completed.

How Many Grand Slam Victories Will a Specific Player Win in a Year?

Predict how many Grand Slam victories a named player will win in a year.

- 1. The year runs from 00:00:01 on January 1 to 23:59:59 on December 31.
- 2. Only Grand Slam (Australian Open, French Open, Wimbledon, and US Open) tournament victories will count.
- 3. Grand Slam tournament winners will be determined by the official rules of the respective governing body.
- 4. If the selected player does not participate in all four Grand Slam tournaments, bets placed on that player in this market will be void.
- If there is a change to the scheduled number of matches played in the given tournament, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, in any/all Grand Slam tournaments, bets placed on this market will stand.
- If there is a change to the scheduled number of sets played in any/all matches in any/all Grand Slam tournaments, betsplaced on this market will stand.
- 8. If the selected player takes part in any/all Grand Slam tournaments, bets placed on that player in this market will stand
- 9.— If the selected player takes part in no Grand Slam tournaments, bets placed on that player in this market will be void.
- If the selected player does not complete all of their matches in any/all Grand Slam tournaments, bets placed on this
  market will stand.
- Bets placed will be determined by the official rules of the respective competitions and settled immediately after thecompletion of all matches in the US Open.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after all grand slam tournaments have been completed.

How Many Players Will Progress Through a Particular Round?

Predict how many seeded players will progress to the next round of a given tournament

- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 2. If there is a change to the scheduled number of sets played in any/all matches, bets placed on this market willstand.

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- 3. If a player is disqualified or retires from the given tournament, bets placed on this market will stand.
- Bets placed will be settled in real time from the feed supplied by our service providers once the specified round has been completed.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after all grand slam tournaments have been completed.

#### Name the Finalists

Predict which players will contest the final of a given tournament.

- 1. Tournament finalists will be determined by the official rules of the respective governing body.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- If there is a change to the scheduled number of matches played in the given tournament, bets placed on this marketwill stand.
- 4. If there is a change to the scheduled number of sets played in any/all matches, bets placed on this market willstand
- 5. If one of the selected players withdraws before the given tournament begins, bets placed on this market will bevoid.
- If one of the selected players withdraws or is disqualified during the given tournament without playing any part in acompetitive match, bets placed on this market will be void.
- If one of the selected players is disqualified or retires during the given tournament after having played a part in a competitive match, bets placed on this market will stand.
- Bets placed will be settled from the feed supplied by our service providers, immediately after the completion of all matches leading to the determination of the tournament finalists.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Tournament Winner

Predict the winner of a given tournament.

- Tournament winners will be determined by the official rules of the respective governing body. This includes a match, league, playoff, walkover or any other process which is used to determine the winner.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. If there is a change to the scheduled number of matches played in the given tournament, bets placed on this market will stand.
- 4.— If there is a change to the scheduled number of sets played in any/all matches, bets placed on this market willstand.
  - If the selected player withdraws before the given tournament begins, bets placed on this player will be refunded and a rule 4 deduction may be applied to winning bets.
- 6. If the selected player withdraws or is disqualified during the given tournament without playing any part in a competitive match, bets placed on this market will be void.
- If the selected player is disqualified or retires during the given tournament after having played a part in a competitive
  match, bets placed on this market will stand.
- 8- Bets placed will be settled from the feed supplied by our service providers, immediately following the completion of all matches in the tournament.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Quarter Betting

Predict which player will reach the semifinal of a given tournament.

- Tournament semifinalists will be determined by the official rules of the respective governing body
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.

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- 2. If there is a change to the scheduled number of matches played in the given tournament, bets placed on this market will stand.
- 4.— If there is a change to the scheduled number of sets played in any/all matches, bets placed on this market willstand.
- If the selected player withdraws before the given tournament begins, bets placed on this player will be refunded and arule 4 deduction may be applied to winning bets.
- If the selected player withdraws or is disqualified during the given tournament without playing any part in a competitive match, bets placed on this market will be void.
- If the selected player is disqualified or retires during the given tournament after having played a part in a competitivematch, bets placed on this market will stand.
- Bets placed will be settled from the feed supplied by our service providers, immediately after the completion of all matches leading to the determination of the tournament semifinalists.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Stage of Elimination

Predict when a named player will be eliminated from a given tournament

- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If there is a change to the scheduled number of matches played in the given tournament, bets placed on this marketwill stand.
- 3. If there is a change to the scheduled number of sets played in any/all matches, bets placed on this market will stand-
- 4. If the selected player withdraws before the given tournament begins, bets placed on this player will be refunded and a rule 4 deduction may be applied to winning bets.
- If the selected player withdraws or is disqualified during the given tournament without playing any part in a
  competitive match, bets placed on this market will be void.
- If the selected player is disqualified or retires during the given tournament after having played a part in a competitive match, bets placed on this market will stand.
- 7. Bets placed will be settled in real time from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### To Win a Tournament Without Dropping a Set

Predict a named player to win a given tournament without conceding a set.

- 1. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- 2. If there is a change to the scheduled number of sets played in any/all matches, bets placed on this market willstand.
- If the selected player withdraws before the given tournament begins, bets placed on this player will be refunded and a rule 4 deduction may be applied to winning bets.
- If the selected player withdraws or is disqualified during the given tournament without playing any part in a competitive match, bets placed on this market will be void.
- If the selected player is disqualified or retires during the given tournament after having played a part in a competitive match, bets placed on this market will stand.
- Bets placed will be settled from the feed supplied by our service providers, immediately after the completion of allmatches in the given tournament.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### To Win a Grand Slam in a Year

Predict whether a named player will win a Grand Slam in a year.

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- 1. The year runs from 00:00:01 on January 1 to 23:59:59 on December 31.
- 2. Only Grand Slam (Australian Open, French Open, Wimbledon, and US Open) tournament victories will count.
- Grand Slam tournament winners will be determined by the official rules of the respective governing body.
- 4. If the selected player does not participate in at least one Grand Slam tournament, bets placed on that player in this market will be void.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, in any/all Grand Slam tournaments bets placed on this market will stand.
- If there is a change to the scheduled number of sets played in any/all matches in any/all Grand Slam tournaments, betsplaced on this market will stand.
- 7. If the selected player takes part in any/all Grand Slam tournaments, bets placed on that player in this market will stand
- If the selected player takes part in no Grand Slam tournaments, bets placed on that player in this market will be void.
- If the selected player does not complete all of their matches in any/all Grand Slam tournaments, bets placed on this
  market will stand.
- 10. Bets placed will be determined by the official rules of the respective competitions and settled as soon as the given player has won a Grand Slam tournament.
- 11. Adjustments to settlement will not be made for any changes or adjudications made by governing bodies after all grand slam tournaments have been completed.
- 12. Bets placed will be settled in real time, immediately after the named player has won a Grand Slamtournament.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

What Will Be the Latest Centre Court Finishing Time?

Predict the latest time play will finish on Centre Court.

- 1. Bets placed will be settled from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

Will a Named Player be Ranked Number One in the World at the End of the Year?

Predict a named player to be ranked number one in the ATP world rankings at the end of the year.

- 1. The year runs from 00:00:01 on January 1 to 23:59:59 on December 31.
- 2- If the selected player is disqualified or retires from any tournament during the year, bets placed on this market will stand.
- If the selected player does not complete all of their matches in any tournament during the year, bets placed on this
  market will stand.
- 4.— If the selected player takes part in no tournaments during the year, bets placed on that player in this market will be void.
- Bets placed will be settled from the official ATP rankings as published on the official ATP website at 23:59:59 on December 31.
  - Adjustments to settlement will not be made for any changes or adjudications made after 23:59:59 on December 31.

Who Will Have the Highest ATP Ranking at the End of the Year?

Predict which player will have the highest ATP ranking at the end of the year from those listed

- 1. The year runs from 00:00:01 on January 1 to 23:59:59 on December 31.
- If the selected player is disqualified or retires from any tournament during the year, bets placed on this market will stand.
- If the selected player does not complete all of their matches in any tournament during the year, bets placed on this
  market will stand.
- 4. If the selected player takes part in no tournaments during the year, bets placed on that player in this market will be

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#### <del>∀oid</del>

- Bets placed will be settled from the official ATP rankings as published on the official ATP website at 23:59:59 on December 31.
  - Adjustments to settlement will not be made for any changes or adjudications made after 23:59:59 on December 31.

#### Who Will Get Knocked Out First?

Select which player will be the first to be eliminated from a given tournament from the options shown

- 1. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
- If there is a change to the scheduled number of matches played in the given tournament, bets placed on this marketwill stand.
- 3. If there is a change to the scheduled number of sets played in any/all matches, bets placed on this market willstand.
- 4. If the selected player withdraws before the given tournament begins, bets placed on this player will be refunded and a rule 4 deduction may be applied to winning bets.
- 5.— If the selected player withdraws or is disqualified during the given tournament without playing any part in a competitive match, bets placed on this market will be void.
- If the selected player is disqualified or retires during the given tournament after having played a part in a competitive match, bets placed on this market will stand.
- 7. Bets placed will be settled in real time from the feed supplied by our service providers.
  - Adjustments to settlement will not be made for any changes or adjudications made by governing bodies afterthe market has been settled.

#### Game Correct Score

Predict the points score in a specific game.

### Example: Djokovic v Federer:

- Djokovic to love | Djokovic to 15 | Djokovic to 30 | Djokovic to deuce
- Federer to love | Federer to 15 | Federer to 30 | Federer to deuce
- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- 4. If a match is suspended during the specific game due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific game is completed before the end of the competition.
  - If a match is suspended during the specific game and is not completed before the end of the competition, both placed on this market will be void.
  - If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- If a player is disqualified or retires from the match during the specific game, bets placed on this market will be voidbecause the specific game did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific game, bets placed on this market willstand win or lose.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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#### Game Result

#### Predict a player to win a specific game.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3.— If a match is suspended during the specific game due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific game is completed before the end of the
  - If a match is suspended during the specific game and is not completed before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- 4. If a player is disqualified or retires from the match during the specific game bets placed on this market will be void because the specific game did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific game, bets placed on this market willstand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Game Total Points (3)

Select the total points played in a specific game from under 6, exactly 6 or over 6, where under means 5 points or fewer, exactly means 6 points, and over means 7 points or more.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- 3. Points scored during deuce count in this market
- If a match is suspended during the specific game due to, although not exclusively, adverse weather, bad light, etc., bets
  placed on this market will stand provided the specific game is completed before the end of the competition.
  - If a match is suspended during the specific game and 7 or more points have been played in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a match is suspended with fewer than 7 points played during the specific game and the match is not
    completed before the end of the competition, bets placed on this market will bevoid.
  - If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- 5. If a player is disqualified or retires from the match during the specific game and 7 or more points have been played in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match during the specific game fewer than 7 points have been
    played in the time played before disqualification or retirement, bets placed on this market will be void
    because the specific game did not play for the full duration.
  - If a match is abandoned after the specific game, bets placed on this market will stand win or lose.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers, immediately after the match is finished.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Game Total Points (5)

Select the total points played in a specific game from 4, 5, 6, 8, 10, or 12+.

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- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
- 3. Points scored during deuce count in this market
- If a match is suspended during the specific game due to, although not exclusively, adverse weather, bad light, etc., bets
  placed on this market will stand provided the specific game is completed before the end of the competition.
  - If a match is suspended during the specific game and 12 or more points have been played in the time played
    before suspension, bets placed on that selection will have already won and will be settled as winners. Bets
    placed on other selections in this market will have already lost.
  - If a match is suspended with fewer than 12 points played during the specific game and the match is not
    completed before the end of the competition, bets placed on this market will bevoid.
  - If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- 5. If a player is disqualified or retires from the match during the specific game and 12 or more points have been played in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match during the specific game and fewer than 12 points have been played in the time played before disqualification or retirement, bets placed on this market will be voidbecause the specific game did not play for the full duration.
  - If a match is abandoned after the specific game, bets placed on this market will stand win or lose.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Game Total Points Odd/Even

Predict whether the total number of points played in a specific game will be an odd or even number

- L. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- If a match is suspended during the specific game due to, although not exclusively, adverse weather, bad light, etc., bets
  placed on this market will stand provided the specific game is completed before the end of the competition.
  - If a match is suspended during the specific game and is not completed before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- If a player is disqualified or retires from the match during the specific game bets placed on this market will be void because the specific game did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific game, bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will bemade by 6:00om EST the following day.

#### Game Win to Deuce

Predict a named player or neither player to win a specific game through deuce

### Example: Djokovic v Federer

- Djokovic to deuce | Federer to deuce | neither player to deuce
- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this

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#### market will stand.

- If a match is suspended during the specific game due to, although not exclusively, adverse weather, bad light, etc., bets
  placed on this market will stand provided the specific game is completed before the end of the competition.
  - If a match is suspended during the specific game and is not completed before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- 4. If a player is disqualified or retires from the match during the specific game, bets placed on this market will be void because the specific game did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific game, bets placed on this market willstand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Paired Games X and Y Number of Deuce Games

Predict the number games that go to deuce from the specified pair of games.

#### Example: Games 5 & 6

- none | one game | two games
- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If a match is suspended during the specific set due to, although not exclusively, adverse weather, bad light, etc., bets
  placed on this market will stand provided the specified pair of games are completed before the end of the competition.
  - If a match is suspended during the specific set and a winning selection in this market has been established in
    the time played before suspension, bets placed on that selection will have already won and will be settled as
    winners. Bets placed on other selections in this market will have already lost.
  - If a match is suspended without a winning selection during the specific set and the match is not completed
    before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after the specific set, bets placed on this market will stand win or lose.
- 4. If a player is disqualified or retires from the match during the specific set and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match during the specific set and no winning selection in this
    market has been established in the time played before disqualification or retirement, bets placed on this
    market will be void because the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific set, bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Paired Games X and Y To Win Both Games

Predict a player to win both of the games specified.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. If both players win one game each, bets placed on this market will have lost.
- 4.— If a match is suspended during the specified pair of games due to, although not exclusively, adverse weather, bad light etc. bets placed on this market will stand provided the specified pair of games are completed before the end of the

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#### competition.

- If a match is suspended during the specified pair of games and is not completed before the end of the competition, bets placed on this market will be void.
- If a match is suspended after the specified pair of games, bets placed on this market will stand win or lose.
- 5. If a player is disqualified or retires from the match during the specified pair of games, bets placed on this market will be void because the specified pair of games did not play for the full duration.
  - If a player is disqualified or retires from the match after the specified pair of games, bets placed on this
    market will stand win or lose.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Paired Games X and Y Total Points

Predict the total points scored in the specified pair of games from the specified range.

#### Example: Games 5 & 6

- Under 11, exactly 11 or over 11, where under means 10 points or fewer, exactly means 11 points and over means 12
  points or more.
- 1- If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. If a match is suspended during the specified pair of games due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specified pair of games are completed before the end of the competition.
  - If a match is suspended during the specified pair of games and 12 or more points have been scored in the
    time played before suspension, bets placed on that selection will have already won and will be settled as
    without Rest placed on other selections in this market will have already lock.
  - If a match is suspended during the specified pair of games before 12 points have been scored and the match
    is not completed before the end of the competition, bets placed on this market will bevoid.
  - If a match is suspended after the specified pair of games, bets placed on this market will stand win or lose.
- 4. If a player is disqualified or retires from the match during the specified pair of games and 12 or more points have been scored in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match during the specified pair of games and 11 points or fewer
    have been scored in the time played before disqualification or retirement, bets placed on this market will be
    void because the specified pair of games did not play for the full duration.
  - If a player is disqualified or retires from the match after the specified pair of games, bets placed on this
    market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Score After Two Points

Predict the score after two points in the specific game from 30 0, 15-15 or 0-30.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. If a match is suspended before two points have been played in the specific game due to, although not exclusively,

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adverse weather, bad light, etc., bets placed on this market will stand provided the specific game is completed before

- If a match is suspended before two points have been played in the specific game and is not completed before
  the end of the competition, bets placed on this market will be void.
- If a match is suspended after two points have been played in the specific set, bets placed on this market will
  stand win or loca.
- If a player is disqualified or retires from the match before two games have been completed in the specific set, bets
  placed on this market will be void because the first two games in the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after two games have been completed in the specific set, bets placed on this market will stand win or lose.
- If a player is disqualified or retires from the match before two points have been played in the specific game, betsplaced on this market will be void because the first two points of the specific game were not fullyplayed.
  - If a player is disqualified or retires from the match after two points have been played in the specific game, bets placed on this market will stand win or lose.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Game Spread

Predict the result of a match after the point spread has been applied to one of the competitors. A point spread of (+/ ) one or more games will be given to one/both of the competitors, which will be added to the actual number of games won.

#### Example: Djokovic v Federer (+4.5)

- The final score is 6-7, 6-4, 7-6, 5-7, 6-4 meaning that Djokovic won 30 games and Federer won 28 games. The point spread of (+4.5) is added to the actual number of games won by Federer during the match and the spread matchwinning outcome is therefore Federer by 2.5 games.
- If there is a change to the scheduled number of sets played in the match, bets placed on this market prior to that change will be void.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- 3. A tiebreak counts as one game.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the
  end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
  - If a match is suspended and is not completed before the end of the competition and a winning point spread
    selection has been established in the time played before suspension, bets placed on that selection will have
    already won and will be settled as winners. Bets placed on other selections in this market will have already
    lest.
  - If a match is suspended and is not completed before the end of the competition and a winning point spread selection has not been established in the time played before suspension, bets placed on this market will be void.
- 6. If a player is disqualified or retires from the match and a winning point spread selection has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match and a winning point spread selection has not beenestablished in the time played before disqualification or retirement, bets placed on this market will be void.
- 7. Settlement will be taken from the feed supplied by our service providers, immediately after the match is finished.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be

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#### made by 6:00am EST the following day.

#### Both Players to Win a Set

Predict whether or not both players will win a set in a match.

- 1. If there is a change to the total number of sets played, bets placed on this market will be void.
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the
  end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be work.
- If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
  - If a match is suspended and bothplayers have already won a set in the time played before suspension, bets
    placed on 'yes' will have already won and will be settled as winners. Bets placed on 'no' in this market will
    have already lost.
  - If a match is suspended before both players have won a set and not is completed before the end of the
    competition, bets placed on this market will be void.
- 5. If a player is disqualified or retires from the match and both players have already won a set in the time played beforesuspension, bets placed on 'yes' will have already won and will be settled as winners. Bets placed on 'no' in this marketwill have already lost.
  - If a player is disqualified or retires from the match and both players have not won a set in the time playedbefore disqualification or retirement, bets placed on this market will be void because the match did not play for the full duration.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### First Acc

Predict which player will serve the first ace in a match.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. If neither player serves an ace, bets placed on this market will be void.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
  - If a match is suspended and a winning selection in this market has been established in the time played before
    suspension, bets placed on that selection will have already won and will be settled as winners. Bets placed on
    other selections in this market will have already lost.
  - If a match is suspended before a winning selection in this market could be established and the match is not
    completed before the end of the competition, bets placed on this market will be void.
- 6. If a player is disqualified or retires from the match and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lock.
  - If a player is disqualified or retires from the match and no winning selection in this market has been

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established in the time played before disqualification or retirement, bets placed on this market will be void because the match did not play for the full duration.

- 7. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### First Double Fault

Predict which player will serve the first double fault in a match.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market willstand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If neither player serves a double fault, bets placed on this market will be void.
- 4.— If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void
- If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
  - If a match is suspended and a winning selection in this market has been established in the time played before
    suspension, bets placed on that selection will have already won and will be settled as winners. Bets placed on
    other selections in this market will have already lost.
  - If a match is suspended before a winning selection in this market could be established and the match is not
    completed before the end of the competition, bets placed on this market will be void.
- 6. If a player is disqualified or retires from the match and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match and no winning selection in this market has been
    established in the time played before disqualification or retirement, bets placed on this market will be void
    because the match did not play for the full duration.
- Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Lose First Set and Win Match

Predict whether a player will lose the first set and then go on to win a match.

- If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- 4. If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
  - If a match is suspended and is not completed before the end of the competition, bets placed on this market will be void.
- 5. If a player is disqualified or retires from the match, bets placed on this market will be void because the match did not play for the full duration.
- 6.— Settlement will be taken from the feed supplied by our service providers, immediately after the match is finished.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be-

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#### made by 6:00am EST the following day.

#### **Match Betting**

#### Prodict the winner of a match.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be word.
- If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market
  will stand provided the match is completed before the end of the competition.
  - If a match is suspended and is not completed before the end of the competition, bets placed on this market will be void.
- If a player is disqualified or retires from the match, bets placed on this market will be void because the match did not play for the full duration.
- 6. Settlement will be taken from the feed supplied by our service providers, immediately after the match is finished.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Match Result and Both Players to Win a Set

Predict the winner of a match combined with both players winning a set in a special price parlay.

- 1. If there is a change to the total number of sets played, bets placed on this market will be void.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
  - If a match is suspended and is not completed before the end of the competition, bets placed on this market will be void.
- 5. If a player is disqualified or retires from the match, bets placed on this market will be void because the match did not play for the full duration.
- 5. Settlement will be taken from the feed supplied by our service providers, immediately after the match is finished.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Most Aces

Predict which player will serve the most aces in a match.

- 1.— If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If both players serve an equal number of aces, or if no aces are served during the match, the winning selection in this
  market will be a tie.
- 4. If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the

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#### end of the competition.

- If a match is postponed and not played before the end of the competition, bets placed on this market will be word.
- If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
  - If a match is suspended and is not completed before the end of the competition, bets placed on this market will be void.
- 6. If a player is disqualified or retires from the match, bets placed on this market will be void because the match did not play for the full duration.
- Settlement will be taken from the feed supplied by our service providers, immediately after the match is finished.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Not to Win a Set

#### Predict whether a named player will not win a set.

- If there is a change to the scheduled number of sets played in the match, bets placed on this market prior to that
  change will be void.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
  - If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
  - If a match is suspended and is not completed before the end of the competition, bets placed on this market will be void.

    If a player is disqualified or retires from the match, bets placed on this market will be void because the match did not.
- play for the full duration.

  6.—Settlement will be taken from the feed supplied by our service providers, immediately after the match is finished.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Number of Sets in Match

#### Predict the total number of sets played in a match.

- 1. If there is a change to the total number of sets played, bets placed on this market will be void.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
  - If a match is suspended and a winning selection in this market has been established in the time played before
    suspension, bets placed on that selection will have already won and will be settled as winners. Bets placed on
    other selections in this market will have already lost.
  - If a match is suspended before a winning selection in this market could be established and the match is not
    completed before the end of the competition, bets placed on this market will be void.
- 5. If a player is disqualified or retires from the match and a winning selection in this market has been established in the

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time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.

- If a player is disqualified or retires from the match and no winning selection in this market has beenestablished in the time played before disqualification or retirement, bets placed on this market will be void because the match did not play for the full duration.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Set Betting

Predict the correct set score in a match.

- If there is a change to the scheduled number of sets played in the match, bets placed on this market prior to that change will be void.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be unid.
  - If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
    - If a match is suspended and is not completed before the end of the competition, bets placed on this market will be void.
    - If a match is suspended and a winning selection in this market has been established in the time played before suspension, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
    - If a match is suspended before a winning selection in this market could be established and the match is not
      completed before the end of the competition, bets placed on this market will be void.
- If a player is disqualified or retires from the match, bets placed on this market will be void because the match did not play for the full duration.
- 6. If a player is disqualified or retires from the match and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will besettled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match and no winning selection in this market has been
    established in the time played before disqualification or retirement, bets placed on this market will be voidbecause the match did not play for the full duration.
- 7.— Settlement will be taken from the feed supplied by our service providers, immediately after the match is finished.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Tiebreak in the Match

Predict whether or not there will be a tiebreak in a match.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the
  end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be vaid.
- 4.— If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market

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#### will stand provided the match is completed before the end of the competition.

- If a match is suspended and a winning selection in this market has been established in the time played before
  suspension, bets placed on that selection will have already won and will be settled as winners. Bets placed on
  other selections in this market will have already lost.
- If a match is suspended before a winning selection in this market could be established and the match is not
  completed before the end of the competition, bets placed on this market will be void.
- If a player is disqualified or retires from the match and a winning selection in this market has been established in the
  time played before disqualification or retirement, bets placed on that selection will have already won and will be
  cottled as winners. Bots placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match and no winning selection in this market has been
    established in the time played before disqualification or retirement, bets placed on this market will be voic
    because the match did not play for the full duration.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Total Match Games Odd/Even

Predict whether the total number of games played in a match will be an odd or even number.

- 1.—If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. A tiebreak counts as one game.
- 4. If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- 5. If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
  - If a match is suspended and is not completed before the end of the competition, bets placed on this marketwill be void.
- If a player is disqualified or retires from the match, bets placed on this market will be void because the match did notplay for the full duration.
- 7. Settlement will be taken from the feed supplied by our service providers, immediately after the match is finished.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Total Match Tiebreaks

#### Predict the total number of tiebreaks in a match.

- If there is a change to the scheduled number of sets played in the match, bets placed on this market prior to that change will be void.
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be word.
- 4. If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
  - If a match is suspended and a winning selection in this market has been established in the time played before

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- suspension, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lock.
- If a match is suspended before a winning selection in this market could be established and the match is not
  completed before the end of the competition, bets placed on this market will be void.
- 5. If a player is disqualified or retires from the match and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match and no winning selection in this market has been
    established in the time played before disqualification or retirement, bets placed on this market will be void
    because the match did not play for the full duration.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Win a Set

#### Predict whether a named player will win a set.

- If there is a change to the scheduled number of sets played in the match, bets placed on this market prior to that change will be void.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- 4. If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the match is completed before the end of the competition.
  - If a match is suspended and a winning selection in this market has been established in the time played before
    suspension, bets placed on that selection will have already won and will be settled as winners. Bets placed on
    other selections in this market will have already lost.
  - If a match is suspended before a winning selection in this market could be established and the match is not
    completed before the end of the competition, bets placed on this market will be void.
- 5. If a player is disqualified or retires from the match and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match and no winning selection in this market has been
    established in the time played before disqualification or retirement, bets placed on this market will be void
    because the match did not play for the full duration.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Correct Score in Set

#### Predict the score in a specific set.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market willstand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. A tiebreak counts as one game.
- 4.— If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be

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#### void.

- If a match is suspended during the specific set due to, although not exclusively, adverse weather, bad light, etc., bets
  placed on this market will stand provided the specific set is completed before the end of thecompetition.
  - If a match is suspended during the specific set and is not completed before the end of the competition, bets
    placed on this market will be void.
  - If a match is suspended after the specific set, bets placed on this market will stand win or lose.
- If a player is disqualified or retires from the match during the specific set, bets placed on this market will be void
  because the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific set, bets placed on this market will standwin or loca.
- 7. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Player Games

Select the number of games won by a player in a specific set from exactly 7, exactly 6, exactly 5, exactly 4, exactly 3, or 2 or less.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market willstand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. A tiebreak counts as one game.
- 4. If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- If a match is suspended during the specific set due to, although not exclusively, adverse weather, bad light, etc., bets
  placed on this market will stand provided the specific set is completed before the end of the competition.
  - If a match is suspended during the specific set and is not completed before the end of the competition, bets
    placed on this market will be void.
  - If a match is suspended after the specific set, bets placed on this market will stand win or lose.
- If a player is disqualified or retires from the match during the specific set, bets placed on this market will be void because the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific set, bets placed on this market will standwin or lose.
- 7.— Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race to Five Games

Predict which player will be the first to win five games in the specific set.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand-
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- If a match is suspended before five games have been completed in the specific set due to, although not exclusively,
  adverse weather, bad light, etc., bets placed on this market will stand provided the specific set is completed before the
  and of the compatition.
  - If a match is suspended before five games have been completed in the specific set and is not completed
    before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after five games have been completed in the specific set, bets placed on this market will stand win or lose.
- 4. If a player is disqualified or retires from the match before five games have been completed in the specific set, bets

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placed on this market will be void because the first five games in the specific set did not play for the full duration.

- If a player is disqualified or retires from the match before five games have been completed in the specific set, bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race to Four Games

Predict which player will be the first to win four games in the specific set.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
- If a match is suspended before four games have been completed in the specific set due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific set is completed before the and of the competition.
  - If a match is suspended before four games have been completed in the specific set and is not completed
    hafara the end of the competition, but placed on this market will be vaid.
  - If a match is suspended after four games have been completed in the specific set, bets placed on this market will stand win or lose.
- 4. If a player is disqualified or retires from the match before four games have been completed in the specific set, bets placed on this market will be void because the first four games in the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after four games have been completed in the specific set, bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race to Three Games

Predict which player will be the first to win three games in the specific set.

- 1.— If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. If a match is suspended before three games have been completed in the specific set due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific set is completed before the end of the competition.
  - If a match is suspended before three games have been completed in the specific set and is not completed
    before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after three games have been completed in the specific set, bets placed on this
    market will stand win or lose.
- If a player is disqualified or retires from the match before three games have been completed in the specific set, bets
  placed on this market will be void because the first three games in the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after three games have been completed in the specific set, bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race to Two Games

Predict which player will be the first to win two games in the specific set.

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- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
- If a match is suspended before two games have been completed in the specific set due to, although not exclusively,
  adverse weather, bad light, etc., bets placed on this market will stand provided specific set is completed before the end
  of the competition.
  - If a match is suspended before two games have been completed in the specific set and is not completed before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after two games have been completed in the specific set, bets placed on this market
    will stand win or lose.
- If a player is disqualified or retires from the match before two games have been completed in the specific set, bets
  placed on this market will be void because the first two games in the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after two games have been completed in the specific set, bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am-EST the following day.

#### core at Four Games in Set

Predict the score after four games in the specific set.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market willstand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If a match is suspended before four games have been completed in the specific set due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided four games in the specific set are completed before the end of the competition.
  - If a match is suspended before four games have been completed in the specific set and is not completed before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after four games have been completed in the specific set, bets placed on this market will stand win or lose.
- If a player is disqualified or retires from the match before four games have been completed in the specific set, bets placed on this market will be void because the first four games in the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after four games have been completed in the specific set, bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Score at Six Games in Set

Predict the score after six games in the specific set.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market willstand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If a match is suspended before six games have been completed in the specific set due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided six games in the specific set are completed before the end of the competition.
  - If a match is suspended before six games have been completed in the specific set and is not completed before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after six games have been completed in the specific set, bets placed on this marke will stand win or lose.

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- 4. If a player is disqualified or retires from the match before six games have been completed in the specific set, bets placed on this market will be void because the first six games in the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after six games have been completed in the specific set, bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will bemade by 6:00am EST the following day.

#### core at Two Games in Set

Predict the score after two games in the specific set.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. If a match is suspended before two games have been completed in the specific set due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided two games in the specific set are completed before the end of the competition.
  - If a match is suspended before two games have been completed in the specific set and is not completed
    before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after two games have been completed in the specific set, bets placed on this marketwill stand win or lose.
- 4. If a player is disqualified or retires from the match before two games have been completed in the specific set, bets placed on this market will be void because the first two games in the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after two games have been completed in the specific set, bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Scorecast in Set

Predict the player to win a specific set and the score of that set in a special price parlay.

- 1.— If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- 3. A tiebreak counts as one game.
- 4.— If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- 5. If a match is suspended during the specific set due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific set is completed before the end of the competition.
  - If a match is suspended during the specific set and is not completed before the end of the competition, betsplaced on this market will be void.
  - If a match is suspended after the specific set, bets placed on this market will stand win or lose.
- 6. If a player is disqualified or retires from the match during the specific set, bets placed on this market will be void because the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific set, bets placed on this market will stand win or lose.
- 7. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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#### Service Game

Predict whether or not a specific player will hold their first service in the specified game.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- 3. If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- 4. If a match is suspended before the first service of the specific game, due to although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specified game is completed before the end of the competition.
  - If a match is suspended before the first service of the specific game, and is not completed before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after the first service of the specific game, bets placed on this market will stand winproperties.
- i. If a player is disqualified or retires from the match before the first service of the specific game, bets placed on this market will be yold because the first service of the specific game was not taken.
  - If a player is disqualified or retires from the match after the first service of the specific game, bets placed on this market will stand win or lose.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day:

#### Set Spread

Predict the result of a specific set after the point spread has been applied to one of the competitors. A point spread of (+/ ) one or more games will be given to one/both of the competitors which will be added to the actual number of games won.

Example: Djokovic v Federer (+2)

- The final set score is 7.6. The point spread of (+2) is added to the actual number of games won by Federer during the match and the point spread match winning outcome is therefore Federer by 1 game
  - 1.—If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
  - If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
  - 3. A tiebreak counts as one game.
  - If a match is suspended during the specific set due to, although not exclusively, adverse weather, bad light, etc., bets
    placed on this market will stand provided the specific set is completed before the end of the competition.
    - If a match is suspended during the specific set and a winning selection in this market has been established in
      the time played before suspension, bets placed on that selection will have already won and will be settled as
      winners. Bets placed on other selections in this market will have already lost.
    - If a match is suspended with no winning selection during the specific set and the match is not completed
      before the end of the competition, bets placed on this market will be void.
    - If a match is suspended after the specific set, bets placed on this market will stand win or lose.
  - 5. If a player is disqualified or retires from the match during the specific set and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
    - If a player is disqualified or retires from the match during the specific set and no winning selection in this
      market has been established in the time played before disqualification or retirement, bets placed on this
      market will be void because the specific set did not play for the full duration.

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- If a player is disqualified or retires from the match after the specific set, bets placed on this market will stand
  win or lose.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Tiebreak in Set

Predict whether or not a specific set will result in a tiebreak.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. If a match is abandoned during the specific set and a winning selection in this market has been established in the time played before suspension, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
- If a match is suspended during the specific set due to, although not exclusively, adverse weather, bad light, etc., bets
  placed on this market will stand provided the specific set is completed before the end of the competition.
  - If a match is suspended during the specific set and a winning selection in this market has been established in
    the time played before suspension, bets placed on that selection will have already won and will be settled as
    winners. Bets placed on other selections in this market will have already lost.
  - If a match is suspended during the specific set before a winning selection in this market has been established
    and the match is not completed before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after the specific set, bets placed on this market will stand win or lose.
- 5. If a player is disqualified or retires from the match during the specific set and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match during the specific set and no winning selection in this
    market has been established in the time played before disqualification or retirement, bets placed on this
    market will be void because the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific set, bets placed on this market will stand
    win or lose.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Total Games Odd/Even in Set

Predict whether the total games played in a specific set will be an odd or even number.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market willstand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. A tiebreak counts as one game
- If a match is suspended during the specific set due to, although not exclusively, adverse weather, bad light, etc., bets
  placed on this market will stand provided the specific set is completed before the end of the competition.
  - If a match is suspended during the specific set and is not completed before the end of the competition, betsplaced on this market will be void.
  - If a match is suspended after the specific set, bets placed on this market will stand win or lose.
- 5.— If a player is disqualified or retires from the match during the specific set, bets placed on this market will be void because the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific set, bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.

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#### Total Games Over/Under in Set

Predict whether the number of games played in a specific set will be over/under the number specified.

Example: if the market is over/under 10.5 games, over means 11 games or more and under means 10 games or fewer

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. A tiebreak counts as one game
- 4. If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- If a match is suspended during the specific set due to, although not exclusively, adverse weather, bad light, etc., bets
  placed on this market will stand provided the specific set is completed before the end of the competition.
  - If a match is suspended during the specific set and a winning selection in this market has been established in
    the time played before suspension, bets placed on that selection will have already won and will be settled as
    winners. Bets placed on other selections in this market will have already lost.
  - If a match is suspended during the specific set before a winning selection in this market has been established
    and the match is not completed before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after the specific set, bets placed on this market will stand win or lose.
- 5. If a player is disqualified or retires from the match during the specific set and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match during the specific set and no winning selection in this
    market has been established in the time played before disqualification or retirement, bets placed on this
    market will be vaid because the specific set did not alove for the full duration.
  - If a player is disqualified or retires from the match after the specific set, bets placed on this market will stand
    win or lose.
- 7. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Total Service Breaks in Set

Predict the total number of service breaks in a specific set from the options listed.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. Play during a tiebreak will not count in this market
- 4. If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific set is completed before the end of the competition. Bets placed on other selections in this market will have already lost.
  - If a match is suspended and a winning selection in this market has been established in the time played before
    suspension, bets placed on that selection will have already won and will be settled as winners. Bets placed on
    other selections in this market will have already lost.
  - If a match is suspended before a winning selection in this market could be established and the match is not completed before the end of the competition, bets placed on this market will be void.

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- 5. If a player is disqualified or retires from the match and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match and no winning selection in this market has been
    established in the time played before disqualification or retirement, bets placed on this market will be voidbecause the match did not play for the full duration.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Win a Specific Set

#### Predict the winner of a specific set.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - If a match is postponed and not played before the end of the competition, bets placed on this market will be word.
- 4.— If a match is suspended during the specific set due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific set is completed before the end of the
  - If a match is suspended during the specific set and is not completed before the end of the competition, bets
    placed on this market will be void.
  - If a match is suspended after the specific set, bets placed on this market will stand win or lose.
- If a player is disqualified or retires from the match during the specific set, bets placed on this market will be void because the specific set did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific set, bets placed on this market will standwin or lose.
- 6. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Tiebreak Correct Score

Predict the player to win a specific tiebreak and the tiebreak points score in a special price parlay

- 1.— If there is a change to the scheduled number of sets played in the match, bets placed on this market willstand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3- If a match is suspended during the specific tiebreak due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific tiebreak is completed before the end of the competition.
  - If a match is suspended during the specific tiebreak and is not completed before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after the specific tiebreak, bets placed on this market will stand win or lose.
- 4.— If a player is disqualified or retires from the match during the specific tiebreak, bets placed on this market will be void because the specific tiebreak did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific tiebreak, bets placed on this market willstand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

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#### **Tiebreak Score After 6 Points**

Predict the score in a specific tiebreak after 6 points have been played.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. If a match is suspended while the first six points are being played in the specific tiebreak due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific tiebreak is completed before the end of the competition.
  - If a match is suspended before the first six points have been played in the specific tiebreak and the match is not completed before the end of the competition, bets placed on this market will be void.
  - If a match is suspended after the first six points have been played in the specific tiebreak, bets placed on this
    market will stand win or lose.
- 4. If a player is disqualified or retires from the match while the first six points are being played in the specific tiebreak, bets placed on this market will be void because the first six points of the specific tiebreak were not fully played.
  - If a player is disqualified or retires from the match after six points have been played in the specific tiebreak, both placed on this market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will bemade by 6:00am EST the following day.

#### Tiebreak Total Points

Predict the number of points played in specific tiebreak from under 10.5, 10.5—12.5, or over 12.5, where under means 10 points or fewer, 10.5—12.5 means 11 or 12 points, and over means 13 points or more.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If a match is suspended during the specific tiebreak due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific tiebreak is completed before the end of the competition.
  - If a match is suspended during the specific tiebreak and 13 points or more have been played in the timeplayed before suspension, bets placed on that selection will have already won and will be settled as winners.
     Bets placed on other selections in this market will have already lost.
  - If a match is suspended before 13 points have been played the specific tiebreak and the match is not
    completed before the end of the competition, bets placed on this market will be void because the specific
    tiebreak did not play for the full duration.
  - If a match is suspended after the specific tiebreak, bets placed on this market will stand win or lose.
- 4. If a player is disqualified or retires from the match during the specific tiebreak and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a player is disqualified or retires from the match before 13 points have been played and the specific
    tiebreak is not completed before the end of the competition, bets placed on this market will be void because
    the specific tiebreak did not play for the full duration.
  - If a player is disqualified or retires from the match after the specific tiebreak, bets placed on this market will stand win or lose.
- 5. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

Any Set to be Won to Love

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#### Select yes or no whether a set will be won 6.0.

- If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before
  the end of the compatition.
  - a. If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this
  market will stand provided the match is completed before the end of the competition.
  - a- If a match is suspended after a winning selection has been established, bets will stand, otherwise bets will be made void.
- If a player is disqualified or retires from the match after a winning selection has been established, bets will stand, otherwise bets will be made void.
- Settlement will occur in real time and will be taken from the feed supplied by our service providers.
- Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by
   6:00am EST the following day:

#### Game Spread in Set

Predict the result of the specific set after the point spread has been applied to one of the competitors. A point spread of (t/) one or more games will be given to one/both of the competitors, which will be added to the actual number of games won.

#### Example: 1st set Djokovic v Federer (+2.5)

The 1st set score is 6-3 meaning that Djokovic won 6 games and Federer won 3 games. The point spread of (+2.5) is added to the actual number of games won by Federer during the quoted set and therefore Djokovic -2.5 is the witner.

- If there is a change to the scheduled number of sets played in the match, bets placed on this market willstand if the quoted set has been completed.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, betsplaced on this market will stand.
- 3. A tiebreak counts as one game.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - a. If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specified set is completed before the end of the competition.
  - a. If a match is suspended and the specified set is not completed before the end of the
- 6. If a player is disqualified or retires from the match before the specified set is completed, bets placed onthis market will be void.
- 5. Settlement will be taken from the feed supplied by our service providers, immediately after the match is finished.
  - a- Adjustments to settlement for any changes or adjudications made by governing bodies afterthe event will be made by 6:00am EST the following day.

#### Match Result and Total Games

Predict the winner of a match combined with the total games over or under in a special price parlay

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will be void-
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.

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- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
  - a. If a match is postponed and not played before the end of the competition, bets placed on this market
- If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this
  market will stand provided the match is completed before the end of the competition.
- If a match is suspended and is not completed before the end of the competition, bets placed on this market will be void.
- 5. If a player is disqualified or retires from the match, bets placed on this market will be void because the match didnot play for the full duration.
- Settlement will be taken from the feed supplied by our service providers, immediately after the match is finished
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the eventwill be made by 6:00am EST the following day.

#### Player to Win Exactly 1 Set

#### Predict whether the named player will exactly one set.

- If there is a change to the scheduled number of sets played in the match, bets placed on this market prior to that change will be void.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
- 4. If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- If a match is suspended due to, although not exclusively, adverse weather, bad light, etc., bets placed on this
  market will stand provided the match is completed before the end of the competition.
- If a match is suspended and a winning selection in this market has been established in the time played before suspension, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
- If a match is suspended before a winning selection in this market could be established and the match is notcompleted before the end of the competition, bets placed on this market will be void.
- 8. If a player is disqualified or retires from the match and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
- If a player is disqualified or retires from the match and no winning selection in this market has been established in the time played before disqualification or retirement, bets placed on this market will be void because the match did not play for the full duration.
- 10. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - a. Adjustments to settlement for any changes or adjudications made by governing bodies after the eventwill be made by 6:00am EST the following day.

#### Player to Win Exactly 2 Sets

#### Predict whether a named player will exactly two sets.

- If there is a change to the scheduled number of sets played in the match, bets placed on this market prior to that change will be void.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
- 4. If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- 5. If a match is suspended due to although not exclusively, adverse weather, had light, etc., bets placed on this market

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will stand provided the match is completed before the end of the competition.

- 6. If a match is suspended and a winning selection in this market has been established in the time played beforesuspension, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
- If a match is suspended before a winning selection in this market could be established and the match is not completed before the end of the competition, bets placed on this market will be void.
- 8. If a player is disqualified or retires from the match and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
- 9. If a player is disqualified or retires from the match and no winning selection in this market has been established in the time played before disqualification or retirement, bets placed on this market will be void because the match did not play for the full duration.
- 10. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - a. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Player Total Games Over/Under

Predict whether the number of games won by the specified player is over or under the number quoted.

Example: if the market is over/under 10.5 games, over means 11 games or more and under means 10 games or fewer.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market prior to that change will be void.
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- 3. A tiebreak counts as one game.
- 4. If a match is postponed or rescheduled, bets placed on this market will stand provided the match is played before the end of the competition.
- 5. If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
- 6. If a player is disqualified or retires from the match and a winning selection in this market has been established in the time played before disqualification or retirement, bets placed on that selection will have already wonand will be settled as winners. Bets placed on other selections in this market will have already lost.
- 7. If a match is suspended after the specific set, bets placed on this market will stand win or lose.
- 8.— If a player is disqualified or retires from the match before the specified set is completed, bets placed on this market will be void.
- If a player is disqualified or retires from the match after the specific set, bets placed on this market will standwin or lose.
- 10. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - a. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race to X Games In Set

Predict which player will be the first to win the required games in the specific set. Example, 2nd Set Race to 3 games.

- If there is a change to the scheduled number of sets played in the match, bets placed on this market willstand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- 3. If a match is suspended before the quoted number of games have been completed in the specific set due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific set is completed before the end of the competition.
- 4. If a match is suspended before the quoted number of games have been completed in the specific set and is

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not completed before the end of the competition, bets placed on this market will be void.

- 5. If a match is suspended after the quoted number of games have been completed in the specific set, bets placed on this market will stand win or lose.
- If a player is disqualified or retires from the match before the quoted number games have been completed in the specific set, bets placed on this market will be void because the required games in the specific set did not play for the full duration.
- If a player is disqualified or retires from the match before the quoted number of games have been completed in the specific set, bets placed on this market will stand win or lose.
- 8.— Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - a. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Game Correct Score or Break

Predict the points score in a specific game for the server or break of serve.

Example: Diokovic (server) v Federer:

- Djokovic to love | Djokovic to 15 | Djokovic to 30 | Djokovic to deuce
- Break (Any Federer win)
  - If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
  - If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, betsplaced on this market will stand.
  - 3. If a match is postponed or rescheduled, bets placed on this market will stand provided the match is playedbefore the end of the competition.
  - 4. If a match is postponed and not played before the end of the competition, bets placed on this market will be void.
  - 5. If a match is suspended during the specific game due to, although not exclusively, adverse weather, badlight, etc., bets placed on this market will stand provided the specific game is completed before the end of the competition.
  - If a match is suspended during the specific game and is not completed before the end of the competition, bets placed on this market will be void.
  - 7. If a match is suspended after the specific game, bets placed on this market will stand win or lose.
  - 8.— If a player is disqualified or retires from the match during the specific game, bets placed on this market will be void because the specific game did not play for the full duration.
  - 9- If a player is disqualified or retires from the match after the specific game, bets placed on this market will stand win or lose.
  - 10. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
    - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Race to X Points in Specific Game

Predict the player to first reach the specified number of points in the game. Example: 1st Set Game 4, race to 3 points. The winner willbe the player who reaches 3 points first in the specified game.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this
  market will stand.
- 3. If a match is suspended before the specified number of points have been played in the specific game due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific game is completed before the end of the competition.
- If a match is suspended before the specified number of points have been played in the specific game and is notcompleted before the end of the competition, bets placed on this market will be void.
- If a match is suspended after the specified number of points have been played in the specific set, bets placed on this
  market will stand win or lose.

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- If a player is disqualified or retires from the match before the specified number of points have been played in the specific game, bets placed on this market will be void because the first two points of the specific game were not fully played.
- 7. If a player is disqualified or retires from the match after the specified number of points have been played in the specific game, bets placed on this market will stand win or lose.
- 8. Settlement will occur in real time and will be taken from the feed supplied by our service providers.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Exact Game Total Points

Select the total points played in a specific game from 4, 5, 6, and 7+.

- 1. If there is a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- 2. If there is a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- 3. Points scored during deuce count in this market.
- 4.— If a match is suspended during the specific game due to, although not exclusively, adverse weather, bad light, etc., bets placed on this market will stand provided the specific game is completed before the end of the competition.
- 5. If a match is suspended during the specific game and 7 or more points have been played in the time played before disqualification or retirement, bets placed on that selection will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
- If a match is suspended with fewer than 7 points played during the specific game and the match is not completed before the end of the competition, bets placed on this market will be void.
- 7. If a match is suspended after the specific game, bets placed on this market will stand win or lose.
- 8. If a player is disqualified or retires from the match during the specific game and 7 or more points have been played in the time played before disqualification or retirement, bets placed on that selection will have already won and will besettled as winners. Bets placed on other selections in this market will have already lost.
- If a player is disqualified or retires from the match during the specific game fewer than 7 points have been played in the
  time played before disqualification or retirement, bets placed on this market will be void because the specific game didnot play for the full duration.
- 10. If a match is abandoned after the specific game, bets placed on this market will stand win or lose.
- Settlement will occur in real time and will be taken from the feed supplied by our service providers, immediately after the match is finished.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

#### Point Betting

Predict which player will score the specified point in a specific game.

These rules are applicable to 1st, 2nd, 3rd, 4th and all subsequent points.

- 1.— If there's a change to the scheduled number of sets played in the match, bets placed on this market will stand.
- 2. If there's a change of playing surface, venue, or from indoor court to outdoor court or vice versa, bets placed on this market will stand.
- If a match is suspended before the specified point is played due to, although not exclusively, adverse weather, bad lightetc. bets placed on this market will stand provided the specified point is played before the end of the competition.
- If a match is suspended before the specified point is played and isn't completed before the end of the competition, bets
  placed on this market will be void.
- 5. If a match is suspended after the specified point is played, bets placed on this market will stand—win or lose.
- 6- If a player is disqualified or retires from the match before the specified point is played, bets placed on this market will-be void.
- 7. If a player is disqualified or retires from the match after the specified point is played, bets placed on this market will-stand—win or lose.

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in real time and will be taken from the feed supplied by our service providers.

a. Adjustments to settlement won't be made for any changes or adjudications made by governing bodies after the event.

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#### **TRIATHLON**

#### **General Rules**

- The race must take place within one week of the scheduled date or else wagers will be void. The exception being events taking place in the Olympic Games, where wagers will stand if events take place before the Closing Ceremony.
- The podium presentation will count as the result, and any subsequent amendments to the result will not count. Should there be no podium presentation, the official result according to the governing body will be used for the settlement of all wagers.
- Dead heat rules will apply.

#### **Race Winner**

• Predict the winner of the named event.

#### Podium Finish

• Predict whether the named athlete will finish the named event with a top 3 (podium) finish.

#### <u>Top X Finish</u>

• Predict whether the named athlete will finish with a position in the listed number placing.

#### Match Betting/Head-to-Head

Predict which of the named athletes will obtain the highest (final) finishing position in the named race.
 Should neither athlete finish the race, wagers will be void. Should one of the athletes not take the start line, wagers on that market will be void.

#### **Group Betting**

Predict which of the named athletes will obtain the highest (final) finishing position in the named race.
 Should none of the named athlete finish the race, wagers will be void. Should one of the athletes not take the start line, wagers on that market will be void.

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#### **UFC/MMA**

#### General Rules

- All <u>bets-wagers</u> are settled on the official result <u>at the end of the fight-and any subsequent alterations to the result, <u>such as future overturned decisions or disqualifications</u>, will not affect-<u>betswagers unless they are amended on the day of the event's conclusion</u>.
  </u>
- In the event of a "no contest" being declared, all wagers will be made void, unless the outcome of a market has already been determined.
- \_\_\_\_\_if an event is postponed, <u>all bets wagers</u> are void. <u>Event must take place on the listed date for action, unless designated in the event name.</u>
- If there is a change in the previously scheduled site, all wagers are action as long as the fight occurs on the previously scheduled date.
- If a fighter withdraws during the period between rounds, the fight is deemed to have ended in the previous round.
  - The start of the next round will be signified by the bell ringing. Therefore, a fighter who withdraws after the bell is sounded to signal the start of the next round will be deemed to have lost in that round even if there is no competitive action in that round.
  - In the event of a draw, bets are void.
  - In the event of a 'no contest' being declared, all bets will be made void.

#### **Tournament Winner**

- Predict the fighter/team that will win the tournament.

Reserves and substitutes do not count for betting purposes and

bets will be settled on the result 'without reserves and

#### substitutes'.

- -Bout Betting
- Predict the result of a bout between two fighters. To Go-

#### the Distance

- Predict whether or not the fight will be decided on points.
- All bets are settled on the official result at the end of a fight.
- 2. If the scheduled number of rounds in a fight change, bets placed on

#### this market will stand.

3. If a fighter takes no part in the fight, bets placed on this market will be

#### void

4. If a fighter is disqualified or retires from a fight, bets placed on this

#### market will stand.

5. Bets placed on this market will be settled immediately after the event

is finished.

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a. Adjustments to settlement for any changes or adjudications made by
governing bodies after the event will be made by 6:00am EST the following day.
— Total Rounds
1. Predict whether the fight will finish under or over a specified number
ef rounds.
2. Where a half is stated in a 5-minute round, 2 minutes 30 seconds will
define the half for under/over betting. The same principle will be used for a 3-
minute round etc. If the under/over total lands on exactly half of a round, bets
will be void.
— Round Betting
1. Predict the winner of the fight and the round in which the fight will be
<del>won.</del>
2. If the fight is decided on points, then that will be the winning market
and bets on a fighter to win in a nominated round will be lost.

#### **Bout Betting**

• Predict the fighter who will win the bout. If result is a draw, then wagers are a void.

#### **Total Rounds**

- Predict whether the fight will finish under or over a specified number of rounds.
- Where a half is stated in a 5-minute round, 2 minutes 30 seconds will define the half for under/over betting.
   The same principle will be used for a 3-minute round, etc. If the under/over total lands on exactly half of a round, wagers will be void.
- If for any reason the scheduled number of rounds in a fight is changed, wagers will stand on all markets unless the change results in one selection becoming impossible to win, in which case the market is a void.

Example: If a fight set for 5 rounds with a total rounds line of 4.5 is changed to a 3-round fight, wagers on the original 4.5 market line are void because over 4.5 is impossible to win.

#### **Round Betting**

- Predict the winner of the fight and the round in which the fight will be won.
- If the fight is decided by decision (on points), then that will be the winning market and wagers on a fighter to win in a specific round will be lost. Wagers on a fighter to win in the final scheduled round will not be a winner if the fight is decided by a decision.

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- If a technical decision (on points) is the method of victory, decision will be the winner, regardless if the fight is stopped before the end of the maximum scheduled rounds.
- If for any reason the selected number of rounds in the fight is changed from what was previously scheduled, this market will be void.

#### Winning Round

- Predict which round the fight will end, no matter who is the winner.
- If the fight goes the distance, then that will be the winning market and wagers on a specific nominated round will be lost, no matter the result of the fight. Wagers on the fight to end in the final scheduled round will not be a winner if the fight goes the distance.

#### Method of Result (Includes Alternative)/How Will Fight End

- Predict how a fight will end.
- Selections include a KO/TKO and disqualification, decision (includes technical), submission, and a draw (includes technical).
- If a technical decision (on points) is the method of victory, decision will be the winner, regardless if the fight is stopped before the end of the maximum scheduled rounds.

#### **Round and Method of Result**

- A price will be offered for a KO/TKO and disqualification, decision (includes technical), submission and a draw (includes technical).
- If a technical decision (on points) is the method of victory, decision will be the winner, regardless if the fight is stopped before the end of the maximum scheduled rounds.
- If for any reason the selected number of rounds in the fight is changed from what was previously scheduled, this market will be void.

#### <u>Decision Result</u>

 If a technical decision (on points) is the method of victory, the specified type of decision will be the winner, regardless if the fight is stopped before the end of the maximum scheduled rounds.

#### Time of Finish/When Will Fight Be Won

- If a technical decision is the method of victory, the exact time the fight was stopped will be deemed the end of the fight, therefore 'Fight to Go the Distance' will not be the winning selection.
- If for any reason the selected number of rounds in the fight is changed from what was previously scheduled, this market will be void.

#### First Minute Finish

• If the fight ends from the start of the fight to exactly one minute (1:00) in, then the yes will be the winner.

#### To Go the Distance

• Predict whether or not the fight will go the full scheduled number of rounds regardless of the result.

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- If a fight ends in a technical decision (on points), this will count as a fight NOT going the distance, even though
  it goes to the scorecards.
- If the scheduled number of rounds in a fight changes, wagers placed on this market will stand.
- If a fight ends in a "no contest," wagers will be void.

#### Total Fights to Go the Distance

- Predict whether the number of fights on a specified card that go the full scheduled number of rounds (regardless of the result) will be over or under a listed number.
- The number of fights specified in the event name must take place or else wagers will be void.
- If there are any changes to the fighters involved on the day of the card, wagers will be void.
- If there are any changes to the number of rounds of any fight on the day of the card, wagers will stand.
- If a fight ends in a technical decision (on points), this will count as a fight NOT going the distance, even though
  it goes to the scorecards.
- If any fight on the card ends in a "no contest", wagers will be void.

#### **Total Finishes on Fight Card**

- Predict whether the total number of finishes on a specific fight card is over or under a specific number.
- Finishes will be defined as a KO, TKO, disqualification, submission, and a technical decision.
- All fights on the fight card must take place or else wagers will be void.
- If any fight on the card ends in a "no contest," wagers will be void.

#### **Exact Finishes on Fight Card**

- Predict the exact number of finishes that there will be on a specific fight card.
- Finishes will be defined as a KO, TKO, disqualification, submission, and a technical decision.
- All fights on the fight card must take place or else wagers will be void.
- If any fight on the card ends in a "no contest," wagers will be void.

#### Make/Miss Playoffs

• Predict whether a fighter or team will make the playoffs of a specified competition. Wagers are action as long as their participation or non-participation in the playoffs has been declared by the governing body, whenever and however that may be.

#### Tournament Winner

• Predict the fighter/team that will win the specified tournament. Wagers are action as long as a winner has been declared by the governing body, whenever and however that may be.

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• Fighter/team must participate in at least one tournament fight or else wagers on that fighter/team are a void.

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### **Full Cover**

A Full Cover bet is a package of wagers that contains all-possible multi-bet options based upon the given number of selections. These bets give you more options to win even if one or more of your straight bets lose.

Example: if you have 3 selections in your bet slip (Patriots, Eagles, and Falcons), then the Full Cover bet will consist of 3 straightbets, 3 round robins by 2's (Patriots + Eagles, Patriots + Falcons, and Eagles + Falcons) and 1 three team parlay. If the Eagles lose but Patriots and Falcons both win, your Patriots + Falcons round robin is a winner along with your 2 straight bets, but the othertwo-round robins and the three team parlay are losers.

For each Full Cover bet, the amount wagered is multiplied by the number of available options.

Available Options

#### Full cover with 3 selections

- 3 X straight bets
- 3 X round robins by 2
- 1 X 3 team parlay
- 7 bets total

#### Full cover with 4 selections

- 4 X straight bets
- 6 X round robins by 2
- 4 X round robins by 3
- 1 X 4 team parl
- 15 bets total

#### Full cover with 5 selections

- 5 X straight bets
- 10 X round robins by 2
- 10 X round robins by 3
- 5 X round robins by 41 X 5 team parlay
- 31 bets total

### Full cover with 6 selections

- 6 X straight bets
- 15 X round robins by 2
- 20 X round robins by 3
- 15 X round robins by 4
- 6 X round robins by 5
- 1 X 6 team parlay
- 63 bets total

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### **Olympics**

Antepost rules apply to all bets placed before the day of the event starting unless otherwise stated.

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#### **Cricket**

#### Pre-Match Rules Acceptance

Minimum one ball must be bowled after a bet is struck for any bet to stand unless the bet is in play.

#### General Match Betting

- L.—If a match is shortened, bets will be governed by the official competition rules. Where no official result is declared, bets will be made void.
- When no price is offered for the tie and the official result is a tie, any means introduced by the official governing body to determine a winner will count
  (ex: bowl off, super over, etc.). Super overs and bowl offs will not count for the settlement of any other market. If, after this, the result is still a tie and
  no other means are introduced by the official governing body to determine a winner, dead heat rules apply.
- 3. In the event of a tied test match, where all innings have been completed and both teams have the same score, dead heat rules will apply and stakes on the draw will be lost.
- 4. If a match is abandoned due to outside interference and no official result is declared, bets will be made void.

#### **County Championship Match Betting**

When no price is offered for the draw, in the event of a tie, all bets on the match result will be made void. In the event of a tie, dead heat rules will apply. Abandoned or postponed matches are void.

#### Team Total Runs

- 1. All bets stand in Test Matches & domestic 4 day matches provided at least one ball is bowled.
- In Limited Overs matches, open bets are void if the scheduled number of overs are reduced due to weather or for any other delay unless a winning-market has already been established.
- 3. Batsmen that retire hurt or do not bat due to injury are deemed to be out for the purposes of this market.
- 4. Duckworth Lewis adjustments do not count for betting purposes.
- 5. Penalty runs added to the team total because of a slow over rate by the bowling team will count.

#### Total Match Runs

- 1. All bets stand in Test Matches & domestic 4 day matches provided at least one ball is bowled.
- In Limited Overs matches, open bets are void if the scheduled number of overs are reduced due to weather or for any other delay unless a winning market has already been established.
- 3.— In matches decided by a Super Over, runs scored during the Super Over will not count for settlement purposes.
- 4. Batsmen that retire hurt or do not bat due to injury are deemed to be out for the purposes of this market.
- 5. Duckworth Lewis adjustments do not count for betting purposes
- 6.—Penalty runs added to the team total because of a slow over rate by the bowling team will count.

#### Top Batsman/Top Bat & Team to Win

- Predict the top batsman in the team. Betting is available on the first innings only unless otherwise stated. Bets on Test and County Championship matches stand regardless of the number of overs bowled. For bets to stand on One Day matches, a minimum of 20 overs must be bowled. For bets to stand on Twenty20 matches, a minimum of 10 overs must be bowled. Dead heat rules apply. Retired/hurt players will be classed as runners for Top Bat. For our Enhanced Odds/Match Specials markets, if the player finishes on the same score as someone else and the team wins, dead heat rules will apply.
- 2. Bets placed on any player not in the starting 11 are void. Bets on players who are selected but do not bat will be deemed to have scored zero runs.

#### Top Wicket Taker/ Top Bowler/Top Bowler & Team to Win

- 1. Predict the top wicket taker/bowler in the team. Betting is available on the first innings only unless otherwise stated. Bets on Test and County-Championship matches stand regardless of the number of overs bowled. For bets to stand on One Day matches, a minimum of 20 overs must be bowled. For bets to stand on Twenty20 matches, a minimum of 10 overs must be bowled. If two or more players take the same number of wickets, dead heat rules apply. This also covers Enhanced Odds markets relating to Top Bowler.
- 2. Bets placed on any player not in the starting 11 are void and those who do not bowl are deemed to have taken zero wickets.
- If no wickets fall in the innings, then all bets on the market will be void.

#### Man of the Match

- 1.—Predict who will be presented with the Man of the Match award upon match competition.
- 2. Bets will be settled on the officially declared man of the match. Dead heat rules apply.

#### Fall of Next Wicket

1. Predict whether the next wicket will fall before or after a specified number of runs have been scored.

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Bets are void if the wicket stated does not fall unless a winning market has already been established. If a player retires hurt, all bets struck on that
wicket are carried over onto the next partnership until a wicket falls.

#### Plaver Runs

- 1. Predict whether a named batsman will score higher or lower than a specific total runs.
- In Limited Overs matches, if the innings is reduced due to adverse weather conditions or if a player retires hurt, then bets will be void unless the player
  is subsequently out or his final score is greater than the quote at the time of bet placement.
- 3. In Test Match cricket, if a player retires hurt, bets will be void unless the player is subsequently out or their final score is greater than the quote at the time of het placement.

#### Highest Opening Partnership

- 1. Predict which team will have the highest opening partnership. Bets stand provided the first ball has been bowled in each team's first innings.
- 2. In a Test Match, unless stated otherwise, only the first innings counts
- In the event of a tie (and the draw is not an available selection), dead heat rules will apply.

#### Team Highest Total Runs in a Single Over

- 1. Predict whether a team will score higher or lower than a specific total 16.5 runs.
- 2. All open bets are void if there is a reduction in overs of any kind.

#### Highest 1st X Overs Total

- Predict which team will have the highest amount of runs in the specified period of overs.
- 2. Market will be settled provided both teams have batted the specified number of overs or when any further play could not affect the result.

#### Next Man Out

- 1. Predict the next man out.
- Both players must be at the crease at the same time for bets to stand. In the event of neither player being dismissed nor one of the players retiring hurt before a wicket has fallen, bets will be void.

#### Most Boundaries/Fours/Sixes Hit in the Match

- 1. Predict the team that will score the most boundaries, fours or sixes in a match. Only those scored off the bat will count
- 2. Boundaries include fours and sixes
- 3. For bets on totals in a match to stand in a County Championship or Test Match, at least one ball must be bowled.
- 4. In Limited Overs matches, open bets are void if the scheduled numbers of overs are reduced due to weather or for any other delay unless a winning market has already been established.
- 5. In the event of a tie (and the draw is not an available selection), dead heat rules will apply:

#### Total Match Run Outs

- 1. Predict whether the total number of run outs in the match will be over or under a specified figure.
- 2. At least one ball must be bowled in a test or county championship match for bets to stand.
- In Limited Overs matches, open bets are void if the scheduled numbers of overs are reduced due to weather or for any other delay unless a winning market has already been established.

#### Team of Top Batsman

- 1. Predict the team that contains the top batsman.
- 2. Unless otherwise stated, only the first innings counts.
- In Limited Overs matches, open bets are void if the scheduled numbers of overs are reduced due to weather or for any other delay unless a winning market has already been established.
- 4. In the event of a tie, bets will be void unless betting has been available for the tie.

#### Runs in Specified Team's First Over

- 1. Predict the total amount of runs scored by a team in the specified over.
- 2.— The market will be settled on the number of runs scored from the first over of the match. In the event of an incomplete over, market will be made void unless a winning market has already been established.
- 3. Any extras scored count towards the total
- 4. In a Test Match, unless stated otherwise, only the first innings counts.

#### Next Over Runs Odd/Even

- 1. Predict whether the number of runs scored in the over are odd or even.
- 2. Even is classed as 0, 2, 4, 6 and multiples of 2 thereafter. Odd is classed as 1, 3, 5, 7 and every alternate number continuously.

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- 3. The specified over must be completed for bets to stand unless a match result has already been determined. If an innings ends during an over, then that over will be deemed to be complete unless the innings is ended due to external factors (including bad weather), in which case all bets will be void-unless a match result has already been determined.
- 4. If the over does not commence for any reason, all bets will be void.
- 5. Extras and penalty runs in the particular over count towards settlement.

#### 1st Over Boundary / 1st Over Wicket

- 1. This applies to the batting team.
- 2. The specified over must be completed for bets to stand.

#### **Total Match Wides**

- 1. Predict whether the total number of wides will be over or under a specified figure.
- 2.—At least one ball must be bowled in a Test or County Championship match for bets to stand.
- In Limited Overs matches, open bets are void if the scheduled numbers of overs are reduced due to weather or for any other delay Unless a winning market has already been established.

#### **Total Match Boundaries**

- Predict whether the total number of boundaries will be over or under a specified figure
- Fours and sixes count.
- 3. Only runs scored off the bat count.
- 4. At least one ball must be bowled in a Test or County Championship match for bets to stand.
- In Limited Overs matches, open bets are void if the scheduled numbers of overs are reduced due to weather or for any other delay unless a winning market has already been established.

#### **Total Match Sixes**

- 1. Predict whether the total number of sixes in the match will be over or under a specified figure.
- 2. At least one ball must be bowled in a Test or County Championship match for bets to stand.
- In Limited Overs matches, open bets are void if the scheduled numbers of overs are reduced due to weather or for any other delay unless a winning market has already been established.

#### **Total Match Fours**

- 1. Predict whether the total number of fours in the match will be over or under a specified figure.
- 2. At least one ball must be bowled in a Test or County Championship match for bets to stand.
- In Limited Overs matches, open bets are void if the scheduled numbers of overs are reduced due to weather or for any other delay unless a winning market has already been established.

#### **Most Sixes**

- 1. Predict the team that will score the most sixes.
- 2. Unless advertised otherwise, only the first innings count.
- 3. At least one ball must be bowled in a Test or County Championship match for bets to stand.
- 4. In Limited Overs matches, open bets are void if the scheduled numbers of overs are reduced due to weather or for any other delay unless a winning market has already been established.
- 5. In the event of a tie (and the draw is not an available selection), dead heat rules will apply.
- 6. For Match Specials/Enhanced Odds, should both teams score the same number of sixes, the bet will be a loser.

#### **Method of Dismissal**

- 1. Predict how the next wicket will fall.
- 2. If no wicket falls, bets are void.

#### Next Wicket Method

- 1. Predict how the next wicket will fall
- 2. If no wicket falls, bets are void.

#### **Most Run Outs**

- 1. Predict which team will have most batsmen run out.
- 2. Bets placed on this market are settled on the team having the most batsmen run out while batting.
- 3.— If neither team has one of their batsmen run out or if both teams have an equal number of batsmen run out, the winning selection in this market will be draw.
- 4. At least one ball must be bowled in a Test or County Championship match for bets to stand.
- 5.— If the number of overs are reduced, bets placed on this market will be void unless a winning market has already been established.

#### Batsman Match Bets

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- Predict the batsman who will score more runs than his opponent. For bets to stand, both batsmen must face at least one ball. In the event of a tie, bets
  will be void unless betting is available for the tie.
- 2. Unless specified otherwise, batsman match bets will be based on the first innings.

#### **Bowler Match Bets**

- Predict the player who will take more wickets than his opponent. For bets to stand, both bowlers must bowl at least one ball. In the event of a tie, bets-will be void unless betting is available for the tie.
- 2. Unless specified otherwise, bowler bets will be based on the first innings.

#### First Ball to be a Dot

Predict whether the first ball of the match or a team's given innings will have any runs scored from it, via runs scored from the bat or extras (no ball, wide, bye or leg bye). If no runs are scored, including the fall of a wicket, the winning selection is yes (a 'dot' ball).

#### Century to be Scored in the Match (Any Player in the Match to Reach a Specific Target)

- 1. Predict whether any individual player will score 100 runs or more in a given innings. Combined runs from the 1st and 2nd innings do not count.
- In the event of reduced overs in either innings, market will be made void provided a winning result has not been determined at the time of the reduction.
- 3. Bets placed on any player not in the starting 11 are void. Bets on players who are selected but do not bat will be deemed to have scored zero runs.
- In Limited Overs matches, if the innings is reduced due to adverse weather conditions or if a player retires hurt, then bets will be void unless the player is subsequently out or his final score is greater than the quote at the time of bet placement.
- 5. In Test Match cricket, if a player retires hurt, bets will be void unless the player is subsequently out or their final score is greater than the quote at the time of bet placement.

#### Player Wickets

- 1. Predict the number of wickets a specific player will take in a given innings.
- 2. In a Test Match, unless stated otherwise, only the first innings count.
- 3. In County Championship or Test Matches, for bets to stand, the player must bowl at least one ball. Should the player not bowl one ball, all bets will be made void.
- 4. In Limited Overs cricket, players that do not bowl a ball will be deemed to have taken zero wickets.

#### Win the Toss

Predict the team that wins the toss.

#### Your Odds

- 1. If there is a reduction in overs in Twenty20 or any Limited Overs match, Your Odds markets will be void unless a winning market has been established prior to any reduction in overs. However, Your Odds markets on County Championship or Test Matches will stand provided at least one ball has been howled.
- 2. All Your Odds involving players not in the playing eleven will be made void.

#### Live Cricket Rules

#### **Match Betting Live**

- If a match is shortened, bets will be governed by the official competition rules. Where no official result is declared, bets will be made void. Bets placed-Live in the match result market stand even if there is no further action in the match.
- 2. When no price is offered for the tie and the official result is a tie, any means introduced by the official governing body to determine a winner will count (ex: bowl off, super over, etc.). Super overs and bowl offs will not count for the settlement of any other market. If after this the result is still a tie and no other means are introduced by the official governing body to determine a winner, dead heat rules apply.
- 3. In the event of a tied Test Match, where all innings have been completed and both teams have the same score, dead heat rules will apply and stakes on the draw will be lost.
- 4. If a match is abandoned due to outside interference and no official result is declared, bets will be made void.

#### Runs in Next Over Live

- 1. Predict whether the number of runs scored in the over is higher or lower than a specific figure.
- If all 6 balls are not bowled due to the team being bowled out or reaching their target, bets will stand provided one ball is bowled. However, if the overis not completed due to adverse weather conditions or the team declaring, then bets will be void unless a winning market has already been established.
   Any extras scored count towards the total.

#### Team Total Runs Live

1. All bets stand in Test Matches & domestic 4 day matches, provided at least one ball is bowled.

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- In Limited Overs matches, open bets are void if the scheduled numbers of overs are reduced due to weather or for any other delay unless a winningmarket has already been established.
- 3. Batsmen that retire hurt or do not bat due to injury are deemed to be out for the purpose of this market.
- 4. Duckworth Lewis adjustments do not count for betting purposes.
- 5. Penalty runs added to the team total because of a slow over rate by the bowling team will count.

#### **Total Match Runs Live**

- 1. All bets stand in Test Matches & domestic 4-day matches, provided at least one ball is bowled.
- In Limited Overs matches, open bets are void if the scheduled numbers of overs are reduced due to weather or for any other delay unless a winning market has already been established.
- In matches decided by a Super Over, runs scored during the Super Over will not count for settlement purposes.
- 4. Batsmen that retire hurt or do not bat due to injury are deemed to be out for the purposes of this market.
- 5. Duckworth Lewis adjustments do not count for betting purposes.
- 6. Penalty runs added to the team total because of a slow over rate by the bowling team will count.

#### 1st 6/10/15 Overs Runs Live

- 1. Predict whether the number of runs scored in the stated number of overs is higher or lower than a specific figure.
- 2. Unless a winning market has been established, bets will be void if the stated overs aren't completed.

#### Runs at Fall of Wicket Live

- 1. Predict whether the next wicket will fall before or after a specified number of runs have been scored.
- Bets are void if the wicket stated does not fall unless a winning market has already been established. If a player retires hurt, all bets struck on that
  wicket are carried over onto the next-partnership until a wicket falls.

#### Player Runs Live

- 1. Predict whether a named batsman will score higher or lower than a specific total runs.
- In Limited Overs matches, if the innings is reduced due to adverse weather conditions or if a player retires hurt, then bets will be void unless the player
  is subsequently out or his final score is greater than the quote at the time of bet placement.
- 3. In Test Match cricket, if a player retires hurt, bets will be void unless the player is subsequently out or their final score is greater than the quote at the time of bet placement.

#### Player to Score 30+/50+/100+ Live

- 1. Predict whether a selected player will score over/under 30, 50 or a 100/150/200 in any given innings.
- 2. Combined runs from the 1st and 2nd innings do not count.
- 3. In Limited Overs matches, if the innings is reduced due to adverse weather conditions or if a player retires hurt, then bets will be void unless the player is subsequently out or his final score is greater than the quote at the time of bet placement.

#### Top Batsman Live

- 1.— Predict the top batsman in the team. Betting is available on the first innings only unless otherwise stated. Bets on Test and County Championship matches stand regardless of the number of overs bowled. For bets to stand on One Day matches, a minimum of 20 overs must be bowled. For bets to stand on Twenty20 matches, a minimum of 10 overs must be bowled. Dead heat rules apply. Retired/hurt players will be classed as runners for Top Bat.
- 2. Bets placed on any player not in the starting 11 are void. Bets on players who are selected but do not but will be deemed to have scored zero runs.

#### Top Bowler Live

- Predict the top wicket taker/bowler in the team. Betting is available on the first innings only unless otherwise stated. Bets on Test and County-Championship matches stand regardless of the number of overs bowled. For bets to stand on One Day matches, a minimum of 20 overs must be bowled. For bets to stand on Twenty20 matches, a minimum of 10 overs must be bowled. If two or more players take the same number of wickets, dead heat rules apply.
- 2. Bets placed on any player not in the starting 11 are void and those who do not bowl are deemed to have taken zero wickets.
- 3. If no wickets fall in the innings, then all bets on the market will be void.

#### Player Boundary 4's Live

- 1. Predict whether the total number of boundary 4's will be over or under a specified figure.
- 2. Only Fours count.
- 3. Only runs scored off the bat count.
- 4. At least one ball must be bowled in a Test or County Championship match for bets to stand.
- 5. In Limited Overs matches, if the innings is reduced due to adverse weather conditions or if a player retires hurt, then bets will be void unless the player is subsequently out or his final score is greater than the quote at the time of bet placement.

#### Player Boundary 6's Live

1. Predict whether the total number of boundary 6's will be over or under a specified figure.

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- 2. Only Sixes count.
- 3. Only runs scored off the bat count.
- At least one ball must be bowled in a Test or County Championship match for bets to stand.
- 5. In Limited Overs matches, if the innings is reduced due to adverse weather conditions or if a player retires hurt, then bets will be void unless the player is subsequently out or his final score is greater than the quote at the time of bet placement.

#### Team Highest Total Runs in a Single Over Live

- 1. Predict whether a team will score higher or lower than a specific total runs.
- 2. All open bets are void if there is a reduction in overs of any kind unless a winning market has already been established before the reduction.

#### Batsman Match Bets Live

- ... Predict the batsman who will score more runs than his opponent. For bets to stand, both batsmen must face at least one ball. In the event of a tie, bets will be void unless betting is available for the tie.
- 2. Unless specified otherwise, batsman match bets will be based on the first innings

#### **Bowler Match Bets Live**

- Predict the player who will take more wickets than his opponent. For bets to stand, both bowlers must bowl at least one ball. In the event of a tie, bets will be void unless betting is available for the tie.
- 2. Unless specified otherwise, bowler bets will be based on the first innings.

#### **Completed Match Live**

- 1. Predict whether there will be a result declared in the match or whether it will be abandoned.
- 2. Any official result will mean the market will be settled as 'Yes.'
- 3. Any 'no result' or abandonment will mean the market will be settled as 'No.'
- 4. Any reserve days for a match will mean that all bets will carry over and will be settled on the official result of the match.

#### Test Match Session Runs Live

- 1. Predict whether the number of runs scored in the session is higher or lower than a specific figure.
- 2.— A minimum of 20 overs must be bowled in the session for bets to stand and all bets stand if a session is extended.

#### **Match Specials Live**

All bets stand on the market provided one ball is bowled after the bet is struck.

#### Your Odds Live

If there is a reduction in overs in Twenty20 or any Limited Overs match, Your Odds markets will be void unless a winning market has been established prior to any reduction in overs. However, Your Odds markets on County Championship or Test Matches will stand provided at least one ball has been bowled

#### The Hundred - 100 Ball Matches

#### Runs in Specified Team's First 5 Balls

- 1. Predict the total amount of runs scored by a team in their first 5 balls.
- 2. In the event of the 5 balls not being completed, the market will be made void unless a winning market has already been established.
- 3. Any extras scored count towards the total.

#### Runs in Specified Team's Next 5 Balls

- 1. Predict whether the number of runs scored in the next 5 balls is higher or lower than a specific figure.
- If all 5 balls are not bowled due to the team being bowled out or reaching their target, bets will stand provided one ball is bowled. However, if the overis not completed due to adverse weather conditions or the team declaring, then bets will be void unless a winning market has already been established.

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3. Any extras scored count towards the total.

#### Runs in Specified Team's Next 25 Balls

- 1. Predict whether the number of runs scored in the stated number of balls is higher or lower than a specific figure.
- 2. If all 25 balls are not bowled due to the team being bowled out or reaching their target, bets will stand provided one ball is bowled. However, if the set established.

Any extras scored count towards the total

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# **Handball**

#### General Rules

1. Singles and parlays accepted.

2.1.—Unless stated otherwise, all bets other than futures are settled on 60 minutes play.

### Abandoned/Postponed

1.—If a match is abandoned, all bets are void unless a winning market has been established or an official result is declared.

2.1. If a match is postponed, all bets are void.

# Tournament Betting

1. Predict which team will win the tournament.

2.1.—All bets are settled on the official standings immediately following the last match in the tournament and will not be affected by any subsequent-

enquires.

# Match Betting

1. Predict the team who will win the match.

2.1. Extra time does not count.

# Spread Betting

1.—Predict the team who will win the match once the spread has been applied to the official scores.

2.1. Extra time does not count.

#### Total Goals

1. Predict whether the total goals scored in a match will be over or under a specified number.

2.1.\_Extra time does not count.

# Total Goals Odd/Even

1. Predict whether the total goals scored in the match will be an odd or even number.

2.1. Zero goals will count as an even number.

3.1. Extra time does not count.

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# <u>Snooker</u>

### **Outright Tournament Winner**

- 1 Prodict the winner of the tournament
- 2.1. Bets settled on official competition rules.

#### **Metch Betting**

Predict the winner of the match

# Incomplete/Postponed Matches

- In the event of a match in a knockout competition starting but not being completed, the player progressing to the next round will be deemed the winner. In a league match, bets will be settled on the official result. Correct score bets are void in both league and leaded to the total particle.
- 2.1. If a match is postponed, all bets will be void unless the match is rescheduled to play the following day.

#### Correct Score

1. Predict the correct score in the match.

### Result in a Specified Frame

1. Predict the result of a specified frame.

## Top Points Scorer

- 1.—Predict the player in the group who will achieve the most points in the tournament.
- 2.1. Bets are settled on the official result. Dead heat rules apply

# Total Points Odd/Even in a Specified Frame

1 Predict whether the total points will be an odd or even number.

#### Final Frame Decider

1. Predict whether the match will be decided on the final frame.

### Total Match Frames

1. Predict whether the total number of frames in the match will be over or under a specified number.

#### Total Match Centuries

1.—Predict whether the total number of centuries scored in the match is over or under a specified figure.

# Total Match Fifties

1. Predict whether the total number of fifties secred in the match is over or under a specified figure.

# Highest Metch Break

1. Predict which player will make the highest break in the match.

### First Session

- 1. Predict the result of the first session
- 2.1\_ If the scheduled number of frames are reduced, bets will carry forward to the next session until the scheduled number of frames have been completed.

#### <del>irst Session Correct Score</del>

- Predict the correct score in the first session.
- 2-1\_ If the scheduled number of frames are reduced, bets will carry forward to the next session until the scheduled number of frames have been completed.

# First Session/Mini Session Betting

1. Predict the result of the first session/mini session. The mini session consists of the first four frames unless otherwise stated

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2.1. Four frames must be completed for bets to stand. If less than the scheduled number of frames are completed, bets will carry forward to the payt mini session until the scheduled number of frames have been completed.

### First Session/Mini Session Correct Score

- 1. Product the correct coars in the mini cossion. A mini cossion consists of four frames unless otherwise stated
- 2.1\_If the scheduled number of frames are reduced, bets will carry forward to the next session until the scheduled number of frames have been completed.

#### Will Thore Bo a 1472

Predict whether or not there will be a 147 break in the match.

#### First Frame Winner

1 Dradiet the recult of the first frame

### First Frame Total Points

1. Prodict whether the total points secred in the first frame will be over or under a specified number.

#### First Frame Total Points Odd/Even

1.—Predict whether the total points seared in the first frame will be an odd or even number.

#### First Frame 1st Color Potted

- Predict which color will be potted first in the frame. The winning selection will be determined by the first color potted, if a winning selection has been determined and a re-rack occurs it will remain the winning selection for settlement purposes.
- 2.1. Foul shots and free balls do not count.

# First Frame 1st Red Potted

- 1- Predict which player will pot the first red.
- 2.1. Foul shots and free balls do not count.

# Spread Betting

1 Predict the result of the match after the spread has been applied to the official scores

# Total Points in a Specified Frame

Predict whether the total points will be over or under a specified number.

# Correct Score in a Specified Frame

1. Predict the correct score in a specified frame

# Race to a Set Number of Frames

1. Predict which player will be the first to win a specified number of frames.

#### Correct Score after a Specified Number of Frames

1. Predict the correct score after a specified number of frames.

# Result in a Specified Session

- 2- Predict the result in a specified session.
- 2.1. If the scheduled number of frames are reduced, bets will earny forward to the next session until the scheduled number of frames have been completed.

# Correct Score in a Specified Session

- 1. \_\_\_Predict the correct score in a specified session.
- 2.1. If the scheduled number of frames are reduced, bets will earry forward to the next session until the scheduled number of frames have been completed.

#### Mini Session Result in a Specified Session

1. Prodict the result of a mini-session in a specified session. The mini-session consists of four frames

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### Mini-Session Correct Score in a Specified Session

### Total Match Frames Under/Over

# Individual Player Number of Frames Wen

### Tournament 147

#### Name the Finalists

1. Predict which two players will contest the final in a knockout competition.

### Highest Tournament Break

### Quarterfinal Winner

1- Predict which player will reach the quarter Player to be Eliminated in a Knockout Competition

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# **CYCLING**

#### Race/Event Winner

- 1. Predict which cyclist will win the race. In the event of a disqualification or amended result, bets will be settled on the result at the time of the podium presentation.
- 2.—Should no podium presentation take place, then the final result listed on the official website will count as the official result.
- 3. Ante Post rules apply to bets placed prior to the start of an event, and stake will be lost on any competitor who withdraws or takes no part.

# Stage Winner

- 1. Predict which cyclist will win a specific 'stage' of the named event.
  - a. Stakes will be refunded on non-participants and a Rule 4 deduction may be applied to winning bets in the event of a disqualification or amended result.
- Bets will be settled at the time of the podium presentation. Should no podium presentation take place, the final result listed on the official website will count as the official result.

#### Full Race Match/Group Betting

- 1. Predict which of the named athletes will obtain the highest (final) finishing position in the race.
- Should neither (no) athlete finish the race, bets will be considered void. Should one of the athletes not take
  the start line, bets on that market will be made void. The result listed on the official website will count as the
  final result.

# Stage Match/Group Betting

- 1. Predict which of the named athletes will obtain the highest (final) finishing position in the stage.
- 2.—Should neither (no) athlete finish the stage, bets will be considered void. Should one of the athletes not take the start line, bets on that market will be made void. The result listed on the official website will count as the final result.

# **Special Categories**

- 1.—Predict the winner of a special category in the race. This includes the 'King Of The Mountains', Points-Classification, Team Classification and Youth Classification.
- 2. Bet will be settled on the official results at the time of the podium presentation. Any subsequent disqualifications will not affect bets.

## First Time Winner

Predict if the winner of the race has won the same race in a previous season. Bets are settled on the official
result.

# **Nationality of Winner**

1. Predict the nationality of the winner of the event. The nationality of the athlete will be the one listed on the official race website.

# Age of Winner

1. Predict the age of the winner of the event. The age taken for the athlete will be the one listed on the official race website.

# Winning Margin

 Predict the distance in Minutes/Seconds between the winner of the race and the cyclist finishing 2nd. Bets are settled on the official result.

# Top 3 Finish / Podium Finish

- 1. Predict if the named athlete will finish the named event with a top 3 (podium) placing.
- 2.—Bets will be settled on the result listed on the official website.

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3. Dead heat rules may apply.

# Top 5 Finish

- 1. Predict if the named cyclist will finish the named event with a top 5 placing.
- 2.—Bets will be settled on the result listed on the official website.
- 3. Dead heat rules may apply.

# Top 10 Finish

- 1.—Predict if the named cyclist will finish the named event/stage with a top 10 placing.
- 2.—Bets will be settled on the result listed on the official website.
- 3. Dead heat rules may apply.

### Top 20 Finish

- 1. Predict if the named cyclist will finish the named event/stage with a top 20 placing.
- 2.—Bets will be settled on the result listed on the official website.
- 3. Dead heat rules may apply.

#### **Nationality Betting**

- 1.—Predict which cyclist from a particular nationality group will obtain the highest final placing in the named race-(ex. Top American athlete). Bets are settled on the official result.
- 2. Dead heat rules may apply.

## To Win a Monument

1.—Predict whether the named rider will win one of the 5 monuments in the named year (Monuments: Milan San-Remo, Tour Of Flanders, Paris Roubaix, Liege Bastogne Liege & II Lombardia).

# **Enhanced Parlays**

- 1. Predict all of the athletes/teams listed will win their named events.
- If one or more of the events doesn't take place, bets will be settled at the individual odds quoted for each
  event.
- 3. The result listed on the official website will count as the final result.

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### **BEACH VOLLYBALL**

### **General Rules**

- If there is a change to the scheduled number of games played in the match, wagers will be void, unless stated otherwise.
- If a team is disqualified or retires from the match, wagers will be void, unless stated otherwise.
- If a match is suspended, postponed, or abandoned wagers will be void unless stated otherwise. The lone
  exception is the Olympic Games, where wagers will stand on the match if it is played before the Closing
  Ceremony.

# Match Betting/Money Line

• Predict the winner of the match.

### Total Points (Match/Set)

• Predict whether the total points scored in the match or specified set will be over or under a specified number.

# Match Correct Score

• Predict the correct score of the match.

### Set Spread/Handicap

• Predict the result of the match once the set spread has been applied to the official scores.

# Total Sets

• Predict the total sets played in the match.

### Set X Points Spread/Handicap

• Predict the result of the specified set once the spread has been applied to the official scores.

#### Set X Correct Score

• Predict the correct score of the specified set.

### Set X Extra Points

• Predict whether there will be extra points in the specified set.

### Set X Lead After

• Predict which team will lead the set after the number of points stated.

# Set X Race To

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• Predict which team will reach the specified number of points in the set first.

# Set X Total Points

• Predict the total points in the specified set.

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# Volleyball

### **General Rules**

- If a match is postponed, wagers will be void. The exceptions being matches in the Olympic Games or World
   Championships, where wagers stand provided they are completed before the Closing Ceremony.
- If a match is abandoned, wagers will be void unless a winning market has already been determined.

### **Match Betting**

• Predict which team will win the match.

# Match/Set Correct Score

Predict the correct set score in the match/set.

#### Point/Set Spread

• Predict the result once the spread has been applied to the official scores.

# Total Match/Set Points

• Predict whether the total points scored in the match/set will be over or under a specified number.

#### Total Match/Set Points Odd/Even

Predict whether the total number of points scored in the match/set are odd or even.

#### **Total Sets**

• Predict the total sets played in the match.

#### **Set Winning Margin**

• Predict the margin of points by which a nominated team will win a set.

# To Win (First) Specific Set

• Predict the result of a specific set in the match.

# Set Extra Points

• Predict whether the set will require extra points to be decided. A set is won when one team gains 25 points and wins by at least two points. If the set score goes to 24-24, then extra points would be a winning bet as one team would need to get to 26 points to win the set.

# Set Lead After X Points

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 Predict which team will lead the set after the specified number of points have been scored in the specified period.

# Set Race To X

• Predict which team will be the first to score the stated number of points in the specified period.

### **Tournament/Group Winner**

• Predict the team that will win the tournament/group.

#### To Reach the Final

• Predict whether a named team will reach the final of a tournament.

#### **Outright Tournament Winner**

1. Predict the team that will win the tournament.

#### **Match Betting**

1. Predict which team will win the match.

# Match Correct/Live Score

1. Predict the score in the match.

# 1st Set Winner

1. Predict the team that will win the first set.

#### **Point Spread**

1. Predict the result once the spread has been applied to the official scores.

### Set Spread

1. Predict the result once the spread has been applied to the official scores.

#### Set Winning Margin/Live

1. Predict the margin of points by which a nominated team will win a set.

# Set Extra Points/Live

1. Predict whether the set will require extra points to be decided. A set is won when one team gains 25 points in that period, but there has to be a gap of at least 2 points. If the set score goes to 24 24, then extra points would be a winning bet as one team would need to get to 26 points to win the set.

#### Set Points Odd/Even/Live

1. Predict whether the total amount of points scored in the set are odd or even. Even is classed as 0, 2, 4, 6 and multiples of 2 thereof.

Odd is classed as 1, 3, 5, 7 and every alternate number continuously.

# CAESARS. SPORTSBOOK SYSTEM OF ACCOUNTING AND INTERNAL CONTROLS

Section:	247.02		
Subject:	MA Mobile & Retail House Rules	Date Approved:	XX

## Set Lead/Live

1. Predict which team will lead the set after 10 points have been scored in the given period.

#### Set Race To/Live

1. Predict which team will be the first to score the stated number of points in a given period.

### **Total Match Points Odd/Even**

1. Predict whether the total amount of points scored in the match are

#### **Total Points**

1. Predict whether the total points scored in the match will be over or under a specified numb

# To Win a Specific Set

1. Predict the result of a specific set in the match.

# Group Winner

1. Predict the winner of the group.

# To Reach the Final

1. Predict whether a named team can reach the final of a tournament.

## Abandoned/Postponed

If a match in the Olympics or World Championships is postponed, bets stand provided it is rescheduled before the closing ceremony. Postponed matches in other competitions are void-

# CAESARS. SPORTSBOOK

SYSTEM OF ACCOUNTING AND INTERNAL CONTROLS

Sec	ction:	247.02		
Sul	bject:	MA Mobile & Retail House Rules	Date Approved:	XX

# Softball

#### General:

- The game must go at least 7 innings of play (or 6.5 if the home team is ahead) for bets to have action, otherwise
  bets are void unless a winning market has already been established. The only exceptions being:
  - a. A bet placed on the money line, where bets will stand provided there are at least 5 full innings of play unless the team batting second is leading after 4.5 innings. If the game is called, or suspended, after this point of the game is reached, then the winner is determined by the score after the last full inning (unless the team batting second scores to tie, or takes the lead in the bottom half of the innings, in which case the winner is determined by the score at the time the game is called). With the exception of college playoff games, suspended games do not carry over.
    - i. EXAMPLE—For all specific inning or combined inning (e.g. first 5 innings) wagering on softball, the specified inning or period must have been completed for action. For example, a wager on a runbeing scored in the 5th Inning where a game is postponed in the 7th is action; whereas if the gamewere to be called at any time during the 5th, the wager is void (regardless if a run has already been scored).

b.a. When Mercy Rule is called because one team is in an unassailable lead, in which case all bets stand-

# Live wagering:

- 2. For all full game wagers on baseball the game must go at least the regulation nine innings (eight and one half if the home team is ahead) for a scheduled nine inning game and seven innings (six and one half if the home team is ahead) for a scheduled seven inning game for action.
- 2.1. For all specific inning or combined inning (e.g. first 5 innings) wagering on baseball, the specified inning or period must have been completed for action. For example, a wager on a run being scored in the 5th Inning where a game is postponed in the 7th is action; whereas if the game were to be called at any time during the 5th, the wager is void (regardless if a run has already been scored).

Unless odds are quoted for a tie, any market where the result is a wagering tie will be refunded.

# CAESARS. SPORTSBOOK SYSTEM OF ACCOUNTING AND INTERNAL CONTROLS

Section:	247.02		
Subject:	MA Mobile & Retail House Rules	Date Approved:	XX

# **Competitive Eating**

# **General Rules**

- All event winner wagers are action regardless whether a competitor participates in the event or not, unlessotherwise stated.
- Official results are determined by Major League Eating (majorleagueeating.com).

### **Event Winner**

• Predict the winner of a named event.

### **Individual Matchups**

• For head to head matchups, both competitors must start the event or else wagers will be void.

# **Total Wagers**

- For individual over under propositions, the competitor must start the event or else wagers will be void-
- For competition total over under propositions, wagers are action regardless of how many competitors startthe event.

# CAESARS. SPORTSBOOK SYSTEM OF ACCOUNTING AND INTERNAL CONTROLS

Section:	247.02		
Subject:	MA Mobile & Retail House Rules	Date Approved:	XX



TO: Chair Cathy Judd Stein

Commissioner Eileen O'Brien

Commissioner Brad Hill

Commissioner Nakisha Skinner Commissioner Jordan Maynard

FROM: Kathleen Kramer, Interim Chief Enforcement Counsel/Assistant Director/Senior

**Enforcement Counsel** 

CC: Caitlin Monahan, IEB Director

Todd Grossman, Interim Executive Director/General Counsel

DATE: February 23, 2024

RE: Sports Wagering Noncompliance Matters

At the February 29, 2024, Public Meeting, the IEB will presenting the following Sports Wagering Noncompliance matters to the Commission:

- Crown MA Gaming LLC, d/b/a DraftKings, Temporary Category 3 Sports Wagering
   Operator Wagering on Unauthorized Event Individual Athlete in Collegiate Sporting

   Event
- 2. Betfair Interactive US LLC, d/b/a FanDuel Sportsbook, Temporary Category 3 Sports Wagering Operator Wagering on Unauthorized Event Individual Athlete in Collegiate Sporting Event



TO: Chair Judd-Stein and Commissioners O'Brien, Hill, Skinner, and Maynard

FROM: Kara O'Brien, Licensing Division Chief

CC: Kathleen Kramer, Interim Chief Enforcement Counsel & IEB Assistant Director,

Senior Enforcement Counsel; Caitlin Monahan, IEB Director; Bruce Band, Director of Sports Wagering; Doug O'Donnell, Revenue Manager; Derek

Lennon, Chief Financial and Accounting Officer; Katrina Jagroop-Gomes, Chief Information Officer; and Todd Grossman, Interim Executive Director/General

Counsel

DATE: February 29, 2024

RE: Temporary Sports Wagering Operator Licenses Renewal Requests

# **OVERVIEW**

The Division of Licensing has received and reviewed requests for renewal of the temporary Sports Wagering Operator licenses originally granted by the Commission in January and February 2023. As the applications are complete, the Commission may now consider the renewal of these licenses pursuant to 205 CMR 219.

# **STANDARD**

As noted, the relevant governing regulations for temporary licensing procedures (including renewals) involving sports wagering licensees are found at 205 CMR 219. Specifically, 205 CMR 219.04 provides the requirements for applying for leave to obtain a renewed temporary license. Each licensee must take the following required regulatory steps:

- A requestor must submit a timely application for leave to request a renewed temporary license to the Executive Director, including an application fee of \$10,000. (205 CMR 219.04(1), (5)(a)(1))
- The application must be reviewed by the Licensing Division for administrative sufficiency. (205 CMR 219.04(2))
- The Commission's review may include referral of any part of the application to specific subdivisions of the Commission or relevant consultants. (205 CMR 219.04(3))
- The Commission must notify the requestor that the application for renewal will be considered at a public meeting at least 14 days prior to the meeting. (205 CMR 219.04(4))
- The Commission shall grant or deny the request at the public meeting. (205 CMR 219.04(4))



# **DISCUSSION**

The Commission granted a temporary Category 1 Sports Wagering Operator License to Plainville Gaming Redevelopment, LLC (Plainridge Park Casino) on January 12, 2023, and temporary Category 3 Sports Wagering Operator Licenses to American Wagering, Inc. (Caesar's), Bally's Interactive, LLC (BallyBet), Betfair Interactive, LLC (FanDuel), BetMGM, LLC, Crown MA Gaming, LLC (DraftKings), FBG Enterprises Opco, LLC (Fanatics), and Penn Sports Interactive, LLC (ESPNBet) on February 23, 2023. Each licensee has submitted a timely request for renewal and application fee pursuant to 205 CMR 219.04(5).

The renewal requests have been deemed administratively sufficient and complete, including payment of the renewal application fee. Operators were notified on February 13<sup>th</sup> that the Commission would consider these requests, complying with the 14-day notice requirement.

The IEB is actively working on its durable suitability investigations. All qualifiers have been responsive. At this time, the IEB is not aware of any reason to deny the requests for renewal of the temporary Sports Wagering Licenses.

*Note*: While the temporary licenses would have otherwise expired after one year, because the requests were received timely, the licenses are deemed to have not expired until the Commission acts on the request (205 CMR 219.03(3)(a)(1)).

# **CONCLUSION**

Given that all requirements have been met, the Commission may grant the renewal of the temporary Sports Wagering Operator licenses for the following Operators:

- Plainville Gaming Redevelopment, LLC (Plainridge Park Casino)
- American Wagering, Inc. (Caesar's)
- Bally's Interactive, LLC (BallyBet)
- Betfair Interactive, LLC (FanDuel)
- BetMGM, LLC
- Crown MA Gaming, LLC (DraftKings)
- FBG Enterprises Opco, LLC (Fanatics)
- Penn Sports Interactive, LLC (ESPNBet)



BACKGROUN	D			
Plainville Gaming and Redevelopment, LLC (Category 1)  Name of Licensed Entity and License Type (Category 1, 2, or 3)				
Plainridge Park Casino	, ,,			
Doing Business As (DBA)				
Walter N. Grounsell, IV, General Manager				
Name and Title of Individual Filing This Request				
December 20, 2022	January 12, 2023			
Date Found Preliminarily Suitable By MGC	Date Temporary License Issued			
TEMPORARY LICEN	SE FEE			
A request for a temporary license shall include a non-refundable application fee as outlined in 205 CMR 219.04(5). Payment of the \$1 million license fee must be remitted within 30 days temporary license renewal approval.				
For electronic wiring instructions, please contact the Revenue	Manager (douglas.odonnell@massgaming.gov).			
Has the application fee been remitted?	○ No			
SIGNATURE AND INFORM	MATION			
I swear or attest under the pains and penalties of perjury that the information provided as part of this request is true and accurate to the best of my knowledge and understanding.				
Wille M Drawy GK 20-11 December 8, 2023				
Signature of Authorized Agent of Entity	Date			
Please submit this request via e-mail to the Executive Director (todd.grossman@massgaming.gov) and the Licensing Chief (karalyn.obrien@massgaming.gov).				
Refer to 205 CMR 219 (Temporary Licensing Procedures), 2	05 CMR 231 (Renewal of a Sports Wagering			

License), and 205 CMR 221 (Sports Wagering License Fees) for further information.



BAC	KGROUND			
American Wagering, Inc Category 3 Licensee				
Name of Licensed Entity and License Type (Category 1, 2, or 3)				
Caesars Sportsbook				
Doing Business As (DBA)				
Lisa Rankin				
Name and Title of Individual Filing This Request				
December 20, 2022	Feb	oruary 23, 2023		
Date Found Preliminarily Suitable By MGC	Date	Temporary License Issued		
TEMPORA	RY LICENSE FEE			
Has the application fee been remitted?	<ul><li>Yes</li></ul>	No		
SIGNATURE AN	DINFORMATION			
I swear or attest under the pains and penalties of petrue and accurate to the best of my knowledge and Signature of Authorized Agent of Entity		rmation provided as part of this request is		
Please submit this request via e-mail to the Executive Licensing Chief ( <a href="mailto:karalyn.obrien@massgaming.gov">karalyn.obrien@massgaming.gov</a> )		grossman@massgaming.gov) and the		
Refer to 205 CMR 219 (Temporary Licensing Proce License), and 205 CMR 221 (Sports Wagering Lice				



	BACKGROUND			
Bally's Interactive, LLC (Cate	<u> </u>			
Bally Bet	ategory 1, 2, or 3	))		
Doing Business As (DBA) Craig Eaton SVP and Secretary				
Name and Title of Individual Filing This Reque	st			
01/19/2023		02/23/2023		
Date Found Preliminarily Suitable By MGC		Date Temporary License Issued		
TEMP	ORARY LICENSI	FEE		
A request for a temporary license shall include a non-refundable application fee as outlined in 205 CMR 219.04(5). Payment of the \$1 million license fee must be remitted within 30 days temporary license renewal approval.  For electronic wiring instructions, please contact the Revenue Manager (douglas.odonnell@massgaming.gov).				
Has the application fee been remitted?	<ul><li>Yes</li></ul>	No		
SIGNATUR	E AND INFORMA	TION		
I swear or attest under the pains and penalties of perjury that the information provided as part of this request is true and accurate to the best of my knowledge and understanding.				
		1/26/2024		
Signature of Authorized Agent of Entity  Date				
Please submit this request via e-mail to the Executive Director ( <a href="mailto:todd.grossman@massgaming.gov">todd.grossman@massgaming.gov</a> ) and the Licensing Chief ( <a href="mailto:karalyn.obrien@massgaming.gov">karalyn.obrien@massgaming.gov</a> ).				
Refer to 205 CMR 219 (Temporary Licensing F License), and 205 CMR 221 (Sports Wagering				



В	ACKGROUND			
Betfair Interactive US LLC; Cate	egory 3 Lice	ense		
Name of Licensed Entity and License Type (Cate	egory 1, 2, or 3)			
FanDuel Sportsbook				
Doing Business As (DBA)				
Amy Howe; Manager and CEO				
Name and Title of Individual Filing This Request				
1/19/2023	2	2/23/2023		
Date Found Preliminarily Suitable By MGC	Da	ate Temporary License Issued		
TEMPO	RARY LICENSE F	EE		
A request for a temporary license shall include a non-refundable application fee as outlined in 205 CMR 219.04(5). Payment of the \$1 million license fee must be remitted within 30 days temporary license renewal approval.  For electronic wiring instructions, please contact the Revenue Manager (douglas.odonnell@massgaming.gov).				
Has the application fee been remitted?	<ul><li>Yes</li></ul>	○ No		
SIGNATURE A	AND INFORMATION	ON		
I swear or attest under the pains and penalties of true and accurate to the best of my knowledge ar		j	request is	
Amy Ho Howe		1/18/2024		
Signature of Authorized Agent of Entity		Date		
Please submit this request via e-mail to the Executive Director ( <a href="todd.grossman@massgaming.gov">todd.grossman@massgaming.gov</a> ) and the Licensing Chief ( <a href="talana.gov">karalyn.obrien@massgaming.gov</a> ).  Refer to 205 CMR 219 (Temporary Licensing Procedures), 205 CMR 231 (Renewal of a Sports Wagering)				
TOTAL TO LOG CIVILY LIGHT OF THE LIGHT IN LIGHT	55544153 <i>j</i> , 200 0	nunt 201 (Italiawai di a Opoits Wa	9011119	

License), and 205 CMR 221 (Sports Wagering License Fees) for further information.



BACKGROUND				
BetMGM, LLC (Category 3)  Name of Licensed Entity and License Type (Category 1, 2, or 3)  BetMGM, LLC				
Doing Business As (DBA)				
Adam Greenblatt, CEO				
Name and Title of Individual Filing This Request				
12/19/2022 2/23/2023				
Date Found Preliminarily Suitable By MGC	Date Temporary License Issued			
TEMPORARY LICENS	E FEE			
A request for a temporary license shall include a non-refundable application fee as outlined in 205 CMR 219.04(5). Payment of the \$1 million license fee must be remitted within 30 days temporary license renewal approval.				
For electronic wiring instructions, please contact the Revenue	Manager (douglas.odonnell@massgaming.gov).			
Has the application fee been remitted? Yes	No			
SIGNATURE AND INFORMA	ATION			
I swear or attest under the pains and penalties of perjury that the true and accurate to the best of my knowledge and understand.  Signature of Authorized Agent of Entity				
Please submit this request via e-mail to the Executive Director ( <a href="mailto:todd.grossman@massgaming.gov">todd.grossman@massgaming.gov</a> ) and the Licensing Chief ( <a href="mailto:karalyn.obrien@massgaming.gov">karalyn.obrien@massgaming.gov</a> ).				

Refer to 205 CMR 219 (Temporary Licensing Procedures), 205 CMR 231 (Renewal of a Sports Wagering

License), and 205 CMR 221 (Sports Wagering License Fees) for further information.



Page 1

BACKGROUND				
Crown MA Gaming LLC - Category  Name of Licensed Entity and License Type (Category 1, 2)  DraftKings				
<u> </u>				
Doing Business As (DBA)				
Paul Liberman, President				
Name and Title of Individual Filing This Request				
January 19, 2023	February 23, 2023			
Date Found Preliminarily Suitable By MGC	Date Temporary License Issued			
TEMPORARY LICE	ENSE FEE			
A request for a temporary license shall include a non-refundable application fee as outlined in 205 CMR 219.04(5). Payment of the \$1 million license fee must be remitted within 30 days temporary license renewal approval.  For electronic wiring instructions, please contact the Revenue Manager (douglas.odonnell@massgaming.gov).				
Has the application fee been remitted? Ye	es No			
SIGNATURE AND INFO	RMATION			
I swear or attest under the pains and penalties of perjury that the information provided as part of this request is true and accurate to the best of my knowledge and understanding.  Townsel 17, 2023				
Signature of Authorized Agent of Entity  January 17, 2023  Date				
Please submit this request via e-mail to the Executive Director (todd.grossman@massgaming.gov) and the Licensing Chief (karalyn.obrien@massgaming.gov).				
Refer to 205 CMR 219 (Temporary Licensing Procedures) License), and 205 CMR 221 (Sports Wagering License Fe	, 205 CMR 231 (Renewal of a Sports Wagering es) for further information.			



BACK	GROUND			
FBG Enterprises Opco, LLC				
Name of Licensed Entity and License Type (Category 1, 2, or 3)				
Fanatics Betting & Gaming				
Doing Business As (DBA)				
Matthew King, CEO				
Name and Title of Individual Filing This Request				
January 12, 2023	_	February 23, 2023		
Date Found Preliminarily Suitable By MGC	Γ	Date Temporary License Issued		
TEMPORARY	LICENSE	FEE		
A request for a temporary license shall include a non-refundable application fee as outlined in 205 CMR 219.04(5). Payment of the \$1 million license fee must be remitted within 30 days temporary license renewal approval.				
For electronic wiring instructions, please contact the R	Revenue M	anager (douglas.odonnell@massgaming.gov).		
Has the application fee been remitted?	Yes	No		
SIGNATURE AND	INFORMAT	TON		
I swear or attest under the pains and penalties of perjury that the information provided as part of this request is true and accurate to the best of my knowledge and understanding.				
Hat &		1/25/2024		
Signature of Authorized Agent of Entity  Date				
Please submit this request via e-mail to the Executive Director ( <a href="mailto:todd.grossman@massgaming.gov">todd.grossman@massgaming.gov</a> ) and the Licensing Chief ( <a href="mailto:karalyn.obrien@massgaming.gov">karalyn.obrien@massgaming.gov</a> ).				
Refer to 205 CMR 219 (Temporary Licensing Proced	ures), 205	CMR 231 (Renewal of a Sports Wagering		

License), and 205 CMR 221 (Sports Wagering License Fees) for further information.



BACKGROUND				
Penn Sports Interactive, LLC				
Name of Licensed Entity and License Type (Category 1, 2, or 3)				
ESPN BET				
Doing Business As (DBA)				
Benjie Levy, Secretary				
Name and Title of Individual Filing This Request				
January 4, 2023	February 23, 2023			
Date Found Preliminarily Suitable By MGC	Date Temporary License Issued			
TEMPORARY LICENSI	E FEE			
A request for a temporary license shall include a non-refundable application fee as outlined in 205 CMR 219.04(5). Payment of the \$1 million license fee must be remitted within 30 days temporary license renewal approval.  For electronic wiring instructions, please contact the Revenue Manager (douglas.odonnell@massgaming.gov).				
Has the application fee been remitted?  Yes	No			
SIGNATURE AND INFORMA	TION			
I swear or attest under the pains and penalties of perjury that the information provided as part of this request is true and accurate to the best of my knowledge and understanding.  Benjie Levy  Digitally signed by Benjie Levy Date: 2023.12.21 17:58:50 -05'00'  December 21, 2023				
Signature of Authorized Agent of Entity	Date			
Please submit this request via e-mail to the Executive Director ( <a href="mailto:todd.grossman@massgaming.gov">todd.grossman@massgaming.gov</a> ) and the Licensing Chief ( <a href="mailto:karalyn.obrien@massgaming.gov">karalyn.obrien@massgaming.gov</a> ).  Refer to 205 CMR 219 (Temporary Licensing Procedures), 205 CMR 231 (Renewal of a Sports Wagering				

License), and 205 CMR 221 (Sports Wagering License Fees) for further information.



# **MEMORANDUM**

To: Massachusetts Gaming Commission

FROM: Chad Bourque, Financial Analyst

SUBJECT: Request for Consideration | Harness Horse Capital Improvement Trust Fund

**DATE:** February 22, 2024

In accordance with General Laws of Massachusetts, Chapter 128A, Section 5g.

The trustees may expend without appropriation all or any part of the capital trust fund to the appropriate track licensee in proportion to the amount deposited in each fund for use of a capital expenditure for alterations, additions, replacements, changes, improvements, or major repairs to or upon the property owned or leased by the licensee and used by it for the conduct of racing, but not for the cost of maintenance or of other ordinary operations. The trustees shall hire the services of the architectural/engineering consultants as they deem appropriate to advise them and to evaluate proposed capital improvements. The following capital fund request was reviewed.

HHCITF Request for Consideration: 2024-01

• Phase 2 – paddock renovations

\$1,066,505

All financial statements required under section 6 shall be accompanied by a statement signed under the pains and penalties of perjury by the chief financial officer of the licensee setting forth the capital improvements completed with funds obtained under this section. All documentation has been submitted and reviewed.

After review and confirmation of the request, with your authorization, we will approve the scope of work to be completed at the licensee facility.

Encl. plainridge\_rfc\_hhcitf\_2024\_01

Cdb





# **Massachusetts Gaming Commission** Harness Horse Capital Improvement Trust Fund Harness Horse Promotional Trust Fund

1. Date: 2/9/2024

Association: 2.

Plainville Gaming & Redevelopment, LLC

3. Project #: Plainridge HHCITF 2024-1

4.

Project Description: Paddock Renovations - Phase 2

5. Type of Request: RFC - HHCITF

- Request for Consideration / RFC
- Request for Reimbursement / RFR
- Harness Horse Capital Improvement Fund / HHCIF
- Harness Horse Promotional Trust Fund / HHPTF

б. Total Project Amount: **RFC** 

- Estimate / RFC
- Actual / RFR
- \$1,066,505.00 Currie Building Systems

RFC - Provide a detailed description of the promotional or capital improvement project including the project objectives, 7. how it will enhance the operations of the association and /or improve attendance and handles at your racetrack: The 25 year old Race Paddock at Plainridge is in need of some updating. This request is related to a previous request for design to renovate the existing Race Paddock Barn. Detail from Currie Building Systems, Inc., attached.

RFR - Requests for reimbursement must contain a listing of all project expenditures by date, paid to and check number. A copy of the invoice and cancelled check must support each expenditure:

- For Capital Improvement Projects only, RFC's and RFR's must be submitted to the Commission's architect engineer 8. consultant for review. The consultant makes recommendations to the Trustees relative to the cost and nature of the capital improvement project.
- 9. All funds being requested for capital projects will be treated as capital expenditures for accounting and tax purposes.

10. Signed under the pains and pe

By Track Official: 11.

Title: Director of Racing Date: 2/9/2024

12. Trustee Approval and Date:



February 21, 2024

JESSE G. HILGENBERG PRESIDENT AIA/NCARB

Mr. Chad Bourgue, Senior Financial Analyst Massachusetts Gaming Commission/Racing Division 101 Federal Street Boston MA 02110

RE:

Plainville Gaming & Redevelopment, LLC

Plainridge HHCIFT 2024-1
Paddock Renovations -Phase 2

REQUIST FOR CONDISERATION: Harness Horse Capitol Improvement Fund/HHCIFT

ACTURAL /RFR

\$1,066,505.00-Currie Building Systems

Dear Chad:

This request is related to a previous request for the design to renovate the existing Race Paddock Barn.

See attached estimate provided by Curry Building Systems (4 Pages).

Based upon the above data and our site visit of February 21, 2024; it is in the opinion of this office that we recommend approval by the Massachusetts Gaming Commission/Racing Division in the amount of \$1,066,505.00 for the renovation of Paddock Phase 2.

# Neil R. Dixon

Neil R. Dixon, Founder
DIXON SALO ARCHITECTS INC.

Enclosure:

Curry Building Systems Estimate -4 pages

CC:

Steve O'Toole, Plainville Gaming & Redevelopment LL

NRD:hs



December 29, 2023

Greg Paradis
Penn Entertainment
825 Berkshire Boulevard
Wyomissing, PA 09610

RE: Plainridge Park Casino Horse Paddock Renovations
Phase 2 Construction Services Proposal

Dear Domenic.

We are pleased to provide our Proposal in the amount of \$799,205.00 (SEVEN HUNDRED NINETY NINE THOUSAND TWO HUNDRED FIVE DOLLARS) to provide Phase 2 Construction Services for the renovations to the existing Horse Paddock Facility. The scope of work shall consist of renovations to the interior rest rooms/locker room/jockey lounge/saddle room/office/race control office/test office, and exterior doors/windows/overhead doors/painting as outlined on design drawings and enclosed scope of work. The proposal is based on the following documents:

- 1. Architectural Permit Drawings AT-A3.1 by Stephen Fleshman Architect dated 10/19/23
- 2. Structural Permit Drawings S1.1 S3.1 by Johnson Structural Engineering dated 10/12/23
- 3. Plumbing Permit Drawings P1-P3 by Seaman Engineering Corporation dated 11/13/23
- 4. Mechanical Permit Drawings M1-M5 by Jason Roderques dated 11/20/23
- 5. Currie Building Systems Cost Breakdown dated 12/29/23
- 6. Currie Building Systems Scope of Work dated 12/29/23
- 7. Currie Building Systems Exclusions/Alternates/Schedule dated 12/29/23

We are prepared to commence with the demolition scope of work on 1/2/24 and complete all work by 4/13/24. We would be pleased to meet with you and review the proposal and associated documents to confirm the overall scope of work and project cost.

We greatly appreciate the opportunity to submit our proposal and we look forward to working with you on this exciting project.

Respectfully Submitted,

William T. Currie, Jr

President

**Enclosures:** 

CONTRACTOR:
CURRIE BUILDING SYSTEMS, INC
765 ATTUCKS LANE
HYANNIS, MA

PROJECT:
PLAINRIDGE PARK CASINO
PADDOCK RENOVATION
PHASE 2 COST BREAKDOWN

12/29/23

tem #					,		
	Item # Description of Work	Values	Work Completed	ted			
			From			Total	
		<del>ý do javo sa</del> n	Previous		ပ္ပ	Completed to	Balance To
			Application	This Period		Date	Finish
<b>&amp;</b>	Building Permit	13,000.00					
ອ	General Conditions	134,250.00					
S	Selective Demolition	24,000.00					
Ш	Earthwork/Concrete Demo	15,000.00					
2	Concrete Flatwork	5,000.00					
Œ	Rough Carpentry/Dywall/Insulation	111,000.00					
Ц_	Finish Carpentry	1,300.00					
4	FRP	6,000.00					
Ξ	HM Doors/Hardware	32,000.00					
O	Overhead Doors	14,000.00					
>	Windows	18,500.00					
S	Suspended Ceiling	13,000.00					
Œ	Resilient/Epoxy Flooring	29,000.00					
	Painting	42,000.00					
	Lockers	31,500.00					A STATE OF THE STA
	Toilet Accessories/Partitions	15,000.00					
<u> </u>	Fire Sprinkler	29,000.00					
<u> </u>	Plumbing	120,000.00					
Æ	HVAC	38,000.00					
Ш	Electrical/Tel Data	15,000.00					
S	Contingency	20,000.00					
J	3M Fee	72,655.00					
	TOTAL COST	799,205.00					
4	Alt 1: ADD Paddock Ceiling Fans	67,500.00					
<u> </u>	Alt 2: ADD Relaimed Asphalt Walkways	25,000.00					
4	Alt 3: ADD Race/Test Office HVAC	16,500.00					
4		148,500.00					A CONTRACTOR OF THE CONTRACTOR
4		19,800.00					
<u> -</u>	TOTAL COST WITH ALT'S #1-5	1,066,505.00					



# PLAINRIDGE PARK CASINO PADDOCK RENOVATIONS PHASE 2 PROPOSAL

# SCOPE OF WORK 12/29/23

Provide all labor, equipment and materials to perform interior and exterior renovations to the Paddock Building including demolition, architectural, structural, fire protection, plumbing, HVAC and electrical work as noted on design documents noted on proposal including the following:

# Interior Renovations:

- 1. Restrooms 109 & 110
- 2. Locker Room 107
- 3. Jockey Lounge 106
- 4. Saddle Room 104
- 5. Office105
- 6. Race Control Office 103
- 7. Test Office 101

# **Exterior Renovations:**

- 1. Overhead Doors
- 2. Pass Doors
- 3. Windows
- 4. Painting



# PLAINRIDGE PARK CASINO PADDOCK RENOVATIONS PHASE 2 PROPOSAL

# EXCLUSIONS/ALTERNATES/SCHEDULE 12/29/2023

## **EXCLUSIONS:**

- 1. Any work on Paddock building not identified on scope of work
- 2. Any work on Barn or Connector buildings
- 3. Any exterior drainage piping or structures
- 4. Hazardous materials testing, removal or disposal
- 5. Diversity participation requirements
- 6. Union or prevailing wages
- 7. Builder's risk insurance
- 8. Liquidated damages

### **ALTERNATES:**

- 1. Provide (11) ceiling fans in open paddock area: ADD \$57,500
- 2. Remove 4" gravel and install 4" compacted reclaimed asphalt in all aisle areas in open paddock outside existing stalls, finished rooms and concrete slabs: ADD \$25,000
- 3. Provide wall mounted heat pumps in Test Office and Race Control Office to heat and cool offices: ADD \$16,500
- 4. Provide (2) continuous rows LED Strip Light fixtures in aisles between existing stalls in open paddock and exterior wall packs to replace existing fixtures: ADD \$148,500
- 5. Provide (2) wall prop exhaust fans at gable endwall and (2) motorized intake louvers at opposite gable endwall in open paddock: ADD \$19,800

# SCHEDULE:

- 1. Commence work on 1/2/24
- 2. Complete all work no later than 4/13/24



# **MEMORANDUM**

To: Massachusetts Gaming Commission From: Chad Bourque, Financial Analyst

SUBJECT: Requests for Consideration | Harness Horse Promotional Trust Fund

**DATE:** February 22, 2024

In accordance with General Laws of Massachusetts, Chapter 128A, Section 5g.

The trustees may expend without appropriation all or any part of the promotional trust funds to the appropriate track licensee in proportion to the amount deposited in each fund for use in promotional marketing. The following promotional fund requests have been reviewed.

HHPTF Requests for Consideration: 2024-01 (a)

<ul> <li>World Cup handicapping series 3/30/2024</li> </ul>	\$5,000
• Derby Prep handicapping series 4/20/2024	\$5,000
• Penn Mile handicapping series 5/31/2024	\$5,000
• Summer Solstice handicapping series 6/22/2024	\$7,500
• Travers Day handicapping series 8/24/2024	\$10,000
• Invitational handicapping series 9/27/2024	\$5,000

Total amount requested for consideration:

\$37,500

All financial statements required under section 6 shall be accompanied by a statement signed under the pains and penalties of perjury by the chief financial officer of the licensee setting forth the promotions completed with funds obtained under this section.

After review and confirmation of the requests, with your authorization, promotional activity may commence.

 $Encl.\ plainridge\_rfc\_hhptf\_2024\_01\_a$ 

Cdb





# Massachusetts Gaming Commission Harness Horse Capital Improvement Trust Fund Harness Horse Promotional Trust Fund

1.	Date: 2/9/2024	2/9/2024				
2.	Association: Plainville Gaming & Redeve	Plainville Gaming & Redevelopment, LLC d/b/a/ Plainridge Park Casino  Plainridge HHPTF 2024-1				
3.	Project #: Plainridge HHPTF 2024-1					
4.	Project Description: Handicapping Series and Billboard Advertisements					
5.	Type of Request: RFC - HHPTF	Sat. 3/30/24	World Cup HDCP	\$ 5,000		
	Request for Consideration / RFC	Sat. 4/20/24	Derby Prep HDCP	5,000		
				5,000		
	Request for Reimbursement / RFR	Fri. 5/31/24	Penn Mile HDCP	5,000		
	Request for Reimbursement / RFR     Harness Horse Capitol Improvement Fund / HHCIF	Fn. 5/31/24 Sat. 6/22/24	Penn Mile HDCP Summer Solstice HDCP	5,000 7,500		
				70.1		
	Harness Horse Capitol Improvement Fund / HHCIF	Sat. 6/22/24	Summer Solstice HDCP	7,500		
\	Harness Horse Capitol Improvement Fund / HHCIF	Sat. 6/22/24 Sat. 8/24/24	Summer Solstice HDCP Travers Day HDCP	7,500 10,000		
<b>\</b>	Harness Horse Capitol Improvement Fund / HHCIF	Sat. 6/22/24 Sat. 8/24/24 Fri. 9/27/24	Summer Solstice HDCP Travers Day HDCP Invitational	7,500 10,000 5,000		

6. Total Project Amount:

\$46,500

- Estimate / RFC \$46,500
- · Actual / RFR -
- 7. RFC Provide a detailed description of the promotional or capital improvement project including the project objectives, how it will enhance the operations of the association and / or improve attendance and handles at your racetrack:

  In an effort to engage the racing patrons at Plainridge, a series of Handicapping Contests will be offered. Six (6) handicapping contests totaling \$37,500 in prize money and \$9,000 for billboard advertising the events as well as, The Triple Crown races and The Spirit of Massachusetts.

RFR - Requests for reimbursement must contain a listing of all project expenditures by date, paid to and check number. A copy of the invoice and cancelled check must support each expenditure:

- 8. For Capital Improvement Projects only, RFC's and RFR's must be submitted to the Commission's architect engineer consultant for review. The consultant makes recommendations to the Trustees relative to the cost and nature of the capital improvement project.
- 9. All funds being requested for capital projects will be treated as capital expenditures for accounting and tax purposes.

10. Signed under the pains and penalties

11. By Track Official: \_\_\_\_\_\_\_ Date: 2/9/2024

By CFO: NAME X SCHOOL (1/4 22 - COOS Date: 2/9/2024

Heidi Yates-Akbaba

12. Trustee Approval and Date:



# <u>MEMORANDUM</u>

To:

Massachusetts Gaming Commission

FROM:

Chad Bourque, Financial Analyst

SUBJECT:

Requests for Consideration | Harness Horse Promotional Trust Fund

DATE:

February 22, 2024

In accordance with General Laws of Massachusetts, Chapter 128A, Section 5g.

The trustees may expend without appropriation all or any part of the promotional trust funds to the appropriate track licensee in proportion to the amount deposited in each fund for use in promotional marketing. The following promotional fund requests have been reviewed.

HHPTF Requests for Consideration: 2024-01 (b)

• Billboard advertising provided by Carroll Advertising, LLC

\$9,000

All financial statements required under section 6 shall be accompanied by a statement signed under the pains and penalties of perjury by the chief financial officer of the licensee setting forth the promotions completed with funds obtained under this section.

After review and confirmation of the requests, with your authorization, promotional activity may commence.

Encl. plainridge rfc hhptf\_2024\_01\_b

Cdb





# Massachusetts Gaming Commission Harness Horse Capital Improvement Trust Fund Harness Horse Promotional Trust Fund

1.	Date:	2/9/2024					
2.	Association:	Plainville Gaming & Redevelopment, LLC d/b/a/ Plainridge Park Casino					
3.	Project #:	Plainridge HHPTF 2024-1					
4.	Project Description: Handicapping Series and Billboard Advertisements						
<b>5.</b>	Type of Request: RFC - HHPTF  Request for Consideration / RFC  Request for Reimbursement / RFR  Harness Horse Capitol Improvement Fund / HHCIF  Harness Horse Promotional Trust Fund / HHPTF		Sat. 3/30/24 Sat. 4/20/24 Fri. 5/31/24 Sat. 6/22/24 Sat. 8/24/24 Fri. 9/27/24	World Cup HDCP Derby Prep HDCP Penn Mile HDCP Summer Solstice HDCP Travers Day HDCP Invitational Sub-Total	\$ 5,000 5,000 5,000 7,500 10,000 5,000 \$37,500		
			Carroll Advertising, LLC (Billboard)		9,000		
			( <del>************************************</del>	Total	\$46,500		

6. Total Project Amount:

\$46,500

- Estimate / RFC \$46,500
- Actual/RFR -
- 7. RFC Provide a detailed description of the promotional or capital improvement project including the project objectives, how it will enhance the operations of the association and / or improve attendance and handles at your racetrack:

  In an effort to engage the racing patrons at Plainridge, a series of Handicapping Contests will be offered. Six (6) handicapping contests totaling \$37,500 in prize money and \$9,000 for billboard advertising the events as well as, The Triple Crown races and The Spirit of Massachusetts.

RFR - Requests for reimbursement must contain a listing of all project expenditures by date, paid to and check number. A copy of the invoice and cancelled check must support each expenditure:

- 8. For Capital Improvement Projects only, RFC's and RFR's must be submitted to the Commission's architect engineer consultant for review. The consultant makes recommendations to the Trustees relative to the cost and nature of the capital improvement project.
- 9. All funds being requested for capital projects will be treated as capital expenditures for accounting and tax purposes.

10. Signed under the pains and penaltics of

11. By Track Official: Title: Director of Racine Date: 2/9/2024

By CFO: Wild XHENDO (7KE 22-0005 Date: 2/9/2024

Heidi Yates-Akbaba

12. Trustee Approval and Date:



TO: Cathy Judd-Stein, Chair

Eileen O'Brien, Commissioner Bradford Hill, Commissioner Nakisha Skinner, Commissioner Jordan Maynard, Commissioner

FROM: Alexandra Lightbown, Director of Racing

CC: Todd Grossman, Interim Executive Director and

**General Counsel** 

DATE: February 29, 2024

RE: Raynham Park (Massasoit Greyhound Association

and Taunton Dog Track) Request for Additional Simulcast Import Location SIS Content Services,

Inc. for 2024

#### **Dear Commissioners:**

Massasoit Greyhound Association and Taunton Dog Track ("Raynham Park") President George Carney, Jr., has submitted a request for approval of simulcast import location SIS Content Services, Inc. for the purpose of wagering for the 2024 Saudi Cup. Due to the time sensitive nature (Saudi Cup was held February 24), I used the Authorization for Director of Racing 2023, #6: "approve the use of a new simulcast signal...upon finding of immediate need..". Now it is being brought to the Commission for your consideration, per #6.

Recommendation: That the Commission approves the Massasoit Greyhound Association and Taunton Dog Track (Raynham) requests for approval of simulcast import location SIS Content Services, Inc. for the rest of calendar year 2024.



February 13, 2024

Via email

Dr. Alexandra Lightbown
Director of Racing
Massachusetts Gaming Commission
alexandra.lightbown@massgaming.com

RE: Regarding Massasoit Greyhound Association, Inc. Request to Add SIS Simulcast Import Signal

Dear, Dr. Lightbown:

Massasoit Greyhound Association, Inc. respectfully requests the Massachusetts Gaming Commission approve the addition of SIS Content Services, Inc. (SIS), thoroughbred horse racing, to our list of simulcast import signals, for the purposes of simulcast and account wagering, on the 2024 Saudi Cup.

Should you have any questions, please feel free to contact me.

Sincerely,

GEORGE La CARNEY for-

President

Phone: (508) 824-4071 Fax: (508) 821-3239

Taunton Dog Track, Inc.
1958 Broadway
Raynham, Massachusetts 02767 (617) 824-4071

February 13, 2024

Via email

Dr. Alexandra Lightbown **Director of Racing Massachusetts Gaming Commission** alexandra.lightbown@massgaming.com

RE: Regarding Taunton Dog Track, Inc. Request to Add SIS Simulcast Import Signal

Dear, Dr. Lightbown:

Taunton Dog Track, Inc. respectfully requests the Massachusetts Gaming Commission approve the addition of SIS Content Services, Inc. (SIS), thoroughbred horse racing, to our list of simulcast import signals, for the purposes of simulcast and account wagering, on the 2024 Saudi Cup.

Should you have any questions, please feel free to contact me.

Sincerely,

George L. Carney, Jr.

GEORGE LO CARNEY So-

President



February 16, 2024

Mr. George L. Carney, Jr.
President
Massasoit Greyhound Association, Inc. and Taunton Dog Track, Inc.
1958 Broadway
Raynham, MA 02767

Dear Mr. Carney,

This letter is in response to your request to add SIS Content Services, Inc. (SIS) to your list of simulcast import signals for 2024 for both the Massasoit meet and Taunton meet, in time for the Saudi Cup. I grant this request due to the immediate need. It will be brought before the Massachusetts Gaming Commission at a later date.

Please note the following provision as it appears in M.G.L. Chapter 128C Section 2:

All simulcasts shall comply with the provisions of the Interstate Horse Racing Act of 1978, 15 U.S.C. Sec. 3001 et seq. or other applicable federal law; provided, however, that all simulcasts from states which have racing associations that do not require approval in compliance with the Interstate Horse Racing Act of 1978, 15 U.S.C. Sec. 3004 (a) (1) (A), except simulcasts during the month of August, shall require the approval of the New England Horsemen's Benevolent and Protective Association prior to being simulcast to any racing meeting licensee within the commonwealth; provided further, that, if the association agrees to approve the simulcast for 1 racing meeting licensee, it shall approve the simulcast for all otherwise eligible racing meeting licensees.

Respectfully,

Alexandra Lightbown, DVM

Director of Racing

Massachusetts Gaming Commission

and Lighty Bon



# PENN SPORTS INTERACTIVE Q4 2023 Report



# REVENUE



# **REVENUE**

Month	Total Sports Wagering Revenue	Massachusetts Sports Wagering Taxes Collected	Handle
October	\$1,445,372.32	\$289,074.46	\$13,893,609.59
November	\$5,709,434.17	\$1,141,886.83	\$39,083,619.96
December	\$4,081,275.86	\$816,255.17	\$49,981,962.25
Q4 Total	\$11,236,082.35	\$2,247,216.46	\$102,959,191.80

# **WORKFORCE DIVERSITY**



# **WORKFORCE DIVERSITY**

	Minority	Women	Veteran	MA Resident	Total Employees
All Employees					
Employees	346	296	16	30	777
%	45%	38%	2%	4%	
Manager & Above					
Employees	36	37	1 	9	148
%	24%	25%	1%	6%	
Non-Manager					
Employees	310	259	15	21	629
%	49%	41%	2%	3%	



# VENDOR/SUPPLIER DIVERSITY



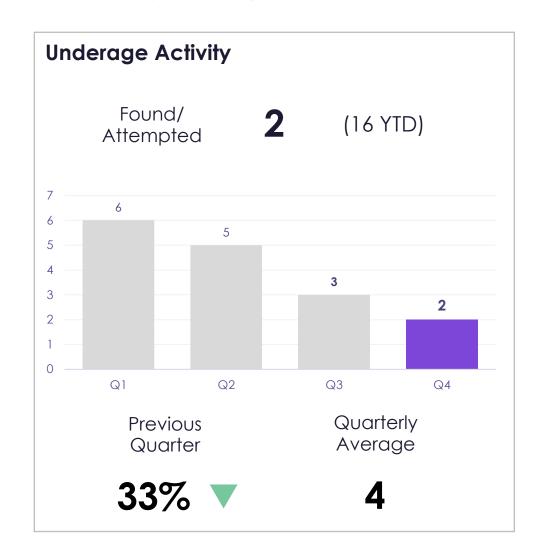
# **VENDOR/SUPPLIER DIVERSITY**

Diversity Certification	Q1	Q2	Q3	Q4
MBE	\$986.88	\$2,567.91	\$20,291.03	\$12,303.09
VBE	\$0	\$0	\$0	\$0
WBE	\$193,737.25	\$317,748.82	\$325,420.41	\$685,067.47
WMBE	\$0	\$0	\$1,520.00	\$0
Total Diversity Spend	\$194,724.13	\$320,816.73	\$347,231.44	\$697,370.56

# COMPLIANCE



# **UNDERAGE ACTIVITY**

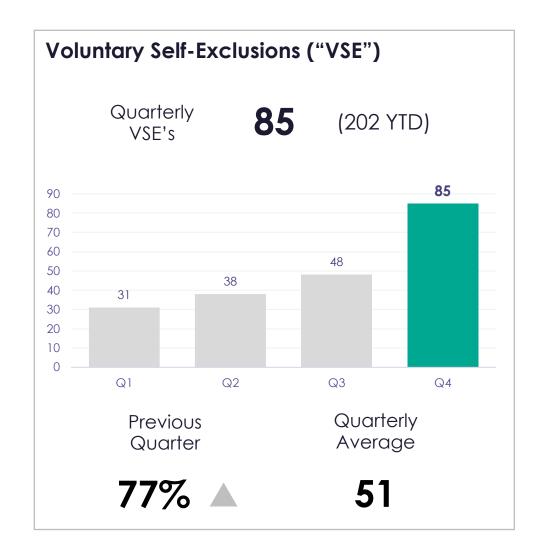


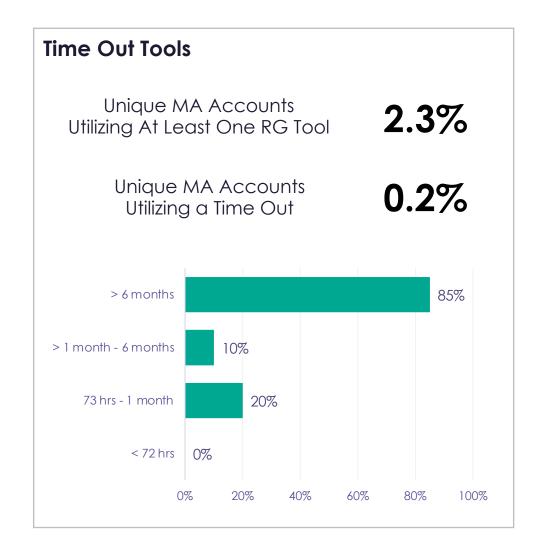


# RESPONSIBLE GAMING



### **RESPONSIBLE GAMING**







# LOTTERY



### **LOTTERY**

- Online customers received an offer to receive and redeem free MA Lottery tickets.
- Qualifying guests who signed up for a new, online account received MA Lottery tickets to be redeemed at PPC.

# COMMUNITY/OUTREACH/CHARITABLE IMPACTS



### **COMMUNITY/OUTREACH/CHARITY**



#### **Veterans Day**

- For Veterans Day, PENN Interactive made a donation to the Travis Manion Foundation, a non-profit organization that supports and empowers veterans and military families.
- Throughout the year, PI team members participate in Travis Manion Foundation events, such as fundraising for the 9/11 Heroes Run.

### **COMMUNITY/OUTREACH/CHARITY**



#### **Holiday Giving**

- During the holiday season, PI held drives across its offices, collecting an assortment of winter clothing, personal care items and non-perishables that were donated to community food banks and shelters.
- These employee contributions were paired with monetary donations from PI to further aid these organizations during the crucial winter months.

#### **Organizations include:**

Franklin County Community Meals Program (Mass.)
United Way Toronto (Toronto, Ontario)
Career Wardrobe (Philadelphia, Pa.)
Cherry Hill Food Pantry (Cherry Hill, N.J.)
Hoboken Shelter (Hoboken, N.J.)
Caring For Gibraltar (Gibraltar)



#### MASSACHUSETTS GAMING COMMISSION

#### **MEMORANDUM**

**To:** Chair Judd-Stein and Commissioners Hill, Maynard, O'Brien, and Skinner **From:** Todd Grossman, Interim Executive Director, and Derek Lennon, CFAO

**Date:** 2/29/2024

**Re:** Fiscal Year 2024 (FY24) Second Budget Update

#### **Summary:**

The Massachusetts Gaming Commission (MGC) approved an FY24 budget of \$55.78M for Gaming, Racing, Community Mitigation, Sports Wagering, and Research & Responsible Gaming Regulatory Controls. In the first quarterly update we shifted \$824.85K of projected administrative and shared costs from racing to gaming and sports wagering funding sources, to account for: the increased costs associated with regulating racing and the declining revenue stream allocated to racing oversight. In addition, we increased the spending and revenue estimates for the independent monitor for costs incurred in the first quarter of FY24.

In this quarterly update, staff is recommending increasing the Gaming Control Fund spending and revenue projections for the costs of the independent monitor that were paid in the second quarter of FY24. We are also revising the Gaming Control Fund assessment percentages for the second half of the fiscal year based on revised gaming positions from each facility as of 1/1/2024. In the Sports Wagering Control Fund, we are recommending increasing spending estimates for an ISA with the Attorney General's Office as well as costs for our outside consultants assisting with suitability reviews and revenue estimates are increased for additional billings for suitability reviews.

#### **Gaming Control Fund**

#### Spending Update:

When the Commission approved the initial FY24 budget, it was with the knowledge that we did not budget anything for the independent monitor, as that item is revenue-neutral (each dollar of expense is offset by a corresponding dollar of revenue). We are increasing the spending projection by \$9.97K for the independent monitor bills paid between 10/1/2023 and 12/31/2023. We are increasing the revenue projection by that same amount.

We continue to track GEU costs, litigation costs, and the IT data center move costs that were identified during the FY24 budget building process as potential areas of exposure. As of this update, there are no additional funds needed to cover these costs and they remain within budgeted levels.

#### Revenue Update:

The FY24 Budget for the Gaming Control Fund relies on fees from licensing, fees from slot machines, and an assessment to maintain regulatory oversight of the gaming operations. Revenue projections are being increased by \$9.97K for the independent monitor bills that have been paid and billed to Encore Boston Harbor in the second quarter of FY24. In addition, we are increasing revenue projections for

reimbursements for dedicated security at EBH, as well as decreasing our projections for reimbursements for primary vendor renewal fees above the initial deposits. The impact of the three revenue adjustments results in an increase in revenue projections for the gaming control fund of \$24.97K.

#### Assessment Update:

205 CMR 121.00 describes how the Commission shall assess its operational costs on casino licensees, including: any increases or decreases that are the result of over or underspending. 205 CMR 121.05, paragraph (2) specifically states:

"(2) In the event that actual revenues exceed actual costs for a given fiscal year, the commission, in its sole discretion may either return any excess revenue (Excess Assessment) in the same manner in which Excess Assessment was assessed or the commission may credit such Excess Assessment to the Annual Assessment due for the next fiscal year."

The Commission has determined that once a year, on or about January 1, it will revise the number of gaming positions utilized for determining a licensee's proportional share of the assessment and use that percentage for the billing of the second half of the annual assessment. The tables below show reported gaming positions at each facility on July 1, 2023, as well as January 1, 2024. The change in gaming positions impacts each licensee's proportional share of the second half assessment. The tables below illustrate each licensee's anticipated assessments for both the Gaming Control Fund and the Public Health Trust Fund for FY24:

FY24 Initial Assessment	\$33,648,719.68
1/2 of Assessment	\$16,824,359.84
Less FY23 Surplus	\$ 1,412,884.63
Revised First 1/2 Assessment	\$15,411,475.21
Second Half Assessment	\$16,824,359.84
FY24 Revised Assessment	\$32,235,835.05

	FY24	Gaming Con	trol Fund <i>A</i>	Assessment	
	FY24 Gamin	g Positions 7/1/2	2023 for First Ha	alf Year Assessme	ent
Licensee	Slot Machines	Table Games	Table Gaming Positions	Total Gaming Positions	Percentage of Gaming Positions
MGM	1,522	57	401	1,923	28.07%
Encore	2,494	254	1,508	4,002	58.41%
PPC	893			926	13.52%
TOTAL	4,909	311	1,909	6,851	100.00%

	FY24 Gaming	Positions 1/1/20	24 for Second H	lalf Year Assessn	nent
Licensee	Slot Machines	Table Games	Table Gaming Positions		Percentage of Gaming Positions
MGM	1,550	57	401	1,951	28.26%
Encore	2,554	247	1,442	3,996	57.89%
PPC	923			956	13.85%
TOTAL	5,027	304	1,843	6,903	100.00%

	Year % of	FY24 1st Half Year Assessment		First Half		FY24 2nd Half Year Assessment	FY24 Total Assessment
MGM	28.07%	4,722,411.91	381,616.81	4,340,795.10	28.26%	4,755,081.28	9,095,876.37
Encore	58.41%	9,827,921.19	835,843.50	8,992,077.69	57.89%	9,739,264.37	18,731,342.06
PPC	13.52%	2,274,026.74	195,424.32	2,078,602.42	13.85%	2,330,014.20	4,408,616.62
Total	100.00%	16,824,359.84	1,412,884.63	15,411,475.21	100.00%	16,824,359.84	32,235,835.05

FY24	Public Heal	th Trust Fund	l Assessmen	t on Gaming (	Operators
	FY24 1st Half Year % of	FY24 1st Half Year	FY24 2nd Half Year % of		FY24 Total
Licensee	Assessment	Assessment	Assessment	Assessment	PHTF
MGM	28.07%	701,722.38	28.26%	706,576.85	1,408,299.23
Encore	58.41%	1,460,370.75	57.89%	1,447,196.87	2,907,567.62
PPC	13.52%	337,906.87	13.85%	346,226.28	684,133.15
Total	100.00%	2,500,000.00	100.00%	2,500,000.00	5,000,000.00

#### **Sports Wagering Control Fund**

#### Spending Update:

When the Commission approved the FY24 Sports Wagering Control Fund, it authorized \$750K in additional funding for staff to work with and keep the program running, without having to come back to the Commission for each change it wanted to make. Through the first quarter of FY24 the Sports Wagering Division utilized \$431K of the \$750K set aside on four compliance officer positions and an extension of the GLI contract. As of the close of the second quarter commitments against the set aside remain at \$431K.

This quarter we are recommending increases to the budget for RSM's consulting assistance with suitability background investigations, and an intergovernmental service agreement with the Office of the Attorney General for assistance with enforcement of c. 23N. At the beginning of FY24, we had budgeted \$750K for RSM's assistance with suitability reviews. This figure was a best guess at the time. However, now that we are deeper into the investigations, we have a revised estimate of \$1.37M to close out FY24. This is an ~\$622.3K increase to this budget item. We are also increasing the Sports Wagering budget for the \$500K ISA the Commission approved at the public meeting on 2/15/2024. These two increases are offset by \$250K in savings for the additional officers for the Gaming Enforcement Unit that was going to be stationed at the Category 2 facility in Raynham, as well as an additional \$1.1M in suitability investigatory fees that were billed in the second quarter.

#### Revenue Update:

In FY23 the Commission received \$3.2M in non-refundable fees for suitability reviews. All but \$296.8K was spent in FY23. We have billed for an additional \$1.1M in suitability background investigation fees in the second quarter. These fees will be used to offset the costs of RSM and GLI's internal control reviews for sports wagering operators. Vendor and employee licensing fees continue to lag behind the initial estimates. We will continue to monitor the revenue stream for subsequent quarterly updates. We do not recommend adjusting the assessment on sports wagering licensees currently.

Attachment A to this document shows the initial budgets, actual spending, and revenue through the first two quarters of FY24, as well as the recommended adjustments contained in this memorandum.

#### **Conclusion:**

We are requesting approval to make the following changes in the Gaming Control Fund:

- Increase spending projections by \$9.97K;
- Increase revenue projections by \$24.97K; and
- Revise the assessment fees for operators for the second half of FY24 based on actual gaming positions as of January 1, 2024.

We are also requesting approval to increase spending projections by \$909.5K and increase revenue estimates by \$1.1M in the Sports Wagering Control Fund consistent with the details in this memorandum.

Attachment A: FY24 Actuals Spending and Revenue as of 1/1/2024.

2024					Budg	get Projections								
Row Labels	lı	nitial Projection	FY23 Bala Forwar		Δ	Approved Adjustments	4	Proposed Adjustments		Current Budget ial+Apvd Adjmts)	-	Actuals To Date Total	%Spent	% BFY Passed
10500001Gaming Control Fund														
MGC Regulatory Cost														
AA REGULAR EMPLOYEE COMPENSATION	\$	8,475,341.00			\$	169,185.91	\$	-	\$	8,644,526.91	\$	4,371,356.51	51%	50%
BB REGULAR EMPLOYEE RELATED EXPEN	\$	92,617.00			\$	-	\$	-	\$	92,617.00	\$	14,013.64	15%	50%
CC SPECIAL EMPLOYEES	\$	176,800.00			\$	-	\$	-	\$	176,800.00	\$	139,050.00	79%	50%
DD PENSION & INSURANCE RELATED EX	\$	3,593,376.75			\$	77,504.07	\$	-	\$	3,670,880.82	\$	1,760,391.01	48%	50%
EE ADMINISTRATIVE EXPENSES	\$	683,354.92			\$	-	\$	-	\$	683,354.92	\$	210,258.79	31%	50%
FF PROGRAM, FACILITY, OPERATIONAL SUPPIES	\$	20,000.00			\$	-	\$	-	\$	20,000.00	\$	3,678.40	18%	50%
GG ENERGY COSTS AND SPACE RENTAL	\$	1,074,392.38			\$	-	\$	-	\$	1,074,392.38	\$	683,110.11	64%	50%
HH CONSULTANT SVCS (TO DEPTS)	\$	903,500.00			\$	51,411.35	\$	9,971.96	\$	954,911.35	\$	359,046.12	38%	50%
JJ OPERATIONAL SERVICES	\$	11,391,530.56			\$	388,377.37	\$	-	\$	11,779,907.93	\$	2,813,722.87	24%	50%
KK Equipment Purchase	\$	62,000.00			\$	-	\$	-	\$	62,000.00	\$	23,606.43	38%	50%
LL EQUIPMENT LEASE-MAINTAIN/REPAR	\$	47,807.90			\$	-	\$	-	\$	47,807.90	\$	8,696.27	18%	50%
NN NON-MAJOR FACILITY MAINTENANCE REPAIR	\$	30,000.00			\$	-	\$	-	\$	30,000.00	\$	12,069.76	40%	50%
PP STATE AID/POL SUB/OSD	\$	150,000.00			\$	-	\$	-	\$	150,000.00	\$	115,136.25	77%	50%
TT PAYMENTS & REFUNDS	\$	-			\$	-	\$	-	\$	-	\$	-		50%
UU IT Non-Payroll Expenses	\$	4,213,112.43			\$	-	\$	-	\$	4,213,112.43	\$	1,580,454.37	38%	50%
MGC Regulatory Cost Subtotal:	\$	30,913,832.94			\$	686,478.70	\$	9,971.96	\$	31,600,311.64	\$	12,094,590.53	38%	50%
EEIndirect Costs	\$	2,549,564.19	\$	- '	r \$	-	\$	-	\$	2,549,564.19	\$	842,793.85	33%	50%
Office of Attorney General														
ISA to AGO	\$	2,927,384.00			\$	-	\$	-	\$	2,927,384.00	\$	1,289,608.31	44%	50%
TT Reimbursement for AGO 0810-1024	\$	-							\$	-	\$	193,831.27		
AGO State Police	\$	996,738.55							\$	996,738.55	\$	189,336.51	19%	50%
Office of Attorney General Subtotal:	\$	3,924,122.55	\$	-	\$	-	\$	-	\$	3,924,122.55	\$	1,672,776.09	43%	50%
ISA to ABCC	\$	75,000.00	\$	-	\$	-	\$	-	\$	75,000.00	\$	-	0%	50%
Gaming Control Fund Total Costs	Ś	37,462,519.68	Ś	-	Ś	686.478.70	\$	9,971.96	Ś	38,148,998.38	Ś	14,610,160.47	38%	50%

			1	Reve	enue Projections					
Revenues	In	iitial Projection	FY23 Balance Forward		Approved Adjustments	,	Proposed Adjustments	Current Budget	Actuals To Date Total	
Gaming Control Fund Beginning Balance 0500	\$	-		\$	1,406,566.97		-	\$ 1,406,566.97	\$ 1,406,566.97	
EBH Security fees 0500/Independent Monitor	\$	-		\$	51,411.35	\$	9,971.96	\$ 51,411.35	\$ 71,194.95	
ENHANCED EBH Security fees	\$	50,000.00		\$	-	\$	115,000.00	\$ 50,000.00	\$ 166,423.75	
Category/Region Collection Fees 0500	\$	-		\$	-	\$	-	\$ -	\$ -	
Prior Year Independent Monitory Fees 500	\$	-		\$	6,317.66	\$	-	\$ 6,317.66	\$ -	
IEB background / investigative collections 0500	\$	250,000.00		\$	-	\$	(100,000.00)	\$ 250,000.00	\$ 18,275.52	
Phase 1 Refunds 0500	\$	-		\$	-	\$	-	\$ -		
Phase 2 Category 1 Collections (restricted) 0500	\$	-		\$	-	\$	-	\$ -		
Region C Phase 1 Investigation Collections 0500	\$	-		\$	-	\$	-	\$ -		
Region C Phase 2 Category 1 Collections 0500	\$	-		\$	-	\$	-	\$ -		
Grant Collections (restricted) 0500	\$	-		\$	-	\$	-	\$ -		
Region A slot Machine Fee 0500	\$	1,501,200.00		\$	-	\$	-	\$ 1,501,200.00	\$ 1,501,200.00	
Region B Slot Machine Fee 0500	\$	898,200.00		\$	-	\$	-	\$ 898,200.00	\$ 898,200.00	
Slots Parlor Slot Machine Fee 0500	\$	536,400.00		\$	-	\$	-	\$ 536,400.00	\$ 536,400.00	
Gaming Employee License Fees (GEL) 3000	\$	300,000.00		\$	-	\$	-	\$ 300,000.00	\$ 122,600.00	
Key Gaming Executive (GKE) 3000	\$	10,000.00		\$	-	\$	-	\$ 10,000.00	\$ 4,000.00	
Key Gaming Employee (GKS) 3000	\$	80,000.00		\$	-	\$	-	\$ 80,000.00	\$ 39,000.00	
Non-Gaming Vendor (NGV) 3000	\$	50,000.00		\$	-	\$	-	\$ 50,000.00	\$ 27,400.00	
Vendor Gaming Primary (VGP) 3000	\$	30,000.00		\$	-	\$	-	\$ 30,000.00	\$ 15,000.00	
Vendor Gaming Secondary (VGS) 3000	\$	-		\$	-	\$	-	\$ -	\$ -	
Gaming School License (GSB)/LIQ	\$	-		\$	-	\$	-	\$ -	\$ 200.00	
Gaming Service Employee License (SER) 3000	\$	75,000.00		\$	-	\$	-	\$ 75,000.00	\$ 25,575.00	
Subcontractor ID Initial License (SUB) 3000	\$	15,000.00		\$	-	\$	-	\$ 15,000.00		
Temporary License Initial License (TEM) 3000	\$	10,000.00		\$	-	\$	-	\$ 10,000.00		
Assessment for PHTF	\$	5,000,000.00		\$	-	\$	-	\$ 5,000,000.00		
Tranfer PHTF Assessment to PHTF	\$	(5,000,000.00)		\$	-	\$	-	\$ (5,000,000.00)		
Veterans Initial License (VET) 3000	\$	-		\$	-	\$	-	\$ -		
Transfer of Licensing Fees to CMF 0500	\$	-		\$	-	\$	-	\$ -		
Assessment 0500	\$	33,648,719.68		\$	(1,412,884.63)	\$	-	\$ 32,235,835.05	\$ 17,744,884.58	
Misc/MCC Grant	\$	-		\$	-	\$	-	\$ -		
Miscellaneous 0500	\$	5,000.00		\$	-	\$	-	\$ 5,000.00		
Bank Interest 2700	\$	3,000.00		\$	-	\$	-	\$ 3,000.00	\$ 3,415.00	
Grand Total	\$	37,462,519.68	\$ -	\$	51,411.35	\$	24,971.96	\$ 37,513,931.03	\$ 22,580,335.77	

2024				Budg	get Projections			_				
Row Labels	Init	tial Projection	FY23 Balance Forward		Approved adjustments		Proposed adjustments		urrent Budget al+Apvd Adjmts)	ctuals To Date Total	%Spent	% BFY Passed
4000-1101 Research and Responsible Gaming/Public Health Trust Fund												
AA REGULAR EMPLOYEE COMPENSATION BB REGULAR EMPLOYEE RELATED EXPEN	\$ \$	334,980.49 7,250.00		\$ \$	-	\$ \$	-	\$ \$	334,980.49 7,250.00	165,259.57 3,639.27	49% 50%	

							_		-	, ,				
Grand Total	\$	2,933,731.17	\$	-	\$	(824,846.11)	\$	-	\$	2,108,885.06	\$	1,064,676.01	50%	50
ISA to DPH	\$	70,000.00			\$		\$	-	\$	70,000.00			0%	
EEIndirect Costs	\$	204,504.23			\$	(64,357.99)	\$	-	\$	140,146.24	\$	69,866.78	50%	
UU IT Non-Payroll Expenses	\$	10,000.00			\$	-	\$	-	\$	10,000.00	\$	782.79	8%	
TT LOANS AND SPECIAL PAYMENTS	\$	-			\$	-	\$	-	\$	-	\$	124,370.56	#DIV/0!	50
NN INFRASTRUCTURE:	\$	· -			\$	-	\$	-	\$	-			#DIV/0!	50
MM PURCHASED CLIENT/PROGRAM SVCS	\$	85,000.00			\$	-	\$	-	\$	85,000.00			0%	
LL EQUIPMENT LEASE-MAINTAIN/REPAR	\$	915.00			\$	-	\$	-	\$	915.00			0%	
KK EQUIPMENT PURCHASES	\$				S	(300,377.37)	\$		\$	-	٦	154,470.07	#DIV/0!	51
JJ OPERATIONAL SERVICES	ç	784,877.37			Ś	(388,377.37)	Ş		Ś	396,500.00	Ś	194,478.87	49%	
HH CONSULTANT SVCS (TO DEPTS)	\$	25,000.00			ڊ	-	\$	-	\$	25,000.00	\$	-	0%	
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES	\$	42,385.00 42,000.00			\$	-	\$	-	\$	42,385.00	\$	21,595.29	51% 0%	
EE ADMINISTRATIVE EXPENSES	\$ \$				\$	(110,906.20)	\$	-	\$	235,337.69 42,385.00	\$	123,118.90 21,595.29	52% 51%	
CC SPECIAL EMPLOYEES DD PENSION & INSURANCE RELATED EX	\$ \$	487,240.00 352,245.95			\$	(116,908.26)	\$	-	\$ \$	487,240.00	\$	244,871.20	50%	
BB REGULAR EMPLOYEE RELATED EXPEN	\$	13,000.00			\$	-	\$	-	\$	13,000.00	\$	218.34	2%	
AA REGULAR EMPLOYEE COMPENSATION	\$	816,563.62			\$	(255,202.49)		-	\$	561,361.13	\$	285,373.28	51%	
1050003									١.		١.			
Row Labels	Ir	nitial Projection		Forward		Adjustments		Adjustments	Fw	d+Apvd Adjmts)		Total	%Spent	Passe
				FY23 Balance		Approved		Proposed	(	Current Budget (Initial+Bal	_	ctuals To Date		% BF
					Bu	dget Projections								
Wonderland Greyhound Import Simulcast 7200	\$ \$	537,000.00	\$	776,129.08	\$ <b>\$</b>	-	\$ \$	-	\$ \$	537,000.00	\$ <b>\$</b>	3.55 <b>814,340.41</b>		
TWS Greyhound Import Simulcast 7200	\$ \$	2,000.00			Ś		\$		\$	2,000.00	\$	4,248.84		
TVG Greyhound Import Simulcast 7200	\$	5,000.00			\$	-	\$	-	\$	5,000.00	\$			
Suffolk Greyhound Import Simulcast 7200	\$	5,000.00			\$	-	\$	-	\$	5,000.00	\$	5,843.37		
Raynham Greyhound Import Simulcast 7200	\$	20,000.00			\$	-	\$	-	\$	20,000.00	\$	20,766.05		
Plainridge Greyhound Import Simulcast 7200	\$	5,000.00			\$	-	\$	-	\$	5,000.00	\$	7,349.52		
Greyhound Balance Forward Simulcast 7200	\$	500,000.00	\$	776,129.08	\$	-	\$	-	\$	500,000.00	\$	776,129.08		
Revenues	In	itial Projection		FY23 Balance Forward		Approved Adjustments		Proposed Adjustments		Current Budget	А	ctuals To Date Total	%Spent	% BF
					Rev	renue Projections								
TT LOANS AND SPECIAL PAYMENTS	\$	-			\$	-	\$	-	\$	-				- 50
Row Labels	Ir	nitial Projection				Adjustments		Adjustments	Fw	d+Apvd Adjmts)	-	Total	%Spent	Passe
						Approved		Proposed		(Initial+Bal	Α	ctuals To Date		% BF
									(	Current Budget				
		,,	•	,, .	·					2,2 2, 2	ľ	.,, .		
Revenues Public Health Trust Fund ISA	\$	4,575,000.00	\$	Forward 2,103,781.92		Adjustments -		Adjustments	(Init	ial+Apvd Adjmts) 6,678,781.92	\$	<b>Total</b> 6,678,781.92		
Beverves		intel Beete ente		FY23 Balance		Approved		Proposed		Current Budget	Α	ctuals To Date		
					Rev	enue Projections								
Fund Subtotal:	\$	5,900,599.62	\$	-	\$	-	\$	-	\$	5,900,599.62	\$	1,907,788.59	32%	50
Research and Responsible Gaming/Public Health Trust													,	
ISA to DPH	\$	_			Ś	-	Ś		\$	_	Ţ		#DIV/0!	50
PP STATE AID/POL SUB UU IT Non-Payroll Expenses	\$ \$	1,320,000.00			\$	-	\$	-	\$	1,320,000.00	\$ \$	325,528.44	25% #DIV/0!	5 50 50
MM PURCHASED CLIENT/PROGRAM SVCS	\$	4 330 000 00			\$	-	\$	-	\$	1 220 000 00	ċ	225 520 44	0%	
JJ OPERATIONAL SERVICES	\$	15,000.00			\$	-	\$	-	\$	15,000.00	\$	-	0%	
HH CONSULTANT SVCS (TO DEPTS)	\$	3,655,000.00			\$	-	\$	-	\$	3,655,000.00	\$	1,191,312.72	33%	
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES	\$	1,000.00			\$	-	\$	-	\$	1,000.00		-	0%	50
EE ADMINISTRATIVE EXPENSES	\$	420,902.90			\$	-	\$	-	\$	420,902.90	\$	152,929.40	36%	50
DD PENSION & INSURANCE RELATED EX	\$	146,466.23			\$	-	\$	-	\$	146,466.23	\$	69,119.19	47%	50

					Rev	enue Projection	s			
Revenues	Init	tial Projection	F	Y23 Balance Forward		Approved Adjustments		Proposed Adjustments	Current Budget tial+Apvd Adjmts)	ctuals To Date Total
Racing Oversight and Development Balance Forward		•				•		•	. , ,	
0131	\$	-	\$	296,074.28	\$	-	\$	-	\$ 296,074.28	\$ 296,074.28
Plainridge Assessment 4800	\$	60,000.00			\$	-	\$	-	\$ 60,000.00	\$ 39,003.92
Plainridge Daily License Fee 3003	\$	109,500.00			\$	-	\$	-	\$ 109,500.00	\$ 66,300.00
Plainridge Occupational License 3003/3004	\$	50,000.00			\$	-	\$	-	\$ 50,000.00	\$ 17,000.00
Plainridge Racing Development Oversight Live 0131	\$	25,000.00			\$	-	\$	-	\$ 25,000.00	\$ 7,411.33
Plainridge Racing Development Oversight Simulcast 0131	\$	100,000.00			\$	-	\$	-	\$ 100,000.00	\$ 49,395.24
Raynham Assessment 4800	\$	55,000.00			\$	-	\$	-	\$ 55,000.00	\$ 24,432.00
Raynham Daily License Fee 3003	\$	92,700.00			\$	-	\$	-	\$ 92,700.00	\$ 38,400.00
Raynham Racing Development Oversight Simulcast 0131	\$	75,000.00			\$	-	\$	-	\$ 75,000.00	\$ 30,471.04
Suffolk Assessment 4800	\$	640,000.00			\$	-	\$	-	\$ 640,000.00	\$ 262,023.56

Suffolk Commission Racing Development Oversight						l	
Simulcast 0131	\$ 20,000.00		\$ -	\$ -	\$ 20,000.00	\$	36,289.95
Suffolk Daily License Fee 3003	\$ 72,600.00		\$ -	\$ -	\$ 72,600.00	\$	32,400.00
Suffolk Occupational License 3003/3004	\$ -		\$ -	\$ -	\$ -		
Suffolk Racing Development Oversight Live 0131	\$ -		\$ -	\$ -	\$ -		
Suffolk TVG Commission Live 0131	\$ -		\$ -	\$ -	\$ -		
Suffolk TVG Commission Simulcast 0131	\$ 420,000.00		\$ -	\$ -	\$ 420,000.00	\$	185,573.75
Suffolk Twin Spires Commission Live 0131	\$ -		\$ -	\$ -	\$ -		
Suffolk Twin Spires Commission Simulcast 0131	\$ 200,000.00		\$ -	\$ -	\$ 200,000.00	\$	73,020.48
Suffolk Xpress Bet Commission Live 0131	\$ -		\$ -	\$ -	\$ -		
Suffolk Xpress Bet Commission Simulcast 0131	\$ 50,000.00		\$ -	\$ -	\$ 50,000.00	\$	27,888.91
Suffolk NYRA Bet Commission Live 0131	\$ -	:	\$ -	\$ -	\$ -		
Suffolk NYRA Bet Commission Simulcast 0131	\$ 100,000.00	:	\$ -	\$ -	\$ 100,000.00	\$	40,916.46
Transfer to General Fund 10500140 0000	\$ -	:	\$ -		\$ -		
Wonderland Assessment 4800	\$ -		\$ -	\$ -	\$ -	\$	151.28
Wonderland Daily License Fee 3003	\$ -	:	\$ -	\$ -	\$ -	\$	1,200.00
Wonderland Racing Development Oversight Simulcast							
0131	\$ 2,000.00	:	\$ -	\$ -	\$ 2,000.00	\$	35.73
Plainridge fine 2700	\$ 25,000.00	:	\$ -	\$ -	\$ 25,000.00	\$	21,150.00
Suffolk Fine 2700	\$ -	:	\$ -	\$ -	\$ -		
Plainridge Unclaimed wagers 5009	\$ -	:	\$ -	\$ -	\$ -	\$	-
Suffolk Unclaimed wagers 5009	\$ -	:	\$ -	\$ -	\$ -	\$	-
Raynham Unclaimed wagers 5009	\$ -		\$ -	\$ -	\$ -	\$	-
Wonderland Unclaimed wagers 5009	\$ -	:	\$ -	\$ -	\$ -	\$	-
Return of Unclaimed wagers	\$ -	:	\$ -	\$ -	\$ -		
Misc/Bank Interest 0131	\$ 750.00	:	\$ -	\$ -	\$ 750.00	\$	100.00
Grand Total	\$ 2,097,550.00	\$ 296,074.28	\$ -	\$ -	\$ 2,393,624.28	\$	1,249,237.93

				Buc	dget Projections								
									Current Budget				
			FY23 Balance		Approved		Proposed		(Initial+Bal	Α	ctuals To Date		% BFY
Row Labels	li I	nitial Projection	Forward		Adjustments		Adjustments	Fw	/d+Apvd Adjmts)		Total	%Spent	Passed
10500004													
AA REGULAR EMPLOYEE COMPENSATION	\$	213,962.43	\$ -	\$	-	\$	-	\$	213,962.43	\$	105,556.13	49%	50%
BB REGULAR EMPLOYEE RELATED EXPEN	\$	5,000.00	\$ -	\$	-	\$	-	\$	5,000.00	\$	661.84	13%	50%
DD PENSION & INSURANCE RELATED EX	\$	93,552.53	\$ -	\$	-	\$	-	\$	93,552.53	\$	44,148.45	47%	50%
EE ADMINISTRATIVE EXPENSES	\$	22,877.37	\$ -	\$	-	\$	-	\$	22,877.37	\$	13,914.65	61%	50%
GG ENERGY COSTS AND SPACE RENTAL	\$	-	\$ -	\$	-	\$	-	\$	-	\$	-	#DIV/0!	50%
HH CONSULTANT SVCS (Grant)	\$	-	\$ -	\$	-	\$	-	\$	-	\$	41,710.00	#DIV/0!	50%
PP STATE AID/GRANTS	\$	10,000,000.00	\$ -	\$	-	\$	-	\$	10,000,000.00	\$	1,013,103.26	10%	50%
UU IT Non-Payroll Expenses	\$	50,000.00	\$ -	\$	-	\$	-	\$	50,000.00	\$	-	0%	50%
Grand Total	\$	10,385,392.33	\$ -	\$	-	\$	-	\$	10,385,392.33	\$	1,219,094.33	12%	50%
				Rev	enue Projection	s							
			FY23 Balance		Approved		Proposed		Current Budget	Α	ctuals To Date		
Revenues	h	nitial Projection	Forward		Adjustments		Adjustments	(Ini	tial+Apvd Adjmts)		Total		
Balance forward prior year	\$	-	\$ 52,882,261.57	\$	-	\$	-	\$	-	\$	52,882,261.57		50%
Grand Total	\$	-	\$ 52,882,261.57	\$	-	\$	-	\$	-		\$52,882,261.57		

			<b>Budget Projections</b>	1				
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total		% BFY Passed
10500005 TT LOANS AND SPECIAL PAYMENTS (Race Horse Dev Fund)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 8,106,973.08	#DIV/0!	50%
			Revenue Projection	S				
Revenues Balance forward prior year 3003	Initial Projection	FY23 Balance Forward \$ 22,851,539.76	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts) \$ 22,851,539.76	Actuals To Date  Total \$ 22,851,539.76		
Race Horse Development Fund assessment 3003  Grand Total	\$ 25,000,000.00 \$ 25,000,000.00		\$ -	\$ -	\$ 25,000,000.00 \$ 47,851,539.76	, ,		
10500008								
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total		% BFY Passed
Casino forfeited money MGC Trust MGL 267A S4	\$ -	\$ 7,229.00	Aujustments	Aujustments	\$ 7,229.00	\$7,229.00	100%	50%
Grand Total	\$ -	\$ 7,229.00	\$ -	\$ -	\$ 7,229.00			
			Budget Projections					
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total		% BFY Passed
10500012/ P promo TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	50%
			Revenue Projection	s				

Revenues	Init	ial Projection	F	Y23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget tial+Apvd Adjmts)	ctuals To Date Total	
Plainridge Import Harness Horse Simulcast 0131	\$	15,000.00			\$ -	\$ -	\$ 15,000.00	\$ 6,877.02	
Plainridge Racing Harness Horse Live 0131	\$	10,000.00			\$ -	\$ -	\$ 10,000.00	\$ 6,380.66	
Raynham Import Plainridge Simulcast 0131	\$	5,000.00			\$ -	\$ -	\$ 5,000.00	\$ 1,648.34	
Suffolk Import Plainridge Simulcast 0131	\$	2,000.00			\$ -	\$ -	\$ 2,000.00	\$ 713.42	
Plainridge Racecourse Promo Fund Beginning Balance									
7205	\$	200,000.00	\$	266,862.30	\$ -	\$ -	\$ 200,000.00	\$ 266,862.30	
TVG Live 0131	\$	-			\$ -	\$ -	\$ -	\$ -	
TVG Simulcast 0131	\$	15,000.00			\$ -	\$ -	\$ 15,000.00	\$ 10,305.11	
Twin Spires Live 0131	\$	-			\$ -	\$ -	\$ -		
Twin Spires Simulcast 0131	\$	7,500.00			\$ -	\$ -	\$ 7,500.00	\$ 2,831.62	
Xpress Bets Live 0131	\$	-			\$ -	\$ -	\$ -		
Xpress Bets Simulcast 0131	\$	3,000.00			\$ -	\$ -	\$ 3,000.00	\$ 1,413.24	
NYRA Live 0131	\$	-			\$ -	\$ -	\$ -		
NYRA Simulcast 0131	\$	3,000.00			\$ -	\$ -	\$ 3,000.00	\$ 1,519.90	
Grand Total	\$	260,500.00			\$ -	\$ -	\$ 260,500.00	\$ 298,551.61	

				Bu	dget Projections								
Row Labels	Ini	tial Projection	/23 Balance Forward		Approved Adjustments		Proposed Adjustments		urrent Budget (Initial+Bal d+Apvd Adjmts)	А	ctuals To Date Total	%Spent	% BFY Passed
10500013/ P Cap													
TT LOANS AND SPECIAL PAYMENTS	\$	-	\$ -	\$	-	\$	-	\$	-	\$	202,867.99	#DIV/0!	50%
				Rev	enue Projections	S							
Revenues	Init	tial Projection	/23 Balance Forward		Approved Adjustments		Proposed Adjustments		urrent Budget ial+Apvd Adjmts)		ctuals To Date		
Plainridge Import Harness Horse Simulcast 0131	Ś	20,000.00		Ś	-	Ś	-	Ś	20,000.00		14,855.04		
Plainridge Racing Harness Horse Live 0131	Ś	15,000.00		Ś	_	Ś	-	Ś	15,000.00		12,259.60		
Raynham Import Plainridge Simulcast 0131	\$	2,000.00		\$	-	\$	-	\$	2,000.00		2,699.77		
Suffolk Import Plainridge Simulcast 0131	\$	5,000.00		\$	-	\$	-	\$	5,000.00	\$	1,425.16		
Plainridge Capital Improvement Fund Beginning Balance													
7205	\$	500,000.00	\$ 908,949.10	\$	-	\$	-	\$	500,000.00	\$	908,949.10		
TVG Live 0131	\$	-		\$	-	\$	-	\$	-	\$	-		
TVG Simulcast 0131	\$	40,000.00		\$	-	\$	-	\$	40,000.00	\$	28,926.53		
Twin Spires Live 0131	\$	-		\$	-	\$	-	\$	-	\$	-		
Twin Spires Simulcast 0131	\$	20,000.00		\$	-	\$	-	\$	20,000.00	\$	8,858.05		
Xpress Bets Live 0131	\$	-		\$	-	\$	-	\$	-				
Xpress Bets Simulcast 0131	\$	10,000.00		\$	-	\$	-	\$	10,000.00	\$	2,317.60		
NYRA Live 0131	\$	-		\$	-	\$	-	\$	-				
NYRA Simulcast 0131	\$	5,000.00		\$	-	\$	-	\$	5,000.00	\$	3,994.77		
Grand Total		\$617.000.00			\$0.00	)	\$0.00		\$617.000.00		\$984.285.62		

					Buc	dget Projections								
										Current Budget				
				3 Balance		Approved		Proposed		(Initial+Bal	Α	Actuals To Date		% BFY
Row Labels	Init	ial Projection	F	orward		Adjustments		Adjustments	Fw	/d+Apvd Adjmts)		Total	%Spent	Passed
10500021/ S promo														
TT LOANS AND SPECIAL PAYMENTS	\$	-	\$	-	\$	-	\$	-	\$	-			#DIV/0!	50%
					Reve	enue Projections	5							
				3 Balance		Approved		Proposed		Current Budget		Actuals To Date		
Revenues	Init	ial Projection	F	orward		Adjustments		Adjustments	(Ini	tial+Apvd Adjmts)		Total		
Plainridge Import Suffolk Simulcast 0131	\$	15,000.00			\$	-	\$	-	\$	15,000.00	\$	12,347.34		
Raynham Import Suffolk Simulcast 0131	\$	10,000.00			\$	-	\$	-	\$	10,000.00		5,675.85		
Suffolk Import Running Horse Simulcast 0131	\$	30,000.00			\$	-	\$	-	\$	30,000.00	\$	10,412.42		
Suffolk Racing Running Horse Live 0131	\$	-			\$	-	\$	-	\$	-				
Suffolk Promotional Fund Beginning Balance 7205	\$	450,000.00	\$ 1,	,025,040.52	\$	-	\$	-	\$	450,000.00	\$	1,025,040.52		
TVG Live 0131	\$	-			\$	-	\$	-	\$	-	\$	-		
TVG Simulcast 0131	\$	75,000.00			\$	-	\$	-	\$	75,000.00	\$	57,153.99		
Twin Spires Live 0131	\$	-			\$	-	\$	-	\$	-				
Twin Spires Simulcast 0131	\$	50,000.00			\$	-	\$	-	\$	50,000.00	\$	21,948.93		
Xpress Bets Live 0131	\$	-			\$	-	\$	-	\$	-				
Xpress Bets Simulcast 0131	\$	-			\$	-	\$	-	\$	-				
NYRA Live 0131	\$	-			\$	-	\$	-	\$	-				
NYRA Simulcast 0131	\$	20,000.00			\$	-	\$	-	\$	20,000.00	\$	13,039.02		
Grand Total		\$650,000.00	\$1	1,025,040.52		\$0.00	)	\$0.00		\$650,000.00		\$1,145,618.07		

			Budget Projections	S				
Row Labels	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Bal Fwd+Apvd Adjmts)	Actuals To Date Total	%Spent	% BFY Passed
10500022/ S Cap TT LOANS AND SPECIAL PAYMENTS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	#DIV/0!	50%
			Revenue Projection	ns				
Revenues	Initial Projection	FY23 Balance Forward	Approved Adjustments	Proposed Adjustments	Current Budget (Initial+Apvd Adjmts)	Actuals To Date Total		

Plainridge Import Suffolk Simulcast 0131	\$	75,000.00		\$ -	\$ -	\$ 75,000.00	\$ 40,350.36	
Raynham Import Suffolk Simulcast 0131	\$	50,000.00		\$ -	\$ -	\$ 50,000.00	\$ 16,844.84	
Suffolk Import Running Horse Simulcast 0131	\$	100,000.00		\$ -	\$ -	\$ 100,000.00	\$ 40,695.46	
Suffolk Racing Running Horse Live 0131	\$	-		\$ -	\$ -	\$ -		
Suffolk Capital Improvement Fund Beginning Balance								
7205	\$	4,500,000.00	\$ 6,054,481.90	\$ -	\$ -	\$ 4,500,000.00	\$ 6,054,481.90	
TVG Live 0131	\$	-		\$ -	\$ -	\$ -	\$ -	
TVG Simulcast 0131	\$	200,000.00		\$ -	\$ -	\$ 200,000.00	\$ 168,849.43	
Twin Spires Live 0131	\$	-		\$ -	\$ -	\$ -		
Twin Spires Simulcast 0131	\$	100,000.00		\$ -	\$ -	\$ 100,000.00	\$ 71,294.59	
Xpress Bets Live 0131	\$	-		\$ -	\$ -	\$ -		
Xpress Bets Simulcast 0131	\$	-		\$ -	\$ -	\$ -		
NYRA Live 0131	\$	-		\$ -	\$ -	\$ -		
NYRA Simulcast 0131	\$	75,000.00		\$ -	\$ -	\$ 75,000.00	\$ 46,256.38	
Grand Total	·	\$5,100,000.00	\$6,054,481.90	\$0.00	\$0.00	\$5,100,000.00	\$6,438,772.96	

					Buc	dget Projections								
Row Labels	la.	itial Proiection	F	Y23 Balance Forward		Approved Adjustments		Proposed djustments		Current Budget (Initial+Bal d+Apvd Adjmts)	Ad	tuals To Date	%Spent	% BFY Passed
10500140	1111	tiai Projection		roiwaiu		Aujustilielits		ujustilielits	FW	итаруи Аијпіся		TOLAI	/«Spent	rasseu
TT LOANS AND SPECIAL PAYMENTS	Ś	1,112,591.00	Ś	-	Ś	-	Ś	-	Ś	1,112,591.00	Ś	180,164.59	16%	50%

				Bu	dget Projections							
								Current Budget				
			FY23 Balance		Approved		Proposed	(Initial+Bal		Actuals To Date		% BFY
Row Labels	In	itial Projection	Forward		Adjustments	-	Adjustments	Fwd+Apvd Adjmts	)	Total	%Spent	Passed
10501384												
AA REGULAR EMPLOYEE COMPENSATION	\$	3,567,552.78		\$	299,349.91	\$	-	\$ 3,866,902.69	9   \$	919,141.78	24%	50%
BB REGULAR EMPLOYEE RELATED EXPEN	\$	7,000.00		\$	-	\$	-	\$ 7,000.00	) \$	2,551.31	36%	50%
CC SPECIAL EMPLOYEES	\$	147,600.00		\$	-	\$	-	\$ 147,600.00	) \$	-	0%	50%
DD PENSION & INSURANCE RELATED EX	\$	1,546,946.34		\$	137,132.19	\$	-	\$ 1,684,078.53	3 \$	360,789.52	21%	50%
EE ADMINISTRATIVE EXPENSES	\$	34,500.00		\$	-	\$	-	\$ 34,500.00	) \$	13,428.55	39%	50%
FF PROGRAMMATIC FACILITY OPERATONAL SUPPLIES	\$	-		\$	-	\$	-	\$ -	Ş	-	#DIV/0!	50%
GG ENERGY COSTS AND SPACE RENTAL	\$	393,114.12		\$	-	\$	-	\$ 393,114.12	2 5	4,309.62	1%	50%
HH CONSULTANT SVCS (TO DEPTS)	\$	950,000.00		\$	120,000.00	\$	622,297.00	\$ 1,070,000.00	) \$	544,191.86	51%	50%
JJ OPERATIONAL SERVICES	\$	541,519.27		\$	-	\$	(250,000.00)	\$ 541,519.2	7   5	-	0%	50%
KK EQUIPMENT PURCHASES	\$	-		\$	-	\$	-	\$ -	Ş	-	#DIV/0!	50%
LL EQUIPMENT LEASE-MAINTAIN/REPAR	\$	-		\$	-	\$	-	\$ -	Ş	-	#DIV/0!	50%
NN INFRASTRUCTURE:	\$	-		\$	-	\$	-	\$ -	5	-	#DIV/0!	50%
OO ALL SPENDING CATEGORIES	\$	750,000.00		\$	(431,061.33)	\$	-	\$ 318,938.6	7   5	-	0%	50%
TT LOANS AND SPECIAL PAYMENTS	\$	-		\$	-	\$	-	\$ -	Ş	-	#DIV/0!	50%
UU IT Non-Payroll Expenses	\$	737,026.94		\$	-	\$	-	\$ 737,026.94	4 \$	198,952.99	27%	50%
OOISA AGO	\$	-		\$	-	\$	500,000.00	\$ -				
EEIndirect Costs	\$	440,545.25		\$	-	\$	37,229.70	\$ 477,774.95	5   5	147,476.03	31%	50%
Grand Total	\$	9,115,804.70		\$	125,420.77	\$	909,526.70	\$ 9,278,455.17	7 5	2,190,841.66	24%	

				Rev	enue Projections					
Revenues	Ini	tial Projection	FY23 Balance Forward		Approved Adjustments	ı	Proposed Adjustments	Current Budget tial+Apvd Adjmts)	Actuals To Date Total	
BALANCE FORWARD PRIOR YEAR	\$	-		\$	2,386,176.06	\$	-	\$ 2,386,176.06	\$ 2,386,176.06	
CATERGORY 1	\$	-		\$	83,898.52	\$	200,000.00	\$ 83,898.52	\$ 283,898.52	
CATERGORY 2	\$	-		\$	27,404.73			\$ 27,404.73	\$ 27,404.73	
CATEROGRY 3 (TETHERED)	\$	-		\$	95,571.12	\$	500,000.00	\$ 95,571.12	\$ 595,571.12	
CATERGORY 3 (UNTETHERED)	\$	-		\$	89,935.07	\$	400,000.00	\$ 89,935.07	\$ 489,935.07	
SW GAMING CONTROL FUND BALANCE 0500	\$	-		\$	-	\$	-	\$ -	\$ -	
EMPLOYEE LICENSING FEES 3000	\$	300,000.00		\$	-	\$	-	\$ 300,000.00	\$ 135,000.00	
VENDOR SW FEES 3000	\$	400,000.00		\$	-	\$	-	\$ 400,000.00	\$ 20,010.00	
FANTASY FEES 3000	\$	-		\$	-	\$	-	\$ -	\$ -	
ASSESSMENT 0500	\$	8,160,804.70		\$	(2,386,176.06)	\$	-	\$ 5,774,628.64	\$ 4,346,237.66	
FINES & PENALTIES 2700	\$	-		\$	-	\$	-	\$ -	\$ -	
MISC 0500	\$	50,000.00		\$	-	\$	-	\$ 50,000.00	\$ -	
IEB BACKGROUND/INVESTIGATIVE FEES 3000	\$	200,000.00		\$	-	\$	-	\$ 200,000.00	\$ 100,000.00	
BANK INTEREST SW	\$	5,000.00		\$	-	\$	-	\$ 5,000.00	\$ 1,073.17	
Grand Total		\$9,115,804.70			\$296,809.44		\$1,100,000.00	\$9,412,614.14	\$8,385,306.33	

### MGC Procurement

Presented by the MGC Fiscal Team





MGC follows what regulations for its procurements?

### 801 CMR 21.00

#### Adopted by MGC in 2013

- Established procurement guidelines used by the majority of Commonwealth Departments
- MGC Finance Department also adopted OSD Procurement Handbook as best practice
- Legally defensible

#### **Best Value Procurements**

For award

#### Covers most goods and services with the following exceptions

- Construction (Horizontal and Vertical)
- Real Property Purchase/Leasing
- ISAs
- Grants

# Roles and Responsibilities of Departments



Required Use of Statewide Contracts



Follow Procurement and Purchasing Policies and Regulations



Designate a Chief Procurement Officer



Maintain and Use COMMBUYS Account



Department Role in QA Comprehensive Reviews

### Authorized Methods of Acquiring Goods and Services Subject to 801 CMR 21.00

Statewide Contracts;

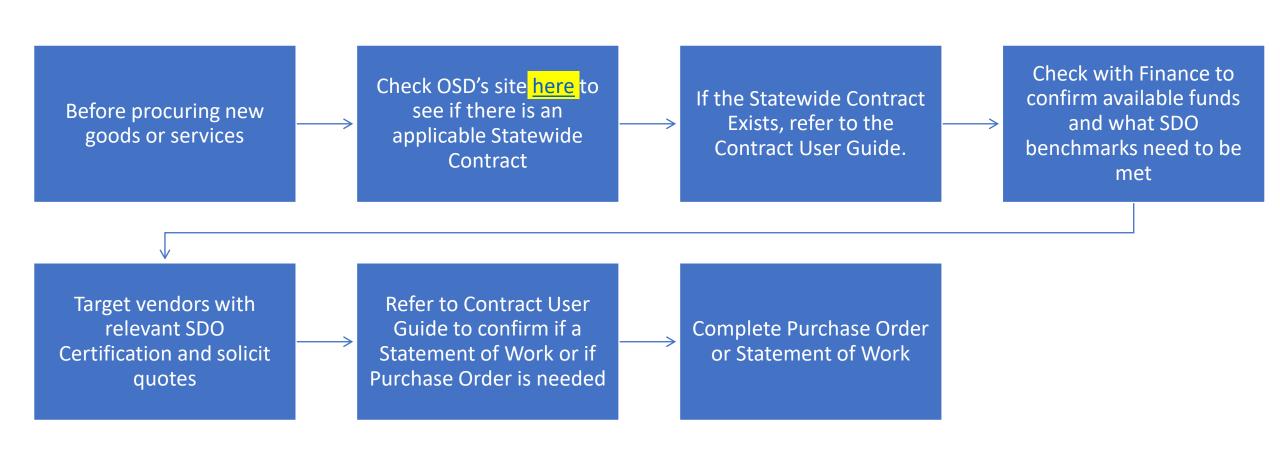
Authorized exceptions and Due Diligence postings;

Other Department's contracts;

Issuance of an RFR; and

Procurement exceptions

# Steps for Usage of Statewide Contracts



## Due Diligence Postings

- Description of commodity or service;
- Name of the company offering commodity and/or service and price, if applicable;
- Explanation of why the Department is seeking to post;
- Notice of Intent, or notice of its intention to award a contract;
- Reasons for Award
  - Best Value Offer, Intent to Purchase a Proprietary Product or Service, or Intent to Purchase Services from Another Government Entity); and
- Posted for at least 14 calendar days.

## **Procurement Exceptions**

Legislative exemptions

Emergency

Collective purchasing arrangements

Interim contracts

Hiring contract employees

Incidental purchases

De Minimus purchases

# Delegated Authority Levels

\$500K and over - Comptroller Review

\$498K and over – World Trade Organization Posting

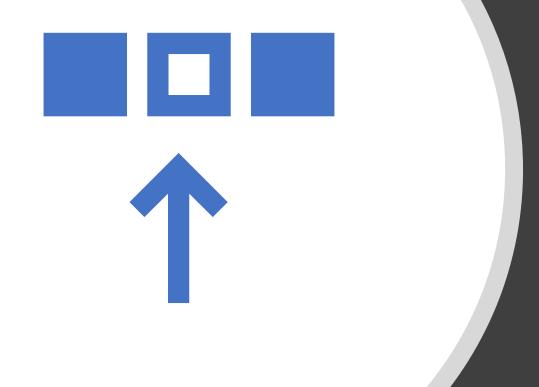
\$250K and over (annually)— Large Procurement

<\$250K (annually) – Small Procurement

\$10k or less — Incidental Purchase

\$1,500 or less – De Minimis Purchase

No Limit – Statewide Contract Value



What system is MGC required to use for its procurements?

# Required Use of COMMBUYS







ALL SOLICITATIONS;



RECORDING EXCEPTIONS;



PROCUREMENT NOTIFICATIONS;



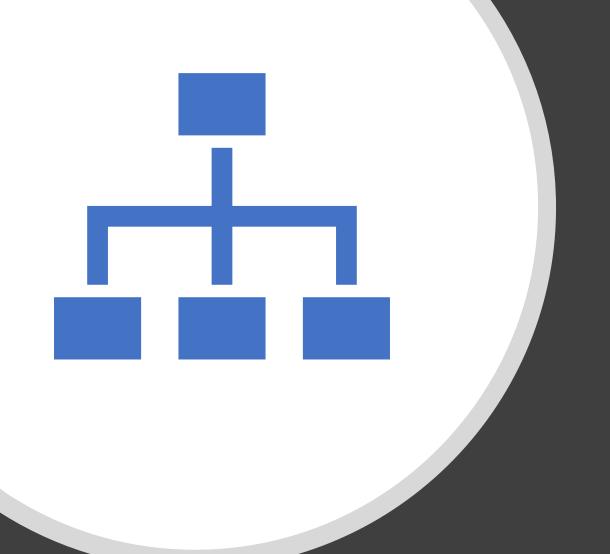
ONLY ELECTRONIC RESPONSES;



AWARDING CONTRACTS, AND



STATE DISCRETIONARY GRANTS.



What are the three different size procurements and their requirements?

#### Incidental Purchase

- Value: < \$10,000
- Process: Reasonable Price
- Responsibility: Department
- Contract Forms: <\$5000 invoice, After that up to \$10,000 SCF may be required
- Secondary review: Not needed

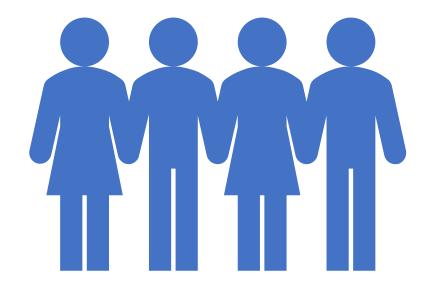
#### Small Procurement

- **Value:** = or < \$250,000 Annually
- Process: Must use COMMBUYS. SBPP language is required
- Responsibility: Department if not on SWC or if approved by Commission
- Contract Forms: RFR, T&C's, SCF, PPD, W-9, CASL, and RFR must reference EFT
- Optional Contract Forms: Additional RFR Attachments, EPP Form, Business Reference Form, SDP Plan Form
- **WTO Notice:** Yes, if > \$498,000
- **Secondary review**: Yes, by CTR if = or > \$500K

## Large Procurement

Same requirements as a small procurement except what is noted below:

- Value: Annual value greater than \$250,000.
- **Process:** SDP Plan language is required not SBPP.
- Contract Forms: SDP Form is required, also RFR may be more detailed



What are the mandatory diversity requirements for procurements?

# Supplier Diversity Program Plan

Large Procurements

25% of Evaluation

WBE, MBE, VBE for full 25%

More value for higher scores

SDP Plan is required

SDP Partner is separate entity

Subcontracting qualifies

Ancillary products qualifies

# Small Business Purchasing Program (SBPP)

#### **Small Procurements**

MBE, WBE, VBE worth 25%

Only MBE, WBE, VBE reviewed

If no MBE, WBE or VBE, then only SBPP reviewed

If no SBPP, then next qualified bidder may be awarded



How does MGC conduct strategic sourcing?

# Seven Steps of Strategic Sourcing:

1. Assess Sourcing Opportunity and Planning	
2. Develop Sourcing Strategy	
3. Profile Sourcing Opportunity	
4. Create RFR	
5. Conduct Sourcing Event	
6. Evaluate, Negotiate and Award	
7. Manage Contract and Vendor Relations	

# Market Research and Forming Procurement Team

- Designate procurement lead
- Establish a procurement file
- Create the procurement team
- Establish a Team Charter
- Sign membership terms
- Consider the value of the procurement
- Research industry trends and vendor landscape
- Determine buyer needs
- Determine conflicts of interest

# Essential Elements of Conducting a Procurement

- Drafting the evaluation criteria.
- Scoring and Methodology
- Determining the procurement calendar.
- Duration of Posting (WTO required?)
- Outline of timeline of requisite steps for the procurement
- Creating the Request for Response (RFR).
- Legal Review of RFR
- Issuing Bids in COMMBUYS and notifying vendors via COMMBUYS.
- Question & Answer Period
- Bidder's Conference (optional)
- Posting Clarifications and Amendments
- Evaluating Bidder responses.
  - Interviews/Presentations of Finalists
- Best And Final Offer (BAFO)
- Final Scoring
- Conducting contract negotiations.
- Notifying all respondents of contract execution.
- Conduct debriefs as needed

# Importance of Creating the RFR

**Scoring Criteria** 

Eliminate barriers for diverse vendors

Determine contract duration

Number of Awards

Compensation Structure

Clear

Requisite documents

Consideration for IT (UU) RFRs

## Notes on Negotiation

- Defining expectations in the RFR is important to both the Department and Bidders
- Performance details may substantially change the expectations of the contractor, resulting in higher costs and protracted negotiations or a limited number of vendors competing for the contract
- Consider whether the SSST will enter into competitive negotiations, single vendor negotiations, or if Bidders should be afforded a Best and Final Offer (BAFO) option
- Bidders' responses/bids made in response to a RFR remain in effect for 90 days from the date of submission
- Bidder's may negotiate costs down or for a better value commodity or service than in original response.
   Negotiations on commodities or services must be within the scope of the RFR
- Bidder's may negotiate SDP Plan commitments up.
- Bidder's may negotiate clarifications to the RFR and the response.
- Department's may not negotiate the terms or a change to the Standard Contract Form or the applicable Commonwealth Terms and Conditions.



Thank you!

# Q4 2023 Report Massachusetts Gaming Commission

Feb 29, 2024



### Revenue, Taxes, Lottery & Spend Update

MGM Springfield Q4 2023

#### Q4 2023 Gaming Revenue & Taxes

Month	Gaming Revenue	MA Taxes
October	\$21,534,948	\$5,383,737
November	\$21,495,178	\$5,373,795
December	\$23,610,280	\$5,902,570
Total	\$66,640,406	\$16,660,102

#### 2023 YOY Gaming Revenue & Taxes

Year	Quarter Games Gam		Slots Gaming Revenue	Total Gaming Revenue	MA Taxes
	Q1	\$13,877,719	\$48,936,406	\$62,814,125	\$15,703,531
	Q2	\$12,384,117	\$52,454,169	\$64,838,286	\$16,209,571
2022 Q3 Q4 Total		\$12,930,756	\$51,151,446	\$64,082,202	\$16,020,550
		\$14,454,146	\$52,948,701	\$67,402,847	\$16,850,712
		\$53,646,738	\$205,490,721	\$259,137,459	\$64,784,365
	Q1	\$14,087,437	\$56,103,441	\$70,190,878	\$17,547,719
	Q2	\$14,999,105	\$54,294,938	\$69,294,043	\$17,323,511
2023 Q3		\$10,812,302	\$53,670,606	\$64,482,908	\$16,975,861
	Q4	\$13,237,327	\$53,403,080	\$66,640,406	\$5,902,570
	Total	\$53,136,170	\$217,472,065	\$270,608,235	\$68,507,192

#### Q4 2023 Sports Wagering Revenue





Month	Taxable Revenue	Taxes
October	\$163,475	\$24,521
November	\$67,835	\$10,175
December	\$259,587	\$38,938
Total	\$490,897	\$73,634

Month	Taxable Revenue	Taxes	
October	\$4,275,414	\$855,082	
November	\$2,992,596	\$598,519	
December	\$3,079,940	\$615,988	
Total	\$10,347,950	\$2,069,589	

### Q4 2023 Lottery

Month	Lottery Sales	% Change from Previous Year		
October	\$103,958	(33%)		
November	\$106,785	(5%)		
December	\$146,617	22%		
Total	\$357,359	(8%)		

#### 2023 YOY Lottery Sales

Year	Quarter Lottery Sales		% Change from Previous Year	
	Q1	\$311,307	-	
	Q2	\$367,556	-	
2022	Q3	\$347,245	-	
	Q4	\$387,297	-	
	Total	\$1,413,404	-	
	Q1	\$356,136	14%	
	Q2	\$394,232	7%	
2023	Q3	\$372,821	7%	
	Q4	\$357,359	(8%)	
	Total	\$1,480,547	7%	

#### Q4 2023 Diversity Spend

Diversity Category	Annual Goal	Q4%	Q4 Spend	
MBE Vendor Spend	10%	7%	\$448,432	
VBE Vendor Spend	2%	3%	\$168,674	
WBE Vendor Spend	15%	11%	\$733,448	
Total	27%	21%	\$1,350,553	

**Note:** Diversity spend in Q4 2022 was 12%.

#### 2023 Local Spend

Diversity Category	Q1%	Q1 \$	Q2%	Q2 Spend	Q3%	Q3 Spend	Q4%	Q4 Spend
Local* Vendor Spend	40%	\$2,405,270	47%	\$3,045,368	43%	\$1,821,305	50%	\$3,257,693
MA Vendor Spend	49%	\$2,918,329	57%	\$3,737,964	47%	\$1,994,366	60%	\$3,880,338

**Note:** Total Biddable Spend excludes gaming vendors, utilities, insurance, banking fees/services, and other expenses outlined within the American Gaming Association Diversity Spending Exclusion List (MGM Springfield Diversity and Affirmative Marketing Program - Appendix D).

<sup>\*</sup>Local Vendor Spend includes Springfield, Surrounding Communities and Western Massachusetts.

#### Q4 Diversity Procurement Efforts

#### **Q4 Diversity Procurement Events:**

- 10/5/2023 GNEMSDC Annual Business Opportunity Conference
- 10/18/2023 Western Mass Developers Council
- 10/25/2023 NMSDC Conference & Exchange
- 12/6/2023 CWE Annual Supplier Diversity Awards & Matchmaking Event















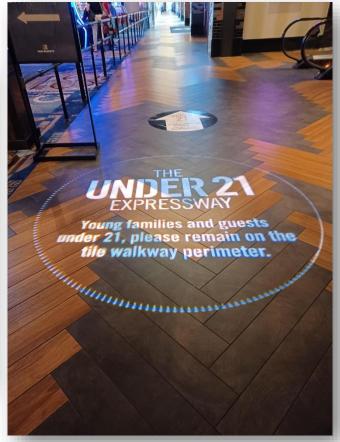
# Compliance

MGM Springfield Q4 2023

Month	Minors Intercepted in Gaming Area and prevented from Gaming	Compared to 2019	% Change	Minors intercepted Gaming	Compared to 2019	% Change	Minors Intercepted consuming alcohol	Compared to 2019	% Change
Oct	18	155	-88%	2	10	-80%	1	S	-66%
Nov	17	156	-90%	3	11	-82%	0	1	-100%
Dec	31	204	-85%	6	9	-33%	1	6	-83%

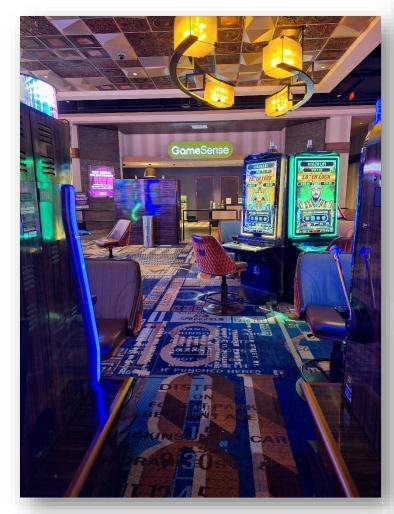
- Longest time in Gaming Area 3 hour 45 minutes
- Shortest time in Gaming area 3 seconds
- 11 underage were under 18 years old, the remaining 55 across the quarter, were between the ages of 18 21.







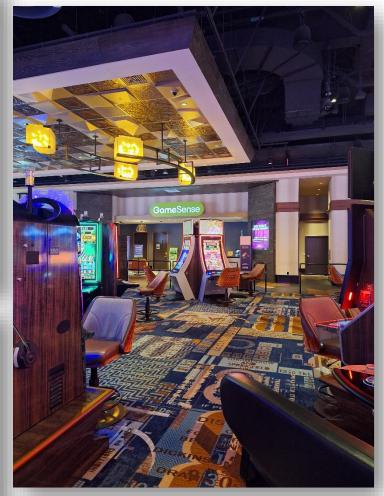
Marketing took the initiative again to update "Under 21 Expressway" decals.



GameSense Center visibility since removal of two Ticket Redemption Units.







Angles showing from within the GameSense Center, and from the Gaming Area.



Security Officer Tanner McTaggart was awarded a "Star of the SHOW," for his diligence in detecting underage within the Gaming Area and removing them quickly.

# Employment

MGM Springfield Q4 2023

#### 2023 Employment Numbers

2023	Goals	Q1 2023 %	Q1 2023 Total # of Employees	Q2 2023 %	Q2 2023 Total # of Employees	Q3 2023 %	Q3 2023 Total # of Employees	Q4 2023 %	Q4 2023 Total # of Employees
Minority	50%	51%	759	51%	757	50%	747	50%	752
Veteran	2%	5%	70	5%	67	4%	64	4%	63
Women	50%	41%	605	41%	605	41%	614	41%	610
Springfield Residents	35%	39%	582	37%	553	38%	564	38%	566
Western MA Residents	-	76%	1,125	76%	1,128	76%	1,132	77%	1,146
MA Residents	-	77%	1,147	77%	1,143	78%	1,160	78%	1,171
Total # Of Gaming Establishment Employees*	-		1,488		1,484		1,490		1,495
Full Time	-		959		961		960		962
Part Time	-		324		308		310		298
On Call	-		205		215		220		235

- MGM Springfield Employment increased by 8% year over year (from Q4 2022 to Q4 2023.)
- MGM Springfield Sportsbook currently employs 11 team members.

#### Q4 2023 Workforce & Hiring Initiatives

- Property Tours & Career Presentations:
  - Holyoke Community College
  - Manchester Community College 10/13
  - University of Massachusetts 11/3, 11/27
  - Veteran's Administration
  - Parent Villages
  - Westover Job Corps
- Job Fairs
  - Johnson & Wales
  - Springfield Technical Community College
  - Western New England University
  - MassHire
- Workforce Development:
  - Dress for Success Career Conversations 12/7
  - CORI Expungement Event
  - Disability Inclusion Panel Discussion
- Recognition by Viability as an employer inclusive of people with disabilities









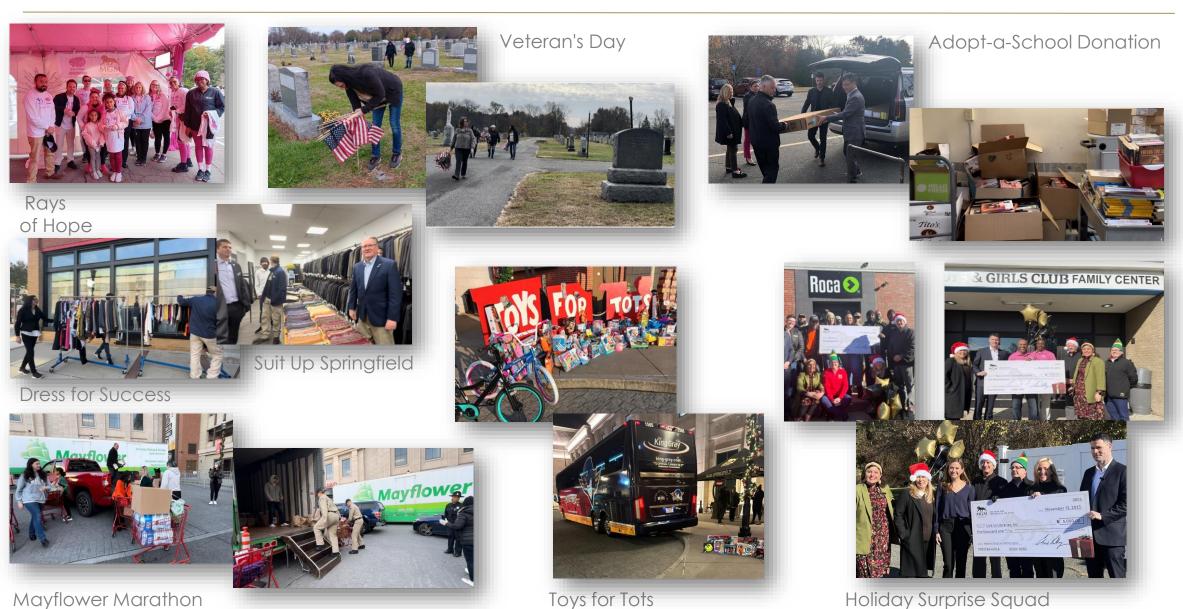
#### MGM Springfield's Jorge Burgos Featured in Hispanic Career World

Read about Jorge Burgos, Strategic Sourcing partner at MGM Springfield, in this month's Hispanic Career World. Congratulations, Jorge! Thank you for representing...

# Community Outreach, Special Events and Development

MGM Springfield Q4 2023

### Q4 2023 Community Outreach & Special Events



#### Q4 2023 Community Outreach & Special Events





Dress for Success of Western Mass Job Fair





CASINO



Bright Nights Ball





#### 2023 Community Outreach Milestones

- Total Volunteer Hours 2023: 3,001 Hours (125 Days)
- GIVING UPDATE: More Than \$1M of Direct & In-kind Nonprofit Support Since 2018
- Total Foundation Support from MGM Springfield Team 2023:
   9.1% (more than double 2022 participation)
- Community Impact:
  - 100+ items donated to Dress for Success/Suit Up Springfield
  - \$225K in nonperishables to Springfield's Open Pantry
  - Collected 2,500+ Toys for Toys for Tot
  - Rays of Hope Walk Sponsor/Walk Team
  - Veteran's Flagging (local cemeteries)
- Upcoming Opportunities:
  - Friends of the Homeless
  - Career Day at Kiley
  - AND MORE!





### Entertainment

MGM Springfield Q4 2023

#### Q4 Entertainment at Mass Mutual Center









10 Games









20 Games

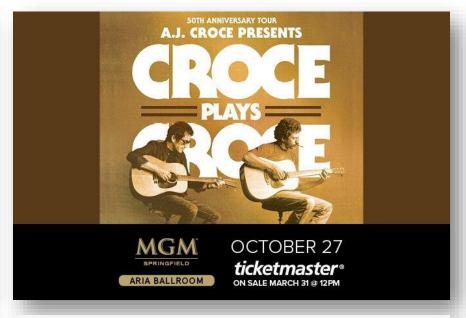






#### Q4 Entertainment - ARIA Ballroom





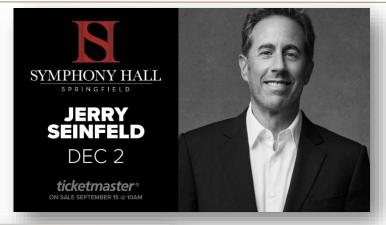




### Q4 Entertainment - Symphony Hall









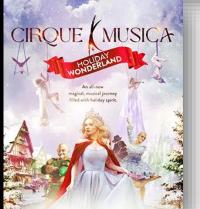












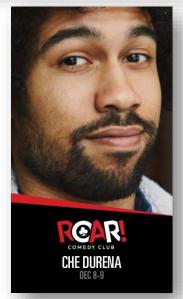


#### Q4 Entertainment - ROAR!



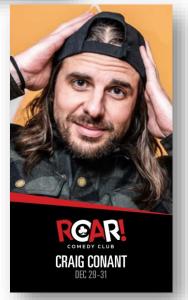










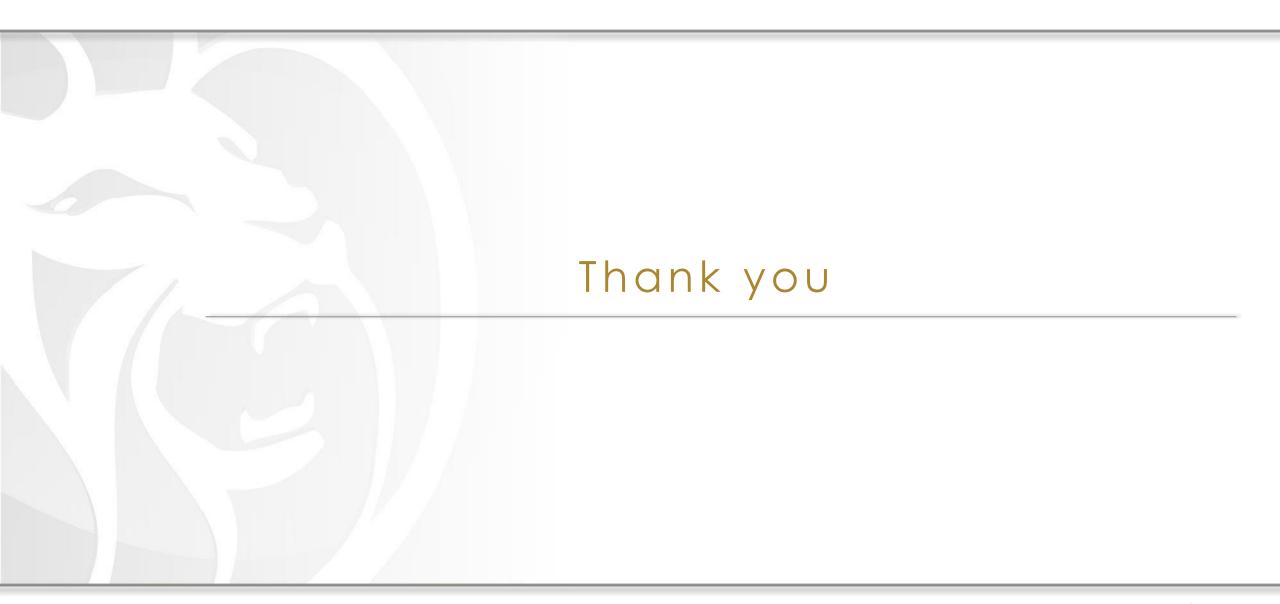


### Entertainment - Upcoming













TO: Chair Judd-Stein, Commissioners O'Brien, Hill, Skinner, and Maynard

FROM: Mark Vander Linden, Director of Research and Responsible Gaming; Bonnie

Andrews, Research Manager

CC: Todd Grossman, Interim Executive Director

DATE: February 15, 2024

RE: Player Risk Identification and Response Technology Solutions

Embedded in the MGC's mission is a commitment to reduce to the maximum extent possible the negative and unintended consequences of gaming. To fulfill this mandate, the MGC has adopted a Responsible Gaming Framework with an overarching goal to create an effective, sustainable, measurable, socially responsible, and accountable approach to gambling. To support this goal, the MGC has developed and implementd several prevention and intervention measures. We recognizes that as innovation, technology and new evidence evolve so too must our strategies and practices.

To that end, the MGC posted an RFI in August 2023 seeking information about AI-driven technology solutions to identify and respond to risky gambling behavior. The RFI was designed to gather insight into the key considerations MGC should account for in determining its approach to risk identification and response technology in the online sports and land-based casino environments.

The attached slide deck will provide an overview of current evidence that supports risk identification and response technology, the general availability of player risk identification tools, and summary of the RFI responses from four companies that provide this technology. I'm also including all submissions to the RFI including a general position statement by the Massachusetts Council on Gaming and Health.



COMMISSION



Considerations for Behavioral Risk Identification & Response Technology Solutions

Mark Vander Linden, Director of Research and Responsible Gaming With support from Judith Glynn, PRET Solutions

February 15, 2024

# What we're talking about....

**Artificial intelligence (AI)** umbrella term that encompasses "many initiatives that use a computer to perform tasks that would usually require a human to complete," AI is increasingly being considered or adopted within the gaming industry for purposes including but not limited to responsible gambling, marketing, and fraud detection

**Risk Identification Technology:** Al-driven technology to identify and respond to risky gambling behavior.

In August 2023 the MGC released an RFI to gather insight into the key considerations MGC should account for in determining its approach to risk identification and response technology in the online sports and land-based casino environments.



### What we'll cover....

- 1. Key purpose and objective
- 2. Rationale for regulatory involvement
- 3. Proposed approach
- 4. Insights from RFI
- 5. State of the market
- 6. Proposed next steps



### Our Commitment

To fulfill our mandate to reduce to the maximum extent possible the negative and unintended consequences of gaming, MGC maintains a Responsible Gaming Framework with an overarching goal to create an effective, sustainable, measurable, socially responsible, and accountable approach to gambling.

The MGC Framework further states that RG efforts in their entirety will retain flexibility to respond to emerging evidence and the evolving technological and cultural environment.



# **Key Objective**

- To reflect this commitment, the MGC released an RFI to seek information about Al-driven technology solutions to identify and respond to risky gambling behavior.
- Such technology may be used in the following gaming formats (in order of priority):
  - 1. Online sports wagering
  - 2. Land-based casinos (carded play, cashless wagering)
  - 3. iGaming (future)
- The ideal path forward would ensure a strategy is in place that can effectively reduce harm in all MGC-regulated gaming formats, by utilizing evidence-based approaches that target the characteristics and manifestations of risk unique to each format.



# AI-driven risk ID solutions are widely in use...

Many multi-national online operators licensed in advanced regulated jurisdictions (e.g., US, Europe, UK, Australia, Canada) already have an Al-driven solution for identifying risk, in various forms:

#### A. In-house developed predictive model(s)

**Entain** 

mentor

Protecting players with ARC™

For example:

Entain-developed Advanced Responsibility & Care™ (ARC™) Program

#### **B.** External configured solution

**US** – Rush Street becomes first in US to adopt Neccton's

For example:

Neccton Mentor is implemented by many operators, primarily European

Play North joins top operators utilising Neccton's mentor

C. Hybrid solution combining both in-house and external models



# ...but often not implemented to maximize potential

While many operators maintain advanced technological solutions to identify risk, implementation is often flawed or inadequate in three key areas:

# Lack of rigor / reliability of indicators and thresholds

In one evaluation<sup>1</sup>, an international research team found a system based on nine "markers of harm" used by a consortium of major operators identified <1% of players rather than the >6% of online players who self-report pathological gambling.

# Not supported by evidence-based response / intervention protocols

- Most solutions do not have integrated response functionality
- Evidence and expert input suggests most operators do not have adequate operational resources and procedures for responding to identified risk
- Some operators rely only on automated responses to single risk events, lacking case management for monitoring repeat or increasing risk and escalating response as needed

# Not supported by outcome-based evaluation frameworks

- No published peer-reviewed evaluations demonstrating effectiveness of real-world implementations of Al-driven solutions
- To address gap, UK Gambling Commission has updated regulatory standards to require regular evaluation of harm reduction efforts



# Role of regulatory involvement

Regulatory involvement can help ensure technology-based efforts achieve their intended impacts, by ensuring:

#### 1. Technological solutions are evidence-based and fit for purpose

- a. rigorous indicators, thresholds, and proxies, tailored to diverse gambling forms (e.g., sports vs. casino, cashless)
- b. flexible/adaptable to diverse environments as needed (e.g., online vs. land-based)

#### 2. Resources and policies are in place to support risk identification technology, with:

- a. systematic evidence-based response/intervention protocols (incl. case management)
- b. evaluation frameworks to monitor impact



# Evidence suggests potential

#### It is possible to identify risk using player data

- A significant amount of academic studies have identified risk using a variety of player data (e.g., play patterns, customer communications, financial activity)
- Many of the earliest reliable risk indicators that emerged from player data-driven research were based on online sports bettors (Harvard/bwin collaboration 2007 – 2014)<sup>2-12</sup>
- General consensus that **extreme play** (top 1-5%) is a reliable concept for identifying risk across most indicators and all forms of gambling, including online sports betting<sup>2–16</sup>
- Research is increasingly focusing on **risk indicators specific to the online sports betting environment**, such as in-play betting, betting outside normal hours, betting on sports outside the "top 10", and using a mobile device<sup>15–18</sup>



# Evidence suggests potential

#### Responding/intervening can reduce harms

- Many studies have demonstrated that intervening with at-risk players, simply via automated methods (e.g., pop-ups, emails), can impact behaviors and reduce harm<sup>19–25</sup>
- A number of studies have indicated that person-to-person interventions can reduce harmful behaviors amongst high-risk players<sup>26–27</sup>
- Including a recent study<sup>28</sup> which found that high-risk players who received a phone call intervention **reduced their theoretical loss by 30%** in a 12-month follow-up (vs. 7% amongst those who did not receive a call)



# Proposed Approach

1 2 3 4

# Background analysis

- Establish considerations of importance (e.g., target environment(s), state of evidence and market, role for regulation vs. cooperation, etc.)
- Expert consultations
- RFI: Risk Identification & Response

# Understand the local context

- Consult with MA operators on current solutions in place or in development
- Consult with other relevant stakeholders (e.g., MACGH recovery panel) on important considerations
- Consider research to explore further

# Identify possible options

Prepare options (incl. key benefits and challenges) for MGC's role e.g.,

- Establish regulatory criteria and outcomes
- Identify and mandate one solution for all operators
- Ask operators to collaborate on a common solution

# Confirm path forward

- Review possible options and considerations
- Commission decision on path forward.



# Summary of RFI Responses

The RFI (Aug. 2023) was designed to gather insight into the key considerations MGC should account for in determining its approach to risk identification and response technology in the online sports and land-based casino environments.

- Five responses received from:
  - Four providers of risk identification solutions
  - One local safer gambling stakeholder (MACGH)
- Responses from providers offer valuable insight into the state of the market for such solutions and details on their respective solutions
- Response from MACGH provides support for MGC's intention to participate/lead in this space, and highlighted priorities and considerations specific to the land-based context



### State of the Market: Brief Overview

#### There are only a small number of solutions which are purpose-built for identifying risk

- Most solutions market themselves as offering response functionality, however, are limited to prompting
  operators to conduct an assessment and/or respond
- One solution (*Mentor*) provides an integrated player-facing response functionality (bank of automated messages)
- Most solutions are designed for implementation in online environments, but some can be adapted to the landbased environment (for carded play, cashless wagering only)
- Most solutions undergo extensive configuration processes, to build and train their predictive models on operator-specific data (incl. customization of indicators and thresholds based on game type)
- Most solutions were developed by academics and experts in the responsible gambling field
- A number have been evaluated in peer-reviewed studies (in most cases, authors include members of the solution's development team)



# State of the Market: RFI Respondents

Sports-specific Features	Player Response Functionality	Adaptable*
<ul> <li>Offer "product-specific features" in determining level of risk; for sports betting:</li> <li>greater weighting on betting across many different types of sport or leagues</li> <li>analytical adjustments for seasonality and specific big match days</li> </ul>	<ul> <li>Places players into three levels of risk (low, medium, high); recommend operators take a tiered approach to response</li> <li>No apparent integrated player-facing response functionality</li> </ul>	Yes, piloted
<ul> <li>Predictive modelling is based on distinct behaviours across all game types</li> </ul>	<ul> <li>Defines a risk score for each player from 0-100; used in combination with thresholds on customized behaviours</li> <li>When threshold triggered, alarm is created to prompt manual assessment by operator</li> <li>No apparent integrated player-facing response functionality</li> </ul>	TBD
	Offer "product-specific features" in determining level of risk; for sports betting:  • greater weighting on betting across many different types of sport or leagues  • analytical adjustments for seasonality and specific big match days  • Predictive modelling is based on distinct behaviours across all game	Offer "product-specific features" in determining level of risk; for sports betting:  • greater weighting on betting across many different types of sport or leagues  • analytical adjustments for seasonality and specific big match days  • Predictive modelling is based on distinct behaviours across all game types  • Defines a risk score for each player from 0-100; used in combination with thresholds on customized behaviours  • When threshold triggered, alarm is created to prompt manual assessment by operator  • No apparent integrated player-facing



# State of the Market: RFI Respondents (cont.)

Brief Overview	Sports-specific Features	Player Response Functionality	Adaptable*	
idPair**				
<ul> <li>Data consolidation platform</li> <li>Creates one unique identifier across gaming platforms</li> <li>Allows monitoring of data across platforms</li> </ul>	Predictive modelling is based on distinct behaviours across all game types	No apparent integrated player- facing response functionality	No	
Player Stability eScore** (TransUnion)				
Provides risk rating of experiencing financial distress, based on non-behavioural data	Model based on affordability not on behavioural data	No apparent integrated player- facing response functionality	TBD	

\*to the land-based environment
\*\*alternative or complementary approaches to a conventional risk ID solution



# State of the Market: Additional Solutions

Brief Overview	Player Response Functionality	Adaptable*
Preventor Suite (Sustainable Interaction)		
<ul> <li>Cloud-based AI solution</li> <li>Prior to own-brand product, experience developing proprietary solutions for PlayScan, Green Gaming, Kindred</li> </ul>	<ul> <li>Ability to display messages, nudges (communication channels unknown)</li> <li>Notifies operator to prompt interaction</li> <li>No apparent integrated player-facing response functionality</li> </ul>	Yes
Mentor (Neccton)		
<ul> <li>Cloud-based Al solution</li> <li>Evidence-based approach, indicators &amp; responses</li> <li>Peer-reviewed evaluations &amp; ongoing research, using real-world play data</li> </ul>	<ul> <li>Inventory of automated personalized messages</li> <li>Can be posted via loyalty card app, email, other customer communications</li> <li>Certain triggers/thresholds can also be configured to trigger automated emails to staff for intervention</li> </ul>	Yes, implemented



# State of the Market: Key Implications

- While solutions do not market game-specific considerations, sports-specific indicators and thresholds can be accounted for in the configuration phase
- Mentor is the only solution offering integrated response functionality, other solutions simply prompt operators to respond
- Two solutions have been tested in land-based environments: *BetBuddy* (piloted) and *Mentor* (current implementations)



# Proposed Next Steps

- 1. Consult with MA operators to explore what the current status is of risk ID/response efforts, operational opportunities and barriers, feedback on possible regulation and willingness to contribute, etc.
- 2. Continue exploration of target environments (online sports, land-based casino/cashless wagering, possible online casino), and implications for continued efforts (e.g., flexibility, adaptability, multiple solutions, etc.)
- 3. Engage the MAGH's Recovery Board to seek advice on utility and specific elements of an effective response system.
- 4. Build on insight acquired to date with additional evidence-based recommendations on identifying risk in both the online sports (e.g., indicators, seasonality, response strategies, etc.) and land-based (e.g., data limitations) environments, **and/or**
- 5. Expand the scope of the AI study approved in the MGC's FY24 Research Agenda to more deeply focus on risk identification and response. This may include research related to key elements of an effective system such as variables associated with risk, as well as evidence and evaluation data related to methods and strategies to intervene with individuals exhibiting risky behaviors.





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#### **Cover Letter**

#### **Mindway Al**

#### **Introduction to Mindway AI**

Mindway AI (legal name "Mindway AI ApS"), is a Danish award-winning software company developing and providing innovative tech solutions for fully automatic detection, monitoring, and intervention support of atrisk and problem gambling behaviour. Based on neuroscience, artificial intelligence, and human expert assessment, Mindway AI, a university spin-off from Aarhus University in Denmark, works with gambling operators, platform providers, regulators, and governments to supply state-of-the-art early detection and intervention solutions for safer gambling.

This unique combination of neuroscience, artificial intelligence, and human expert assessment allows us to detect at-risk and problem gambling behaviour much earlier and much more individualized and effective than what has previously been possible. We currently provide two solutions, GameScanner and Gamalyze. The GameScanner works behind the scenes for operators and helps early identification of at-risk players. Gamalyze works as a self-assessment test, which gives individualized feedback to customers. Our software is currently monitoring more than 7.5 million active players monthly in 37 countries on 4 continents. Gamalyze is translated into 14 different languages.

Since we provide 2 responsible gambling solutions which both aid operators and regulators in maintaining a safer gambling environment for their players, we have decided to address how both solutions work by dividing the RFI into two, where the first part addresses GameScanner and the second part addresses Gamalyze.

#### Company profile

Company Name	Mindway AI ApS
Headquarters Location	Aarhus, Denmark
URL of Company Web Site	www.mindway.ai
Contact Name	Rasmus Kjaergaard
Contact Title	CEO
Contact Email Address	rasmus@mindway.ai
Contact Phone Number	+45 93 30 20 99
Number of Years of experience in this service offering	5
Primary Type of Service(s) Provided	RegTech solutions for detection of at-risk and problem gambling behaviour
Past client reference(s)	Separate reference list attached to this RFI
(A client of similar business need suggested but not required)	response.



# **Contacts**

Contacts	Title	E-mail
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Carl Ørnstrup Etzerodt	Business Development Manager	carl@mindway.ai

# **Supporting Documentation:**

1. Mindway Al\_Reference List

Mindway Al

DocuSigned by:

Ву:

Rasmus Gaurgaard
Name: Rasmus Kjaergaard

Function: CEO



# GameScanner

# **Questions/topics of interest**

**Functionality** – please share details on the most important functionality and capabilities of an analytics solution, in terms of:

## Identifying risk in the sports wagering context

- What are the key differences between how risk may be indicated in the online sports wagering context vs. other gaming contexts (e.g., retail/online casino, online poker, etc.)?
- What are the strongest individual and/or groups of risk indicators in the online sports wagering context?
- What is the strongest proxy for risk in the online sports wagering context?

GameScanner is a machine learning algorithm that assesses a player's risk score based on gambling behavioural data. The score indicates the risk of the gambler experiencing negative consequences due to their gambling, often referred to as gambling related harms.



The algorithm is trained by taking in expert inputs from a highly experienced panel of gambling addiction experts, researchers and psychologists who have decades of experience working with players experiencing gambling related harms and thus have a strong understanding of both the harms as well as the underlying neurological processes. Using the psychologists' expertise, we extract the behavioural patterns defining the problematic behaviour from a player's gambling data.

The expert panel has a profound understanding of the harms and pitfalls related to different verticals of gambling, including sports wagering and casino games. Thus, when observing a player's behaviour through their gambling data, the psychologist will observe what types of gambling the player does and view their

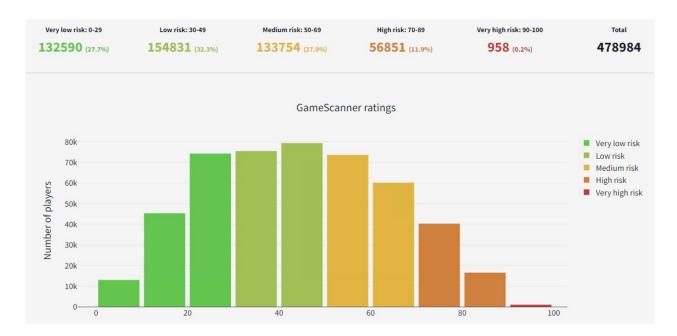


behaviour through this lens. Therefore, the GameScanner model has an inherent ability to detect risks across different branches of gambling.

In online sports wagering, a key difference is the focus on sports events and outcomes. This is different from casino games like poker, where the outcome sometimes can be controlled by skill rather than the performance of real-world events. In sports betting, the types of bets and betting patterns may vary significantly compared to other gaming contexts. For example, it is more common to see people wager on accumulators or points spreads, and in game betting in sports but not in other forms of gambling.

GameScanner Analytics also has functionality that enables operators to analyse the potential riskiness of different game types. We know from research that it can be quite tricky to assess one form of sports betting against another based on characteristics that can often have multiple variables. We therefore turn that question on its head and look at the product preferences of the players who have higher risk scores. This enables operators to make decisions around if they should limit marketing of particular games to higher risk players, for example.

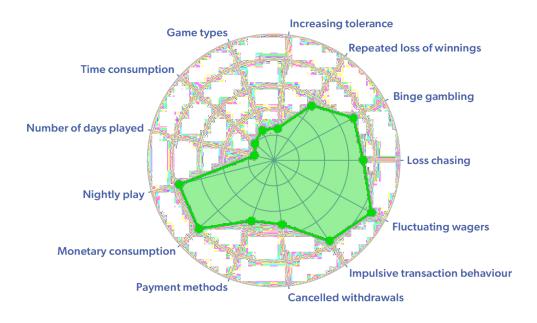
When considering an individual's gambling behaviour, the overall risk score is the most important indicator. This is allocated by the algorithm on a scale of 0-100 with 0 being very low risk that the player is experiencing gambling related harms and 100 being very high risk. Players are assessed on a case by case basis based on their individual gambling behaviours. The player database is then divided into 5 different categories based on their overall level of risk:





The overall risk score is an aggregate of the contextual analysis of gambling behavior observed in the data patterns across 13 current risk factors:

# Player profile



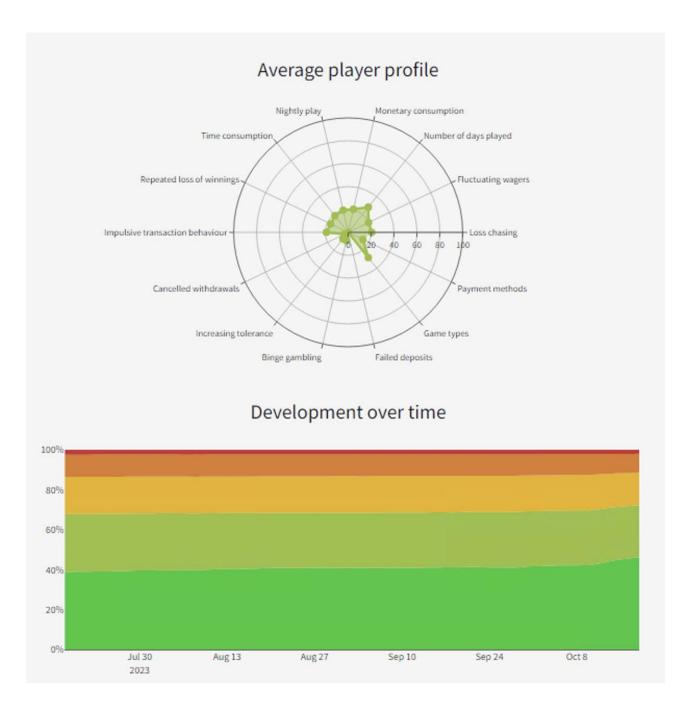
These risk factors are continuously reviewed and recalibrated by the expert team to ensure that the most up to date research is always taken into consideration. Underneath the 13 current risk factors GameScanner detects upon the region of 150 data points.

GameScanner was developed to detect early signs of problematic play, in order to enable the operators to steer customers back to a sustainable style of play before any serious gambling related harms are suffered, kind of like a lanekeeping assistant in a car.

Problem gambling is not uniform, it manifests in many different and unique ways, as the gambling behaviour is individual like all other sorts of individual human behaviour. This is why it is so significant that GameScanner looks at the individual and unique behaviour of every individual player in the customer-database. When operators are presented with the spiderweb illustrating the player's behaviour, they can simultaneously view how the player's behaviour can change over time. This is illustrated in the spiderweb video found <a href="here">here</a> at our website. On the back of this, Operators are then able to structure both automated messaging and manual interventions in the most severe cases in a way that uses the intelligence on the individual players' specified behaviour to ensure they are meaningful and relatable. This in turn makes such interventions more effective.

A quick view of the entire database can also be accessed via GameScanner as illustrated below:



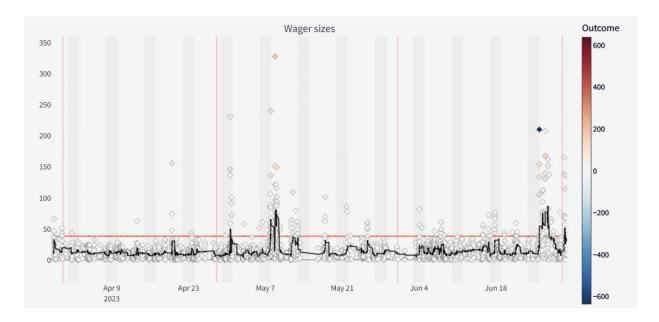


The goal is to maintain a more sustainable player base and to place controls around the accounts of those who cannot be returned to a sustainable style of play, pointing them towards pathways to help.

GameScanner takes into account around 150 different data points feeding into 13 risk factors. An example of this would be high frequency and high-volume betting which can lead to serious financial problems associated with problem gambling harms. In the same sense, live action can lead to uncontrolled in-game betting where the player can make impulsive or excessive wagers during a game, potentially quickly taking losses that are beyond the players' financial means.



When it comes to the strongest proxies for risk GameScanner takes account of the players' history of losses and spending patterns. Excessive losses relative to income coupled with a sudden increase in expenditure serve as a strong proxy for risk. Monitoring the frequency and volume of bets made by a player is one of the many indicators of potential gambling problems that GameScanner takes into consideration when assessing whether a players gambling pattern show. A potential gambling pattern in GameScanner can be presented as seen below:



The algorithm also takes into consideration the changes in gambling behaviors such as a shift from low risk to high-risk betting. Finally, players use of RG tools is also taken into consideration and can affect the risk score in either a positive or negative way depending on the nature of the engagement.

To summarize, researchers such as Sally Gainsbury and Jennifer Shatley agree that early intervention is paramount to the prevention of gambling related harms. GameScanner allows for this kind of early, individualized intervention at an earlier stage than what has previously been possible by monitoring the escalations in problematic behaviours through the risk factors, as explained. As such it is possible to apply interventions at the right time, ensuring that a minimum of the players is affected by serious gambling harms, even potentially before it is considered intervention, but just caring customer service messaging.

# Addressing identified risk (including case management)

- What are effective methods of addressing identified risk using an analytics solution?
- What functionality is needed to enable ongoing monitoring, follow-up, and escalating interventions (including personalized staff interventions) for the players exhibiting the highest risk behavior?

To address gambling harms and enable ongoing monitoring, GameScanner's risk score is used in combination with an action and alerting system, which monitors the players behaviour through the well-defined



behavioural triggers (the risk factors) and triggers setup in alignment with to the operator's business rules as a backbone of the operator's intervention strategy.

If the player's behaviour is matching or exceeds a trigger, an alarm is created which is sent for manual assessment. GameScanner layers a real time model for specific triggers on top of the long-term behavioural model to ensure that, in addition to financial, behavioral, and psychological risk factors, we are also deploying a back stop position that will catch excessive gambling and raise an alert in real time. Thus, ensuring the operator remains compliant with regulation and the player remains protected from all angles. An example of a back stop alarm trigger could be that the player lost an excessive amount of money within a very short time span.

GameScanner's spider chart and its risk factors (explained above), as well as the different in-depth plots, are used as an input to analyze and understand the problems that an individual player is facing when assessing an alarm and for choosing the best course of action, including formulation when contacting the player.

In addition to detection through risk identification and alerting, GameScanner provides an action list for RG staff to prioritize and optimize the practical operational work of RG case management. The individual RG employee can take relevant actions, incl. adding additional ongoing monitoring in different ways for future review and new actions to be taken.

The system also offers a detailed set of advanced visualizations and key statistics, which gives a unique opportunity to analyze and the player's problematic gambling behaviour.

This functionality gives operators the flexibility to automate interactions where applicable but also to intervene manually when required. If an alarm is sent for manual assessment, it will appear in the queue and can be assigned to a particular RG staff member. The RG staff member can then review the case accessing all of the information about the players' behaviour and why an alarm has been triggered. GameScanner starts off with top level stats, then the spider chart overview, finally drilling right down into the session data plots. This explainable and understandable data enables the RG staff member to make quick informed decisions about how to best approach the specific situation or conversation. Once the action has been taken, all steps are recorded, and any additional player controls can be added to the account where necessary. The account can be set to review and then marked as handled. At this point it is removed from the queue but can always be accessed again for recording or evidencing purposes.

#### Algorithm/model details

- Please outline/describe the important considerations in terms of a solution's algorithm/predictive model (e.g., model type, how it is built/trained, indicators used, proxy/outcome variable(s), transparency, customizability, etc.)

The GameScanner algorithm is trained using human psychologists' expert assessments of players' gambling data. These expert assessments are based on individual player reports that are manually reviewed by at least two and occasionally more experts with clinical experience related to treatment of gambling



disorder/problem gambling. The ratings are made in Mindway Al's Rating tool, which gives the expert access to advanced visualizations and key statistics about individual players. The information presented includes time and monetary consumption, transactions made by the player, game types used, wager behaviors and much more. The experts are always shown a three-month gambling period, allowing for assessment of the current state of the player as well as more long-term patterns.

We use supervised learning to train the model by applying the labels that are generated by the expert psychologists. Our risk model is a regression model, while the risk factors are multi-classification models. Currently the applied framework is XGBoost.

Another of the philosophies in developing GameScanner has been to develop it as an explainable AI solution. We believe that everyone using GameScanner should be able to understand and interpret the outcome of the risk scoring. This is done by delivering the set of explanatory markers, the Risk Factors, that is an integral part of GameScanner's risk score. Together with the tech solution we also provide in-depth documentation of each Risk Factor incl. explanation, how to interpret, and relevant associated research behind risk factor. So, GameScanner is in no way just a black box as otherwise often seen in the market.

With GameScanner we offer the opportunity to train a new model using the Operator's own player data, thus sending the operator's data through the rating tool to be rated by the expert assessments. This is a strong offering that enables the detection of any quirks that might be prevalent in a specific operator's player data. It is particularly useful for operators working with player groups who have cultural or generational differences in gambling behavior or those in niche gambling verticals.

The 'pre-trained' GameScanner algorithm is our default algorithm, which has been exposed to large volumes of different gambling data, in various verticals, game types, and from higher number of jurisdictions. It is also expert-trained to replicate the decision making of leading experts in the field of problem gambling, but as then combined from a number of different deployment projects. We would always advise customers to go live with the pretrained model first and then to do an expert tuning on their data if required at a later point in time. This way we do the training from a position of total understanding of their data.

The approach Mindway AI has invented using human psychologist experts to train the algorithm is a US patent pending.

#### **Functioning across platforms**

- Is it feasible for one solution to monitor, identify and address risk for individuals with player accounts across multiple sports wagering platforms? Is there one technological/software solution that is able to work across multiple sports wagering platforms? What are the key challenges/considerations (e.g., differences in player profiles, inconsistent data, access to data, implications for intervening, etc.)

GameScanner offers the opportunity to collect a player's data across platforms and different types of play, given that it's possible to collect platform identifiers under a single player identifier.



GameScanner is trained on players that play just a single type of gambling, but also players that play multiple types of gambling. As such it has the capability of detecting harmful behavioural patterns despite some of the behaviours being masked by the multi-faceted gambling behaviour that can come from cross platform gambling.

It has the capability to track play across multiple brands under the umbrella of one single operator and this approach could, in theory, be extended across multiple operators if we were able to set up a shared unique identifier and the appetite to do so was there. Even when just considered for one operator, by its complex nature, behaviour tracking offers a much more complete picture than any other form of detection and the early identification means that gambling related harm is prevented. Early-stage conversations on market wide setups for GameScanner have already taken place.

#### **Operational considerations**

#### Leveraging PMS/BIS vs. a purpose-built solution

- What are the key advantages and disadvantages of utilizing a player management or business intelligence system's integrated RG functionality vs. implementing a separate solution purpose-built for identifying and responding to risk?

The detection of harmful gambling behaviours is an extraordinarily important task to take on, as the implications of applying non-purpose-built solutions can have quite grave consequences for very real people. There are a number of different considerations that must be factored in when developing such detection systems. Understanding the best proxy for the algorithm is fundamental. It takes into account things such as the science behind problem gambling, the regulatory picture, business concerns / understanding the day-to-day operations of a gambling operation and the technological knowhow. Mindway AI has built a team that covers all of these areas of expertise and more.

Furthermore, the integrity of the approach is important. Operator in-house built systems could be viewed as delivering skewed results. Working with impartial third-party suppliers who have undergone rigorous validation negates this possibility.

GameScanner has gone through thorough testing and validation, not least by being used as the leading tool for detection and monitoring of more than 7.5 million active players each month in 37 countries worldwide. Doing this it has and continues to provide safe and thorough detection that enables the protection of gamblers from harm before they experience severe financial and personal consequences.

GameScanner has also been externally evaluated by GLI who were invited in to look at the effectiveness of the model. GLI found that in at 87% of subjects manually assessed as potential problem gamblers were also classified as such by GameScanner.



In addition to the much more individualized risk detection, the GameScanner system offers a platform built around alarms, triggers, and business rules that allows for acts of interventions intended to protect the players. While it's important to detect the correct at-risk players, it is simultaneously important to make the right interventions at the right time. To do this it's necessary to have a quite in-depth view into the player's history of gambling as well as a good intervention toolbox. For early interventions one important tool is to make the right written communication to the player. Therefore, GameScanner offers tailored automated messaging on a more individual and not generic basis based on the harm profile that the player's data shows.

For the most severe cases GameScanner offers in-depth analysis to support personalized intervention carecalls by the operator's RG staff. On this note partnerships will likely be formed for us to be able to offer even better handling of messaging and care-calls in the future.

#### Implementation considerations

- Please outline/describe the key technical considerations for selecting an analytics solution (e.g., ease and speed of implementation, customizability, hardware/software requirements, data requirements for building/training model, etc.)
- Please outline/describe any other important considerations for selecting an analytics solution (e.g., cost, evidence basis, level of adoption, HR requirements, etc.)

GameScanner is built to be integrated and to be easy to implement. GameScanner is offered to operators either on-prem in the operator's own IT environment or as a SaaS (Software as a Service) solution.

When provided as an on-prem solution GameScanner is served as packaged Docker images that are easily deployable within the operators' own IT infrastructure, no matter if this is cloud-based or more traditional. Currently most of our operator clients prefer the on-prem version, as then the operator doesn't have to share their customer database outside of their IT infrastructure.

When GameScanner is provided as a SaaS solution data is transferred back and forth through APIs (Application and programming interfaces).

Mindway AI has extensive experience deploying GameScanner in any of the big cloud environments (AWS, GCP (Google Cloud Platform), MS Azure, ...) and experience with the popular orchestration tools / managed services (e.g., Docker swarm, Kubernetes, AWS EKS (Elastic Kubernetes Service), ...).

Having the experience, Mindway AI also has extensive documentation and provides the necessary support to Operators to succeed with the deployment option of their choosing.



#### **Security Considerations**

- Please outline how the access to the system is managed (E.g., Can the solution integrate with SSO, support MFA, etc.)
- How is data protected while in transit? While at rest? (E.g., TLS 1.2 or greater, AES-256, etc.)
- Is MGC data logically and/or physically segregated from other client data if the solution is cloud-based?
- Does the solution generate audit logs?

For security considerations we make distinctions based on the method of GameScanner deployment – Onprem or SaaS.

#### On-prem:

If GameScanner is deployed on-prem into the operators own IT environment, most security concerns lie with the operators themselves. Data stays inside the same cloud environment and has no transfer risks. GameScanner generates application logs but does not print any types of PII (Personally Identifiable Information) data.

#### SaaS:

Access to GameScanner can be easily managed by cloud-based authentication/authorization tools. It's easy to integrate Single Sign-On (SSO). For example, GameScanner can be integrated with AWS Cognito which is an authentication and authorization tool which helps you implement customer identity and access management (CIAM) into web and mobile applications. Here you can manage users either using Cognito directory or external identities like Microsoft AD and setup SSO. Cognito also supports MFA (Multi Factor Authentication).

Data is fully protected when in our database since our storage is completely encrypted. Data in transit for most AWS services can be encrypted using AWS KMS. We are using https/TLS for communications from the outside world to AWS, meaning we are using SSL certificates to enable an encrypted connection.

Operator data is physically segregated from other operator companies' data, meaning each company will have their own assigned database.

GameScanner generates application logs but does not print any types of PII (Personally Identifiable Information) data. GameScanner does not currently generate audit logs.

#### Policies/processes to support implementation

- Please outline/describe the rationale and key elements for an evaluation framework, to ensure an analytics solution can be assessed for effectiveness and continually improved.
- Please outline/describe any additional policies/processes that should be required to adequately support implementation of an analytics solution (e.g., training, data management and sharing, case management and staff intervention protocols, etc.)



At Mindway AI we work with clear structural designs around the key elements of our intervention / risk evaluation framework.

E.g., the alerting functionality has a well-defined structure and can continuously be developed upon, also including adding arbitrarily complex triggers, while maintaining an overall simple architectural infrastructure.

The precision and efficiency of the GameScanner system and its models and algorithms are evaluated continuously in collaboration with the operators who use GameScanner. A key part of an agreement between us and our clients is ongoing support and maintenance, which includes quarterly upgrades and hot fixes as well as ongoing health checks and recalibrations of the models.

Further, the risk scores in the GameScanner models are reviewed by the expert panels to ensure that the factors are to the point with regards to operationality and up to date on the latest science and development. Another example that we, at Mindway AI, follow the development and latest research is our initiative to participate in the European project about standardizing of markers of harm led by the EU standardization body CEN. Mindway AI is part of the Danish vote in this project, and currently the only leading RG solution provider participating in this project.

For our clients to be able to use the GameScanner functionality properly, Mindway AI provides extensive training sessions along with detailed documentation. It is recommended that any RG staff member who's taking actions based on the GameScanner output goes through proper training.

In addition, Mindway AI offers recommendations around the escalations of intervention approaches as well as structure to the case evaluation approach using the GameScanner functionality in full. However, Mindway AI also offers the flexibility of integrating into the structure of existing RG detection systems – e.g., by using the GameScanner risk score and risk factors in combination with the operator's in-house risk assessment tool as a hybrid setup. An example of this is how GameScanner is an integral part of Entain's ARC RG strategy (see reference list). In this case Mindway AI adapts the training to take into consideration what's different when using GameScanner in combination with other tools.

Finally, Mindway AI offers support and maintenance for any issues or questions that might arise when using GameScanner.

# **Recommended product or solution**

Mindway AI recommend GameScanner for an AI-based more individual and earlier detection of at-risk and problem gambling behaviour.

Mindway AI is solely focused on Responsible Gambling, without other backgrounds than RG (not marketing solutions, not integrated to gambling platform providers etc.) and have a 100% intent on bringing solutions to the gambling space that is fixated on Responsible Gambling as we understand that without ethics and social responsibility the industry is not going be sustainable moving forward.



#### **Functionality**

We are flexible and take an open approach to integration with operator platforms. This has been a key factor in Mindway Al's success. The willingness to collaborate and adapt to various gambling verticals has resonated with operators and has resulted in new business opportunities as well as a wider and far more flexible solution and approach.

When GameScanner has been fully integrated with an operator's internal workflow it will run autonomously in the background alerting the Responsible Gambling teams of any at-risk or problematic gambling behaviour.

Mindway AI has seen in substantial growth in a 3-year period. In 2021, we had software running in 3 countries and 125k Active Players detected monthly by GameScanner. By 2023 this now stands at more than 7.5 million Active Players detected monthly by GameScanner and now software running in 37 countries, in 4 continents and counting.

Our algorithms can be trained on the operator's own player data, resulting in a customised solution that reflects nuances such as regulatory requirements, cultural differences, product type and customer profiles.

#### Cost

#### Start Up cost:

GameScanner is priced on the integration cost that delivers the GameScanner software incl. algorithms Analytics, API's and the operational action view, the Responsible Gaming tool to be used to monitor across the database 24/7. This is integrated into the operators IT environment. This startup cost also covers inhouse training with the operator to train their Responsible Gambling teams accordingly through a remote workshop to make sure they are ready to understand a new methodology in tracking customer behaviours. This cost is a one-off payment.

#### **Software Licensing cost:**

Once deployment is completed, we move to a software license model based on the volume of players we are tracking. The model incorporates economies of scale. Therefore, specific pricing is agreed in 1:1 conversations in a later stage in this RFI-process as needed, or in 1:1 conversations with the specific clients (operators, treatment service providers, regulator entities etc.).

#### Implementation considerations

GameScanner is a solution that was designed to help gambling operators and the industry as a whole to address the issue of problem gambling. This is done by using our approach of monitoring customer behaviours across the entire customer database, real-time tracking, prioritizing data privacy, regulatory compliance, integration API, and the user experience.



Mindway AI have recently attracted the interest of various regulatory authorities in both Europe and the United States. An interest expressed in potentially positioning GameScanner as a specialized solution within the market or as a market-wide solution for various purposes. Additionally, there is an ongoing discussion regarding potential amendments to forthcoming legislation, which would require operators to collaborate with non-biased third-party experts or vendors backed by expert evaluations.

It feels like from our perspective there is a global shift with the integration of AI to supplement Responsible Gambling efforts in more regulated markets, especially in the field of customer tracking where it feels that customer tracking solutions, and not least higher standards of the detection done, soon become embedded in various Responsible Gambling frameworks or regulation.



# **Gamalyze**

**Functionality** – please share details on the most important functionality and capabilities of an analytics solution, in terms of:

#### Identifying risk in the sports wagering context

- What are the key differences between how risk may be indicated in the online sports wagering context vs. other gaming contexts (e.g., retail/online casino, online poker, etc.)?
- What are the strongest individual and/or groups of risk indicators in the online sports wagering context?
- What is the strongest proxy for risk in the online sports wagering context?

  Since this section focusses on Gamalyze as a solution, this section will not focus on the final two questions.

Gamalyze is a unique and gamified approach to self-assessment, designed to address the shortcomings of traditional self-help questionnaires used in the gambling industry. These traditional self-test questionnaires often rely on subjective responses, leaving room for dishonesty or misrepresentation by individuals. In comparison with traditional self-test questionnaires outcome have shown that up to 26% of questions are misinterpreted/misunderstood on average in questionnaires. Research tells us that 88% of individuals classified as potential problem gamblers were not classified as problem gamblers in the interviews in a comparative study between PGSI and clinical assessment. Further, self-test questionnaires are often considered unengaging and not very actionable. All in all, challenges that potentially make self-test questionnaires' output biased.

Gamalyze, created by Mindway AI, aims to provide an objective, unbiased, engaging, and actionable self-test based on the Iowa Gambling task (IGT), a psychological assessment that measures risk-taking tendencies, impulsivity, and the ability to prioritize long-term rewards over short-term gains.

Gamalyze is thought to measure an individual's approach to risk-taking, impulsivity, and ability to delay short-term gratification to achieve long-term rewards.

Gamalyze engages participants in a virtual card game scenario, presenting them with four pre-shuffled decks of cards on a computer screen. Each deck contains 80 cards that either reward or penalize the player with fake money. The objective is to accumulate as much money as possible, and the games take 2-3 minutes to complete. During the gameplay the player is presented to different relevant comments and advise:

# mindway Al



The behavioural assessment performed by Gamalyze offers valuable insights applicable to various types of gambling, including sports wagering. It breaks down the risk decisions made by individuals during gameplay, providing a comprehensive risk profile based on their behaviour shown during the game.

When the player has played through the deck of cards, the first thing that happens is that the player is presented with the overall risk calculated from the self-test card game just completed. Before the risk is calculated the player is also asked about the player's own assessment of the risk level. The ability to self-assess, or the lack of it, is also used in calculating the risk score and the "Decision profile".



Next step in the reporting of the self-test to the player is a "Decision profile", which offers insights into the challenges regarding their gambling behaviour and what pitfalls they need to be aware of:





The final step in the reporting of the self-test to the player is a report being issued to the player.

The behavioural assessment in Gamalyze is not designed specifically with one type of gambling in mind and offers insights that are valuable for most types of gambling. Gamalyze breaks down the risk decisions taken by that person whilst they play and delivers a risk profile based on that players' behaviour whilst they play.

Furthermore, Gamalyze works both in the land-based, retail, and online gambling space. This is the case, since Gamalyze is easily implemented at an operator or a regulator website, where the patron can try the service. In the retail space, operators can also easily set up places where their patrons can try the game, for instance by trying it on an iPad or on the player's own device via a QR-code. Both land-based, retail and online and retail Gamalyze has various use-cases for customer onboarding, awareness, as a safer gambling tool, or part of the operator's intervention strategy.

Of other use-cases to mention is integration to the website responsibleplay.org powered by NCPG and Mindway AI, supported by NFL via NFL Foundation (solution to launch asap after partnership was announced on Oct, 11<sup>th</sup> as seen <a href="here">here</a>). No. 1 priority self-test at the National Dutch Helpline, Loket Kansspel, website (<a href="https://www.loketkansspel.nl/test-jezelf-en.html">https://www.loketkansspel.nl/test-jezelf-en.html</a>), and actually side-by-side with questionnaire based self-tests based on SOGS and PGSI.

Finally, one of the significant advantages of Gamalyze is its adaptability to also be used in treatment environments. Tests of this are already ongoing, with the idea to use Gamalyze as a conversation tool at start, midway, and end of treatment process.

## Addressing identified risk (including case management)

- What are effective methods of addressing identified risk using an analytics solution?
- What functionality is needed to enable ongoing monitoring, follow-up, and escalating interventions (including personalized staff interventions) for the players exhibiting the highest risk behavior?



Gamalyze is a self-test to players, so addressing the findings is primarily up to the players themselves. Gamalyze draws on insights from neuroimaging and analyses each player's decisions while they play. From this a report is generated with actionable feedback on the player's strategy and sensitivity to rewards and losses, as well as specific advice to the individual player (see screen dumps above).

It is possible for an operator to collect the output data from Gamalyze and pay increased attention to players whose test shows signs of problematic gambling behaviour. This is up to the operator to decide if they want to implement this.

#### Algorithm/model details"

- Please outline/describe the important considerations in terms of a solution's algorithm/predictive model (e.g., model type, how it is built/trained, indicators used, proxy/outcome variable(s), transparency, customizability, etc.)

As previously mentioned, Gamalyze is based on the Iowa Gambling task (IGT) and present the Outcome-Representation Learning model (ORL), a novel reinforcement learning model which explicitly accounts for the effects of expected value, gain-loss frequency, choice perseveration, and reversal-learning with only 5 free parameters.

There is a substantial amount of literature available regarding the IGT. It was initially introduced in the article "Insensitivity to future consequences following damage to human prefrontal cortex" by Bechara, A., Damasio, A. R., Damasio, H., Anderson, S. W., and made popular with the book "Descartes' Error: Emotion, Reason and the Human Brain" by Damasio, António R. It has been widely studied and utilized throughout the years and is therefore also widely accepted as a precise and efficient way of identifying at-risk players.

#### **Functioning across platforms**

- Is it feasible for one solution to monitor, identify and address risk for individuals with player accounts across multiple sports wagering platforms? Is there one technological/software solution that is able to work across multiple sports wagering platforms? What are the key challenges/considerations (e.g., differences in player profiles, inconsistent data, access to data, implications for intervening, etc.)

The fact that Gamalyze is provided as a SaaS hosted on AWS and integrated at a wide array of different websites and platforms illustrates how great it functions on multiple platforms at once. Since it is a substitute for self-assessment tests it is not monitoring players like GameScanner for instance does.

The Mindway AI Gamalyze solution operates seamlessly across various platforms, catering to the diverse needs of users around the world. This innovative tool is readily accessible on numerous gambling operator, association, and helpline websites, including the Mindway Gamalyze page, where individuals can experience its benefits at no cost: <a href="https://mindway.ai/gamalyze/">https://mindway.ai/gamalyze/</a>.



We have experienced considerable adoption of this tool in the awareness, helpline, and treatment space, as mentioned above with the current references for Gamalyze of NCPG, Loket Kansspel, pilot projects with treatment clinics and also the German Sports Betting Association (DSWV) all of which are currently distributing Gamalyze to any people that need it. We believe that Gamalyze would be a great solution to help supplement the State of Massachusetts Responsible Gambling Helpline's efforts in treating problem gambling addiction. We have already agreed to deploy Gamalyze as a nationwide solution throughout the US through our work with the National Council on Problem Gambling, which strongly illustrates how easily Gamalyze can work as a statewide solution.

# **Operational considerations**

#### Leveraging PMS/BIS vs. a purpose-built solution

- What are the key advantages and disadvantages of utilizing a player management or business intelligence system's integrated RG functionality vs. implementing a separate solution purpose-built for identifying and responding to risk?

This consideration doesn't really apply to Gamalyze as a self-test tool. So far, all Gamalyze deployments have been made for players to self-test anonymously upon our clients' choice. In use-cases where Gamalyze is integrated on an operator's website "behind" the customer login for the customer-ID to relate to the self-test result, then the self-test results could be a part of the detection, monitoring, and intervention scheme with the operator – incl. in GameScanner.

By doing so, operators and regulators make sure that patrons' responsible gambling pattern is in the forefront of their business, and they make sure that gambling harm is minimized.

Since Gamalyze is purpose-built, the solution offers insights that's difficult to obtain, unless you apply a very similar RG solution. Currently, Gamalyze is the most developed and utilized neuroscience-based self-assessment test, which shows the pedigree a purpose-built solution holds.

#### Implementation considerations

- Please outline/describe the key technical considerations for selecting an analytics solution (e.g., ease and speed of implementation, customizability, hardware/software requirements, data requirements for building/training model, etc.)
- Please outline/describe any other important considerations for selecting an analytics solution (e.g., cost, evidence basis, level of adoption, HR requirements, etc.)

Gamalyze is hosted by Mindway AI, currently on AWS, and provided as a link that the operator hosts either by redirecting or via an inline frame (iframe). Therefore, the implementation is very easy and can be done quickly. Data collection from the test is done on Mindway AI dedicated servers in AWS and made available to operators through APIs.



#### **Security Considerations**

- Please outline how the access to the system is managed (E.g., Can the solution integrate with SSO, support MFA, etc.)
- How is data protected while in transit? While at rest? (E.g., TLS 1.2 or greater, AES-256, etc.)
- Is MGC data logically and/or physically segregated from other client data if the solution is cloud-based?
- Does the solution generate audit logs?

Gamalyze communication is based on https/SSL encryption. Data in our database storage is encrypted. Regarding logging, the application logs the standard relevant information, however there is no PII in the logs.

Gamalyze solution is hosted on AWS cloud. Gamalyze can be integrated with SSO (Single sign-on). One way to integrate SSO to Gamalyze solution is with AWS authentication and authorization tool Cognito in which you can add user sign-in and signup features. There is also an option to add MFA while signing in. Users can sign in through a user pool or federated through a third-party identity provider like Active directory.

Data at rest is residing in the database and is encrypted (AES-256 encryption algorithm). We have https communications from internet to AWS for data in motion.

Gamalyze does not contain client data beyond fully anonymized player identifiers, linking the actions of the game. Data extracted from players accessing Gamalyze through a customer's portal is logically separated from data extracted from other client solutions in a common database.

The solution does not generate audit logs, but all user interactions are logged. No PII (Personally identifiable information) data is kept in Gamalyze.

#### Policies/processes to support implementation

- Please outline/describe the rationale and key elements for an evaluation framework, to ensure an analytics solution can be assessed for effectiveness and continually improved.
- Please outline/describe any additional policies/processes that should be required to adequately support implementation of an analytics solution (e.g., training, data management and sharing, case management and staff intervention protocols, etc.)

If Gamalyze is integrated as an anonymous self-test on websites and merely used for self-insights for the player (as is most often the case), then no additional training is required, since it is only the player that is presented with the result in an easy-to-understand fashion.

If the operator wants to integrate Gamalyze into their gambling platform for self-test as part of onboarding etc. training in the use and interpretation of the output is provided to gambling operators.



#### Recommended product or solution

#### **Functionality**

Mindway AI recommend Gamalyze for self-tests and self-assessment of the gambling behaviour.

Gamalyze is based on neuroscience and is an innovative way of reinventing self-tests as a card game, thus recommended for self-tests on all types of gambling websites from operators, regulators, and treatment, state-wide or per operator, treatment provider etc.

The idea was driven by the vision of developing a more engaging, actionable, and less biased self-test.

#### Costs

The Gamalyze subscription license follows three different Saas-like licensing plans with differentiating levels of support and additional services. The very competitive pricing varies between the levels.

An additional one-off deployment fee applies with Gamalyze. Upon signing the agreement our client (operators, treatment service providers, regulator entities etc.) will then choose the preferred software license subscription plan. Software licenses are pre-invoiced quarterly.

Specific prices to be provided and agreed in 1:1 conversations in a later stage in this RFI-process if needed, or in 1:1 conversations with the specific client (operators, treatment service providers, regulator entities etc.).

#### Implementation considerations

Mindway AI offers an easy integration by hosting Gamalyze from our Mindway-games URL, from where the specific client (operators, treatment service providers, regulator entities etc.) can choose to embed into their own site using an iframe or by redirecting.

The main consideration when implementing is how Gamalyze should be placed on the client's website, as Gamalyze preferably should be located alongside other Safer gambling tools, maybe in a Safer Gambling "environment". In addition, it should be noted that it's a tool built to provide knowledge for their players around their gambling challenges and should only be utilized as such.



# COMMONWEALTH OF MASSACHUSETTS

# **M**ASSACHUSETTS **G**AMING COMMISSION

# Request for Information (RFI) for

# **Gambling Behavior Risk Identification and Response Technology**

# 1. Company Profile

Company Name	Playtech
Headquarters Location	MidCity Place, 71 High Holborn, London WC1V 6EA
URL of Company Web Site	www.playtech.com
Contact Name	Richard Bayliss
Contact Title	Director of Safer Gambling and Compliance Strategy
Contact Email Address	richard.bayliss@playtech.com
Contact Phone Number	+44 (0) 7970 057 596
Number of Years of experience in this service offering	13
Primary Type of Service(s) Provided	Provider of products and services to the gambling industry – these include platform services, retail devices, gaming content, sportsbetting, and compliance and responsible gambling services and solutions
Past client reference(s)	Specifically for the BetBuddy solution:
(A client of similar business need suggested but not required)	Ontario Lottery and Gaming Corporation, Canada
	Holland Casino, Netherlands

#### **Questions/topics of interest**

- **i. Functionality** please share details on the most important functionality and capabilities of an analytics solution, in terms of:
  - a. Identifying risk in the sports wagering context
    - What are the key differences between how risk may be indicated in the online sports wagering context vs. other gaming contexts (e.g., retail/online casino, online poker, etc.)?
    - What are the strongest individual and/or groups of risk indicators in the online sports wagering context?
    - What is the strongest proxy for risk in the online sports wagering context?
- In our experience, considering the entirety of a player's gambling activity is the most important first step
  for considering their level of risk. This includes looking at their account depositing behavior (frequency of
  deposits, number of deposits, volatility of deposit amounts, number of payment methods, declined
  deposits), time spent gambling (time per day, time of day, and frequency per week/month), betting
  behavior (number of bets, bet amount volatility, variety of game play) and use of responsible gambling
  tools.
- 2. A secondary stage is then to consider product specific features. For instance, for bingo players, there is often higher risk weighting around time-use risks, multiple session play, and engaging in new verticals. Sports-specific risk factors include particular categories of in-play betting, micro-event betting, and early cash-outs, as well as greater weighting on betting across many different types of sport or leagues. In addition, for sports models, it is worthwhile to make analytical adjustments for seasonality and specific big match days.
- 3. Despite the utility of intervening at the product and place level we believe a holistic view of the players is the most important element of a risk analytics solution.
- 4. There are a variety of proxies for risk that can be considered for all gambling activities. Playtech build risk identification models based on the best harm proxies available to each gambling operator. In our experience, we find that the majority of operators have good harm proxies based on operator exclusion, player self-exclusion, declined deposits, and spike play (where spike play is a level of play that exceeds a defined threshold, e.g., spend greater than X in a period of Y minutes).
- 5. When developing a risk identification model for an operator we review the data available and make recommendations for the model design process. The gold standard approach would also involve surveying players to collect self-report risk data and using this to supplement the operator held data. However, it is possible to build strong, reliable models without self-report data, and it should be noted that there can be limitations and reliability issues with how self-report is collected, especially regarding tracking changes in risk over time, subgroups of at-risk players being unwilling to respond honestly or in full to problem gambling questions (even if anonymized) and having external validation of self-assessed scores.
- 6. A key element of any risk identification system is being able to understand and explain the drivers of each individual player's risk. Blackbox solutions that are unable to explain their decision making are far less useful during the interaction and intervention phase. Research has shown that personalized messages (see Playtech's industry research briefing 'Customer interactions: Real-time in-play messaging for responsible

gambling' as an example) that are tailored to the behaviors of an individual are far more likely to lead to a behavior change than generic messages that are not. Personalized messages enable an operator to give feedback and guidance in a way that the enable a player to recognize and understand their own behaviors, e.g., recommending/suggesting a player sets a deposit limit because they have gambled \$100 more this month than the previous month cannot be ignored as easily as a message which just recommends setting a deposit limit.

- b. Addressing identified risk (including case management)
  - What are effective methods of addressing identified risk using an analytics solution?
  - What functionality is needed to enable ongoing monitoring, follow-up, and escalating interventions (including personalized staff interventions) for the players exhibiting the highest risk behavior?
- 7. BetBuddy is an Al-powered solution designed to promote responsible gambling at online gambling operators. It uses behavioral monitoring and risk modeling to detect problematic behaviors at an early stage. Its risk assessment models are constantly optimized, based on research, to effectively minimize harm. BetBuddy was first developed by a company ('Bet Buddy Limited') founded in 2010 by a team of researchers, data scientists, and engineers focused solely on developing RG solutions. The company was acquired by Playtech in 2017. Playtech continued, and continues, to develop BetBuddy, now part of "Playtech Protect", which represent Playtech's commitment to responsible gambling and encompasses our product strategy, implementation expertise, and ongoing research to provide the most effective player protection tools powered by the latest behavioral science and Al technology.
- 8. In our view a tiered approach to addressing risk should be taken. Our BetBuddy solution adopts three categories of risk level low risk, medium risk and high risk. Operators can apply different approaches at each of these risk levels.
- 9. No/low risk players are not exhibiting any material signs of risk and are managing their own play. Players in this category should have autonomy for setting their RG tool parameters. Interactions should focus on encouraging the adoption of RG tools with appropriate limits for the individual and educational/awareness messages relevant to each individual's playing behavior.
- 10. Medium risk players will have exhibited signs of risky play and therefore interactions should include suggestions and recommendations on approaches or behaviors that the player should adopt to reduce the risky behaviors they have exhibited. It can also include operators recommending limits are set to a particular value, although at this stage it might not be necessary to enforce limits.
- 11. High risk players are either exhibiting problematic behaviors or appear to be at a high risk of developing them. It is possible that these players will have seen interactions based on a lower risk score in the past, and these interactions have not been effective. Therefore, at the highest risk level, operators may need to consider enforcing limits and reducing a player's autonomy in order to protect them. However, imposing limits on players can cause complaints or for a player to close their account or cease gambling with the operator that has imposed limits. This means that regulators may consider setting criteria for operators to apply in order to ensure that there is a more consistent approach across all licensees in a regulated market.

#### Interaction methods

- 12. Operators should use a wide range of methods to interact and intervene with their players, whilst recognizing that different methods have their own advantages and disadvantages, some of which will also be affected by the communication preferences of an individual player.
- 13. Email, SMS, WhatsApp etc. messages can be quick and easy to send, however, we know that these channels are easy to ignore, it might not always be possible to check if a player has actively engaged with the message, and these messages can be lost in the weight of other messages sent by operators about betting events and bonus offers. These messages can also be lost within the volume of brand promotional and advertising messages that players receive. As an aside, operators should consider how the volume of messages they send their players may lead to them disengaging from all operator messages, meaning that critical responsible gambling messages may be ignored, which in turn makes it more likely that an operator will have to impose restrictions on the player which may lead to the player ceasing to play with that operator. More generally, at least in early interactions for low or medium risk players, having a similar "tone of voice" and "look & feel" between responsible gambling content and marketing content can increase authenticity and help increase player engagement, rather than tuning out protective interactions.
- 14. Equally important is the fact that these messages may only be read by the player some time after they have ended their gambling session. This means that the message may not resonate as much with the player as they have left the 'hot state' they were in whilst gambling or the most optimal time to generate reflection has passed.
- 15. We therefore think that real-time and on-site messages are the optimal way to effectively engage with players on responsible gambling. This approach can optimize the timing of a message to be most effective. For example:
  - Messages when a player logs in to their account these could be focused on encouraging a player
    to set a budget for their upcoming gambling session, or providing feedback on their previous
    session, e.g., win/loss and/or time spent.
  - Messages when a player deposits money this is a good opportunity to encourage the setting of a
    deposit limit or provide personalized feedback on the amount deposited in the last
    week/month/year in order to prompt reflection on whether that is more or less than the player
    thought, or if they are happy to continue at that level of spend.
  - Messages in-session provide personalized feedback on session win/loss, time spent or a 'reality check' to notify the player when they have reached a certain session time, e.g., every 30/60 minutes.
  - Message at end of session these can provide feedback on the session outcome and invite a player to consider if they were happy with that or if they want to set limits for future sessions.
- 16. Depending on the platform, messages can be delivered in more or less intrusive ways. At a low risk level, a message might be sent so that it only appears on screen for a short period of time and requires no action by the player either to remove the message or engage with the content.
- 17. Alternatively, a message can be delivered in a format that ensures it is on screen for a set amount of time, or so the player either must, or is encouraged to engage with it. Additionally, the message can contain links or calls to action that the player can or must engage with in order to continue playing, and the player responses to these messages can be tracked to evaluate their effectiveness.

- 18. Operators are also able to utilize the chat function on their site. This could be done both reactively, as a result of a customer contact, or proactively, by engaging with the player whilst they are on site. These interactions can mirror the content set out in paragraph 15 above.
- 19. Chatbots developed using artificial intelligence show signs of promise and offer a way for operators to provide a responsive interaction method that can learn and adapt based on the responses of an individual. Research has shown that some people are more open and honest with chatbots because they feel that they are less likely to be judged than they would be if they had the same conversation with a real customer service agent. Chatbots also have the advantage of being available 24/7, 365 days a year and therefore enable on demand support, and a greater volume of interactions than customer service agents alone. However, chatbots need to be carefully designed, trained and monitored to ensure they stay within appropriate parameters. There also needs to be a mechanism for ensuring that conversation where the player exhibits signs of serious distress are immediately escalated to an appropriately trained customer service agent.
- 20. Personalized staff interactions are more likely to be appropriate for high-risk players than low-risk players. From our own experience, we know that only a low percentage of calls to high-risk players are answered. This low success rate can be for a variety of reasons. Across all sectors, customers are increasingly reluctant to answer unexpected/unscheduled calls, particularly from unknown numbers, and this is no different in the gambling sector. Players might also know or suspect they know what the call is about and therefore actively avoid it. The chat function on the site can also be used to agree with the player on a specific date and time for the call from a specialized customer agent, increasing the chance that the conversation will eventually take place.
- 21. Despite the challenges, and the still limited academic research in this field, we fully believe that personalized calls are a crucial element of an effective responsible gambling strategy. Where we provide support and services to gambling operators, we utilize all the information available on a player to develop a personalized plan for each responsible gambling call. This uses the benefits of an explainable data analytics solution and the operator CRM system to enable the customer service agent to carry out an effective call, establish whether the exhibited play is something the player is happy with or not and discuss effective options to keep the player safe.

#### **Automation of messages**

22. We believe that the most effective solutions combine identification, CRM and messaging functionality that enable personalized messages to be sent via a range of channels and with a range of styles in an automated manner to low and medium risk players. This allows an operator's responsible gambling team to focus more of their efforts on the higher risk customers and in assessing the effectiveness of interactions at all levels.

#### **Evaluation/monitoring/effectiveness**

- 23. Effective evaluation of the success or failure of each interaction is essential. All interactions should have at least one objective where it is possible to measure if it was met or not.
- 24. One of the benefits of in-session messages is that an operator can more easily link the player response to a success or failure metric. This can include whether the player saw the message, whether they clicked on a link to further information or if they selected a responsible gambling tool recommended by the message.
- 25. Further levels of evaluation include measuring whether the player risk level reduced following an interaction, whether the amount of time spent in the risk level is reduced, whether a player is more or less likely to return to a higher risk category following an intervention, i.e., was any reduction in risk short-term

or more sustained. Given that a large proportion of initially high risk players have a default trajectory towards lower risk levels (i.e., play moderation, return to mean levels of play), it is important to evaluate the performance of interventions against either a control group or a benchmark anticipated level of risk moderation.

#### Overall

26. The overall objective of an effective interaction approach should be to continually test and learn from each interaction, also by means of A/B testing. Effective interaction approaches should be identified and applied in other relevant scenarios and just as importantly, ineffective strategies should be abandoned as they risk desensitizing players to future interactions i.e., a wholly ineffective interaction, even if directed at the 'right' individual, could make that player less likely to positively react to what should be an effective message in future.

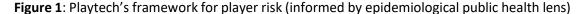
## c. Algorithm/model details

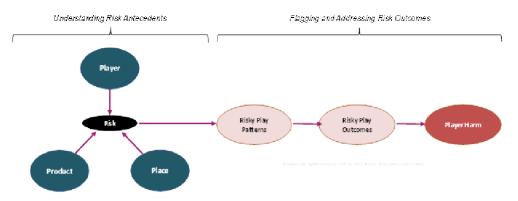
- Please outline/describe the important considerations in terms of a solution's algorithm/predictive model (e.g., model type, how it is built/trained, indicators used, proxy/outcome variable(s), transparency, customizability, etc.)
- 27. Below we have provided a summary of the approach and rationale for considering harm and measuring risk which was applied when developing BetBuddy. This approach also underpins our approach to continuing to enhance and develop BetBuddy based on additional research and real-world experience.

## How do we define gambling harm and risk

- 28. There are different ways someone can be experiencing harm from gambling, with common examples being spending more money than they can afford (or more than they would like to when setting budgets in a calm frame of mind), putting more time into playing than they would wish to, or finding the experience emotionally stressful or debilitating in some way, whether directly or because of its impact on other areas of their life.
- 29. Ideally, a level of risk would provide an indication of the probability that someone may experience any material level of harm in the future, but not have yet actually happened. This risk may manifest in how someone gambles or manages their account transactions, but often it is affected by an individual's history, personality, and support networks and by sudden changes in life circumstances. In practice, both harm and risk lie along a continuum and can vary from session to session and over months. While it can never be possible to identify every single player at the exact moment they first experience risk and track their risk over time, we have seen that it is both possible to identify and help a proportion of players and to adopt an approach of continuous improvement.
- 30. Without detailed knowledge of the individual, the same gambling behavior might be harmful or risky for some players and not others. Nonetheless, there is a sector consensus that by observing gambling behavior we can form a probabilistic view on someone's likely level of risk, typically based on how closely their behavior matches those thought to be experiencing harm. To do this we need a measure of those experiencing harm. In general, we are most concerned about longer-term more gradual changes in risk that can be difficult for players and operators to detect, unlike sudden sharp losses or changes in play which can be picked by threshold monitoring.

31. Our conceptual framework for thinking about player risk is that it is a function of various risk antecedents, but is often easiest to spot and intervene on at a personal level through examining risky play patterns and risky play outcomes (see figure 1). In line with PGSI, we consider the most severe types of risk to be those that build up and manifest over a long period of time. However, it is also possible to incur material levels of harm in single sessions, corresponding to "spike play".





- Risk is driven by the interaction of three elements:
  - The player's situation at a point in time (e.g. financial circumstances, attitudes to risk, leisure habits, mental state)
  - The product features (e.g. speed of play, jackpot size, average cost of play etc.)
  - Via a particular place (e.g. online at home, on mobile while travelling, at a casino, shaping the availability of support, visibility of behaviour/history, access to funds/alcohol, social environment, etc.)
- Together those elements shape how the players' play patterns (speed, staking, loss chasing etc.), affecting session outcomes
  (e.g. longer sessions, greater expenditure) that can lead to harm (e.g. excessive spend, distress)

#### Measures of experiencing harm - Problem gambling surveys

- 32. One common proposal for measuring direct experiences of harm from gambling are through problem gambler surveys completed by a player or ideally administered by a clinician (e.g., PGSI, BBGS).
- 33. Such surveys are used to measure the prevalence of different levels of problem and at-risk gambling in an overall population and regular users of different gambling products. Unless such surveys are repeated frequently, such as weekly, they typically do not tell you when the harm started, limiting their usefulness for understanding and modelling the journey from "not-at-risk" to "at-risk" through to "experiencing-harm". For instance, the standard PGSI survey asks players to reflect on the previous 12 months. This limitation notwithstanding, identifying players at risk based on PGSI score is one strong marker of harm.
- 34. Most of our licensees do not have PGSI data at sufficient scale and coverage that it could be used to build a model applicable to all of their active or regular players <sup>1</sup>. With our working assumption that models need to be tailored to individual licensees to perform well, we have looked instead to behavioral markers of harm that are available in most licensees. This assumption has been born out to date in the different features

<sup>&</sup>lt;sup>1</sup> For instance, some licensees are concerned that they lack the infrastructure to provide suitable support and treatment to individuals who would by identified as problem gamblers via such surveys. Others are concerned at the current online experience overloading web users with forms, T&Cs, and surveys and seek to reduce such content wherever possible.

selected, different feature importance, different risk prevalence rates, and risk level variance over time seen in the inferred tier models built to date.

#### Behavioral markers of harm – Exhibited tier markers

- 35. BetBuddy's work in the early 2010s focused on using insights from the academic literature and discussions with sector experts to identify "markers of harm" from behavioral and transactional data that were widely available, e.g., use of multiple payment types, increasing betting levels, increased time spent gambling, levels and variance of activity as well as recent rates of increase, and so on <sup>2</sup>. Such markers of harm have high intuitive acceptability and can each be tracked for each player over time.
- 36. The exact thresholds at which each marker should denote low, medium, or high risk are determined based on BetBuddy expert judgement and in consultation with clients. These thresholds may be informed by academic research or statistical heuristics, e.g., a p-value for a historical trend being different from zero at the lower than 10% level, but there is no consensus as to the right thresholds within a broad range of plausible values. In practice, the thresholds are discussed with clients and sense-checked against the proportion of players flagged at different levels (see below).
- 37. Thresholds across multiple markers are then combined in an easily explained manner, e.g., equally weighted into an overall index of exhibited tier risk. In principle, different markers might be weighted differently, if we knew more about which ones were stronger markers of harm. However, using synthesis narrative reviews of the literature and sector perspectives has not historically led to enough confidence for a more complicated index structure. Instead, the exhibited tier favors a simple account of how behaviors are turned into markers of harm and into a risk score. More explanation on the tiers are provided in the paper by Dragicevic et al. (Dragicevic, S., Percy, C., Kudic, A., & Parke, J. (2015). A descriptive analysis of demographic and behavioral data from internet gamblers and those who self-exclude from online gambling platforms. *Journal of Gambling Studies, 31(1) https://doi.org/10.1007/s10899-013-9418-1*).
- 38. The practical test for whether such indicators, thresholds, and combination methods are adequate is whether they are acceptable on the whole to colleagues, to clients, and to stakeholders who take the time to understand them and why they were chosen. For instance, if thresholds are too loose, we will miss too many players potentially near the start of a risk journey potentially a more impactful point at which to intervene. If thresholds are too aggressive, they will lead to too many flagged players and too many unnecessary interactions, which risks future, even potentially better grounded interactions being ignored

Dragicevic, S., Tsogas G., & Kudic, A. (2011). Analysis of casino online gambling data in relation to behavioral risk markers for high-risk gambling and player protection. *International Gambling Studies*, 11:3, 377-391

Dragicevic, S., Percy, C., Kudic, A., & Parke, J. (2015). A descriptive analysis of demographic and behavioral data from internet gamblers and those who self-exclude from online gambling platforms. *Journal of Gambling Studies*, 31(1)

Research work on behavioral markers of harm has continued in recent years, with example studies including:

PWC. (2017). Remote Gambling Research: Interim report on Phase II. London: GambleAware

Behavioral Insights Team. (2021a). Patterns of Play - Gambling behavior: What can bank transaction data tell us? A feasibility study (Part 1: Analysis of Monzo customer data). London: GambleAware

Behavioral Insights Team. (2021b). Patterns of Play - Gambling behavior: What can bank transaction data tell us? A feasibility study (Part 2: Analysis of HSBC UK customer data). London: GambleAware

Future Anthem. (2021). Research into the impact of casino games on player markers of harm: Summary Findings. London: Future Anthem / Gamesys

<sup>&</sup>lt;sup>2</sup> See, for instance, academic references in:

by players. As the sector learns more about harm and risk, or starts to collect and make available additional data points on players, it is expected that these exhibited tier inputs are updated.

# A "ground truth" approach to defining markers of harm - The inferred tier model

# What "ground truth" harm labelling to use

- 39. In order to move beyond the inherently contestable and qualitative nature of constructing the exhibited risk tier based on a small number of validated risk factors, we began to work with supervised machine learning models in 2013/14 <sup>3</sup>. The objective with these models was to allow the data to determine the appropriate mix of markers of harm and thresholds that would best identify someone as "at risk" or "experiencing harm". To do so, we need some "ground truth" for a sufficient sample of players that is representative of the target player base, i.e., we need some reliable label for harm outcomes.
- 40. In the approach used to date, we wanted a binary event marker of risk, but note that other approaches are possible. The attraction of an event marker is that we can meaningfully talk about changes in behavior up to the event, unlike the broadly retrospective PGSI surveys. A binary marker simplifies the underlying risk landscape (risk and harm on a continuum) but makes it easy to explain to stakeholders and opens up a series of straightforward modelling techniques, such as classifier models, which are well researched and easier to implement and review than those built on predicting a continuous marker. Whatever marker we choose should also have high sector intuition that it identifies those at harm, ideally with some statistical evaluations comparing it against PGSI or similar surveys.
- 41. We chose "self-exclusion" as the binary event marker to best meet these objectives out of those available, with a few requirements to improve the suitability of the marker.
  - A set of players commonly self-exclude very early in their play experience, perhaps on the first or
    the second day. In line with the PGSI thinking and the need for ongoing play to create a baseline
    and an intervention opportunity, we do not consider these self-exclusions a reliable marker of harm
     it may reflect frustration or sending a message to the operator.
  - In some jurisdictions, a self-exclusion may also refer to a short "time-out" period, taking a break from gambling sometimes this can be a sign of someone in control of the gambling, using the tools available to manage their play.
- 42. Therefore, we focus only on players who had previously been active for at least six months and implementing the formal definition of self-exclusion, being a period of at least six months during which the player asks the operator not to let them log in or create an account (at least not with the same address/contact/banking details as a matter of e-commerce practicality). We term these "serious [player] self-exclusions." In some markets, such as the UK which has the GamStop national online self-exclusion scheme, it is also possible to use industry-wide self-exclusions as a label of harm.
- 43. In principle other labelled harm data can be used to drive the models, where the licensee can provide it, e.g., operator-labelled harm outcomes or customer survey data. In practice, these other sources come with challenges as well. Operator-specific labels may not be consistent across operators and it may not be possible to benchmark it against the research literature, limiting our confidence that the models are identifying the right players. Customer survey data typically has a low response rate, creating uncertainty

<sup>&</sup>lt;sup>3</sup> See, for instance:

Percy, C., França, M., Dragičević, S., & d'Avila Garcez, A. (2016). Predicting online gambling self-exclusion: An analysis of the performance of supervised machine learning models. *International Gambling Studies*, 16(2), 193-210

around whether the results are representative of all players, especially where some players at risk are considered less likely to answer responsible gambling questions truthfully.

#### Interpretation of the ground truth labels

- 44. This approach effectively splits the player base at any one time into "self-excluded" (and considered likely to have been at risk) and "not-yet-self-excluded" (assumed by the modelling framework to be not at risk at this time). The challenge is that we know some of the "not-yet-self-excluded" are at risk, but would never consider self-exclusion due to the type of player they are or player culture they operate in this challenge is mitigated via threshold setting and label interpretation.
- 45. The comparison group of "not-yet-self-excluded" players also needs to be carefully chosen to reflect the same sets of players that would have been seen at the same time as the self-excluded players. For instance, if the self-excluded players who meet the input data criteria had their self-exclusion events between January and December 2022, evenly distributed over the months (using data from October 2021 to create the input data), then the comparison group players (who also meet the input data) must also have similar distributions of start-date and active play durations over that same calendar period. As there are many more comparison group players than self-excluded players, such a comparison group can often be constructed and is preferred to using just a comparison group of the same population size as the self-excluder sample (including synthetic observations) drawn from most recent data, which might just be December 2022 and hence have different play patterns as a result.
- 46. One response to this data coverage limitation is to use the pattern-matching logic of supervised machine learning as an asset. Provided we incentivize the model to identify what self-excluders it can (e.g., by using a 50:50 balanced test set and optimizing for accuracy), then the model will also identify as "self-excluders" those players whose behavior is similar to those who actually self-excluded but have not yet self-excluded or perhaps never would. They will look like "false positives" in the statistical output of model testing, but given our knowledge of underlying player behavior, some of them are likely to be at risk and as such are "desired false positives". We also tolerate a higher proportion of false positives because of the public health nature of the domain and typically minimally intrusive nature of interventions triggered. We would rather over-identify players at risk than under-identify them.
- 47. However, with the diversity of players and harm experiences in the sector, alongside continuous product innovation, we also suspect there are players who are at risk of harm but whose play pattern does not look like any of the serious self-excluders. These players by definition cannot be identified in the inferred tier model motivating the usage of the inferred tier alongside the exhibited tier and other risk concepts.
- 48. Serious self-exclusion is an imperfect ground truth label and there has been an ongoing process since 2012 to find labels that meet our modelling needs. In recent years, we have been moving towards a plural approach in which multiple harm proxies are used as outcome variables to drive the supervised machine learning analyses.

#### How to use ground truth labels to estimate risk

- 49. Following a horse-race of four different machine learning techniques (peer reviewed and published), we settled on the random forest technique for translating input markers into classification predictions.
- 50. The input markers for the inferred tier vary from operator to operator depending on the data available and what works, but typically reflect the same principles as the exhibited tier markers of harm and the inputs that go into them, e.g., the average bet in the recent period and in the prior period, the change over time

- in average bet, and whether that change over time has been statistically significant. An average model may examine 50-70 possible markers of harm, out of which 40 might be prioritized for the chosen model and typically the top 5-10 features account for the majority of explanatory power of the chosen model (see previous Industry Research Briefing on this topic on the <u>Playtech Protect Research</u> webpage).
- 51. The exhibited tier needs to be able to provide a narrative account for each feature to clients, ideally in a way that acknowledges that levels of play that are risky for one player may not be risky for another (hence its emphasis on change over time for an individual player). As a result, we have tended not to change the exhibited tier input markers as often as the inferred tier. In the inferred tier, there is no practical limit on the number of different markers we can engineer and put into the model. The random forest algorithm will review the available markers and choose those which work, discarding the rest. The algorithm design and its evaluation procedures (cross-fold validation and chronological hold-out testing) provide a guard against over-fitting and the process can be parametrized to prune low value input markers to make the model as a whole more parsimonious.
- 52. Trivially, you would get a very accurate model by predicting no-one is a self-excluder it is a rare event in our database. Given our preference to over-identify rather than under-identify, we resolve this by using a 50% serious self-excluder and 50% not-yet-self-excluded train & test dataset. With a small number of self-excluders from most databases, we also use algorithms (normally *SMOTE*) to make best use of that data by creating synthetic variants. An accuracy optimizing model is then constructed. Other optimizations are possible, e.g., penalizing false negatives more than false positives, but by adjusting the training dataset to be 50:50, we consider the modelling already appropriate adjusts for our risk aversion.
- 53. Most models are evaluated at the training stage via ten-fold cross-validation on the same balanced train & test dataset. However, we also want to know how well a model trained on a historical, artificially balanced population would perform in a real-world scenario. For this reason, where the licensees have sufficient serious self-exclusion data, we hold out a proportion of the most recent available data from the train & test dataset, say 10%. The trained model can then be evaluated on this "chronological hold-out sample" which has a proportion of serious self-excluders that reflects the reality for that operator at that point in time.
- 54. Chronological hold-out testing anticipates many "statistical false positives", which we tolerate for reasons given above. Identifying which of the "statistical false positives" are "desired false positives" and which are "undesired false positives", or at least estimating what the proportion of each is likely to be, is an active area of research for us.
- 55. The random forest algorithm generated by our training procedure will give a score from 0-1 for each player, past and present, who has sufficient data to generate the input markers (until this point players' risks are given as "not yet scored"). The 0-1 score effectively gives a percentage probability that the model thinks the player should be a serious self-excluder; it can sometimes be interpreted as the proportion of decision trees in the random forest that provide such a classification. The model also provides a training set accuracy-optimizing threshold above which the model would assess a player as such, but a score around the threshold indicates the model has low confidence in that assessment in that it wouldn't take much for the play pattern to not be sufficiently close to confirmed serious self-excluders. We translate this score into two thresholds above the top one a player would be considered high risk, above the bottom one they would be considered medium risk, with everyone else at low risk.
- 56. The choice of these thresholds is ultimately an analyst choice and generates flexibility within the model construction process, along with analyst choices like the design of the training dataset and decision of optimizing criteria. However, such choices are constrained both by what is plausible given the model output (e.g., the accuracy optimizing threshold is a fixed anchor) and by what produces useful, credible, actionable

output for the client. If the thresholds are placed lower, we flag more players and have more false positives (but some of them may be desirable). If the thresholds are higher, we flag fewer players.

#### The reported risk score

- 57. In early versions of BetBuddy, we also implemented an in-system self-test, effectively a form of the PGSI for players to self-administer. This creates a risk score in line with standard clinical procedures, but was typically only used by a minority of players and some players likely to be at risk were considered unlikely to ever voluntarily take such a test or reliably complete it truthfully.
- 58. BetBuddy can integrate responsible gambling self-tests offered by gaming platforms. Players can take a self-assessment based on the Problem Gambling Severity Index (PGSI), or similar tests, and their risk score is shared with BetBuddy. This provides additional input on potential gambling-related harm. While it is likely to be unreliable to solely rely on self-disclosed information, however, it can be a useful additional measure as it can provide additional risk insights for those players who voluntarily took the test.

#### Creating an overall risk score

- 59. If all risk tiers are live with an operator, then a player will have up to three risk scores, all of which are normalized to high/medium/low according to their internal logics as set out above: exhibited score, inferred score, and reported score. If a player has not played long enough to generate an exhibited score, they might only have an inferred score, and only players who did the test would have a reported score.
- 60. We do not expect the same players to be classified at the same level of risk by each method. Indeed, if there were 100% overlap, there would be no point in one of the models. Instead, each of the three methods deliberately identifies different sets of players for different logics, on the basis being that between them they should capture a broader set of those at harm. At an overview level:
  - The exhibited score measures whether or not a player's gambling behavior is becoming more severe or more erratic as measured against their own historic play (i.e., assumes their previous baseline was sustainable which will be true in some cases but not all).
  - The inferred score measures their overall pattern of play against a universal pattern benchmark of serious self-exclusion (and has the strengths and limits described above).
  - The reported score is considered clinically reliable, but only if the player responds honestly to the self-test.
- 61. Given the desire to identify all types of risk, noting that some players may manifest multiple types, the player's overall risk score is the highest of any of their available input risk scores. While easy to explain and rationalized by referenced to type coverage, different licensees may prefer different ways of combining risk factors or research may come available with stronger ground truth which helps inform a different weighting or logic for combining them. It is straightforward to change the business logic for how the up to three risk scores combine to create an overall risk score.

#### What proportion of a player base should we be flagging?

62. The overall risk score will generate a particular proportion of a licensee's player base at the three different risk levels (H/M/L), which can be indirectly configured by returning to the underpinning exhibited and inferred risk scores and adjusting the thresholds and logics. BetBuddy's historical practice has resulted in a default approach to these thresholds and logics and new licensees may feel reassured that the approach is the same as, for instance, other long-standing licensees which have strong international recognition for the

quality of its responsible gambling programmes and risk flagging. However, the "right" proportion of a player base to flag on inception is debatable. In practice, it is the triangulation of four considerations:

- The proportion of players that the operator believes are at risk, given their strong knowledge of their players.
- The types of interventions the operator would like to assign to different risk levels and their
  operational ability to implement these at different volumes (noting that interventions might be
  triggered by multiple criteria, not just the risk score, and may also involve a human-in-the-loop
  assessment of a player prior to implementing more disruptive interventions).
- The proportion of players thought likely to be at risk from a regulator or external stakeholder
  perspective; typically anchored in national prevalence survey data considering the type of player in
  scope for the target population (e.g., "at least monthly online slots player").
- Playtech Protect's broader experience and consideration of what logics and what proportions are in line with sector norms and can be defended to an outside party.
- 63. The kind of configuration described above should only be applied on model inception. Once set up, there is useful insight in how the number and proportions of players at different risk levels changes over time, as anchored in the inception population benchmark. However, BetBuddy recommends regularly monitoring model performance, as data drift, player mix change, and product innovation can all mean a previous model that performed well may need updating. Quarterly monitoring and model refresh every two years are a sensible expectation for clients, but if the model proves particularly unstable or stable, then more rapid or less frequent refreshing exercises may be required.

# What do we do when we flag someone at risk?

- 64. Playtech has a dedicated company, called Playtech Managed Services, which provides specialized support and service to players. They build relationships, handle requests, resolve issues, and deliver a positive experience to keep players satisfied and engaged. Members of the team, who are specifically trained, promote responsible gambling through their interactions with players.
- 65. Our Managed Services team can also typically configure automated player journeys that draw on a player's risk factor in conjunction with other details to serve pop-up messages or toaster messages in play, as well as email or in-account notifications. For confirmed high risk players, marketing might be suspended, and specialized customer agents may reach out proactively. Access to gambling functionality may be restricted pending confirmation of player safety.
- 66. Intervention work more generally can include general player awareness, sectoral training, research on game design, conversational AI for customer protection and training, and so on. These broader initiatives might draw on statistical analysis that uses player risk scores, such as seeking to understand how different game types and game features relate to changing player risk scores, as an input into product safety or product labelling initiatives.

## Auditing the inferred tier model

67. The primary audit measure of our inferred tier model is measuring its performance in the field on self-exclusion prediction. However, as explained above, we do not expect all high risk individuals to go onto self-exclude (some would never consider self-exclusion despite being at risk; others may take actions to moderate their play even though they were accurately identified as at risk before). And there is a proportion of self-excluders that may not be truly at risk, e.g., they are self-excluding simply as a way to "complain" with an operator or someone else. While the goal is therefore not perfect accuracy, from our current

- starting point we believe that increased accuracy, especially fewer missed positives, would nonetheless be a sign of improved model performance.
- 68. One key open topic in this strand of research is how to relate day-level risk scores to event behavior. For instance, how many high risk days should be taken to present a strong prediction of an event within a certain time frame, e.g. 1, 2, 4 or more weeks from the point of measurement. A likely next step is to apply a high interpretability statistical model (e.g., a general additive model or a multivariable logistic regression) to see what input data most accurately identify a later self-exclusion on unseen data, such as number of high/moderate/low risk days, ratios across such days, increases in risk, longest streaks, and so on. Such analysis will help advise licensees on how to interpret risk levels and may usefully produce new reports on, e.g., longest high risk streaks.
- 69. Three other aspects of model audit have also been part of R&D or licensee work in recent years. Firstly, some licensees have requested to review a random sample of players, including those identified as high risk by BetBuddy and those identified as high risk by the licensee by some incumbent or concurrent process. Licensees and BetBuddy then investigate those player behavior and transactional histories to consider whether the risk scores appear sensible and examine how much they align between the two methods (but not assuming *a priori* that either is more accurate). This strand of work could be improved by engaging a panel of experts, including clinicians, to review the profiles, ideally with "benchmark" profiles which are confirmed to have certain risk levels.
- 70. We have also invested R&D effort into explainable AI (XAI) techniques, including the development of novel graphing functions that we presented at academic AI conferences (e.g., feature risk curves); potential functionality within BetBuddy (e.g., WEFFA); and a review of a range of available technologies via Microsoft Interpret, H2O, and open-source libraries (e.g., SHAP, LIME, CLEAR, GAM-EBMs) <sup>4</sup>. This strand of work is particularly important for:
  - Building confidence in stakeholders that the model is interpreting features in a plausible manner.
  - Understanding limitations, hidden assumptions, and possible edge cases in the model.
  - Ultimately surfacing useful information to licensee staff of players around why an individual receives a certain risk score and what changes in behavior might lead them to a lower risk score.
- 71. Finally, we have investigated the possibility of algorithmic bias in our model development and deployment processes <sup>5</sup>. We have published in peer-reviewed conferences and journals on a generalized method for doing this and applying it to gender bias in particular, driven by a concern that female players as a minority group in most gambling datasets may not be well served by our models. The case study reviewed to date identified, to the contrary, that the model performed slightly better for female players than male players.

<sup>&</sup>lt;sup>4</sup> See, for instance:

Percy, C., Garcez, A., Dragicevic, S., & Sarkar, S. (2019). Understanding the Risk Profile of Gambling Behavior through Machine Learning Predictive Modelling and Explanation. 33rd Conference on Neural Information Processing Systems (NeurIPS 2019), Vancouver, Canada. Available via <a href="https://kr2ml.github.io/2019/papers/KR2ML">https://kr2ml.github.io/2019/papers/KR2ML</a> 2019 <a href="paper 33.pdf">paper 33.pdf</a>

Sarkar, S., Weyde, T., Garcez, A. D., Slabaugh, G., Dragicevic, S., & Percy, C. (2016). Accuracy and interpretability trade-offs in machine learning applied to safer gambling. Paper presented at NIPS Barcelona (December 2016), published in CEUR Workshop Proceedings, 1773. Available via <a href="http://ceur-ws.org/Vol-1773/CoCoNIPS">http://ceur-ws.org/Vol-1773/CoCoNIPS</a> 2016 <a href="https://ceur-ws.org/vol-1773/CoCoNIPS">paper10.pdf</a>

<sup>&</sup>lt;sup>5</sup> See, for instance:

Percy, C., Garcez, A., Dragicevic, S., & Sarkar, S. (2020). Lessons Learned from Problem Gambling Classification: Indirect Discrimination and Algorithmic Fairness. Paper presented at Al for Social Good - AAAI Fall Symposium 2020.

72. There is significant further work that could be done on any of these audit strands: performance monitoring, case review, explainable AI, and algorithmic bias, as well as broader audit strategies, as set out in our paper for the AI Communications journal and our ongoing AI assessment exercises.

#### d. Functioning across platforms

- Is it feasible for one solution to monitor, identify and address risk for individuals with player accounts across multiple sports wagering platforms? Is there one technological/software solution that is able to work across multiple sports wagering platforms? What are the key challenges/considerations (e.g., differences in player profiles, inconsistent data, access to data, implications for intervening, etc.)
- 73. It is feasible for a single responsible gambling solution like BetBuddy to work effectively across multiple sports betting platforms in a jurisdiction. Here is how it could function across platforms, on a theoretical basis:
  - Centralized Model: BetBuddy would integrate with all operator platforms via APIs and houses the
    core risk models, analytics and intervention tools in a central SaaS platform accessible to all
    licensees. This enables consistent identification and treatment of players as they move across sites.
  - Data Sharing Framework: Operators would provide player activity data to a regulated data pool that BetBuddy accesses to build comprehensive, cross-platform risk profiles of individuals. Common player IDs are key to tracking behavior across sites.
  - Harmonized Interventions: Intervention strategies would be calibrated for sensitivity and consistency across all platforms. This would maintain a unified responsible gambling approach across the jurisdiction.
  - Regulator Access: Regulators would have audit access to jurisdiction-wide analytics for complete oversight.

#### 74. Some key considerations:

- Scalability of central systems for larger populations and data loads. Cloud infrastructure can allow flexible scaling.
- Encouraging operator collaboration on shared KPIs and best practices. Competition may lead to resistance. Regulations and incentives may be required.
- Strict data privacy controls and consent management for cross-platform data sharing. Player trust is critical.
- Allowing some operator autonomy for differentiated VIP services.
- Ongoing optimization to account for platform-specific product differences that affect behavior.
   Requires continuous learning.
- Consistent rules and standards for interventions across products and providers.
- 75. With stakeholder alignment on regulations, technical standards and responsible gambling goals, despite the possible technical complexity and challenges, a centralized solution can help provide cohesive risk management across operators.

#### ii. Operational considerations

- a. Leveraging PMS/BIS vs. a purpose-built solution
  - What are the key advantages and disadvantages of utilizing a player management or business intelligence system's integrated RG functionality vs. implementing a separate solution purpose-built for identifying and responding to risk?
- 76. There are clear tradeoffs between utilizing an integrated responsible gambling (RG) solution within existing player management or business intelligence systems (PMS/BIS) versus implementing a standalone, purpose-built solution like BetBuddy.
  - Potential advantages of integrated PMS/BIS RG capabilities:
  - Lower incremental cost by leveraging current platform investment.
  - Tighter product integration between RG features and core player accounts, bonuses etc.
  - Consolidated vendor relationships and account management.
- 77. However, purpose-built RG solutions have compelling advantages:
  - Designed specifically to prevent and mitigate harm from problem gambling.
  - Continuously optimized, tested and improved for RG goals based on latest research.
  - Can leverage more advanced technology like AI predictive modeling and ethical design.
  - Flexible integration into any PMS/BIS environment through open APIs.
  - Consistent implementation, pricing and capabilities across all operators.
  - Superior oversight for regulators when operators share unified system.
- 78. A major risk is lower quality RG protections in integrated PMS/BIS, as they are generally not focused on problem gambling prevention. Limitations may include:
  - Superficial or poorly designed RG features tacked on to platform.
  - Lack capabilities to match dedicated solutions for identifying and managing risk.
  - Not optimized around responsible outcomes, primarily commercial objectives.
  - Unable to leverage latest technology and research advancements in responsible design.
- 79. Given the public policy imperative of responsible gambling, regulators should be wary of basic integrated options and consider standardizing on specialized solutions like BetBuddy that are proven to deliver outcomes. Though integration may incur costs, preventing harm should take priority.
  - b. Implementation considerations
    - Please outline/describe the key technical considerations for selecting an analytics solution (e.g., ease and speed of implementation, customizability, hardware/software requirements, data requirements for building/training model, etc.)
- 80. There are several key technical considerations when selecting a responsible gambling analytics solution like BetBuddy:
  - a. Integration and Deployment Speed The solution should have open APIs and quick integration into any operator environment (typically 6-8 weeks). Pre-built adapters accelerate launch.

- b. Customizability Risk models must be tunable to each operator's product portfolio and player behaviors using their data. BetBuddy builds customized inferred models during onboarding, if enough historical data are available (typically 12 months). The declared model tier is always available from day 1.
- c. Data Requirements Daily automated data feeds are needed in a predefined format. BetBuddy provides clear specs for fields required to power risk algorithms.
- d. Cloud Infrastructure A secure, scalable cloud platform removes hardware requirements and provides easier maintenance. BetBuddy runs on enterprise cloud infrastructure.
- e. Population Coverage Solutions should monitor and address a significant portion of the player base upon launch, expanding rapidly with new users. BetBuddy covers the whole player population after a minimum number of active gambling days, when enough player data are available for the risk assessment.
- f. Frequency Risk scores should update at least daily to enable dynamic interventions. In addition of its daily risk assessment models (exhibited and inferred) BetBuddy has also a real-time tier that can recalculate risk scores after every single bet placed by the player, if an appropriate technical integration is in place.
- g. System Integrations Bidirectional integrations with CRM, bonus and messaging systems enables automated interventions. BetBuddy provides personalized "player tags" that enable those interventions.
- h. Explainability Transparency into model factors and scores empowers operators to take appropriate actions. BetBuddy provides full visibility.
- i. Uptime SLAs Solutions should guarantee availability (e.g., 99.9%+) to drive reliability. BetBuddy offers comprehensive SLAs.
- 81. We believe that a solution such as BetBuddy should be relatively simple to integrate with a third party/operator platform. The third party/operator platform will be required to provide daily gambling activity data in a pre-defined format and level of granularity. This data can be placed in a secure, pre-defined data storage location (such as Amazon S3 bucket). After the risk assessment is completed, the operator can pick up the result of the risk assessment from the same data storage location, and use it within their CRM/PAM system.
  - Please outline/describe any other important considerations for selecting an analytics solution (e.g., cost, evidence basis, level of adoption, HR requirements, etc.)
- 82. Cost The cost of any solution is a key consideration during the selection process. Most solutions are likely to incur significant processing costs. Solutions that are hosted by the supplier will appear to have a higher cost, however, this is not likely to be significantly different to the cost incurred by an operator hosting the solution on their own infrastructure, once all operational, infrastructure, training, and development costs have been correctly accounted for.
- 83. Evidence basis We strongly believe that the evidence basis for any solution is critical. Potential users of any system should be able to access transparent information regarding the design, development and implementation of a solution before selecting it. It is particularly important that a solution offers explainability, as without this, using the results/outputs of any risk analytics solution are far less likely to be

- well designed or well targeted. Understanding the reasons for the risk score of each player is vital as it allows the operator to choose the most effective action available to them based on their responsible gambling strategy.
- 84. Level of adoption One of the challenges in raising levels of player protection is how to achieve it across an entirely regulated market. Playtech operate in a large number of markets, and our experience is that unless there are clear requirements set out in regulation, different operators will apply different solutions in order to comply with the regulatory requirement. This can lead to inconsistency in the level of protection and complaints from operators that they are, for example, applying higher levels of protection than competitors. Ultimately this can lead to a reluctance for operators to be at the forefront of player protection; as a business they might be committed to the objective, but commercial pressure can mean that they wait until a specific regulatory requirement is introduced or certain competitors apply the same or similar approach. Experiences in other markets show the importance of regulations that set the desired requirement but allow flexibility on how it is achieved and ensure the regulator can assess in a relatively straightforward, transparent, and consistent manner whether each licensee is compliant. Transparency and consistency are important so that regulators can avoid being drawn into debates about whether or not an approach is more or less effective than another.

#### **HR REQUIREMENTS**

- 85. As with the adoption of any solution, it is important that the operator/user is provided with appropriate training based on the roles within that business. Some users will only need a basic understanding of the solution but employees who are using the outputs of the solution need in-depth training to understand how to use those outputs to support the organization's responsible gambling strategy. This includes deciding on appropriate interventions and/or actions based on specific cases, as well as deciding when these interventions are automated or carried out by customer service agents.
- 86. We provide users of BetBuddy with in-depth onboarding training to understand how the models are built, how they detect risk and what the output means in the context of the following responsible gambling interactions with players. Compliance and data protection teams receive bespoke training to understand the impact that the availability of the new risk insights has on their roles. Senior managers and those accountable for managing player risk are also trained to ensure that they understand the strengths and the limitations of the solution. It is also useful to hold regular workshops that can be used to discuss specific cases, identify training needs, product improvements etc.
- 87. Data-driven solutions require relatively little resource to be implemented and maintained, but the actions required as a result of the risk assessments require sufficient resourcing. A risk assessment solution is only of limited use if the outputs are not actioned appropriately by the operator. The level of resource required depend in large part on the approach of the regulator, i.e., what types of intervention are required (email, in-session messages, phone calls, etc.) and the results that trigger them (e.g., only for high-risk players, according to specific thresholds or events, etc.), and on the capabilities of the operator. As set out elsewhere in our response, being able to automate interventions and use a variety of tools can reduce the need for customer service agents to undertake every intervention.

#### c. Security Considerations

- Please outline how the access to the system is managed (E.g., Can the solution integrate with SSO, support MFA, etc.)

- 88. BetBuddy utilizes a multi-layered security approach covering the network, application, and user access levels. Strict access controls are enforced, with configurable admin roles and audit logs providing transparency. User authentication is handled securely via SSO. Security features and protocols align with industry standards like ISO 27001 and are reviewed and updated as needed. The solution can integrate with operators' existing tools like MFA systems to enable unified security policies.
  - How is data protected while in transit? While at rest? (E.g., TLS 1.2 or greater, AES-256, etc.)
- 89. AWS server-side encryption for S3 buckets are enabled by default to protect data at rest. Encryption of data in transit is enforced on S3 buckets to allow only encrypted connections over HTTPS (TLS). Our own API services are on HTTPS (TLS 1.3 or greater).
  - Is MGC data logically and/or physically segregated from other client data if the solution is cloud-based?
- 90. Yes, MGC data will be logically segregated from other client data in the cloud-based solution.
  - Does the solution generate audit logs?
- 91. Yes. We store request/response for the long term in AWS S3/Athena.
  - d. Policies/processes to support implementation
    - Please outline/describe the rationale and key elements for an evaluation framework, to ensure an analytics solution can be assessed for effectiveness and continually improved
- 92. We have set out some of the criteria for evaluation elsewhere in this document and we recommend a multipronged approach which consists of some or all the following elements:
  - a) Satisfaction surveys of corporate users, e.g., following solution roll-out, training, and a few months of usage by the relevant teams (e.g., responsible gambling and customer service teams). This enables a review of real-world performance and usability, and potential improvements, training needs or adjustments that need to be made based on user feedback, including feedback gathered from responsible gambling contacts with players by the customer service team.
  - b) Review of outages or complaints, whether technical or otherwise, from whomever accesses the solution (potentially including players if they complete a self-assessment) outages should not occur or be kept to a minimum. Complaints from users about functionality supplement satisfaction surveys. Complaints from players arising from, for example, a customer service contact driven by the risk assessment system can provide insight but need to be considered on an individual basis. Some player complaints might be due to annoyance with a correctly targeted intervention either due to not wanting to acknowledge a potential issue or because the intervention was poorly designed or delivered. These are less relevant for an assessment of effectiveness than a complaint

- that either identified an issue with the risk assessment solution or with operator interpretation of a risk assessment.
- c) Test the performance of the model using the hold-out data sets at the training stage, for example by using metrics like area under the curve or a confusion matrix. This will give a reliable estimate of how well a model is likely to perform in the real world.
- d) Performance of model post-launch on, for example, identifying self-exclusions/declined deposits/spike play within a month of them happening/increasing. However, given the desirability of some false positives (see 'Interpretation of the ground truth labels' section above) this should not be over-relied on.
- e) Potentially, subject to resource, identifying a random sample of players with different risk assessment scores and then evaluating them by looking at the data and player behaviour jointly with the licensee, and commenting on how reasonable each party thinks the scores are.
- f) Retrain the model regularly refreshes should be considered every six months or after a structural break (e.g., online casino getting regulated), but the model should only be replaced if there is a substantial difference between the original one and the refreshed one.
  - Please outline/describe any additional policies/processes that should be required to adequately support implementation of an analytics solution (e.g., training, data management and sharing, case management and staff intervention protocols, etc.)
- 93. Training This has been covered in detail in the paragraphs 85 and 86 above.
- 94. Data management and sharing This is a key criterion to be addressed during the implementation of any solution and requires both the supplier and the user of a solution to have a detailed knowledge of the available data and the data required in order to enable a solution to perform at its optimal level. There needs to be a clear understanding of when and how data is refreshed and made available so it can be used effectively.
- 95. Case management This is also a crucial element for a number of reasons:
  - a) Player risk profiles will change over time so it's important for the operator using the system to be able to track this in a way that helps support the management of an individual player's risk. This can include being able to identify trends in risk, e.g., based on time of week/month/year, risks related to certain products or event, effectiveness of previous interventions.
  - b) A good case management system supports:
  - Effective evaluation of both the risk assessment solution and the operator's interventions.
  - Management reporting/monitoring of player risk.
  - Management of regulatory inquiries or investigations, i.e., poor case management can make it difficult for an operator to provide satisfactory evidence of risk monitoring and appropriate interventions.
- 96. Staff intervention protocols The actions taken because of what a risk assessment solution identifies are the most critical element. Operator's staff might successfully identify at-risk players, but without a well-timed, player-specific intervention, they may not succeed in influencing the players behavior in a way that protects them from harm. We have set out more information on this in paragraphs 12-26 above.

- **iii. Recommended product or solution** please provide details (as available) of any product or solution that you would recommend for identifying and responding to risk in the online sports wagering context, including its:
  - a. Functionality
  - b. Costs
  - c. Implementation considerations
- 97. We recommend the BetBuddy platform as an ideal solution for identifying and responding to risk in online sports wagering and online casino, when available. BetBuddy is an Al-powered responsible gambling tool designed specifically for the needs of regulated gambling operators. With advanced science-based capabilities for detecting problematic behaviors early and intervening to guide players towards safer gambling, BetBuddy promotes responsible outcomes and drives critical harm minimization. BetBuddy uniquely utilizes up to four risk assessment models in parallel inferred, exhibited, declared, and real-time to provide the most comprehensive player analysis.

#### 98. Functionality:

- Uses AI and machine learning for real-time behavioral monitoring and risk modeling of all players.
- Ability to enable and support automated messaging, limits, and friction points to nudge at-risk players towards safer gambling.
- Operator analytics and alerts to take appropriate actions base on player risk.
- Continuous optimization of risk models and interventions strategies based on the latest research.

#### 99. Costs:

- BetBuddy costs are flexible and scaled to each operator's size and needs. Typically, the cost of the
  base solution (which includes the inferred, exhibited and declared models) is \$5,000 per month for
  an operator with up to 25,000 active monthly players, and \$8,000 per month for an operator with
  over 25,000 monthly active players. The real-time model has additional costs, depending on the
  complexity of the technical integration and the size of the operator in terms of monthly active
  players.
- 100. Implementation: We have set out the implementation considerations elsewhere in this response. Estimated timeframes for implementation are provided below:
  - Technical integration via APIs (typical timeframe 2-4 weeks)
  - Data analysis to customize risk models (2 weeks)
  - Testing and validation before go-live (2 weeks)
  - Ongoing optimization and new feature releases

# idPair, Inc. RESPONSE to the Request for Information (RFI) for

#### **Gambling Behavior Risk Identification and Response Technology**

#### **COVER LETTER**

- 1) Company Legal Name: idPair, Inc.
- 2) Contact Information:
  Jonathan Aiwazian
  CEO
  jonathan@idpair.com
  805-300-7300
- 3) Summary of interest and expertise in this area:

#### The idPair Vision for the Future of Responsible Gambling in the Industry:

In a world where industries continue to evolve and adapt to the digital age, the gambling sector stands at a crossroads, facing the critical challenge of ensuring the safety and well-being of its players. As this challenge deepens, new solutions are needed to keep gambling sustainable for consumers. idPair was founded by former operators and big data engineers on the belief that connecting transactional data from separate operator databases can lead to a profound transformation in the industry. This belief is based on our related experience and the reasons laid out below.

While the promise of connected data and a unified view of gambling activity is undoubtedly transformative, it's essential to start by acknowledging the limitations and challenges associated with using partial data sets for problem gambling analysis and risk identification to see the full potential.

Partial data sets, often sourced from individual operators or specific platforms, can present a skewed perspective of a player's gambling behavior.

A single operator's data may provide valuable insights into a player's activity on their platform but offers only a piece of the entire gambling picture. To construct a comprehensive profile of a player's behavior and risk factors, it is imperative to integrate data from multiple sources. This allows for a holistic understanding of a player's engagement across various gambling platforms and verticals.

Relying on partial data sets can result in fragmented risk assessment. Operators working with limited data may miss early warning signs that are visible when examining a player's overall gambling behavior. Risk indicators such as high-frequency betting or escalating bet sizes can

be diluted when assessed in isolation, potentially leading to missed opportunities for early intervention.

Players often engage in diverse gambling activities, such as sports betting, online lottery, and daily fantasy sports, across various platforms. Problematic behavior may manifest differently in each context. By analyzing partial data sets, the industry may inadvertently overlook significant signs of risk.

A critical aspect of responsible gambling is early intervention. Detecting and addressing risk factors at an early stage can prevent problems from escalating. However, partial data sets may obscure these early warning signs, causing interventions to occur later than optimal.

idPair's vision of consolidating data from various sources transcends these limitations, enabling more accurate risk identification, earlier interventions, and ultimately, a healthier and more sustainable gambling industry. It is a testament to the power of a complete, unified view of gambling activity in reshaping the future of responsible gambling.

As we witness the maturing of the gambling industry, we will begin to see the profound impact that technology, data, and a vision rooted in empathy and responsibility can have, especially as it relates to more vulnerable age groups and populations. idPair hopes to be part of the group of innovators that illuminate the path to a gambling industry that is not only economically viable but is also a true guardian of player well-being.

idPair is thrilled to contribute to proactive initiatives like this to usher in a healthy era for the industry.

#### 1. Company Profile

Company Name	idPair, Inc.
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URL of Company Web Site	www.idpair.com
Contact Name	Jonathan Aiwazian
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Contact Email Address	jonathan@idpair.com
Contact Phone Number	805-300-7300
Number of Years of experience in this service offering	8
Primary Type of Service(s) Provided	Responsible Gaming Data Analysis, Single Customer View via UniqueID Genera[on
Past client reference(s)	Available upon request
(A client of similar business need suggested but not required)	

#### 2. Questions/topics of interest

What are the key differences between how risk may be indicated in the online sports wagering context vs. other gaming contexts (e.g., retail/online casino, online poker, etc.)?

The way risk is indicated and managed in online sports wagering differs from other gaming contexts such as retail/online casino and online poker in several ways. To begin, we must first look at how the outcomes of each type of gaming are determined to understand how players perceive their ability to win.

- In sports wagering, the outcome is typically associated with predicting the results of real-world sporting events. This means that the results are often influenced by external factors like athlete performance, weather, injuries, and other unpredictable elements.
- II. In casino games, the outcomes are determined by chance and the house edge, making it easier to calculate probabilities and odds.
- III. Poker involves both skill and chance, as players compete against each other. The outcome is associated with making strategic decisions rather than predicting random events.

While high-risk behavior in gambling can manifest differently in various online gambling contexts, the core of risk identification remains consistent. The key differences include, but are not limited to:

- I. Betting Frequency
  - a. In sports wagering, gamblers may engage frequently, especially in active sports seasons, making it easier for frequent betting behaviors to take hold. However, due to the nature of having to wait for outcomes to become known, high-risk frequency of sports wagers may be less than that of other gambling types. Although, the recent popularity of in-play and next-play wagering allows for a higher frequency of wagering on sports than was traditionally available. It has been shows that individuals who actively partake in in-play betting are at higher risk for developing issues with gambling that those who do not (Gainsbury et al., 2020).
  - b. In casino games, rounds tend to take only a few seconds, allowing for a much higher volume of play in a short span, with the exciting graphics and bonus rounds causing some to lose track of time and play for longer than intended.
  - c. In poker, depending on the type of play (tournaments vs. cash games), the frequency of play may be less due to the nature of longer sessions, but gamblers may increase the number of hands they participate in within a tournament or cash game, with each new hand becoming an opportunity to gamble (e.g. calling the big blind with a weak hand in order to see the flop with the hopes of making a good hand).

#### II. Session Length

- a. Sports betting With the increase in the number of betting markets offered by nearly all sportsbooks, there is no shortage of events to wager on, no matter the time of day or night. As such, sessions can extend much longer than intended as individuals have plenty of options on which to wager, which can include things such as international table tennis and obscure secondary soccer leagues in countries where the individual has no knowledge of the teams or players, or any basis for betting other than to continue to gamble when the mainstream sports are off the air.
- b. Casino The ease of access to online casino, combined with the fact that a consumer's favorite titles are always on, in contrast to their favorite sports teams, permits individuals to have much more numerous and frequent sessions. The games are developed to be very entertaining, and the illusion of 'almost winning' can give the

- consumer the feeling that if they keep playing, they are due to hit a large prize. This fallacy that a long period without a big win indicates a big win is coming soon, is the cause of many individuals extending their sessions beyond what they planned, and, as a result, losing more than they intended. Indeed, long gambling sessions is an indicator of a high-risk patron (Auer, et al., 2023).
- c. Poker In cash games of poker, by default, the consumer is automatically dealt into a new hand and must take the action of getting up from the table in order to cease their play. The chance of running out of money at the table also exists, but operators allow players to auto-reload their chip balance so that they can continue to play until their entire balance (not just what they brought to the table) reaches zero. There is also the concept of 'blinds' in poker, which essentially means that a player can see up to 80% of the pre-flop cards in Texas Hold'em Poker without any cost. This can lead to longer sessions that intended. By nature, poker is a game which must be played over the course of hours, especially in tournament form, which can lead to large chunks of time lost to gambling.

## What are the strongest individual and/or groups of risk indicators in the online sports wagering context?

The strongest individual indicators of risk in the online sports wagering context may vary in strength and relevance from one gambler to another, though they include:

- I. Usage of multiple gambling accounts (Gainsbury, et al., 2015)
- II. A marked increase in the frequency of bets
- III. Continuously attempting to recover previous losses by placing more bets
- IV. Consistently betting large amounts or progressively increasing bet sizes
- V. Frequent, and high sum of, deposits (especially using credit cards).
- VI. High number of payment methods used for deposits
- VII. Deposits declined by the financial institution processing them
- VIII. Canceled withdrawals (while pending processing) from the platform
- IX. Change in the types of sports that are wagered on, often trending toward more obscure sports at odd hours of the night/day
- X. Usage of Responsible Gaming features available on the platform
- XI. Frequency and length of gambling sessions
- XII. Irritability or restlessness when not netting
- XIII. Preoccupation with gambling
- XIV. Lying about betting behavior
- XV. Neglecting responsibilities and relationships
- XVI. Financial problems
- XVII. Loss of interest in other activities

Regarding groups of indicators, several combinations from the list above can be a strong indicator of risk. Relying on a combination of indicators, rather than individual signs, can provide more context around the individual and provide a more comprehensive view of the issue. Here are some combinations of indicators that can be particularly useful in risk identification:

- I. Use of Multiple Betting Accounts + Responsible Gaming feature usage- Individuals who take the proactive step of setting deposit or other limits to control their play and then continue to play with other operator platforms (where limits have not been set) are at a very high risk and are undetectable by the operators.
- II. High Frequency of Betting + Increased Bet Sizes Regularly placing bets at an elevated frequency and simultaneously increasing the size of bets
- III. Chasing Losses + Lying About Betting Behavior When individuals consistently attempt to recover losses by placing more bets and also resort to deception or lying about their betting activities, it's a strong indication of problem gambling.
- IV. Financial Problems + Neglect of Responsibilities The co-occurrence of financial difficulties, such as mounting debts or unpaid bills, and neglect of work, studies, family, or social obligations underscores a serious issue.
- V. Loss of Interest in Other Activities + Preoccupation with Gambling When a person loses interest in previously enjoyed activities and becomes preoccupied with thoughts of gambling, it suggests that gambling has become a priority in their life.
- VI. Frequent Use of Live Betting Features + Escalating risk-taking Individuals who frequently engage in live or in-play betting, which provides instant gratification, while also attempting to win back losses through escalating stake sizes and decrease sensitivity to risk are in a higher risk bracket.

It's crucial for operators, regulators, and support services to be vigilant in identifying these strong combined indicators and intervening to promote responsible gambling and player well-being. However, it should be noted that individuals who patronize more than one gambling site (estimated at 76-82% based on survey data) will have underreported risk analysis statistics, due to the simple fact that no operator has possession of all of their wagering data on which to base the analyses and risk assessments.

#### What is the strongest proxy for risk in the online sports wagering context?

The strongest proxy for risk in the online sports wagering context can vary depending on how the data and research is interpreted, but a very high-risk combination of factors is the frequency and amount of money wagered. This is often referred to as "bet frequency" and "bet size." High bet frequency and large bet sizes are strong indicators of issues with gambling.

High-risk gamblers often engage in frequent betting, placing bets on a wide range of events and games. They may bet daily, even multiple times a day, which can lead to financial losses and the neglect of other responsibilities. They also tend to place larger bets, especially when trying to chase losses. The desire to recoup previous losses can lead to escalating stakes, which can result in substantial financial harm.

High-risk sports bettors may exhibit a pattern of continuously increasing their bets to recover money lost in previous wagers. This behavior often leads to a vicious cycle of mounting losses. High-risk sports bettors may deplete their bankrolls rapidly due to frequent bets with substantial amounts of money. This can lead to financial distress, which is a common consequence of these behaviors. Excessive bet frequency and large bet sizes often indicate a loss of control over gambling behavior. This loss of control is a strong indicator of risk.

While bet frequency and bet size are strong proxies for risk, as seen above they are not the only indicators of problem gambling. Responsible gambling measures should be in place to monitor these markers and provide appropriate interventions when needed to prevent and address problem gambling.

#### Addressing identified risk (including case management)

## What are effective methods of addressing identified risk using an analytics solution?

Addressing identified risk using an analytics solution involves leveraging data-driven insights to prevent, intervene, and support individuals at risk. Once the relevant data is gathered and analyzed through transactional analysis looking at areas such as frequency, amounts wagered, types of games played, and any other risk factors of the ones listed above, risk scoring is needed to adequately identify the scope and scale of the risk levels of the individual. High risk scoring in one risk category, or a combined high score based on numerous moderate level categories can indicate that action is needed to assist the individual behind the transactional data.

Case management provides a structured approach to managing and mitigating risks associated with problem gambling. It allows for a personalized and individualized response to each player exhibiting risk behaviors. The analytics solution should identify high-risk players, and case management should then tailor interventions to meet the specific needs and circumstances of each player.

By monitoring player behavior and using predictive models, the analytics solution can identify early signs of problem gambling. Case management facilitates early intervention, enabling operators to reach out to players before their gambling behavior becomes more severe. The detailed understanding of the player's situation informs the intervention strategy. A range of intervention strategies can be made available based on the details of the case and risk profile, including personalized communication, setting gambling limits, providing information on responsible gambling resources, and offering support in accessing professional help. Coordination with various support services, including counseling, financial advice, and self-exclusion programs is a valuable addition to the solution.

Case management allows for continuous monitoring of the player's progress, ensuring that interventions are effective and adjustments can be made, as needed. Follow-up interactions help keep players on the path to responsible gambling, while also presenting an opportunity for a compassionate and supportive connection, which can be crucial in addressing the issue. This human touch can complement the analytics solution's data-driven insights, but is typically handled by the operator directly with their customer.

In cases where a severe issue presents itself, such as a crisis situation, case management allows for a quick response, ensuring that players receive the appropriate assistance, such as crisis helplines or referrals to professional services, and in all cases, documentation of all interactions and interventions is critical for understanding the efficacy and learning what improvements can be made to the entire process. Record-keeping is valuable for compliance, audit trails, and demonstrating responsible gambling efforts to regulatory authorities.

Finally, effective case management not only helps players with gambling issues but can also help operators retain them as customers. By showing care and concern while keeping gambling recreational, operators can build trust with their player base.

# What functionality is needed to enable ongoing monitoring, follow-up, and escalating interventions (including personalized staff interventions) for the players exhibiting the highest risk behavior?

To enable ongoing monitoring, follow-up, and escalating interventions for players exhibiting the highest risk behavior, the functionality must exist to execute case management as outlined above, along with:

- I. Continuous analysis of the gambling behavior of the highest risk players.
- II. Alerting systems (transmitted to player via the operator) that trigger notifications when a player's risk score reaches a very high threshold. This should trigger a personalized staff intervention.
- III. For players with the highest risk scores, the solution should generate personalized interventions tailored to their specific risk factors. These interventions might include educational materials, cooling-off periods, or self-exclusion options.
- IV. Providing direct access to player support services, including helplines and counseling, within the platform for players who exhibit high-risk behavior.
- V. Defining clear escalation protocols for situations where player behavior remains high-risk despite interventions. These protocols should involve senior support staff or problem gambling experts.

#### Algorithm/model details

Please outline/describe the important considerations in terms of a solution's algorithm/predictive model (e.g., model type, how it is built/trained, indicators used, proxy/outcome variable(s), transparency, customizability, etc.)

While the specifics of the model are proprietary in nature, the question can be answered in general terms to help paint the picture of how the system is developed. Regarding some of the areas mentioned: idPair builds and trains its model based on 7 different data categories, which include the full transactional set of wagers, financial transactions like deposits and withdrawals and their associated details, how players use RG tools, among other things. This comprehensive data set allows a deep analysis to be conducted. Similar to how more data across operators builds a better view of the individual gambler, more data within each operator that can then be connected also adds greater detail.

Indicators used include, but are not limited to, the following:

- I. Bet frequency (and increases in frequency)
- II. Risk tolerance (via progressively larger wagers or longer odds)
- III. Loss/Win Chasing
- IV. Deposit frequency and amounts
- V. Declined deposits and canceled withdrawals
- VI. Number of payment methods
- VII. Credit Card Usage
- VIII. Changes in sport types wagered upon
- IX. Frequency and length of sessions
- X. Responsible Gaming Feature Usage

Also important before analysis is to pre-process the data, which cleans and identifies any missing values, outliers, and data imbalances that can be corrected before the analysis begins. Outcome exist in two fashions, binary variables (e.g., at-risk or not at-risk) and continuous variables representing different risk levels and scoring.

Regarding transparency and customizability, each jurisdiction has its own specific needs and interest in what should be analyzed in the data. idPair is able to accommodate those through discussion with regulatory bodies and implementation of key features that are needed in each state. The common factor across all jurisdictions is that regulators have full access to the data whenever they need it. This is accomplished either through account-based access, which allows them to see data from their jurisdiction, or if preferred, information can be compiled by idPair and sent to gaming regulators by request.

Continual evaluation and improvement based on the findings is a key part of being a successful solution. As such, performance and outcomes, including post-intervention data analysis must occur. The solution has been, and continues to be, built to be adaptable, transparent, and rigorously tested to ensure that it effectively identifies players at risk and supports responsible gambling practices.

#### **Functioning across platforms**

Is it feasible for one solution to monitor, identify and address risk for individuals with player accounts across multiple sports wagering platforms? Is there one technological/software solution that is able to work across multiple sports wagering platforms? What are the key challenges/considerations (e.g., differences in player profiles, inconsistent data, access to data, implications for intervening, etc.)?

Not only is it feasible for one solution to monitor, identify and address risk for individuals with player accounts across multiple sports wagering platforms, it is a necessity to be able to accurately assess risk level. Previous solutions (and regulations) were built on the premise that consumers would patronize only one online gambling platform, which we can now say is not what is occurring. Due to many different reasons, including finding the best odds to place a wager, accumulating multiple bonuses, and circumventing betting limits that were either self-imposed for budgetary reasons or imposed by the gambling operators, consumers patronize multiple apps for their play. This number has been steadily decreasing since 2013, with surveys from 2022 showing the number of consumers using only one app in New Jersey has decreased from 70% a few years ago to just 24%. The result is that the onus has now fallen on the consumers to be accountable for managing and understanding the risks associated with sports wagering. Many people who fall outside the risk thresholds of each individual operator would indicate severe risk warnings if all of their play was combined.

idPair provides the technical solution that works across multiple sports wagering platforms. Through the creation of Unique Identifiers attached to each individual consumer, a single view of all gambling activity can be generated across all sportsbooks. From this single view of transactions, analysis for markers of harm can be done through automated risk scoring, thereby identifying consumers who need messaging or other intervention strategies to help them manage their play more effectively.

There are many challenges and considerations to implementing a single solution for monitoring and identifying risk across platforms. idPair has been working for two years to develop technical solutions to these challenges. Data inconsistency across platforms has historically been a major challenge, but idPair is able to rapidly parse through the large data sets to standardize the data and merge together transactions from different sportsbook operators into a single view. The result of this intelligent merging improves the efficacy and efficiency of the analysis and has resulted in partnerships with many university researchers to import and analyze complex datasets.

The biggest hurdle has always been access to the data, and while idPair has been able to work together with operators in some cases to import data, in order to be truly effective, regulations are needed around the collection of the data to support operator participation and the ability to generate a complete, single profile for each consumer. Some jurisdictions have included language in legislation or regulation to mandate the collection of this data, and idPair has found this to be the most successful approach in getting the critical mass of data to perform the analysis.

Implications for intervening on a cross platform analysis solution are also critical for the success of the implementation. The deployment of messaging and other intervention strategies must be done with trust in the operator to not abuse the information they are receiving regarding the player's risk levels. An ill-intentioned operator could use the information that a player is a potential 'VIP' to send bonus offers and other incentives to increase their play within that operator's platform. Recent regulations against marketing to customers based on their play may prevent this from occurring altogether. Careful consideration and scrutiny must be given to Responsible Gaming companies (or their parent companies) that generate revenues from marketing, affiliates, or operator gambling revenue. The trust of the public and the consumer rely on a robust moat between marketing and gambling revenues and Responsible Gaming data.

To monitor the appropriate use of Responsible Gaming data, idPair has systems in place to track levels of play before and after the high-risk signals are identified, and any anomalies or spikes in activity following such notifications will be promptly analyzed.

#### **Operational considerations**

#### Leveraging PMS/BIS vs. a purpose-built solution

What are the key advantages and disadvantages of utilizing a player management or business intelligence system's integrated RG functionality vs. implementing a separate solution purpose-built for identifying and responding to risk?

Player Management System Integrated Risk Analysis

#### Advantages Disadvantages 1. Seamless Integration: The integration of 1. Lack of Data and Expertise: Operators are problem gambling functionality directly into your limited by only having customer data generated existing player management or business on their platform and are missing data for most intelligence system is simpler than an external customers. As a result, accurate risk assessment integration. It streamlines the implementation for becomes impossible for the majority of players who frequent more than one platform. Smaller operators. operators may not have an in-house expert. 2. Cost-Effective: While operators may be able to 2. Limited Customization: Integrated solutions might limit your customization options. Updates build an in-house solution, they can use their development resources to build the tools they to the Player Account Management system often think are relevant. require submission for testing and may have to wait for scheduled releases to be bundled with other changes to the platform. 3. All internal player data in one place: A view of player profiles means the operator can combine 3. Vendor Dependence: Many operators use third party vendors for either their sportsbook tech, data from many internal areas to paint an assessment of the consumer's activity on their platform, or both (and sometimes separate companies for each). Being dependent on the platform. vendor to schedule a release and perform the development for integration can delay any launch

or changes.

Separate Purpose-Built Solution

Advantages	Disadvantages
1. Possibility to have the complete data set: choosing a separate solution like idPair that connects all of sports betting data across all operators into a single view gives operators the chance to protect their customers by identifying their risk profiles earlier and more accurately.	1. Integration Challenges: Integrating a separate solution might be more complex, but the result is a tailored, powerful tool that's worth the initial effort.
2. Regulatory Adaptability: Distinct solutions are positioned to adapt to shifting regulatory landscapes.	2. Higher Costs: There might be higher upfront costs, but the result is a solution that perfectly matches your needs and regulatory requirements.
3. Expertise: Specialized problem gambling solution providers bring unparalleled expertise to the table. Their advanced models and interventions are a up to date with the latest research.	3. Data Segmentation: Managing data segmentation isn't a deal-breaker. The control and adaptability you gain with a separate solution make it a minor concern.
4. Tailored Customization: The flexibility of purpose-built solutions is a clear advantage. You get precisely what you want, tailored to your specific requirements.	4. User Experience: A separate system for problem gambling support might seem like a negative, but the customized solutions you can implement, combined with the potential for a complete data set, more than make up for it.

#### Implementation considerations

Please outline/describe the key technical considerations for selecting an analytics solution (e.g., ease and speed of implementation, customizability, hardware/software requirements, data requirements for building/training model, etc.)

- I. Ease and Speed of Implementation Quick implementation is crucial, especially when addressing risk identification, which requires timely interventions. Due to operator release roadmaps, a speedy implementation requiring full integration is usually not possible. To combat this, idPair can launch with a very short onboarding and the ability to do next day analysis until an integration and the corresponding real-time analysis can be done.
- II. Customizability The solution should allow for customization to meet operator and regulator approved risk assessment criteria and the needs of each gambling platform. Customizability ensures that the solution aligns with regulator and operator objectives.
- III. Hardware and Software Requirements Existing infrastructure must be able to support the solution without significant additional investment. Having a separate solution, rather than one built into the Player Account Management system and managed by the operators themselves, allows vendors to accommodate specific hardware and software needs.
- IV. Data Sources The data sources required for building and training the model are critical. This may include player transaction data, behavioral data, historical gambling patterns, and more.

- V. Data Integration Ease of integrating data from various sources, including player management systems, sports wagering platforms, and external data providers. Data integration is critical for a comprehensive view of player behavior, especially in the single-view format that idPair provides.
- VI. Scalability Ensure that the solution is scalable to handle large volumes of data and can accommodate an increasing number of players as the platform grows.
- VII. Speed of Data Processing Timely risk assessment and intervention are essential for player safety.
- VIII. Data Preprocessing Preprocessing steps are required to clean and prepare the data for modeling, including handling missing values, data imbalances, and normalization are paramount to the success of the data being able to be analyzed.
- IX. Model Training A diverse and representative training dataset is essential for model accuracy.
- X. Predictive Features How is the model able to predict potential elevated risk in the future.
- XI. Model Evaluation The model must be evaluated continuously and improved to stay in step with changing consumer behaviors and risk factors.
- XII. Real-Time Alerts and Notifications These alerts must reach the relevant individuals promptly and with the correct messaging.
- XIII. Interoperability The solution should be interoperable with existing systems, including player management and support services. It should work with other tools used in the operator platform.
- XIV. Privacy and Data Security Strong data security measures to protect player information and ensure compliance with privacy regulations should be implemented.
- XV. Documentation and Reporting Comprehensive documentation of the solution's development, performance, and updates should be maintained. This documentation is important for audits and regulatory compliance.
- XVI. Data Retention and Compliance The solution must comply with relevant gambling regulations, data protection laws, and industry standards.
- XVII. Training and Support Technical training and support for operator and regulator teams in implementing and using the solution effective must be undertaken.

# Please outline/describe any other important considerations for selecting an analytics solution (e.g., cost, evidence basis, level of adoption, HR requirements, etc.)

In addition to the technical considerations, there are several other important factors to consider, such as:

- Cost The total cost, including software licensing, implementation, maintenance, and ongoing support must be evaluated and checked if in line with any budgetary constraints.
- II. Evidence Basis The evidence basis for the solution's effectiveness must be evaluated based on peer-reviewed research, case studies, or endorsements from reputable organizations that demonstrate its ability to mitigate high-risk gambling.
- III. Track Record is the solution being used in any other jurisdictions by operators or research institutes, specifically in the US, where there are similar and relevant regulations and laws.
- IV. Human Resources Requirements The level of human resources required for implementation and ongoing management of the solution must be determined. This includes data scientists, analysts, support staff, and subject matter experts.

- V. Data Ownership and Control A clear understanding of who owns the data, how it is managed, and how it can be accessed or exported. This is especially important if the company (or its parent company) generated revenues from gambling, marketing or affiliate activities.
- VI. User Experience The manner in which the solution's interventions and communications impact the user experience should be examined. The solution should provide a supportive and empathetic experience for players.
- VII. Sensitivity to groups The solution's sensitivity to different populations and its ability to address risks across different regions and player demographics should be taken into account.
- VIII. Long-Term Viability The long-term viability of the solution should be considered and its ability to adapt to evolving behaviors, regulatory changes, and industry trends.
- IX. Transparency and Accountability The solution provider must be transparent and accountable for their actions and the outcomes of the solution.
- X. Collaboration and Partnerships The solution provider should collaborate with experts and researchers in problem gambling, addiction, and responsible gaming, as well as relevant regulatory bodies.

#### **Security Considerations**

### Please outline how the access to the system is managed (E.g., Can the solution integrate with SSO, support MFA, etc.)

Managing access to an analytics system for risk identification is essential for ensuring data security and privacy. Some important elements of access that should be included in the system are:

- Single Sign-On (SSO) is a convenient way to manage access to the analytics system while maintaining security that enables users to access the system using their existing credentials from a trusted identity provider. Because user identities are managed centrally, user provisioning and deprovisioning when employees or stakeholders join or leave the organization is easier. This also provides a better user experience by allowing users to access multiple applications with a single set of login credentials.
- II. Multi-Factor Authentication (MFA) enhances access security by requiring users to provide multiple forms of verification. The analytics system should support MFA. Users can be required to provide a combination of something they know (e.g., a password) and something they have (e.g., a mobile app-generated code to enhance security by making it more challenging for unauthorized users to gain access even if they have a valid password.
- III. Additionally, Role-Based Access Control (RBAC) is necessary for managing permissions and access based on user roles. This is employed by first defining roles or groups within the analytics system, such as administrators, analysts, support staff, and auditors. Permissions should be assigned and access levels granted to each role based on their responsibilities and requirements. Requests for additional access to the roles permissions should be approved or denied by authorized personnel and individuals who depart the company should be promptly removed from access. Finally, logs and audit trails should be kept and reviewed to identify unusual activity or unauthorized access.

### How is data protected while in transit? While at rest? (E.g., TLS 1.2 or greater, AES-256, etc.)

Securing data is also crucial to protect sensitive information and ensure compliance with data protection regulations. Data should be encrypted both in transit and at rest.

Encrypting Data in Transit via Secure Sockets Layer (SSL)/Transport Layer Security (TLS) should be done for data transmitted over the network. This ensures that data exchanged between the analytics solution and other systems or users is protected from eavesdropping. When implementing web interfaces for the analytics system, HTTPS should be used for secure communication between the web browser and the server. This encrypts data and helps prevent man-in-the-middle attacks.

For data exchange, SFTP (SSH File Transfer Protocol) should be used for file transfers, or secure APIs for real-time data transmission. API endpoints should be secured using authentication and authorization mechanisms. API keys or OAuth tokens should be employed to authenticate users.

While at rest, database-level encryption is needed to protect data stored in databases. This can include full database encryption but, at a minimum, should include encrypting specific columns or tables containing sensitive information. Any encryption keys need to be managed for data at rest by including key rotation and access control to ensure that only authorized individuals can decrypt data.

When data is no longer needed, it should be securely disposed of according to data life cycle management policies, and data that is archived or no longer in active use should be securely erased or encrypted. Backup data should also be encrypted, both in transit and at rest. Backups that contain sensitive information should also be secured with great care.

### Is MGC data logically and/or physically segregated from other client data if the solution is cloud-based?

Yes. MGC should be logically segregated from other client data. Each client's data should be kept separately, and only comingled if permitted by both sides. The segregation of data helps ensure data security, privacy, and regulatory compliance. Logical segregation is achieved through using access controls, encryption, authentication, and distinct buckets for each client's data to separate different data sets within the cloud environment. Some regulations may mandate specific data segregation practices to ensure data security and privacy, which should be accommodated.

#### Does the solution generate audit logs?

Yes, and this is a necessity. Audit logs are a fundamental component of secure data storage platforms and play a critical role in enhancing data security, compliance, and overall system integrity. Audit logs are kept to promote accountability and transparency by providing a detailed record of all activities within the platform. This transparency holds individuals and processes accountable for their actions. Also important for continuous monitoring of access and usage patterns, suspicious or unauthorized activities can be detected and investigated promptly, helping to prevent security breaches and data breaches.

Besides the above, the audit logs can assist in forensic analysis should a security incident occur, maintaining compliance with any applicable regulations, ensuring the integrity of the data by logging if /when anything has been modified, keeping track of who had access to the data and platform, and holding users accountable for their actions. Finally, audit logs can reveal patterns in system usage and help make informed decisions on system improvements, resource allocation, and user training.

## Please outline/describe the rationale and key elements for an evaluation framework, to ensure an analytics solution can be assessed for effectiveness and continually improved.

Continual evaluation of the analytics solution is essential to ensuring its effectiveness and discovering areas for improvement. The primary goal of an evaluation framework is to measure how effectively the analytics solution identifies and addresses risks. It makes sure that the solution fulfills its intended purpose. By regularly assessing the solution, you can adapt to changing player behavior, emerging risks, and evolving regulations.

#### Key Elements of the Evaluation Framework:

- I. Define clear goals and objectives for the risk identification solution. These goals should align with each state's responsible gambling strategy and regulatory obligations.
- II. Identify and establish KPIs that align with the goals and objectives. KPIs can include metrics related to risk assessment accuracy, intervention effectiveness, user engagement, and more.
- III. Continuously evaluate the quality of data sources used by the solution. Ensure that data is accurate, complete, and representative of player behavior. Address any data quality issues.
- IV. Measure the accuracy and performance of the predictive models used for risk assessment.
- V. Evaluate the impact of interventions implemented by the solution in reducing risky behavior and problem gambling incidents. Track changes in player behavior following interventions.
- VI. Collect feedback from users and support staff to gauge the user experience, as well as the effectiveness and appropriateness of interventions.
- VII. Evaluate the training and support provided to staff using the solution. Assess whether they have the necessary skills and resources to use the system effectively.
- VIII. Implement reporting and analytics tools to generate reports on the solution's performance and its impact on responsible gambling practices.
- IX. Involve key stakeholders, including players, support staff, and regulatory bodies, in the evaluation process to gather diverse perspectives and insights.

# Please outline/describe any additional policies/processes that should be required to adequately support implementation of an analytics solution (e.g., training, data management and sharing, case management and staff intervention protocols, etc.)

Here are some additional policies and processes that should be considered:

- I. Training and Education:
  - a. A comprehensive training program for staff who will be using the analytics solution. This training should cover the system's use, data handling, problem gambling awareness, and intervention procedures.
  - b. Educational resources and guidance to players to help them understand responsible gambling practices, including self-exclusion and setting limits, should be provided.

- c. Periodic training updates should be held to keep staff and players informed about the latest features and changes in the analytics solution.
- II. Data Management and Sharing:
  - a. A clear data privacy policy should be established that outlines how player data is collected, stored, processed, and shared. This policy must comply with data protection laws and regulations.
  - b. Data Sharing Agreements: Data sharing agreements should be executed with relevant partners, including gambling platforms and regulatory authorities. These agreements should address data-sharing protocols and privacy considerations.
- III. Case Management and Staff Intervention Protocols:
  - a. Clear risk assessment criteria and thresholds need to be identified for identifying high-risk players. These criteria should be based on academic research, industry standards, and regulatory requirements.
  - b. Intervention protocols should be developed for staff to follow when high-risk players are identified. This may include communication methods and content, support resources, and self-exclusion procedures.
  - c. Clear escalation procedures need to be put in place for cases that require higher-level interventions or external support, such as involving a responsible gambling organization or specialist.

Recommended product or solution – please provide details (as available) of any product or solution that you would recommend for identifying and responding to risk in the online sports wagering context, including its: Functionality, Costs, Implementation considerations

It should come as no surprise that the recommenda2on is for the use of idPair so5ware to achieve the goals of iden2fying and mi2ga2ng risk in a manner that is most complete and effec2ve. Iden2fying risk has historically been done from the perspec2ve of the operator (i.e., how can operators minimize risk on their own plaAorms) rather from that of the consumer. This perspec2ve needs to be flipped.

What does it mean to iden2fy risk? We believe the answer must start with the consumer.

The ability of a single operator (or data analysis vendor who does not connect data across plaAorms) to accurately iden2fy risk of the 76-82% of players using more than one sportsbook when the operator only holds a por2on of the player's sports wagering data is extremely limited. Analyzing risk with incomplete transac2onal data poses unique challenges and can weaken the analysis in various ways. Here are reasons, along with examples, illustra2ng the nega2ve impact of incomplete transac2onal data on the analysis of problem gambling:

#### **Underrepor(ng of High-Risk Gambling Ac(vity:**

Example: If analysis of each individual is being done by each operator only holding a piece of the data, it can lead to an underes2mate of their risk level. The downstream effects of this are numerous, with the most cri2cal being that the popula2on of high-risk

gamblers is underreported, which prevents funding for treatment and research programs from growing to the level that is needed.

#### **Inaccurate Iden(fica(on of Risk Factors:**

Example: Incomplete transac2onal data may prevent the iden2fica2on of specific gambling behaviors or paUerns associated with increased risk. If a gambler deposits frequently across 5 accounts, this marker would be missed due to each operator evalua2ng based on their own threshold. Ten deposits in a day can suddenly look like only two.

#### **Inability to Assess Spending PaDerns:**

Example: Without complete transac2onal data, analysts and so5ware cannot accurately assess the frequency, size, or 2ming of gambling expenditures, hindering their ability to understand the financial impact of problem gambling.

#### **Inadequate Tracking of Losses and Wins:**

Example: Without proper accoun2ng of gambling wins and losses, the analysis may not capture the full spectrum of financial consequences associated with their behavior.

#### Difficulty in Iden(fying Harm Reduc(on Measures:

Example: Lack of data can prevent the iden2fica2on of specific triggers for problem gambling, hindering the development of effec2ve harm reduc2on strategies.

#### Ineffec(ve Interven(on and Treatment Planning:

Example: Without access to complete transac2onal data, interven2ons are not able to be tailored to address the specific gambling paUerns and behaviors of the gamblers.

#### **Lack of Comprehensive Research Insights:**

Example: In a scien2fic study on high-risk gambling, incomplete transac2onal data may limit the depth of insights into the mo2va2ons, triggers, and consequences of gambling behavior. idPair has partnered with several universi2es to address this, by providing our so5ware and exper2se to help advance research in this area, with mul2ple studies in progress.

#### **Inability to Track Behavior Changes Over Time:**

Example: When analyzing trends, a lack of complete transac2onal data may prevent or distort the tracking of changes in gambling behavior, making it challenging to assess the effec2veness of preven2on efforts.

Incomplete transac2onal data can result in an incomplete and poten2ally misleading picture of problem gambling, hindering research, preven2on, and treatment efforts. To address these issues, efforts should be made to connect as much relevant transac2onal data as possible while respec2ng individuals' privacy and legal considera2ons.

idPair's solu2on generates a unique iden2fier for each gambler that protects their privacy, while preserving the ability to connect their data across all sports wagering account. The resul2ng data is merged into a single view to help us accomplish our mission to help consumer's keep their play recrea2onal and sustainable.

The combined data is then screened for the markers of harm which are listed in the sec2on above as indicators of risk. Scoring for each indicator of risk is generated, as well as a combined score to account for many moderate risks summing up to a high-risk gambler, and then operators are no2fied of recommended ac2ons they should take with respect to their customers. The operator can then track the case through the idPair case management system and perform any follow ups, as well as see if their interven2on had the intended effect, by viewing the post-interven2on data trend.

#### Cita(ons:

Gainsbury, S. and Blaszczynski, A. (2020). The Rela=onship Between In-Play BeEng and Gambling Problems in an Australian Context of Prohibited Online In-Play BeEng. Fron=ers in Psychiatry, 11, 2020. hNps://www.fron=ersin.org/ar=cles/10.3389/fpsyt.2020.574884/full

Auer, M. and Griffiths, M. (2023). Using ar=ficial intelligence algorithms to predict self-reported problem gambling with account-based player data in an online casino seEng. Journal of Gambling Studies, 39(3): 1273-1294, 2023. hNps://link.springer.com/ar=cle/10.1007/s10899-022-10139-1

Gainsbury, M., Russell, A. (2015), Greater involvement and diversity of Internet gambling as a risk factor for problem gambling. *European Journal of Public Health*, 25(4), 723–728, 2015. . <a href="https://doi.org/10.1093/eurpub/ckv006">https://doi.org/10.1093/eurpub/ckv006</a>

# idPair, Inc. RESPONSE to the Request for Information (RFI) for

#### **Gambling Behavior Risk Identification and Response Technology**

#### **COVER LETTER**

- 1) Company Legal Name: idPair, Inc.
- 2) Contact Information:
  Jonathan Aiwazian
  CEO
  jonathan@idpair.com
  805-300-7300
- 3) Summary of interest and expertise in this area:

#### The idPair Vision for the Future of Responsible Gambling in the Industry:

In a world where industries continue to evolve and adapt to the digital age, the gambling sector stands at a crossroads, facing the critical challenge of ensuring the safety and well-being of its players. As this challenge deepens, new solutions are needed to keep gambling sustainable for consumers. idPair was founded by former operators and big data engineers on the belief that connecting transactional data from separate operator databases can lead to a profound transformation in the industry. This belief is based on our related experience and the reasons laid out below.

While the promise of connected data and a unified view of gambling activity is undoubtedly transformative, it's essential to start by acknowledging the limitations and challenges associated with using partial data sets for problem gambling analysis and risk identification to see the full potential.

Partial data sets, often sourced from individual operators or specific platforms, can present a skewed perspective of a player's gambling behavior.

A single operator's data may provide valuable insights into a player's activity on their platform but offers only a piece of the entire gambling picture. To construct a comprehensive profile of a player's behavior and risk factors, it is imperative to integrate data from multiple sources. This allows for a holistic understanding of a player's engagement across various gambling platforms and verticals.

Relying on partial data sets can result in fragmented risk assessment. Operators working with limited data may miss early warning signs that are visible when examining a player's overall gambling behavior. Risk indicators such as high-frequency betting or escalating bet sizes can

be diluted when assessed in isolation, potentially leading to missed opportunities for early intervention.

Players often engage in diverse gambling activities, such as sports betting, online lottery, and daily fantasy sports, across various platforms. Problematic behavior may manifest differently in each context. By analyzing partial data sets, the industry may inadvertently overlook significant signs of risk.

A critical aspect of responsible gambling is early intervention. Detecting and addressing risk factors at an early stage can prevent problems from escalating. However, partial data sets may obscure these early warning signs, causing interventions to occur later than optimal.

idPair's vision of consolidating data from various sources transcends these limitations, enabling more accurate risk identification, earlier interventions, and ultimately, a healthier and more sustainable gambling industry. It is a testament to the power of a complete, unified view of gambling activity in reshaping the future of responsible gambling.

As we witness the maturing of the gambling industry, we will begin to see the profound impact that technology, data, and a vision rooted in empathy and responsibility can have, especially as it relates to more vulnerable age groups and populations. idPair hopes to be part of the group of innovators that illuminate the path to a gambling industry that is not only economically viable but is also a true guardian of player well-being.

idPair is thrilled to contribute to proactive initiatives like this to usher in a healthy era for the industry.

#### 1. Company Profile

Company Name	idPair, Inc.
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URL of Company Web Site	www.idpair.com
Contact Name	Jonathan Aiwazian
Contact Title	CEO
Contact Email Address	jonathan@idpair.com
Contact Phone Number	805-300-7300
Number of Years of experience in this service offering	8
Primary Type of Service(s) Provided	Responsible Gaming Data Analysis, Single Customer View via UniqueID Genera[on
Past client reference(s)	Available upon request
(A client of similar business need suggested but not required)	

#### 2. Questions/topics of interest

What are the key differences between how risk may be indicated in the online sports wagering context vs. other gaming contexts (e.g., retail/online casino, online poker, etc.)?

The way risk is indicated and managed in online sports wagering differs from other gaming contexts such as retail/online casino and online poker in several ways. To begin, we must first look at how the outcomes of each type of gaming are determined to understand how players perceive their ability to win.

- In sports wagering, the outcome is typically associated with predicting the results of real-world sporting events. This means that the results are often influenced by external factors like athlete performance, weather, injuries, and other unpredictable elements.
- II. In casino games, the outcomes are determined by chance and the house edge, making it easier to calculate probabilities and odds.
- III. Poker involves both skill and chance, as players compete against each other. The outcome is associated with making strategic decisions rather than predicting random events.

While high-risk behavior in gambling can manifest differently in various online gambling contexts, the core of risk identification remains consistent. The key differences include, but are not limited to:

- I. Betting Frequency
  - a. In sports wagering, gamblers may engage frequently, especially in active sports seasons, making it easier for frequent betting behaviors to take hold. However, due to the nature of having to wait for outcomes to become known, high-risk frequency of sports wagers may be less than that of other gambling types. Although, the recent popularity of in-play and next-play wagering allows for a higher frequency of wagering on sports than was traditionally available. It has been shows that individuals who actively partake in in-play betting are at higher risk for developing issues with gambling that those who do not (Gainsbury et al., 2020).
  - b. In casino games, rounds tend to take only a few seconds, allowing for a much higher volume of play in a short span, with the exciting graphics and bonus rounds causing some to lose track of time and play for longer than intended.
  - c. In poker, depending on the type of play (tournaments vs. cash games), the frequency of play may be less due to the nature of longer sessions, but gamblers may increase the number of hands they participate in within a tournament or cash game, with each new hand becoming an opportunity to gamble (e.g. calling the big blind with a weak hand in order to see the flop with the hopes of making a good hand).

#### II. Session Length

- a. Sports betting With the increase in the number of betting markets offered by nearly all sportsbooks, there is no shortage of events to wager on, no matter the time of day or night. As such, sessions can extend much longer than intended as individuals have plenty of options on which to wager, which can include things such as international table tennis and obscure secondary soccer leagues in countries where the individual has no knowledge of the teams or players, or any basis for betting other than to continue to gamble when the mainstream sports are off the air.
- b. Casino The ease of access to online casino, combined with the fact that a consumer's favorite titles are always on, in contrast to their favorite sports teams, permits individuals to have much more numerous and frequent sessions. The games are developed to be very entertaining, and the illusion of 'almost winning' can give the

- consumer the feeling that if they keep playing, they are due to hit a large prize. This fallacy that a long period without a big win indicates a big win is coming soon, is the cause of many individuals extending their sessions beyond what they planned, and, as a result, losing more than they intended. Indeed, long gambling sessions is an indicator of a high-risk patron (Auer, et al., 2023).
- c. Poker In cash games of poker, by default, the consumer is automatically dealt into a new hand and must take the action of getting up from the table in order to cease their play. The chance of running out of money at the table also exists, but operators allow players to auto-reload their chip balance so that they can continue to play until their entire balance (not just what they brought to the table) reaches zero. There is also the concept of 'blinds' in poker, which essentially means that a player can see up to 80% of the pre-flop cards in Texas Hold'em Poker without any cost. This can lead to longer sessions that intended. By nature, poker is a game which must be played over the course of hours, especially in tournament form, which can lead to large chunks of time lost to gambling.

## What are the strongest individual and/or groups of risk indicators in the online sports wagering context?

The strongest individual indicators of risk in the online sports wagering context may vary in strength and relevance from one gambler to another, though they include:

- I. Usage of multiple gambling accounts (Gainsbury, et al., 2015)
- II. A marked increase in the frequency of bets
- III. Continuously attempting to recover previous losses by placing more bets
- IV. Consistently betting large amounts or progressively increasing bet sizes
- V. Frequent, and high sum of, deposits (especially using credit cards).
- VI. High number of payment methods used for deposits
- VII. Deposits declined by the financial institution processing them
- VIII. Canceled withdrawals (while pending processing) from the platform
- IX. Change in the types of sports that are wagered on, often trending toward more obscure sports at odd hours of the night/day
- X. Usage of Responsible Gaming features available on the platform
- XI. Frequency and length of gambling sessions
- XII. Irritability or restlessness when not netting
- XIII. Preoccupation with gambling
- XIV. Lying about betting behavior
- XV. Neglecting responsibilities and relationships
- XVI. Financial problems
- XVII. Loss of interest in other activities

Regarding groups of indicators, several combinations from the list above can be a strong indicator of risk. Relying on a combination of indicators, rather than individual signs, can provide more context around the individual and provide a more comprehensive view of the issue. Here are some combinations of indicators that can be particularly useful in risk identification:

- I. Use of Multiple Betting Accounts + Responsible Gaming feature usage- Individuals who take the proactive step of setting deposit or other limits to control their play and then continue to play with other operator platforms (where limits have not been set) are at a very high risk and are undetectable by the operators.
- II. High Frequency of Betting + Increased Bet Sizes Regularly placing bets at an elevated frequency and simultaneously increasing the size of bets
- III. Chasing Losses + Lying About Betting Behavior When individuals consistently attempt to recover losses by placing more bets and also resort to deception or lying about their betting activities, it's a strong indication of problem gambling.
- IV. Financial Problems + Neglect of Responsibilities The co-occurrence of financial difficulties, such as mounting debts or unpaid bills, and neglect of work, studies, family, or social obligations underscores a serious issue.
- V. Loss of Interest in Other Activities + Preoccupation with Gambling When a person loses interest in previously enjoyed activities and becomes preoccupied with thoughts of gambling, it suggests that gambling has become a priority in their life.
- VI. Frequent Use of Live Betting Features + Escalating risk-taking Individuals who frequently engage in live or in-play betting, which provides instant gratification, while also attempting to win back losses through escalating stake sizes and decrease sensitivity to risk are in a higher risk bracket.

It's crucial for operators, regulators, and support services to be vigilant in identifying these strong combined indicators and intervening to promote responsible gambling and player well-being. However, it should be noted that individuals who patronize more than one gambling site (estimated at 76-82% based on survey data) will have underreported risk analysis statistics, due to the simple fact that no operator has possession of all of their wagering data on which to base the analyses and risk assessments.

#### What is the strongest proxy for risk in the online sports wagering context?

The strongest proxy for risk in the online sports wagering context can vary depending on how the data and research is interpreted, but a very high-risk combination of factors is the frequency and amount of money wagered. This is often referred to as "bet frequency" and "bet size." High bet frequency and large bet sizes are strong indicators of issues with gambling.

High-risk gamblers often engage in frequent betting, placing bets on a wide range of events and games. They may bet daily, even multiple times a day, which can lead to financial losses and the neglect of other responsibilities. They also tend to place larger bets, especially when trying to chase losses. The desire to recoup previous losses can lead to escalating stakes, which can result in substantial financial harm.

High-risk sports bettors may exhibit a pattern of continuously increasing their bets to recover money lost in previous wagers. This behavior often leads to a vicious cycle of mounting losses. High-risk sports bettors may deplete their bankrolls rapidly due to frequent bets with substantial amounts of money. This can lead to financial distress, which is a common consequence of these behaviors. Excessive bet frequency and large bet sizes often indicate a loss of control over gambling behavior. This loss of control is a strong indicator of risk.

While bet frequency and bet size are strong proxies for risk, as seen above they are not the only indicators of problem gambling. Responsible gambling measures should be in place to monitor these markers and provide appropriate interventions when needed to prevent and address problem gambling.

#### Addressing identified risk (including case management)

## What are effective methods of addressing identified risk using an analytics solution?

Addressing identified risk using an analytics solution involves leveraging data-driven insights to prevent, intervene, and support individuals at risk. Once the relevant data is gathered and analyzed through transactional analysis looking at areas such as frequency, amounts wagered, types of games played, and any other risk factors of the ones listed above, risk scoring is needed to adequately identify the scope and scale of the risk levels of the individual. High risk scoring in one risk category, or a combined high score based on numerous moderate level categories can indicate that action is needed to assist the individual behind the transactional data.

Case management provides a structured approach to managing and mitigating risks associated with problem gambling. It allows for a personalized and individualized response to each player exhibiting risk behaviors. The analytics solution should identify high-risk players, and case management should then tailor interventions to meet the specific needs and circumstances of each player.

By monitoring player behavior and using predictive models, the analytics solution can identify early signs of problem gambling. Case management facilitates early intervention, enabling operators to reach out to players before their gambling behavior becomes more severe. The detailed understanding of the player's situation informs the intervention strategy. A range of intervention strategies can be made available based on the details of the case and risk profile, including personalized communication, setting gambling limits, providing information on responsible gambling resources, and offering support in accessing professional help. Coordination with various support services, including counseling, financial advice, and self-exclusion programs is a valuable addition to the solution.

Case management allows for continuous monitoring of the player's progress, ensuring that interventions are effective and adjustments can be made, as needed. Follow-up interactions help keep players on the path to responsible gambling, while also presenting an opportunity for a compassionate and supportive connection, which can be crucial in addressing the issue. This human touch can complement the analytics solution's data-driven insights, but is typically handled by the operator directly with their customer.

In cases where a severe issue presents itself, such as a crisis situation, case management allows for a quick response, ensuring that players receive the appropriate assistance, such as crisis helplines or referrals to professional services, and in all cases, documentation of all interactions and interventions is critical for understanding the efficacy and learning what improvements can be made to the entire process. Record-keeping is valuable for compliance, audit trails, and demonstrating responsible gambling efforts to regulatory authorities.

Finally, effective case management not only helps players with gambling issues but can also help operators retain them as customers. By showing care and concern while keeping gambling recreational, operators can build trust with their player base.

# What functionality is needed to enable ongoing monitoring, follow-up, and escalating interventions (including personalized staff interventions) for the players exhibiting the highest risk behavior?

To enable ongoing monitoring, follow-up, and escalating interventions for players exhibiting the highest risk behavior, the functionality must exist to execute case management as outlined above, along with:

- I. Continuous analysis of the gambling behavior of the highest risk players.
- II. Alerting systems (transmitted to player via the operator) that trigger notifications when a player's risk score reaches a very high threshold. This should trigger a personalized staff intervention.
- III. For players with the highest risk scores, the solution should generate personalized interventions tailored to their specific risk factors. These interventions might include educational materials, cooling-off periods, or self-exclusion options.
- IV. Providing direct access to player support services, including helplines and counseling, within the platform for players who exhibit high-risk behavior.
- V. Defining clear escalation protocols for situations where player behavior remains high-risk despite interventions. These protocols should involve senior support staff or problem gambling experts.

#### Algorithm/model details

Please outline/describe the important considerations in terms of a solution's algorithm/predictive model (e.g., model type, how it is built/trained, indicators used, proxy/outcome variable(s), transparency, customizability, etc.)

While the specifics of the model are proprietary in nature, the question can be answered in general terms to help paint the picture of how the system is developed. Regarding some of the areas mentioned: idPair builds and trains its model based on 7 different data categories, which include the full transactional set of wagers, financial transactions like deposits and withdrawals and their associated details, how players use RG tools, among other things. This comprehensive data set allows a deep analysis to be conducted. Similar to how more data across operators builds a better view of the individual gambler, more data within each operator that can then be connected also adds greater detail.

Indicators used include, but are not limited to, the following:

- I. Bet frequency (and increases in frequency)
- II. Risk tolerance (via progressively larger wagers or longer odds)
- III. Loss/Win Chasing
- IV. Deposit frequency and amounts
- V. Declined deposits and canceled withdrawals
- VI. Number of payment methods
- VII. Credit Card Usage
- VIII. Changes in sport types wagered upon
- IX. Frequency and length of sessions
- X. Responsible Gaming Feature Usage

Also important before analysis is to pre-process the data, which cleans and identifies any missing values, outliers, and data imbalances that can be corrected before the analysis begins. Outcome exist in two fashions, binary variables (e.g., at-risk or not at-risk) and continuous variables representing different risk levels and scoring.

Regarding transparency and customizability, each jurisdiction has its own specific needs and interest in what should be analyzed in the data. idPair is able to accommodate those through discussion with regulatory bodies and implementation of key features that are needed in each state. The common factor across all jurisdictions is that regulators have full access to the data whenever they need it. This is accomplished either through account-based access, which allows them to see data from their jurisdiction, or if preferred, information can be compiled by idPair and sent to gaming regulators by request.

Continual evaluation and improvement based on the findings is a key part of being a successful solution. As such, performance and outcomes, including post-intervention data analysis must occur. The solution has been, and continues to be, built to be adaptable, transparent, and rigorously tested to ensure that it effectively identifies players at risk and supports responsible gambling practices.

#### **Functioning across platforms**

Is it feasible for one solution to monitor, identify and address risk for individuals with player accounts across multiple sports wagering platforms? Is there one technological/software solution that is able to work across multiple sports wagering platforms? What are the key challenges/considerations (e.g., differences in player profiles, inconsistent data, access to data, implications for intervening, etc.)?

Not only is it feasible for one solution to monitor, identify and address risk for individuals with player accounts across multiple sports wagering platforms, it is a necessity to be able to accurately assess risk level. Previous solutions (and regulations) were built on the premise that consumers would patronize only one online gambling platform, which we can now say is not what is occurring. Due to many different reasons, including finding the best odds to place a wager, accumulating multiple bonuses, and circumventing betting limits that were either self-imposed for budgetary reasons or imposed by the gambling operators, consumers patronize multiple apps for their play. This number has been steadily decreasing since 2013, with surveys from 2022 showing the number of consumers using only one app in New Jersey has decreased from 70% a few years ago to just 24%. The result is that the onus has now fallen on the consumers to be accountable for managing and understanding the risks associated with sports wagering. Many people who fall outside the risk thresholds of each individual operator would indicate severe risk warnings if all of their play was combined.

idPair provides the technical solution that works across multiple sports wagering platforms. Through the creation of Unique Identifiers attached to each individual consumer, a single view of all gambling activity can be generated across all sportsbooks. From this single view of transactions, analysis for markers of harm can be done through automated risk scoring, thereby identifying consumers who need messaging or other intervention strategies to help them manage their play more effectively.

There are many challenges and considerations to implementing a single solution for monitoring and identifying risk across platforms. idPair has been working for two years to develop technical solutions to these challenges. Data inconsistency across platforms has historically been a major challenge, but idPair is able to rapidly parse through the large data sets to standardize the data and merge together transactions from different sportsbook operators into a single view. The result of this intelligent merging improves the efficacy and efficiency of the analysis and has resulted in partnerships with many university researchers to import and analyze complex datasets.

The biggest hurdle has always been access to the data, and while idPair has been able to work together with operators in some cases to import data, in order to be truly effective, regulations are needed around the collection of the data to support operator participation and the ability to generate a complete, single profile for each consumer. Some jurisdictions have included language in legislation or regulation to mandate the collection of this data, and idPair has found this to be the most successful approach in getting the critical mass of data to perform the analysis.

Implications for intervening on a cross platform analysis solution are also critical for the success of the implementation. The deployment of messaging and other intervention strategies must be done with trust in the operator to not abuse the information they are receiving regarding the player's risk levels. An ill-intentioned operator could use the information that a player is a potential 'VIP' to send bonus offers and other incentives to increase their play within that operator's platform. Recent regulations against marketing to customers based on their play may prevent this from occurring altogether. Careful consideration and scrutiny must be given to Responsible Gaming companies (or their parent companies) that generate revenues from marketing, affiliates, or operator gambling revenue. The trust of the public and the consumer rely on a robust moat between marketing and gambling revenues and Responsible Gaming data.

To monitor the appropriate use of Responsible Gaming data, idPair has systems in place to track levels of play before and after the high-risk signals are identified, and any anomalies or spikes in activity following such notifications will be promptly analyzed.

#### **Operational considerations**

#### Leveraging PMS/BIS vs. a purpose-built solution

What are the key advantages and disadvantages of utilizing a player management or business intelligence system's integrated RG functionality vs. implementing a separate solution purpose-built for identifying and responding to risk?

Player Management System Integrated Risk Analysis

#### Advantages Disadvantages 1. Seamless Integration: The integration of 1. Lack of Data and Expertise: Operators are problem gambling functionality directly into your limited by only having customer data generated existing player management or business on their platform and are missing data for most intelligence system is simpler than an external customers. As a result, accurate risk assessment integration. It streamlines the implementation for becomes impossible for the majority of players who frequent more than one platform. Smaller operators. operators may not have an in-house expert. 2. Cost-Effective: While operators may be able to 2. Limited Customization: Integrated solutions might limit your customization options. Updates build an in-house solution, they can use their development resources to build the tools they to the Player Account Management system often think are relevant. require submission for testing and may have to wait for scheduled releases to be bundled with other changes to the platform. 3. All internal player data in one place: A view of player profiles means the operator can combine 3. Vendor Dependence: Many operators use third party vendors for either their sportsbook tech, data from many internal areas to paint an assessment of the consumer's activity on their platform, or both (and sometimes separate companies for each). Being dependent on the platform. vendor to schedule a release and perform the development for integration can delay any launch

or changes.

Separate Purpose-Built Solution

Advantages	Disadvantages
1. Possibility to have the complete data set: choosing a separate solution like idPair that connects all of sports betting data across all operators into a single view gives operators the chance to protect their customers by identifying their risk profiles earlier and more accurately.	1. Integration Challenges: Integrating a separate solution might be more complex, but the result is a tailored, powerful tool that's worth the initial effort.
2. Regulatory Adaptability: Distinct solutions are positioned to adapt to shifting regulatory landscapes.	2. Higher Costs: There might be higher upfront costs, but the result is a solution that perfectly matches your needs and regulatory requirements.
3. Expertise: Specialized problem gambling solution providers bring unparalleled expertise to the table. Their advanced models and interventions are a up to date with the latest research.	3. Data Segmentation: Managing data segmentation isn't a deal-breaker. The control and adaptability you gain with a separate solution make it a minor concern.
4. Tailored Customization: The flexibility of purpose-built solutions is a clear advantage. You get precisely what you want, tailored to your specific requirements.	4. User Experience: A separate system for problem gambling support might seem like a negative, but the customized solutions you can implement, combined with the potential for a complete data set, more than make up for it.

#### Implementation considerations

Please outline/describe the key technical considerations for selecting an analytics solution (e.g., ease and speed of implementation, customizability, hardware/software requirements, data requirements for building/training model, etc.)

- I. Ease and Speed of Implementation Quick implementation is crucial, especially when addressing risk identification, which requires timely interventions. Due to operator release roadmaps, a speedy implementation requiring full integration is usually not possible. To combat this, idPair can launch with a very short onboarding and the ability to do next day analysis until an integration and the corresponding real-time analysis can be done.
- II. Customizability The solution should allow for customization to meet operator and regulator approved risk assessment criteria and the needs of each gambling platform. Customizability ensures that the solution aligns with regulator and operator objectives.
- III. Hardware and Software Requirements Existing infrastructure must be able to support the solution without significant additional investment. Having a separate solution, rather than one built into the Player Account Management system and managed by the operators themselves, allows vendors to accommodate specific hardware and software needs.
- IV. Data Sources The data sources required for building and training the model are critical. This may include player transaction data, behavioral data, historical gambling patterns, and more.

- V. Data Integration Ease of integrating data from various sources, including player management systems, sports wagering platforms, and external data providers. Data integration is critical for a comprehensive view of player behavior, especially in the single-view format that idPair provides.
- VI. Scalability Ensure that the solution is scalable to handle large volumes of data and can accommodate an increasing number of players as the platform grows.
- VII. Speed of Data Processing Timely risk assessment and intervention are essential for player safety.
- VIII. Data Preprocessing Preprocessing steps are required to clean and prepare the data for modeling, including handling missing values, data imbalances, and normalization are paramount to the success of the data being able to be analyzed.
- IX. Model Training A diverse and representative training dataset is essential for model accuracy.
- X. Predictive Features How is the model able to predict potential elevated risk in the future.
- XI. Model Evaluation The model must be evaluated continuously and improved to stay in step with changing consumer behaviors and risk factors.
- XII. Real-Time Alerts and Notifications These alerts must reach the relevant individuals promptly and with the correct messaging.
- XIII. Interoperability The solution should be interoperable with existing systems, including player management and support services. It should work with other tools used in the operator platform.
- XIV. Privacy and Data Security Strong data security measures to protect player information and ensure compliance with privacy regulations should be implemented.
- XV. Documentation and Reporting Comprehensive documentation of the solution's development, performance, and updates should be maintained. This documentation is important for audits and regulatory compliance.
- XVI. Data Retention and Compliance The solution must comply with relevant gambling regulations, data protection laws, and industry standards.
- XVII. Training and Support Technical training and support for operator and regulator teams in implementing and using the solution effective must be undertaken.

# Please outline/describe any other important considerations for selecting an analytics solution (e.g., cost, evidence basis, level of adoption, HR requirements, etc.)

In addition to the technical considerations, there are several other important factors to consider, such as:

- Cost The total cost, including software licensing, implementation, maintenance, and ongoing support must be evaluated and checked if in line with any budgetary constraints.
- II. Evidence Basis The evidence basis for the solution's effectiveness must be evaluated based on peer-reviewed research, case studies, or endorsements from reputable organizations that demonstrate its ability to mitigate high-risk gambling.
- III. Track Record is the solution being used in any other jurisdictions by operators or research institutes, specifically in the US, where there are similar and relevant regulations and laws.
- IV. Human Resources Requirements The level of human resources required for implementation and ongoing management of the solution must be determined. This includes data scientists, analysts, support staff, and subject matter experts.

- V. Data Ownership and Control A clear understanding of who owns the data, how it is managed, and how it can be accessed or exported. This is especially important if the company (or its parent company) generated revenues from gambling, marketing or affiliate activities.
- VI. User Experience The manner in which the solution's interventions and communications impact the user experience should be examined. The solution should provide a supportive and empathetic experience for players.
- VII. Sensitivity to groups The solution's sensitivity to different populations and its ability to address risks across different regions and player demographics should be taken into account.
- VIII. Long-Term Viability The long-term viability of the solution should be considered and its ability to adapt to evolving behaviors, regulatory changes, and industry trends.
- IX. Transparency and Accountability The solution provider must be transparent and accountable for their actions and the outcomes of the solution.
- X. Collaboration and Partnerships The solution provider should collaborate with experts and researchers in problem gambling, addiction, and responsible gaming, as well as relevant regulatory bodies.

#### **Security Considerations**

## Please outline how the access to the system is managed (E.g., Can the solution integrate with SSO, support MFA, etc.)

Managing access to an analytics system for risk identification is essential for ensuring data security and privacy. Some important elements of access that should be included in the system are:

- Single Sign-On (SSO) is a convenient way to manage access to the analytics system while maintaining security that enables users to access the system using their existing credentials from a trusted identity provider. Because user identities are managed centrally, user provisioning and deprovisioning when employees or stakeholders join or leave the organization is easier. This also provides a better user experience by allowing users to access multiple applications with a single set of login credentials.
- II. Multi-Factor Authentication (MFA) enhances access security by requiring users to provide multiple forms of verification. The analytics system should support MFA. Users can be required to provide a combination of something they know (e.g., a password) and something they have (e.g., a mobile app-generated code to enhance security by making it more challenging for unauthorized users to gain access even if they have a valid password.
- III. Additionally, Role-Based Access Control (RBAC) is necessary for managing permissions and access based on user roles. This is employed by first defining roles or groups within the analytics system, such as administrators, analysts, support staff, and auditors. Permissions should be assigned and access levels granted to each role based on their responsibilities and requirements. Requests for additional access to the roles permissions should be approved or denied by authorized personnel and individuals who depart the company should be promptly removed from access. Finally, logs and audit trails should be kept and reviewed to identify unusual activity or unauthorized access.

## How is data protected while in transit? While at rest? (E.g., TLS 1.2 or greater, AES-256, etc.)

Securing data is also crucial to protect sensitive information and ensure compliance with data protection regulations. Data should be encrypted both in transit and at rest.

Encrypting Data in Transit via Secure Sockets Layer (SSL)/Transport Layer Security (TLS) should be done for data transmitted over the network. This ensures that data exchanged between the analytics solution and other systems or users is protected from eavesdropping. When implementing web interfaces for the analytics system, HTTPS should be used for secure communication between the web browser and the server. This encrypts data and helps prevent man-in-the-middle attacks.

For data exchange, SFTP (SSH File Transfer Protocol) should be used for file transfers, or secure APIs for real-time data transmission. API endpoints should be secured using authentication and authorization mechanisms. API keys or OAuth tokens should be employed to authenticate users.

While at rest, database-level encryption is needed to protect data stored in databases. This can include full database encryption but, at a minimum, should include encrypting specific columns or tables containing sensitive information. Any encryption keys need to be managed for data at rest by including key rotation and access control to ensure that only authorized individuals can decrypt data.

When data is no longer needed, it should be securely disposed of according to data life cycle management policies, and data that is archived or no longer in active use should be securely erased or encrypted. Backup data should also be encrypted, both in transit and at rest. Backups that contain sensitive information should also be secured with great care.

## Is MGC data logically and/or physically segregated from other client data if the solution is cloud-based?

Yes. MGC should be logically segregated from other client data. Each client's data should be kept separately, and only comingled if permitted by both sides. The segregation of data helps ensure data security, privacy, and regulatory compliance. Logical segregation is achieved through using access controls, encryption, authentication, and distinct buckets for each client's data to separate different data sets within the cloud environment. Some regulations may mandate specific data segregation practices to ensure data security and privacy, which should be accommodated.

#### Does the solution generate audit logs?

Yes, and this is a necessity. Audit logs are a fundamental component of secure data storage platforms and play a critical role in enhancing data security, compliance, and overall system integrity. Audit logs are kept to promote accountability and transparency by providing a detailed record of all activities within the platform. This transparency holds individuals and processes accountable for their actions. Also important for continuous monitoring of access and usage patterns, suspicious or unauthorized activities can be detected and investigated promptly, helping to prevent security breaches and data breaches.

Besides the above, the audit logs can assist in forensic analysis should a security incident occur, maintaining compliance with any applicable regulations, ensuring the integrity of the data by logging if /when anything has been modified, keeping track of who had access to the data and platform, and holding users accountable for their actions. Finally, audit logs can reveal patterns in system usage and help make informed decisions on system improvements, resource allocation, and user training.

## Please outline/describe the rationale and key elements for an evaluation framework, to ensure an analytics solution can be assessed for effectiveness and continually improved.

Continual evaluation of the analytics solution is essential to ensuring its effectiveness and discovering areas for improvement. The primary goal of an evaluation framework is to measure how effectively the analytics solution identifies and addresses risks. It makes sure that the solution fulfills its intended purpose. By regularly assessing the solution, you can adapt to changing player behavior, emerging risks, and evolving regulations.

#### Key Elements of the Evaluation Framework:

- I. Define clear goals and objectives for the risk identification solution. These goals should align with each state's responsible gambling strategy and regulatory obligations.
- II. Identify and establish KPIs that align with the goals and objectives. KPIs can include metrics related to risk assessment accuracy, intervention effectiveness, user engagement, and more.
- III. Continuously evaluate the quality of data sources used by the solution. Ensure that data is accurate, complete, and representative of player behavior. Address any data quality issues.
- IV. Measure the accuracy and performance of the predictive models used for risk assessment.
- V. Evaluate the impact of interventions implemented by the solution in reducing risky behavior and problem gambling incidents. Track changes in player behavior following interventions.
- VI. Collect feedback from users and support staff to gauge the user experience, as well as the effectiveness and appropriateness of interventions.
- VII. Evaluate the training and support provided to staff using the solution. Assess whether they have the necessary skills and resources to use the system effectively.
- VIII. Implement reporting and analytics tools to generate reports on the solution's performance and its impact on responsible gambling practices.
- IX. Involve key stakeholders, including players, support staff, and regulatory bodies, in the evaluation process to gather diverse perspectives and insights.

# Please outline/describe any additional policies/processes that should be required to adequately support implementation of an analytics solution (e.g., training, data management and sharing, case management and staff intervention protocols, etc.)

Here are some additional policies and processes that should be considered:

- I. Training and Education:
  - a. A comprehensive training program for staff who will be using the analytics solution. This training should cover the system's use, data handling, problem gambling awareness, and intervention procedures.
  - b. Educational resources and guidance to players to help them understand responsible gambling practices, including self-exclusion and setting limits, should be provided.

- c. Periodic training updates should be held to keep staff and players informed about the latest features and changes in the analytics solution.
- II. Data Management and Sharing:
  - a. A clear data privacy policy should be established that outlines how player data is collected, stored, processed, and shared. This policy must comply with data protection laws and regulations.
  - b. Data Sharing Agreements: Data sharing agreements should be executed with relevant partners, including gambling platforms and regulatory authorities. These agreements should address data-sharing protocols and privacy considerations.
- III. Case Management and Staff Intervention Protocols:
  - a. Clear risk assessment criteria and thresholds need to be identified for identifying high-risk players. These criteria should be based on academic research, industry standards, and regulatory requirements.
  - b. Intervention protocols should be developed for staff to follow when high-risk players are identified. This may include communication methods and content, support resources, and self-exclusion procedures.
  - c. Clear escalation procedures need to be put in place for cases that require higher-level interventions or external support, such as involving a responsible gambling organization or specialist.

Recommended product or solution – please provide details (as available) of any product or solution that you would recommend for identifying and responding to risk in the online sports wagering context, including its: Functionality, Costs, Implementation considerations

It should come as no surprise that the recommenda2on is for the use of idPair so5ware to achieve the goals of iden2fying and mi2ga2ng risk in a manner that is most complete and effec2ve. Iden2fying risk has historically been done from the perspec2ve of the operator (i.e., how can operators minimize risk on their own plaAorms) rather from that of the consumer. This perspec2ve needs to be flipped.

What does it mean to iden2fy risk? We believe the answer must start with the consumer.

The ability of a single operator (or data analysis vendor who does not connect data across plaAorms) to accurately iden2fy risk of the 76-82% of players using more than one sportsbook when the operator only holds a por2on of the player's sports wagering data is extremely limited. Analyzing risk with incomplete transac2onal data poses unique challenges and can weaken the analysis in various ways. Here are reasons, along with examples, illustra2ng the nega2ve impact of incomplete transac2onal data on the analysis of problem gambling:

#### **Underrepor(ng of High-Risk Gambling Ac(vity:**

Example: If analysis of each individual is being done by each operator only holding a piece of the data, it can lead to an underes2mate of their risk level. The downstream effects of this are numerous, with the most cri2cal being that the popula2on of high-risk

gamblers is underreported, which prevents funding for treatment and research programs from growing to the level that is needed.

#### **Inaccurate Iden(fica(on of Risk Factors:**

Example: Incomplete transac2onal data may prevent the iden2fica2on of specific gambling behaviors or paUerns associated with increased risk. If a gambler deposits frequently across 5 accounts, this marker would be missed due to each operator evalua2ng based on their own threshold. Ten deposits in a day can suddenly look like only two.

#### **Inability to Assess Spending PaDerns:**

Example: Without complete transac2onal data, analysts and so5ware cannot accurately assess the frequency, size, or 2ming of gambling expenditures, hindering their ability to understand the financial impact of problem gambling.

#### **Inadequate Tracking of Losses and Wins:**

Example: Without proper accoun2ng of gambling wins and losses, the analysis may not capture the full spectrum of financial consequences associated with their behavior.

#### Difficulty in Iden(fying Harm Reduc(on Measures:

Example: Lack of data can prevent the iden2fica2on of specific triggers for problem gambling, hindering the development of effec2ve harm reduc2on strategies.

#### **Ineffec(ve Interven(on and Treatment Planning:**

Example: Without access to complete transac2onal data, interven2ons are not able to be tailored to address the specific gambling paUerns and behaviors of the gamblers.

#### Lack of Comprehensive Research Insights:

Example: In a scien2fic study on high-risk gambling, incomplete transac2onal data may limit the depth of insights into the mo2va2ons, triggers, and consequences of gambling behavior. idPair has partnered with several universi2es to address this, by providing our so5ware and exper2se to help advance research in this area, with mul2ple studies in progress.

#### **Inability to Track Behavior Changes Over Time:**

Example: When analyzing trends, a lack of complete transac2onal data may prevent or distort the tracking of changes in gambling behavior, making it challenging to assess the effec2veness of preven2on efforts.

Incomplete transac2onal data can result in an incomplete and poten2ally misleading picture of problem gambling, hindering research, preven2on, and treatment efforts. To address these issues, efforts should be made to connect as much relevant transac2onal data as possible while respec2ng individuals' privacy and legal considera2ons.

idPair's solu2on generates a unique iden2fier for each gambler that protects their privacy, while preserving the ability to connect their data across all sports wagering account. The resul2ng data is merged into a single view to help us accomplish our mission to help consumer's keep their play recrea2onal and sustainable.

The combined data is then screened for the markers of harm which are listed in the sec2on above as indicators of risk. Scoring for each indicator of risk is generated, as well as a combined score to account for many moderate risks summing up to a high-risk gambler, and then operators are no2fied of recommended ac2ons they should take with respect to their customers. The operator can then track the case through the idPair case management system and perform any follow ups, as well as see if their interven2on had the intended effect, by viewing the post-interven2on data trend.

#### Cita(ons:

Gainsbury, S. and Blaszczynski, A. (2020). The Rela=onship Between In-Play BeEng and Gambling Problems in an Australian Context of Prohibited Online In-Play BeEng. Fron=ers in Psychiatry, 11, 2020. hNps://www.fron=ersin.org/ar=cles/10.3389/fpsyt.2020.574884/full

Auer, M. and Griffiths, M. (2023). Using ar=ficial intelligence algorithms to predict self-reported problem gambling with account-based player data in an online casino seEng. Journal of Gambling Studies, 39(3): 1273-1294, 2023. hNps://link.springer.com/ar=cle/10.1007/s10899-022-10139-1

Gainsbury, M., Russell, A. (2015), Greater involvement and diversity of Internet gambling as a risk factor for problem gambling. *European Journal of Public Health*, 25(4), 723–728, 2015. . <a href="https://doi.org/10.1093/eurpub/ckv006">https://doi.org/10.1093/eurpub/ckv006</a>





## TransUnion's Response:

Massachusetts Gaming Commission RFI for Gambling Behavior Risk Identification and Response Technology

October 20, 2023

Submitted by:

Declan Raines Senior Director — Gaming +1 561 699 5485 Declan.Raines@transunion.com



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#### **Cover Letter**

TransUnion appreciates the opportunity to provide information to the Massachusetts Gaming Commission regarding our risk identification solutions for the Gaming industry.

#### Information for Good®

TransUnion is a global information and insights company that makes trust possible in the modern economy. We do this by providing an actionable picture of each person so they can be reliably represented in the marketplace. As a result, businesses and consumers can transact with confidence and achieve great things. We call this Information for Good®.

For over 54 years, TransUnion has been a leading provider of essential business intelligence services including consumer data, targeted marketing, analytical models, and decisioning tools. We maintain one of the world's largest databases of consumer credit information on more than 300 million households and 650 million consumers. Our technology-based intelligence solutions have enabled businesses around the globe to streamline processes, cut costs, reduce risk, without reducing performance.

We developed sophisticated and flexible analytics and decisioning capabilities by investing in technology, tools, and people. Our technology allows us to quickly build sophisticated analytics and decisioning functionality that caters to our customer's evolving needs. We leverage our next-generation technology and data-matching capabilities to gain real-time access to our entire data set across different data sources and run analyses across this data while remaining compliant with permitted data use.

#### **Information for Good in Gaming**

For over a decade, TransUnion has provided the global gaming industry with innovative risk identification solutions to help operators make more informed, and proactive responsible gaming decisions.

In the UK gaming market, TransUnion was at the forefront of developing the 'Affordability Gaming Solution' in 2015 in order to help operators comply with new compliance requirements issued by the UK Gambling Commission. Today, we work with 19 of the top operators to comply with requirements today and evolve as they develop.

TransUnion's role in the UK market led to us being a trusted stakeholder and provide input to the review of the Gambling Act 2005 white paper, 'High Stakes: gambling reform for the digital age'.

TransUnion is continuing this global track record in applying Information for Good® to the gaming sector in the US market. TransUnion provides thought leadership on best practice and innovative solutions to both operators and legislators by leveraging our global institutional knowledge on responsible gaming, privacy and data laws.



For the purpose of this RFI, TransUnion has built our response around our Player Stability eScore solution, a solution developed for the US gaming market for identifying risk in a gaming context. This solution leverages our best practice knowledge from other gaming markets, our rich identity data consisting of 300 million US households to promote a proactive approach to responsible gaming.

We have also provided information regarding our optional consortium functionality via Spring Labs. Via a consortium approach integrated with multiple operator platforms the MAGC can ensure consistent, common standards for operators across risk identification, intervention and treatment.

We look forward to discussing how we can apply our best practices to the ideal responsible gaming approach you envision.

Best regards,

Declan Raines – Senior Director Gaming **Diversified Markets** Declan.Raines@transunion.com

M: 561.699.5485

#### **Company Profile** 1.

Company Name	TransUnion Gaming Services, LLC.	
Headquarters Location	555 West Adams Street. Chicago, III.	
URL of Company Web Site	Gaming   TransUnion	
Contact Name	Declan Raines	
Contact Title	Senior Director - Gaming	
Contact Email Address	Declan.Raines@transunion.com	
Contact Phone Number	+1 561 699 5485	
Number of Years of experience in this service offering	<ul> <li>8 years providing Affordability in Gaming Solutions for the UK Gaming market</li> <li>3 years providing Player Stability eScore for the US Gaming market</li> </ul>	
Primary Type of Service(s) Provided	Rapid model development and analytics. Custom models for identifying player risk in the Gaming sector across DFS, sportsbook, casino and lottery.	
	Other core services include KYC, fraud prevention and authentication solutions	
Past client reference(s) (A client of similar business need suggested but not required)	Company Name: Flutter Contact Name: Luke Sugden Contact Title: Director of Risk and Safer Gambling Contact Number: +44 7887 626 498 Contact Email: Luke.Sugden@Flutteruki.com Services Provided: Gaming Financial Vulnerability Check, eIDV, AML and Device based fraud controls Length of relationship: 12 years	

#### 2. **Questions/Topics of Interest**

#### **Functionality**

please share details on the most important functionality and capabilities of an analytics solution, in terms of:

- Identifying risk in the sports wagering context
  - What are the key differences between how risk may be indicated in the online sports wagering context vs. other gaming contexts (e.g., retail/online casino, online poker, etc.)?

TransUnion's approach to risk rating at the product level is to train our model on an applicable data set, e.g., identified 'at-risk' players from sportsbook or casino.

TransUnion has identified gambling behavioral triggers that warrant running the Player Stability eScore after the initial check. These include



individual loss amount, monthly loss amount and multiple credit card deposits within the short timeframe.

If a sportsbook player or casino patron is in financial distress, their risk is dictated by the responsible gaming triggers specific to the product they use, not by TransUnion. For example, daily, weekly and monthly loss amounts can be key indicators of distress but the rate at which this occurs can vary significantly between iGaming and Sportsbook.

Moreover, if player data specific one product is provided to TransUnion, TransUnion can use it as training data to refine our responsible gaming (RG) solution. This approach would enable TransUnion to determine if there is merit in creating distinct propensity scores for a particular gaming product.

What are the strongest individual and/or groups of risk indicators in the online sports wagering context?

TransUnion has proprietary insights to share in a legally protected manner, in addition to insights gathered from over a decade of experience serving the UK gaming industry.

- b. Addressing identified risk (including case management)
  - What are effective methods of addressing identified risk using an analytics solution?

TransUnion's Player Stability eScore is an affordability model designed for the US gaming industry to enhance operator's responsible gaming and player experience functions. The Player Stability eScore outputs include a score index relating to the propensity of the individual to be suffering financial distress. The benefit of utilizing this solution is that no playing data is required for the eScore to produce an initial output which means active monitoring procedures can occur even without gambling behavior triggers needing to take place.

The eScore leverages machine learning analytics to incorporate gambling behavior triggers to detect unusual patterns of play, monitoring betting history, and analyzing player behavior for markers of harm. Analytics can help in setting personalized limits, sending automated alerts to players and/or operators, and setting thresholds on when to offer responsible gaming resources like self-exclusion options or time/deposit limits.



What functionality is needed to enable ongoing monitoring, followup, and escalating interventions (including personalized staff interventions) for the players exhibiting the highest risk behavior?

Integration via API or batch so that TransUnion can append the eScore to an individual. Our flexible integration means our solution can be integrated as part of any CRM, platform or end-decisioning engine required. This allows functionality for ongoing monitoring of high-risk behavior, automated follow-ups based on player activity, personalized staff interventions triggered by predefined risk thresholds, and a robust player data repository to facilitate informed decisions and tailored responses for the highest risk players. For example, if the eScore triggers a 1/20 on an individual, with an API integration, the score would trigger a pre-defined workflow based on the score's threshold.

#### c. Algorithm/model details

Please outline/describe the important considerations in terms of a solution's algorithm/predictive model (e.g., model type, how it is built/trained, indicators used, proxy/outcome variable(s), transparency, customizability, etc.)

The Player Stability Score was developed using a logistic regression modeling technique and a model development sample trained on aggregated credit data. Leveraging non-FCRA regulated data, the model was developed to predict the likelihood of a consumer to be suffering distress in a gaming context. TransUnion then layered in known data attributes that are indexed highly towards identifying risk in a gaming context based on over a decade's experience in doing this with operators globally. A listing of the contributory model variables is available upon request after sufficient legal protections are executed. Full model customization is available as long as a sufficient model development training sample can be provided.

#### d. Functioning across platforms

Is it feasible for one solution to monitor, identify and address risk for individuals with player accounts across multiple sports wagering platforms? Is there one technological/software solution that is able to work across multiple sports wagering platforms? What are the key challenges/considerations (e.g., differences in player profiles, inconsistent data, access to data, implications for intervening, etc.)

TransUnion can provide consortium functionality through Spring Labs. Spring Labs provides consortium functionality including tokenization



services ensuring privacy by design for all participant operators to protect sensitive consumer data.

Spring Labs consortiums utilize API functionality and can be integrated into multiple platforms to ensure consistent behaviors/treatments for those consumers identified as at risk.

By combining a Spring Labs consortium with TransUnion's Player Stability eScore multiple operators would be able to connect to a single source and provide PII information securely to receive a risk score in return. MAGC would then be able to define action to be taken for individuals based on risk score banding e.g., 1-5/20 classified as 'High Risk' and operators must provide that consumer with responsible gaming materials, etc.

By implementing common standards for all platforms connected to the consortium based on risk bandings solves key challenges in responsible gaming treatment. All operators would have consistent standards for differences in player profiles, inconsistent data and intervention standards. This consistency reduces the competitive incentive for variance in treatment usually observed when implementing responsible gaming standards.

An example of this workflow is below with additional information provided under 'Implementation considerations'.

#### Gaming Operators Consortium configuration Massachusetts Gaming Operators (12) Real time API connections into Spring Labs' tokenization service TU reads data and posts risk score based on input PII Player behavioral data fed in by gaming operators to trigger re-score based on defined threshold (loss amount etc.) When risk score > threshold, RG action takes place as defined by MA State and gaming operator notified (RG materials provided by email, time-out or deposit limit offered etc.) Massachusetts State Government

The Player Stability Score will be consistent regardless of platform, as long as the required input elements are available (first name, last name, address, SSN, DOB which all operators collect as part of KYC procedures). Custom scores are available, as deemed necessary, as long as sufficient model development sample(s) are provided. Flexible deployment means it can connect to any platform via API or batch.

#### ii. Operational considerations

- Leveraging PMS/BIS vs. a purpose-built solution
  - What are the key advantages and disadvantages of utilizing a player management or business intelligence system's integrated RG functionality vs. implementing a separate solution purpose-built for identifying and responding to risk?

TransUnion's Player Stability eScore is a purpose-built risk rating solution built on consumer data that provides score outputs without the need for gambling behavioral data. Using a PMS or BIS with integrated RG offers operational convenience and data centralization. It can then be integrated to drive action based on where and how it is integrated (case management vs CRM, etc.)

Implementing a separate, purpose-built RG solution provides tailored risk identification tools but may involve integration complexities and relatively higher costs. These solutions also lack context on the consumer behind the playing activity, leading to unnecessary interventions and a misallocation of resources. Purpose-built RG solutions built on gambling behavioral data are also limited in that they require a threshold of activity to take place before generating an output, leading to instances where somebody in need is missed. The choice hinges on priorities: streamlined operations with potential limitations through integration or specialized risk management with additional implementation efforts.

#### Implementation considerations

Please outline/describe the key technical considerations for selecting an analytics solution (e.g., ease and speed of implementation, customizability, hardware/software requirements, data requirements for building/training model, etc.)

#### **Integration Option One (Player Stability eScore only)**

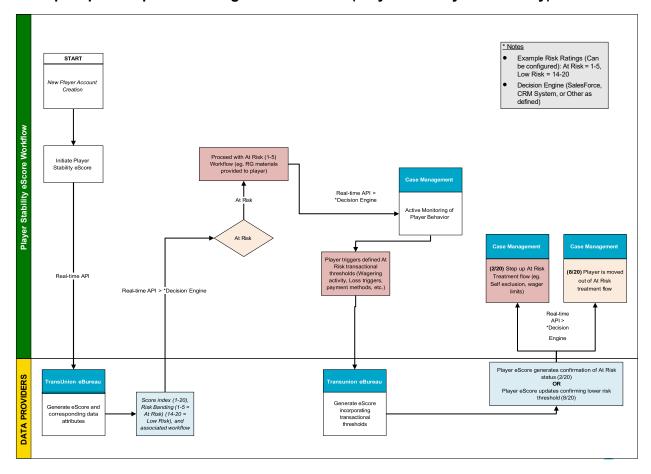
The Player Stability Score is available via sub-second real-time API calls or self-service batch processing. Custom models are typically available within 3-4 weeks of receipt of a useable model development sample. End integration points include decisioning engines, platforms, CRM or case



management systems where the score threshold can trigger RG activities as decided by MAGC or the operator.

An example workflow of the Player Stability eScore integrated into an operator's platform and accompanying decision engine is below to highlight how the solution can flag and drive desired risk mitigation strategies.

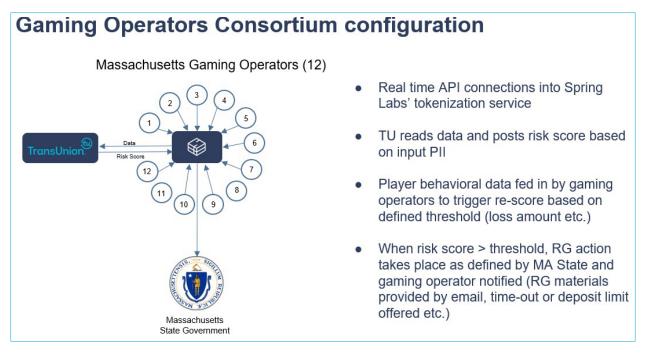
#### Example operator platform integration workflow (Player Stability eScore only)



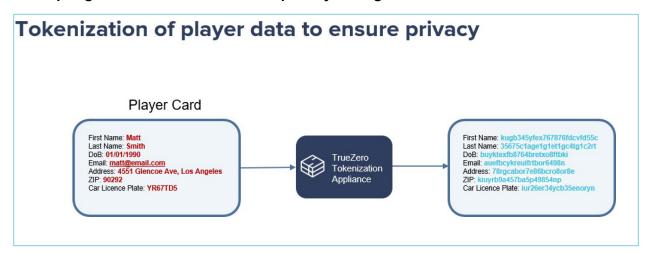
#### Integration Option Two (Player Stability eScore + Spring Labs Consortium)

As described under section 'Functioning across platforms' MAGC can implement TransUnion's Player Stability eScore via SpringsLabs consortium to ensure a consistent multi-operator approach to identifying and mitigating risk. This is an optional implementation approach and is not a prequisite to implemeting the Player Stability eScore which can be integrated via other methods.

#### Example multi operator platform integration workflow (Player Stability eScore + Spring Labs Consortium)



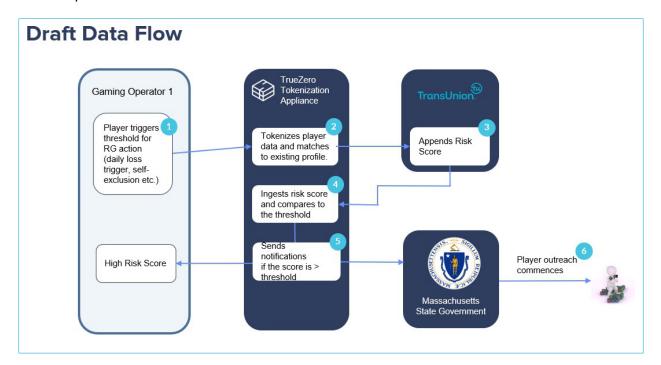
#### How Spring Labs Consortiums ensure privacy through tokenization



#### MAGC Benefits: Player Stability eScore + Spring Labs Consortium

By deploying a multi operator platform model, MAGC would be able to access information in a private and secure manner within the consortium to drive additional actions if desired. Such as providing state issued responsible gaming materials or other treatment strategies consistent across all players from all integrated operators.

An example of how this flow could work is below:



 Please outline/describe any other important considerations for selecting an analytics solution (e.g., cost, evidence basis, level of adoption, HR requirements, etc.)

Costs are structured at the transactional level with commercial pricing defined by volume tier e.g., \$0.005 up to 10,000 checks, etc. Thresholds for the score and associated action are decided by the customer and TransUnion can provide input based on our global institutional knowledge on RG. No other requirements have needed to be considered when deploying the solution to operators.

TransUnion works with over 110+ operators and platforms globally giving us trust in the market and the potential for streamlined implementation where applicable.

If sufficient model development data exists, a custom model solution designed to address a specific unique need is highly recommended. A

custom solution can be developed and delivered in an efficient and costeffective manner.

#### c. Security Considerations

 Please outline how the access to the system is managed (E.g., Can the solution integrate with SSO, support MFA, etc.)

TransUnion has a comprehensive Data Governance and Data Management Framework, supported by Data Policies, Standards and Processes. These include a Data Management Policy, Data Governance Policy, and a Data Protection Policy. In addition, a series of standards are in place covering, among other things, Privacy by Design, transparency, data quality, data retention and disposal, data sharing, international data transfers and third-party data governance. The Data Governance and Data Management Framework is enforced by the Data Governance Office, overseen by the Product and Data Committee. All TransUnion products and services have been assessed against and met the General Data Protection Regulation, and TransUnion's Privacy by Design Standard. Data Protection Impact Assessments have been carried out for TransUnion products. In addition, TransUnion performs risk assessments of data processing activities to ensure compliance with the Data Protection Policy and associated Data Protection Standards.

SSO integration available if alternative required additional details of native functionalities can be provided.

How is data protected while in transit? While at rest? (E.g., TLS 1.2 or greater, AES-256, etc.)

Data in transit uses TLS v1.2 or greater. We do not store data submitted to our real-time API. Freight batch files can be PGP encrypted at the customer's discretion.

Is MGC data logically and/or physically segregated from other client data if the solution is cloud-based?

Solution is not cloud based and as a Credit Reporting Agency (CRA), TransUnion maintains robust testing and validation against vulnerability threats as part as our regulatory obligations as a CRA. Details of this can be provided on a case-by-case basis as this is highly confidential information and would require specific solution related inquiries to provide responses.



All of TransUnion's API's have a minimum connectivity standard of TLS 1.2. The encryption keys supported by the TransUnion API environment can be located in the API Reference Guide for each product.

Safeguard controls are an instrumental part of TransUnion's Information Security Program, and our solutions are externally assessed against NIST SP800-171. We map these controls from the SSAE 18 and NIST 800-53 standards.

#### – Does the solution generate audit logs?

Audit logs capture successful/failed login, system configuration changes, administrative activity, disabling/deletion of logs, changes to security settings, changes to access privileges, user administration activity, and file permission changes. The application owner reviews the logs daily, per policy. TransUnion has a full scope, risk-based, and independent Internal Audit Department. The audit scope includes, but is not limited to, key financial, operational, security, and IT controls. Audit reporting occurs at the management, executive, and board level, and includes monitoring remediation actions. Further details on policies and procedures are TransUnion confidential.

#### d. Policies/processes to support implementation

 Please outline/describe the rationale and key elements for an evaluation framework, to ensure an analytics solution can be assessed for effectiveness and continually improved

A historic sample of known goods (consumers performing as agreed) and at-risk (consumers not performing as agreed) would be required to validate the performance of the Player Stability Score and/or develop a custom model. Subsequently, at a minimum, annual score validation/redevelopment should take place using the most recent experiential data available.

The model works 'out of the box' but testing can lead to refinements in order to achieve specific results/KPI's.

 Please outline/describe any additional policies/processes that should be required to adequately support implementation of an analytics solution (e.g., training, data management and sharing, case management and staff intervention protocols, etc.)

Privacy policy at the operator level may be required. TransUnion would leverage its robust compliance, privacy and legal frameworks to ensure any in production deployment complies with applicable laws.



#### iii. Recommended product or solution

please provide details (as available) of any product or solution that you would recommend for identifying and responding to risk in the online sports wagering context, including its:

#### a. Functionality

The Player Stability Score can provide an estimation of a consumer's to be experiencing financial distress or resilience trained to identify risk in a gaming context. In addition, a custom model(s) can be developed and deployed to target a more specific outcome, such as at the product level, if desired.

#### b. Costs

Player Stability eScore cost is at the transaction level per month. An example rate card price is below. Legal agreements would be required to provide a confidential bid for solutions described.

Per month API transactions:

Example Pricing Model		
Monthly Transaction Volume Tier	Price per Transaction (\$)	
1-99,000	\$0.10	
100,000-499,999	\$0.08	
500,00-999,999	\$0.07	
1,000,000-1,999,999	\$0.06	
2,000,000-4,999,999	\$0.05	
5,000,000+	\$0.02	

For the Spring Labs consortium described under section 'Functionality across platforms' pricing is based on a monthly service fee and a bespoke build quote to fully capture the functionality requirements of MAGC can be provided on request

#### c. Implementation considerations

TransUnion would require a fully vetted solution and design framework to build a fully accurate implementation proposal. This would include transactions per month, key KPI's identified, end-point integrations required.

As this initiative would be a part of TransUnion's Information for Good mission brief, we would commit to substantial discounting of the solution and implementation.

MACGH Response to the MGC's RFI—due by Oct. 20th, 2023 at 3 pm

Cover Letter

The cover letter must include: (1) the legal name of the company, organization, or entity submitting the response, (2) one or more representative names and contact information, (3) a brief summary of your interest and expertise in this area, and (4) must identify the supporting documentation that is included in your response.

Dear Massachusetts Gaming Commission,

I am submitting this response on behalf of the Massachusetts Council on Gaming and Health. As a service provider and the lead advocate for safer gambling in the Commonwealth, we are interested in risk management and identification for all that choose to gamble here.

Sincerely,
Marlene D. Warner
CEO, MACGH
marlene@macgh.org
978.394.4722 (cell)

#### 2.2.2 Questions

#### 1. Company Profile

Company Name	MACGH
Company Name	WACGIT
Headquarters Location	Salem, MA
URL of Company Web Site	Macgh.org
Contact Name	Marlene D. Warner
Contact Title	CEO
Contact Email Address	marlene@macgh.org
Contact Phone Number	978.394.4722
Number of Years of experience in this service offering	22
Primary Type of Service(s) Provided	Advocacy, Education, Public Awareness, Information Dissemination, Research and Evaluation
Past client reference(s)	MGC
(A client of similar business need suggested but not required)	

#### 2. Questions/topics of interest

#### **Functionality:**

A. MACGH is not a technical company, nor are we a gambling provider. However, as an advocate and service provider, we know what is needed to protect and identify people most at risk of a gambling problem. And we do through our operation as the GameSense service provider to MGC.

We'd like, simply, to have the functionality to identify players from the first money deposited and/or wagered, and for every transaction after. We'd like to see patterns of play. We'd like to identify upward and downward trends tied to a player and get notifications that a player is playing in a way that is unusual for them, so that a third party such as a GameSense Advisor and/or messaging can be directed to that player (note: it is essential that a third-party handle this intervention and/or messaging and not the operator themselves. Like the GameSense Information Centers, it allows customers to feel at ease that their information is not being used to "bring them back to gambling" and they are not being "spied on by the government as they may assume if a regulator managed it).

In terms of identifying risk, it would be crucial that a pattern and signs be identified through the MGC's research agenda and in cooperation with an academic institution and with community-based input. I also think that MGC needs to use research, but also the input of the players to determine when they would personally identify being most at risk—a part of the informed decision-making pillar of the MGC's Responsible Gaming Framework. We think that although there are obvious differences in play and betting between sports, casinos, and parimutuel (and daily fantasy), it would be important to identify the similarities and how they can be universally tracked across all operators.

In terms of the strongest risk categories, we think it is premature to determine this for Massachusetts. In the same way that MA players differ significantly from their lottery play, their risk for gambling problems prior to casinos being situated in state, and the historical nature of racing here, it would not be prudent to assume sports wagering is similar here to what is happening in New Jersey or New York. It would be best to wait to await the next wave of SEIGMA data to make a more educated decision on interventions.

Finally, it is important to note that MACGH, through the GameSense program and their tight coordination with operators/licensees and other state bodies (Treasury and AGO) could provide the case management approach for players who are tracked or flagged through risk identification methods.

- B. MACGH is not best equipped to respond to the use of analytics to identify risk, but once again, we are interested in how to read players needs across various and platforms. For example, we'd like to be able to have a unique identifier that allows us to track a player regardless of whether they are on two sports betting platforms or nine, and we'd like to be able to simultaneously read their limit setting online and through PlayMyWay—even more interesting would be an attempt to link their lottery play, their parimutuel spend, and their daily fantasy action. There are jurisdictions such as Singapore that utilize personal identification (read: driver's licenses) to tie all of these gaming platforms together. That same approach could be initiated by the MGC.
- C. We cannot speak to the technical algorithms or models.
- D. We do believe that the most efficacious way to help an individual and their affected others is to have a "panoramic" viewpoint that spans all platforms, operators, and game types. The challenges of having inconsistent data and access could be solved by the aforementioned academic approach of measuring risk and interventions through the MGC research agenda and the case management of GameSense.

#### **Operational considerations**

- A. MACGH is adamant that a third-party solution is needed to identify and connect with customers with response to risky patterns of play and transactions instead of leaving it to the operator and their customer service staff. The operator has a different purpose and intention, and despite some of the best responsible gambling staff being a part of the nine operator teams, they serve a different purpose. MGC has set out in their mission to "...create and maintain a fair, transparent, and participatory process..." and "ensures that its decision-making and regulator systems engender the confidence of the public and participants, and ...reduce the to the maximum extent possible the potentially negative or unintended consequences of expanded gaming..." therefore it is clearly within their realm to regulate the tools and resources that are used to mitigate harm, identify risk, and the information provided to patrons.
- B. MACGH does not have the technical knowledge to respond to the scribe the key technical considerations for selecting an analytics solution.
- C. If you were to select an outside analytics solution, MACGH would recommend utilizing one that has taken into account Massachusetts data, community-based concerns, and has staff that have been trained in ESG and DEI considerations.

Please outline/describe any other important considerations for selecting an analytics solution (e.g., cost, evidence basis, level of adoption, HR requirements, etc.)

D. And E. MACGH cannot speak to the Security Considerations or the Policies/Processes to implement an analytics solution

#### **Recommended product or solution**

MACGH is not at liberty to formally endorse any particular product or company at this time.