

GENERAL BETTING RULES

COMMON TERMS OF REFERENCE

- [illegible]

BET TYPE

- * Match [X] [X2] is where it is possible to bet on (partial or) definite outcome of a match or event. The options are: 1+ "Home team/Player 1, or the participant listed to the left side of the offer; 2+ "Draw/Tie, or the selection in the middle; 2+ "Away team/Player 2, or the participant listed to the right side of the offer. In particular instances or specific competitions, Winsteps might display an offer with a third option, 3+ "Draw/Tie, or the selection in the middle. In such cases, the offer will be displayed with a third option, where the third option is not applicable. The board will refer to "Home" and "Away" teams will always refer to the actual teams playing at home [host] and away [visitor] respectively, as determined by the official organization but the exceptions as detailed in Section 3.6.5.2.2.
- * Correct Score [X] [X2] Result Betting is where it is possible to bet on the (partial or) definite exact score of a match/event, or part of it.
- * Over/Under [X] [X2] Totals is where it is possible to bet on the (partial or) definite amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). Should the total amount of the occurrence be exactly equal to the betting line, then all bets on this offer will be declared void. Example: an offer where the betting line is 1280 points and the match ends with the result 64-64 will be declared void.
- * Odd/Even [X] is where it is possible to bet on the (partial or) definite amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). Odd/Ev is 1, 3, 5, etc. and 2, 4, 6, 8, etc.
- * Half Time/Full Time [X] is where it is possible to bet on the result at Half Time and the outcome at the end of the listed timeframe. E.g. if at Half Time the home team is leading 1-0 and the match ends 1-1, the winning outcome is 1/X. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome based on the timeframes listed within the offer. Example: an offer where the betting line is 1-0 and the match ends 1-0. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome based on the timeframes listed within the offer.
- * Draw No Bet [X] [X2] Moneyline is where it is possible to bet on either "1" or "2" as defined in Section 3.6.5.2.2. It is also common practice to refer to "Draw No Bet" in cases where no draw odds are available. Example: an offer where the betting line is 1-0 and the match ends 1-0. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome based on the timeframes listed within the offer.
- * Handicap [X] [X2] Spread is where it is possible to bet on whether the chosen outcome will be victorious once the listed handicap is added/subtracted (as applicable) to the match/period/total listed with the bet refers to. In those circumstances where the result after the addition of a handicap line is exactly equal to the betting line, then all bets on this offer will be declared void. Example: a bet on "3.0 goals" where the result of the chosen outcome is 3 goals with a difference of 0.4-5.4. Any reference in this section to the term "margin" will be intended to be understood as the difference emerging from the subtraction of the goals/points scored by the 2 teams/participants.

Unless otherwise stated, all handicaps listed on the TwinSpires® site are to be calculated based on the result from the start of the listed match/period to the end of the specified match/period. It is however customary that for certain handicap bet offers in specific sports (Asian Handicap in soccer), only the outcomes obtained from the time of bet placement until the end of the listed timeframe will be taken into consideration, thus disregarding any goals/points scored before the time the bet was placed and accepted. Any bet offer with these characteristics will be clearly displayed on site and highlighted in the bettor's Bet History with the score at the time of bet placement.

There are 3 different "handicap betting" formats:

- 2-way Handicap: Team A (-1.5) vs Team B (+1.5)
Example:
• Team A is given a +1.5 goal handicap in the match. For the bet to be won, Team A must win the match with a margin equal or bigger than the listed handicap (i.e. 2 goals or more).
• Team B is given a +1.5 goal advantage in the match. For the bet to be won, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than their listed advantage (i.e. lose with a 1 goal margin).
- 3-way Handicap: Team A (-2) Draw Exactly 2 Team B (+2)
Example:
• Team A is given a 2 goal handicap in the match. For the bet to be won, Team A must win the match with a bigger margin than the listed handicap (i.e. 3 goals or more).
• Draw would be the victorious outcome should the match end up with exactly the listed handicap (i.e. match ends with results such as 2-0, 3-1 and 4-2).
• Team B is given a 2 goal advantage to the match. For the bet to be won, Team B must either win the match, match finish in a draw or not lose with a margin equal or bigger than their listed advantage (i.e. lose with only a 1 goal margin).

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

- Example:
- Team A is given a 1.75 goal margin in the match. This means that the stake is divided into 2 equal parts and placed on the outcomes 1-5 and -2.0. For the bet to be fully paid out at the listed odds, Team A must win the match with a bigger margin than both of their listed handicaps (ie 3 goals or more margin). In the eventuality that Team A wins with only a 2 goal margin, the bet will be considered as partially won with a half payout on the +1.5 part of the bet and a refund on the -2.0 side since the outcome on that part of the bet would be considered a "tie". Should Team A lose the match, the entire stake will be refunded.
 - Team B is given a -1.75 goal advantage in the match. This means that the stake is divided into 2 equal bets and placed on the outcomes +1.5 and +2.0. For the bet to be fully paid out at the listed odds, Team B must win the match with a smaller margin than both of their listed handicaps (ie 1 goal or less margin). In the eventuality that Team B loses with exactly a 2 goal margin, the bet will be considered as partially lost with a refund on the -2.0 part of the bet and a loss on the +1.5 part of the bet. Should the match end in a draw, the entire stake will be refunded.
- "Double Chance" is where it is possible to bet simultaneously on two (partial or excluded) outcomes of a match or event. The options are: X1 and X2 with "X1" and "X2" defined in Section B, Para 2.1.
- "Ought" or "Place" betting is where it is possible to choose from a list of alternatives and bet on the eventuality that a participant wins or places within a specified position in the classification of the listed event. The bet is placed on the outcome of a match or event, and the bet is placed on the outcome of a match or event.
- On "Any Way" bet (aka EW) refers to a bet where the chosen selection must either Win or place within the payout terms. The bet is divided in two parts (the "Win" part and the "Place" part) of an equal stake. The bet is placed on the outcome of a match or event, and the bet is placed on the outcome of a match or event.
- "Goal minutes" is where it is possible to bet on the sum of the minutes when the goals have been scored. When settling such bets, goal scored in injury time of both halves are to be considered as having been scored. The bet is placed on the sum of the minutes when the goals have been scored in the first half injury time and the 90th minute in case the goal was scored in the second half injury time. Own goals will not count towards the settlement of individual player's 'goal minutes'.

BETTING PROPS

- Handicap/Virtual "Matchups" or "Head to Heads" are specific match-ups where the performance of two or more participants/teams which are not directly confronting each other in the same match/event. The results of such "Matchups" will be based on the number of times each participant records a predefined occurrence (e.g. goal) in the respective match. The following criteria will be used to determine the results of these types of offers:
- Unless specifically stated the bets refer to the next official match/event/round (an applicable) that the listed participant's/team are scheduled to take part in.
 - Unless specifically stated, a bet will only be completed on the same day of the match/event/round. Bets placed on the same day but for different times for those offers the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled as determined by the decided outcome.
 - Results for these offers will only take into account occurrences deriving from the actual play. Results attributable to walk-overs as well as other decisions as specified in clauses 2, 3 and 4 of this General Conditions will be taken into consideration.
 - Should the aforementioned criteria be inconclusive in determining the outcome for these offers, the following criteria will be progressively referred to in order to settle the offering:
 - If the applicable Sport-specific rules are listed in Section C, Para 1.
 - If Result Settlement rules are listed in Section B, Para 1.
- Bets will be voided as should it still be impossible to determine a winning outcome.
2. "Grand Slam" is where it is possible to bet on the total number of listed occurrences (Example: Total Goals, Total Goals/Run) happening in a specified round/match/day. All relative match/event/rounds will be taken into consideration. Bets placed on the same day but for different times for those offers which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
3. "Over/Under" bets are placed on the number of occurrences/events must be interpreted as follows: "Over" means a worse or lower position whilst "Under" means a better or higher position. Example: A bet on a player's classification in a tournament with an Over/Under line 2.5 will be settled as Under if the player classifies first or second. All other placements will be settled as Over. Bets on this market will be voided as should it still be impossible to determine a winning outcome.
4. Bets on "Quarter / Half / Period X" refer to the result/score achieved in the relevant timeframe and does not include any other points/goals/events tallied from other parts of the event/match. Bets on this market will be voided as should it still be impossible to determine a winning outcome.
5. Bets on "Result at end of Quarter / Half / Period X" refer to the result of the match/event after termination of the stipulated timeframe and will take into account all other points/goals/events tallied from previous parts of the event/match. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome for the timeframes specified in the offer. Bets on "Result at end of Quarter / Half / Period X" will not include any other points/goals/events tallied from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached within the stipulated timeframe (if any), all bets will be declared void, unless odds for such eventuality have been published within the market.
6. Bets on "Result at end of Quarter / Half / Period X" will not include any other points/goals/events tallied from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached within the stipulated timeframe (if any), all bets will be declared void, unless odds for such eventuality have been published within the market.
7. Bets on "Result at end of Quarter / Half / Period X" will not include any other points/goals/events tallied from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached within the stipulated timeframe (if any), all bets will be declared void, unless odds for such eventuality have been published within the market.
8. Bets referring to the happening of a particular occurrence in a pre-defined time frame, such as "First Card" or "Next Team to receive penalty minutes" will be settled as void should it not be possible, without any reasonable doubt, to decide the winning outcome, for example in case of players from different teams which are shown on a card in the same interruption of play.
9. Bets on "Result at end of Quarter / Half / Period X" will not include any other points/goals/events tallied from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached within the stipulated timeframe (if any), all bets will be declared void, unless odds for such eventuality have been published within the market.

10) Any reference
11) * To win from

- [illegible]

22) During selection, established

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SYSTEM BETS

- 1) **Two-pair** is a combination in which the player is dealt two pair of twelves (12), aces or a single couple (aces) on three twelve outs. Patrons can choose their own two-pair combination. The night of the two-pair combination is the outcome determined by the combination of the single, couples, treaces etc.
 2) **Three-pair** is a combination in which the player is dealt three pairs of twelves (12), aces or a single couple (aces) on three twelve outs. Patrons can choose their own three-pair combination. The night of the three-pair combination is the outcome determined by the combination of the single, couples, treaces etc. – See Section A, Paragraph 5 Clause 1.
 3) It is possible to include one or more matches as 'bankers' which means that the selected matches/events will be included in all coupous.
 4) **A 'treble'** is a combination in which the player is dealt three twelves (12), aces or a single couple (aces) on three twelve outs. The treble combination is a selection of three matches.
 5) **A 'Patent'** is a combination, which includes one treble, three doubles and three singles from a selection of three matches.
 6) **A 'Yankee'** is a combination, which includes one fourfold, four doubles and six singles from a selection of four matches.
 7) **A 'Canadian'** (also known as 'Super Yankee') is a combination, which includes one fourfold, ten doubles and ten singles from a selection of five matches.
 8) **A 'Horse'** is a combination, which includes one sixfold, six fivefolds, fifteen fourfolds, twenty twelves and fifteen doubles from a selection of six matches.
 9) **A 'Horse and a half'** is a combination, which includes one sixfold, six fivefolds, fifteen fourfolds, twenty twelves and twenty doubles from a selection of seven matches.
 10) **A 'Goliath'** is a combination, which includes one eightfold, eight sevenfolds, twenty-eight sixfolds, fifty-six fivefolds, seventy fourfolds, fifty-six twelves and twenty eight doubles from a selection of eight matches.
- For the purposes of this game, when necessary, the second digit after the decimal point of the odds is shown as rounded up in the Patrons bet history to this patent decimal number. The payout will however be made based on the actual odds multiplied by the stake, disregarding the aforementioned rounding.

RESULT SETTLEMENT

- When setting results Twinspires will do its utmost to ensure itself information obtained first-hand (and/or exactly after the event has been concluded, through TV transmissions, streaming web-based coverage or other sources) are used as the basis for determining the result. In the absence of such information, Twinspires may determine the result based on the best available information at the time. The bettor who placed the bet after the start of the race will be based on other publications. Nevertheless, Twinspires reserves the right to change the result if it is determined that the information used by Twinspires was incorrect. If the bettor's bet is voided because of an error made by Twinspires, the bet will not include any changes deriving from and/or attributable to, but limited to: disqualifications, penalisations, protest, sub-judice results and/or successive changes to the official result after the event has been completed.
- 2.a Settlement of markets held over for more than 1 round(s) (E.g. Season Bets), will only consider amendments affecting bets for which settlement has not yet been decided. Such measures must be announced by the governing body before the last scheduled round(s) will be considered. Any changes affecting after this date, or after referring to bets which have already been settled based on events occurring during the same season, shall not affect the outcome of the market.
- 2.b Unless otherwise specified within the offer, implied by the official competition rules or announced beforehand as being the official format for that particular event, any changes from the default sport/event/race format that result in Twinspires offering odds/lines which are inconsistent with the revised playing format, will result in the voiding of the bets affected by the format change.
3. Others where the format change does not preclude the governing body from declaring a winner (for Season winners), irrespective whether there will be a continuation of play or not, revised length of season/round(s) and/or the timing according to the result issued by the governing body granted that said result is issued as per the timetables listed below and is congruent to the odds/responses/totals available at a given time of publishing.
4. The following settlement provisions apply in such cases:
- (i) Should the governing body declare a relevant outcome within 3 months from the last match played before the interruption but its final classification, cancellation or additions/rescue play(s) markets will be determined accordingly.
- (ii) In case of applicable official communication result is issued within 3 months from the last match played before the interruption, markets will be settled in accordance with the last classification/available, regardless of number of matches played/current stage/phase of the competition.

(D) Matches which refer to scheduled tournament play shall reach a subsequent phase of the competition [example: Play-Off] will be settled as void there are changes to the format/number of participants considered whether that particular phase or that particular phase is not played at all, unless an outcome based on the market concentrations at time of publishing has already been determined and no further action is required.

(E) Matches which odds are dependent-/based on a full schedule of matches being played [example: Over/Under Wins in the Regular Season/Points in the League], will be declared void should the number of matches played end up being different than originally scheduled at the time of publication, unless an outcome has already been determined and the change in number of applicable matches does not influence the result.

3 Occurrences which have not been sanctioned and/or acknowledged by the match/event officials (e.g. disallowed goals) will not be taken into account towards the settlement of the bet. As a general rule, and subject to the provisions of the General Terms and Conditions, the referee's decision is final and binding. In the event of a dispute, the referee's decision will prevail over the decision of the match/event officials. The referee's decision may also be confirmed by the relevant governing body. If a referee's decision is overturned, the referee's decision will prevail over the decision of the match/event officials. If a referee's decision is overturned, the referee's decision will prevail over the decision of the match/event officials.

4 In case of an abandoned event, all bets that have been decided prior to the abandonment and could not possibly be charged regardless of future events, will be settled according to the decided outcome. All other bets will be cancelled.

5 In case an event is abandoned and is scheduled to restart from the beginning, all bets placed before the initial match which could not be settled through the outcomes deriving from the play prior to abandonment, will be declared void regardless of whether or when the match is continued.

6 In case of a postponed event, specific events forming part of tournaments/competitions which are not held, get postponed and/or rescheduled for a time/fair later than 12 hours from the last scheduled time fixed by the governing body due to bad weather, crowd trouble or similar circumstances will be declared void with the following exceptions except where otherwise stated:

- a. Events which starting times have not been officially confirmed yet by the governing body at time of bet placement;
- b. Events which are moved due to scheduling conflicts/broadcasts but remain scheduled to be played within the same matchday/game/work/round (as applicable) and the change does not change the official fixtures for any of the participants in the competition;
- c. Events which start times are anticipated (brought forward) but remain scheduled to be played within the same matchday/game/work/round (as applicable), and without prejudice to past-posting and late cancellation.

For the avoidance of doubt the definition of same match/day/game/work/round is to be interpreted as the order of fixtures as dictated by the governing body with each specific match representing a match/day/game/work/round. Should this order not be upheld and the sequence of fixtures changes in a way that matches against other teams get scheduled in between so much that the listed fixture takes to be the next official commitment from that particular tournament/league/competition for all teams involved, that will be considered as not part of the same match/day/game/work/round and offers will be declared void. The above does not apply to Season bets which will remain valid granted that the tournament/league/competition is held and decided during the season/year it refers to, regardless of any eventual date changes. In cases of Play-offs series or other series of matches which are scheduled to confront 2 teams over 2 or more matches, any re-scheduling of a single match will be considered as being part of the same match/day/game/work/round regardless of the length of the re-scheduling, granted that the order of home and away fixtures in the series is not modified and the listed fixture takes place within the series. Bets will be declared void

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TATTERSALL'S RULE 4

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| <p>1) In the event of one non-runner or one non-Participant, the odds on the remaining runners or remaining Participants are reduced in accordance with the so-called Tatferalls Rule 4.</p> | | |
| <p>a. Win Betting:</p> | | |
| • Current odds of the withdrawn runner/Deductions in percentage of net gain | | |
| 1.30 and lower | | 75% |
| 1.31 to 1.40 | | 70% |
| 1.41 to 1.53 | | 65% |
| 1.54 to 1.62 | | 60% |
| 1.63 to 1.80 | | 55% |
| 1.81 to 1.95 | | 50% |
| 1.96 to 2.20 | | 45% |
| 2.21 to 2.50 | | 40% |
| 2.51 to 2.75 | | 35% |
| 2.76 to 3.25 | | 30% |
| 3.26 to 4.00 | | 25% |
| 4.01 to 5.00 | | 20% |
| 5.01 to 6.50 | | 15% |
| 6.51 to 10.00 | | 10% |
| 10.01 to 15.00 | | 5% |
| 15.01 and higher | | No deductions made |
| <p>b. Place Betting:</p> | | |
| • Current odds of the withdrawn runner/Deductions in percentage of net gain | | |
| 1.06 and lower 55% | | |
| 1.07 to 1.14 | | 45% |
| 1.15 to 1.25 | | 40% |
| 1.26 to 1.52 | | 30% |
| 1.53 to 1.85 | | 25% |
| 1.86 to 2.40 | | 20% |
| 2.41 to 3.15 | | 15% |
| 3.16 to 4.00 | | 10% |
| 4.01 to 5.00 | | 5% |
| 5.01 and higher | | No deductions made |

2) In the event of two or more non-runners or non-Participants, the total reduction shall not exceed 75%. The deduction in this case will be based on the aggregate odds of the withdrawn runners.



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