# CASINO ARIZONA AND TALKING STICK RESORT SPORTBOOK HOUSE RULES JULY 2025

# A) General Rules

This set of Terms and Conditions govern the use of the Casino Arizona and Talking Stick Resort SportsBook. When placing a bet with "Casino Arizona and Talking Stick Resort", the Client is therefore agreeing that he/she has read, understood, and will be adhering to these Terms and Conditions.

Casino Arizona and Talking Stick Resort reserves the right to make changes to the betting limits, sportsbook offer, payout limits and website at its sole and absolute discretion.

Casino Arizona and Talking Stick Resort reserves the right to change the Terms and Conditions and Sports rules at any time for several reasons including but not limited to:

- a) Comply with applicable laws and regulations,
- b) Regulatory requirements.
- 1. No person under the age of 21 years shall place a wager or collect winnings from a wager.
- 2. Management will make every reasonable effort to resolve disputes. Any questions may be asked via the Casino Arizona website: https://www.casinoarizona.com/.
- 3. Persons may choose to exclude themselves from SportsBook wagering via the following Arizona Department of Gaming Problem Gambling website: https://problemgambling.az.gov/self-exclusion.
- 4. The Casino Arizona and Talking Stick Resort SportsBook reserves the right to refuse any wager, and/or delete or limit selections (# of parlays selected, type of prop bet selected, etc.), prior to the acceptance of any wager.
- 5. The Casino Arizona and Talking Stick Resort SportsBook will determine minimum and maximum wagers on all sports events.
- 6. Please check your tickets for accuracy before leaving the betting window. Leaving the window with the ticket is deemed an acceptance of the wager by both parties.
  - a. Tickets will not be altered or voided prior to the start of an event except at the discretion of management.
  - b. Once a wager is accepted, tickets will not be altered or voided after an event officially begins.
  - c. Wagers may only be rescinded in accordance with the SportsBook procedures and Compact section Appendix K.
- 7. Casino Arizona and Talking Stick Resort SportsBook is not responsible for lost, stolen, altered or unreadable tickets
- 8. Sports wagering tickets will be honored for 365 days after the date of the event. Cash vouchers will be honored for 365 days after date of issuance. Winning tickets may be mailed in for redemption.

Refer to reverse side of wagering ticket for mail-in redemption instructions. Casino Arizona and Talking Stick Resort is not responsible for tickets not mailed pursuant to instructions on the reverse side of the ticket.

- 9. Identification information is required to be presented at certain thresholds of wagers and payouts in accordance with Federal regulations.
- 10. Casino Arizona and Talking Stick Resort SportsBook patrons will be notified of odds or line changes in the following manner:
  - a. Posted odds will be changed automatically on the electronic reader boards.
  - b. Posted odds will be changed manually on all handwritten sports boards.
  - c. Posted changes will be updated in a timely fashion on the electronic reader boards or the handwritten sports boards.
  - d. Non-posted printed media will be updated on a weekly basis with the date of the latest issue.
- 11. Casino Arizona and Talking Stick Resort SportsBook reserves the right to add, change or delete the payout ratio limits.
- 12. Casino Arizona and Talking Stick Resort reserves the right to amend the Casino Arizona and Talking Stick Resort SportsBook House Rules, subject to regulatory approval.
- 13. Casino Arizona and Talking Stick Resort SportsBook will not accept the past posting of wagers, in such cases the wager may be refunded, or where the outcome of the event is already known, in all such cases the wager will be refunded.
- 14. Casino Arizona and Talking Stick Resort SportsBook will accept wagers on currently posted terms unless otherwise posted or noted on printed media.
- 15. Prohibited Wagers
  - No wagers may be accepted or paid by any book on:
    - a. Injuries, penalties and other types or forms of event wagering that are contrary to law:
  - Any event, outcome or occurrence, including a high school sports event offered, sponsored, or
    played in connection with a public or private institution that offers education at the secondary
    level, other than a Sports Event or Other Event; and
  - Individual actions, events, occurrences or non-occurrences to be determined during a collegiate sports event, including on the performance or non-performance of a team or individual participant during a collegiate sports event.
- 16. Management will maintain a record of all point spreads, odds, final score and related betting proposition statistics and outcomes to protect both the patron and Casino Arizona and Talking Stick Resort in case of obvious mechanical or human error.
- 17. Canceled events that have either not started or have not met the minimum length for an event to be official, will result in straight wagers being refunded. Parlays that involve a canceled event will reduce to the next lower number of selections.
- 18. All future wagers are "action" if a winner is officially declared, unless otherwise posted or noted on printed media.
- 19. Listed pitchers are for informational purposes only and subject to change. Starting pitchers have no bearing on the action of any wager.

20. Betting limits have been set on SportsBook kiosks. Multiple bets on the same event at the maximum limit are not permitted. Management reserves the right to void these tickets. Please see the SportsBook counter for more details.

Types of sporting events offered will be those submitted to and/or approved by the Arizona Department of Gaming.

#### 1. Obvious Errors

Casino Arizona and Talking Stick Resort SportsBook makes every effort to ensure that posted pay out wager(s) and lines/odds are correct. However, in the event of human, mechanical or technical error(s), Casino Arizona and Talking Stick Resort SportsBook reserves the right to pay out wager(s) at the correct lines/odds, as determined by a marketplace comparison, at the time of the placement of the wager(s), or refund wager(s). Upon verification of an obvious error, the wager will be voided, or paid out at correct odds, etc. Casino Arizona and Talking Stick Resort SportsBook management (human errors), as well as our vendor – OpenBet (system errors), perform the verification of obvious errors. Obvious Errors include, but are not limited to, the following:

- Wagers offered or placed on events after the outcome is already known;
- Wagers offered or placed on markets where incorrect participants are listed;
- Wagers offered or placed on markets where participants are incorrectly designated or listed in the incorrect order (e.g., Home Team listed as Away);
- Wagers offered or placed at odds that are materially different from those available in the general betting market for a given event at the time the wager was placed; or
- Wagers offered or placed at odds being clearly incorrect given the probability of the event occurring (or not occurring) at the time the wager was placed (exclusive of certain special offerings or "odds boosts" advertised as such).

# 2. Types of Event Wagers

Casino Arizona and Talking Stick Resort SportsBook shall offer the following wager types:

- a. Single-game bets \*\*Same as straight bet\*\*
- b. Teaser bets
- c. Parlays
- d. Over-under bets
- e. Money line bets
- f. Round Robins
- g. Prop Bets
- h. Pools \*\*Futures\*\*
- i. In-game wagering
- j. In-play bets \*\*Same as in-game wagering

- k. Straight bets
- 1. Other wager types as approved by the department.

#### 3. Calculation of Event

All calculations will be handled by OpenBet (sports betting platform operator) traders and will finalize when event is officially graded.

# 4. Incorrect Grading

Incorrect grading will be addressed by OpenBet.

# 5. Placing Bets

- 5.1 Casino Arizona and Talking Stick Resort reserves the right to decline part or all the requested wager.
- 5.2 Customer is solely responsible to ensure that the details of requested wager are correct.
- 5.3 Customers may have wagers voided if the following happens.
  - No line change that includes Spreads, Over-Under and Money lines.
  - Future Bets cannot be cancelled or changed at any time.
  - Future Bets can be refunded if an event is cancelled for any reason.
- 5.4 Casino Arizona and Talking Stick Resort reserves the right to void any wager at its sole discretion.

#### 6. Confirmation of a bet

- 6.1 Valid bets have a unique transaction code (bet id)
- 6.2 Customers can verify the transactions on the customer viewing screen in order to ensure that all requested wagers/bets are correct before finalizing transaction.
- 6.3 Casino Arizona and Talking Stick Resort does not take responsibility for missing or duplicating bets made by the Customer.
- 6.4 Should a dispute arise about the acceptance or the lack of any transaction, the transaction logs will be the ultimate authority in deciding such matters.

# 7. Settlement of bets

- 7.1 Casino Arizona and Talking Stick Resort reserves the right to remove or suspend a market/event at any given time. When a market is suspended the requested bets will be rejected.
- 7.2 Potential winnings/returns on the bet slip are for information only. Potential winnings/returns are reduced every time one of the selections is deemed void (push) or 'non-runner'. Bet settlement will be done based on the rest of the selections.
- 7.3 Winning from settled wagers/bet will be paid out to customer.

- 7.4 Sports bets/tickets shall be scanned, or serial numbers shall be entered into the Cashier Station OPoS, and the payment amount generated by the SportsBook system through the OPoS and shall be given to the guest. Each receipt will be branded paid, and cashiers will keep the ticket for auditing purposes.
- 7.5 Casino Arizona and Talking Stick Resort reserves the right to withhold payment and/or void the bets for the specific event, if we have evidence that the events integrity has been jeopardized, or the event has been manipulated (odds manipulation, match rigging etc.). Evidence of the above may be based on the size of stakes, the volume and/or pattern of bets placed. A decision given by the relevant governing body of the sport in question (if any) will be conclusive.
- 7.6 Casino Arizona and Talking Stick Resort reserves the right to conduct an internal investigation on repetitive bets of the same player rewards account, or a syndicate of player rewards accounts, all containing the same outcomes. During the investigation time, Casino Arizona and Talking Stick Resort reserves the right to withhold payment of such bets and/or void such bets.
- 7.7 Casino Arizona and Talking Stick Resort reserves the right to void bets when:
- We have evidence the bet was placed after an outcome is already known, or after the backed selection has gained an advantage (e.g., a goal scored in the backed selection's advantage or an incident in which a penalty has been awarded by VAR decision and is subsequently scored).
- Pre-match Bet was placed after the event had started or after a related event was underway and conditions could have been altered in a direct and indisputable way.
- Bet was received with incorrect prices due to delayed or failing live coverage.
- Bet is on obviously wrong prices or line/spread/total/handicap (deviation more than 100% of market price).
- Bet was accepted after an incident that should affect odds has happened (e.g. bets placed on total goals or next goal while a penalty has been awarded).
- Bet is received on odds which represent a different score than the actual.
- Bet is accepted on an already known outcome.
- Bet is placed after a public announcement has occurred in relation to the bet which affects significantly the odds (e.g., on transfer specials an announcement on media that a player will sign contract).
- Bet is received on an incorrect fixture; bets on fixtures quoting wrong participants, i.e., teams or players
- Wrong participant is quoted for any match or event. Bets placed on that participant will be void. Casino Arizona and Talking Stick Resort reserves the right to cancel bets on other affected outcomes.
- A match does not follow the sports generally accepted format and rules (e.g., unusual period length or match duration, points counting procedure, format of a match, less than the maximum allowed players, distance of a race, amounts of periods etc.);
- The outcome of a market cannot be verified officially (e.g., in the case of an abandoned coverage of a game that played regularly).
- Odds have been offered and bets accepted due to an error ("Error" is a mistake, misprint, misinterpretation, mishearing, misreading, mistranslation, spelling mistake, technical hazard, registration Error, transaction Error, manifest Error, force majeure and/or similar.)

- Multiple / Parlay bets that combine different selections within the same event are not
  accepted where the outcome of one affect or is affected by the other. If such a bet (related
  contingency) is taken in error, the bet will be cancelled.
- 7.8 We reserve the right to delay the settlement of an outcome or an event until an official confirmation is published.
- 7.9 In case of an incorrect settlement of markets, we reserve the right to correct them at anytime.
- 7.10 When a problematic bet, which meet one of the criteria mentioned above (3.6), occurs and/or is identified during live betting or after the event has finished, the bet should not get cashed out. If the cash out bet settlement has been accepted, Casino Arizona and Talking Stick Resort reserves the right to reverse cash out or/and cancel bet.
- 7.11 Sports reasons bet cancellation:

Unless otherwise stated, in the betting offer or in the special rules of each sport.

- If a match is not completed or not played (e.g., through disqualification, interruption, withdrawal, changes in draws etc.) all undecided markets are considered void.
- The event or tournament is cancelled or declared void.
- Head-to-Head (H2H) bets: If one or more participants withdraw before they have started the event/tournament.
  - 7.12 In a combo/multi bet, the cancelled event selection is set to odds 1.00 and the overall bet odds are adjusted accordingly. Stakes on single bets are returned and accounts refunded. In parlays the selection is treated as a void / push and, as an example, a 4-team parlay would become a 3-team parlay. In case of technical difficulties for the Operator to cancel a bet, the Operator reserves the right to deduct any invalid winnings from the bet winnings.
  - 7.13 Casino Arizona and Talking Stick Resort reserves the right to amend, suspend or remove Cash Out availability at any time on any market or to any customer.
  - 7.14 In the event of an error in the odds, the affected selection/s may not be Cashed Out. If Cash Out has been accepted in error, then the Cash Out transaction will be made void. In case bet is a combo the selection(s) with wrong odds will be settled as void and the remaining parts of the original bet will be settled on the result.
  - 7.15 Where an 'error' results in an incorrect amount being offered that is subsequently Cashed Out, then the Cash Out transaction will be made void, and the original bet will be settled on the final result with the correct prices applied to the bet.
    - a. Event has been called into question or
    - b. Match-fixing has taken place. Evidence may be based on the size, volumes or pattern of bets placed with Casino Arizona and Talking Stick Resort across any or all our betting channels.

# 8. Lost or Damaged Tickets

Tickets that are lost may also be redeemed by verifying the validity. To verify validity players must have used a Salt River Rewards Card when placing bet. Players would present loyalty card and ID when claiming lost tickets. Once verified within the system using the player rewards card, a new ticket may be issued to redeem. All lost ticket requests must be placed on a lost ticket claim form with player loyalty

account number and proper ID. Damaged tickets may be reprinted if the ticket is original and has at least the serial numbers present or players rewards card was used when placing the wager. A photo, video, or Xerox copy will not be honored as a lost or damaged ticket.

# 9. System Failure

In the event of a system failure no manual tickets will be issued or cashed. All winning tickets must be validated through the SportsBook System.

#### 10.Dead-Heat rule

When two or more selections share one of the places Casino Arizona and Talking Stick Resort permits the entry of win dead-heat and place dead-heat reductions, which are fractions indicating by how much the returns to the bettor are reduced.

If two, or more, selections finish in the same position, the stake will be divided proportionally. A Dead heat is calculated by dividing the stake proportionally between the number of winners in the event. In a two-way Dead-heat (2 winners), your return will be half of what it could have been. Dead-heat rules are that it is the stake that is halved not the betting odds. In a three-way tie / dead-heat then the stake would be reduced to one third of the original stake. A \$3 bet placed at 2.5 odds would become a \$1 bet placed at 2.5.

When calculating how many places are paid, Casino Arizona and Talking Stick Resort counts as many selections as there are places, unless there is a dead heat for the last available place. So, if three places are offered and two selections dead-heat for first, the next-finishing selection takes third place. However, if there are three places and three selections dead-heat for third, Casino Arizona and Talking Stick Resort pays out on all five selections finishing in the top three places.

Dead-heat rules apply to the stake and not to the odds.

#### **Example:**

The final positions in golf competition are the following:

1<sup>st</sup> Position: Player A -20

2<sup>nd</sup> Position: Player B -18

3<sup>rd</sup> Position: Player C -16

3<sup>rd</sup> Position: Player D -16

3<sup>rd</sup> Position: Player E -16

6<sup>th</sup> Position: Player F -17

7<sup>th</sup> Position: Player G -15

8<sup>th</sup> Position Player H -14

- a) Bet on Player E (each way 1-2-3): 3rd position is shared by 3 players C, D and E so the payment will be 1/3 stake X each way odds.
- b) Bet was placed on Player E (each way 1-2-3-4): 3rd and 4th (not really 4th position since there are 3 players in 3rd position) positions are shared by 3 players. Two positions pay, out of the 3 players who reached those positions: 2/3 stake X each way odds.

# 11. Maximum Payouts

The maximum winnings classified in the table below:

Results are taken from those published by the official governing body and in the absence of these, for example In-Play, from Casino Arizona and Talking Stick Resort feed provider. Casino Arizona and Talking Stick Resort recognizes those results achieved on the field. Results awarded by a sport federation without action and results decided by the outcome of disciplinary measures from the sport federation or another court of law over 24 hours after an event has finished are not considered.

Sports	Payable limits				
Baseball Basketball	\$250,000 for any question relating to a match (fight or round), to the performance of a team or tennis player or golf player during a season, to the				
Football	playoffs or to the winning team or winning player of a cup or championship (outright).				
Hockey	(outright).				
Boxing	Other properties of CO 000 for any properties relative to play a grant properties of				
MMA	<b>Other questions:</b> \$50,000 for any question relating to player propositions, to drafts, to managers or coach's (for example relating to the next manager), to				
Golf	the draft lottery, to players transfers, to players exchanges, to the signatures				
Soccer	players and any other question that is not related to the outcome of a matcleague, or a tournament.				
Tennis					

# 12. Accumulators/Parlays/Combo bets

Each Parlay risk limit depends on the limits of each selection of the parlay. The payout is calculated by multiplying the exact odds.

If one or more legs of the parlay are 'no action', cancelled or pushed, the odds of this selection will be 1.00 and the payout of the accumulator will be recalculated based on the remaining legs.

In case of postponement of a game which is selected in a parlay, it will follow the specific sports Term and Conditions.

Casino Arizona and Talking Stick Resort reserves the right to restrict parlays on some events at its sole and absolute discretion.

You may select up to 24 legs in a parlay.

The maximum winnings for parlays are: \$250,000.

#### 13. Refusal of Bet

Casino Arizona and Talking Stick Resort reserves the right to refuse any bet that is submitted to us, without giving a reason.

# B) Main markets rules

Bets on "Half / Period / Quarter/ Set/ Game/ Map/ Round", etc., refer to the result achieved in the relevant timeframe. This does not include any other goals/points/runs etc. achieved from other parts of the event. The overtime period is excluded unless otherwise is stated.

# 1. Money Line /Winner

Predict the winner of the game. The option of a draw is removed, and the market is offered with 2 outcomes (Team A vs Team B or Player A vs Player B). Bets on Player or Team to win an event include overtime if played. Bets on a Player or Team to win an Inning, Game, Set, Period, Quarter, Half and Map bets do not include overtime unless otherwise is stated (please check specific sport betting rules).

If the game or relevant timeframe ends in a draw, bets will be void and full stake will be refunded (push or no action).

# 2. Match Result/ 3-way Money line

Predict the winner of the game. The market has 3 outcomes and draw option is offered (Team A or Player A, Draw, Team B or Player B). The bets do not include overtime period.

#### 3. Draw no Bet

Predict which team will be the winner. Draw no bet is like Winner and Money line market but overtime period is excluded unless otherwise is stated. In case of a draw, all bets will be void and full stake will be refunded.

# 4. Spread and Handicap Markets

Predict the winner of the game, applying the given spread (handicap). In handicap betting, a team is awarded a "virtual" goal/points/set/games advantage. This advantage will be added to the official result for grading purposes.

Depending sport, Spread is applied on points, goals, sets, games. There are 2 major categories of Handicap markets:

- a) 2-way Handicap
- b) 3-way handicap

**2-way Handicap** market name varies per sport and are the following:

2-way handicap	Sport
Point Spread	American Football, Basketball,
Puck Line	Ice Hockey
Handicap	Soccer & Tennis
Run Line	Baseball
Asian handicap	Soccer

#### **Examples:**

- 1) American Football. (Team A) +3 vs (Team B) -3. We place a bet of \$100 on Team B to win. Team B must win the game by a margin more than 3 for the bet to win. If Team B wins with exact 3 points, bets are considered as void and stakes are refunded. If Team wins or lose game by less than 3 points bets on Team B are lost.
- 2) Basketball: (Team A) -2.5 vs (Team B) +2.5. We place a bet of \$100 on Team B +2.5. Bets win if Team B wins or lose by 2 points or less. If Team B loses by 3 or more points bet is lost.

<u>Asian handicap</u>: The Asian Line is a special type of handicap used for Soccer matches. Depending on the strength of each team, a handicap is awarded. This enables the odds for each side to be more similar. All bets on the Asian Handicap in live betting (including 1st/2nd half bets/ extra time/ 1<sup>st</sup> half extra time and 2<sup>nd</sup> half extra time) are settled according to the score line. Any goals prior to the bet being placed are ignored for settlement purposes.

Matches can be handicapped in  $\frac{1}{2}$  and  $\frac{1}{2}$  intervals as to eliminate the possibility of a push since no one can score a half-goal. Quarter ( $\frac{1}{2}$ ) handicaps split the bet between the two closest  $\frac{1}{2}$  intervals. For instance, a \$100 bet with a handicap of  $\frac{1}{2}$  (or 1,75) is the same as betting \$50 at  $\frac{1}{2}$  (or 1,5) and \$50 at

2. With  $\frac{1}{2}$  handicap bets, you can win and draw (win  $\frac{1}{2}$  of wager) or lose and draw (lose  $\frac{1}{2}$  wager). The  $\frac{1}{2}$ -goal handicap may be expressed as "0,25" or "0 and  $\frac{1}{2}$ ", or as "pk and  $\frac{1}{2}$ ".

The bettor's stake is automatically divided equally and placed as 2 separate bets. This means that with a handicap point of 0-0.5 or 0 and ½, half of your stake is on the 0-point handicap and the other half is on the 0.5 handicap.

Handicap	Team result	Bet result	Handicap	Team result	Bet result
	Win	Win		Win	Win
0	Draw	Stake refund	0	Draw	Stake refund
	Lose	Lose		Lose	Lose
	Win	Win		Win	Win
-0.25 or -1/4	Draw	Half lose, Half stake refund	+0.25 or +1/4	Draw	Half win, Half stake refund
	Lose	Lose		Lose	Lose
	Win	Win		Win	Win
-0.5 or -1/2	Draw	Lose	+0.5 or +1/2	Draw	Win
	Lose	Lose		Lose	Lose
	Win by 2+	Win		Win	Win
-0.75 or -3/4	Win by 1	Half win, Half stake refund	+0.75 or +3/4	Draw	Win
0.73 01 3,4	Draw	Lose	10.73 01 13/4	Lose by 1	Half lose, Half stake refund
	Lose	Lose		Lose by 2+	Lose
	Win by 2+	Win		Win	Win
-1	Win by 1	Stake refund	+1	Draw	Win
-	Draw	Lose	71	Lose by 1	Stake refund
	Lose	Lose		Lose by 2+	Lose
	Win by 2+	Win	+1.25 or +1 1/4	Win	Win
-1.25 or -1 1/4	Win by 1	Half lose, Half stake refund		Draw	Win
1.25 0. 1 1, 1	Draw	Lose		Lose by 1	Half win, Half stake refund
	Lose	Lose		Lose by 2+	Lose
	Win by 2+	Win		Win	Win
-1.5 or – 1 1/2	Win by 1	Lose	+1.5 or +1 1/2	Draw	Win
1.5 0. 1 1/2	Draw	Lose	11.5 01 11 1,2	Lose by 1	Win
	Lose	Lose		Lose by 2+	Lose
-1.75 or -1 3/4	Win by 3+	Win		Win	Win
	Win by 2	Half win, Half stake refund	+1.75 or +1 3/4	Draw	Win
1.75 01 -1 3/4	Win by 1	Lose	+1.75 OF +1 3/4	Lose by 1	Win
	Draw	Lose		Lose by 2	Half lose, Half stake refund

	Lose	Lose		Lose by 3+	Lose
	Win by 3+	Win		Win	Win
	Win by 3+	Stake refund	+2		Win
-2	•			Draw	Win
	Win by 1	Lose		Lose by 1	
	Draw	Lose .		Lose by 2	Stake refund
	Lose	Lose		Lose by 3+	Lose
	Win by 3+	Win Half lose, Half stake		Win	Win
	Win by 2	refund		Draw	Win
-2.25 or -2 1/4	Win by 1	Lose	+2.25 or +2 1/4	Lose by 1	Win
	Draw	Lose		Lose by 2	Half win, Half stake refund
	Lose	Lose		Lose by 3+	Lose
	Win by 3+	Win	+2.5 or +2 1/2	Win	Win
	Win by 2	Lose		Draw	Win
-2.5 or -2 1/2	Win by 1	Lose		Lose by 1	Win
	Draw	Lose		Lose by 2	Win
	Lose	Lose		Lose by 3+	Lose
	Win by 4+	Win		Win	Win
	Win by 3	Half win, Half stake refund		Draw	Win
-2.75 or -2 3/4	Win by 2	Lose	+2.75 or +2 3/4	Lose by 1	Win
-2.73 01 -2 3/4	Win by 1	Lose	+2.73 01 +2 3/4	Lose by 2	Win
	Draw	Lose		Lose by 3	Half lose, Half stake refund
	Lose			Lose by 4+	Lose
-3	Win by 4+	Win	+3	Win	Win
	Win by 3	Stake refund		Draw	Win
	Win by 2	Lose		Lose by 1	Win
	Win by 1	Lose	т3	Lose by 2	Win
	Draw	Lose		Lose by 3	Stake refund
	Lose	Lose		Lose by 4+	Lose

#### Example:

Match: Team A vs Team B

Handicap: Team B +1.0, +1.5 (or +1.75)

This handicap states that half of our bet goes on Team A to win, draw, or lose by less than 1 goal; and half on Team B to win, draw, or lose by less than 1.5 goals.

If the final score is Team A 1-0 Team B, half your bet would be refunded due to draw (Team B lost by exactly one goal). The second half would win (Team B lost by less than 1.5 goals).

In a <u>3-way Handicap</u>, the line is set so that there is also a draw outcome.

#### Example:

Team A vs Team B.

Team A Handicap (-2): Bet will win if Team A wins the match with a goal difference of three or more.

Tie (-2): Bet will win if Team A with (-2) Handicap wins the match with exactly 2 goals difference.

Team B Handicap (+2) - Bet will win if Team A loses or draws or wins by 1 goal.

#### Example:

Handicap (-2) - You will win if your team wins the match with a goal difference of three or more.

Tie (-2) - You will win if the team with (-2) Handicap wins the match with exactly 2 goals difference.

Handicap (+2) - You will win if your team loses / draws / wins by 1 goal.

# 5. Total (Over/Under)

Predict if the points/goals/runs/games etc. scored will be over or under a given number. The market will be settled according to the specific T&C of each sport. Total market may refer to whole game or a period of it (e.g., half, quarter, inning, period, interval etc.). Moreover, total market can be offered for a team or player (for instance home team under/over, Away Team Under/Over, Player A Under/Over etc.). Finally, total may refer to goals, points, sets, games, corners, cards (bookings), booking points, turnovers, touchdowns, field goals, touch downs, sacks, 180s, classified drivers, tries, bases and player props:

Sport	Total Markets Props		
Soccer	Shots, Shots on Goal, Passes, Tackles, Yellow cards, Red cards, Goals.		
American	Passing Yards, Passing TDs, Pass Completions, Carries, Rushing Yards, Receptions,		
Football	Receiving Yards, Reception Yards, Rushing Attempts, Touchdowns		
Basketball	Points, Assists, Total Rebounds, 3pts Field Goals Made, Steals, Blocks.		
	Hits, Home Runs, Walks. Batter: Total Bases, Runs + RBIs Pitcher: Strikeouts (SO), Earned		
Baseball	Runs		

If a game is abandoned, bets will be void unless settlement is already determined. Below you can find a table with 2-way total lines including the Asian lines.

Markets (2 way)				
Line	Goals	Over	Under	
0.5	1 or more goals	Win	Lose	
	No goal	Lose	Win	

	2 or more goals	Win	Lose
1	1 goal	Stake refund	Stake refund
	No goal	Lose	Win
1.5	2 or more goals	Win	Lose
1.5	1 goal or no goal	Lose	Win
	3 or more goals	Win	Lose
2	2 goals	Stake refund	Stake refund
	1 goal or no goal	Lose	Win
2.5	3 or more goals	Win	Lose
2.5	2 or less goals	Lose	Win
	4 or more goals	Win	Lose
3	3 goals	Stake refund	Stake refund
	2 or less goals	Lose	Win
3.5	4 or more goals	Win	Lose
5.5	3 or less goals	Lose	Win
4	5 or more goals	Win	Lose
	4 goals	Stake refund	Stake refund
	3 or less goals	Lose	Win

# 6. Double Chance

A Double Chance market allows you to cover two of the three possible outcomes in a game with one bet. The following options are available:

1 or X - if the result is either a home win or a draw then bets on this option are winners.

X or 2 - if the result is either a draw or an away win then bets on this option are winners.

1 or 2 - if the result is either a home win or an away win then bets on this option are winners.

#### 7. Race to X

Predict which team will be the first to score X points in the game. Race market may also refer to Runs (Baseball).

In the 2-way market, selections are home and away team (or Player 1, Player 2). If a match ends before any team reaches the specific number of points, the market is considered canceled, and stakes are refunded. In the 3-way market except home and away there is the none option.

#### 8. Odd/Even

Predict if accumulated goals/points/runs will add up to an odd or even number. When there is a zero score (for example no goals scored on a soccer game), will count as Even for settlement purposes. If a game is abandoned, bets will be void, unless an outcome is already determined. The market will be settled according to the specific T&C of each sport.

#### Example 1:

Baseball Team A vs Team B. We place a bet on Odd. Our bet will win only if the total number of accumulated runs in the game adds up to an odd number.

<u>Example 2:</u> Basketball event Team A vs Team B. We place a bet on Even number of points. Bet will win only if total number of accumulated points in the game will add up to an even number.

# 9. To Qualify / Win the Cup / Advance to next round/ Win the Group or Division.

Bet on a team or player to qualify to the next round of the tournament. The winner is the team/player advancing to the next round or winning the cup. Should a team be disqualified from the tournament prior to the match, and a bye is awarded, then all qualification bets will be void.

One-leg match: If the referee abandons a match (e.g., due to crowd disturbances, unplayability of the pitch, or one team not having enough players to continue) bets will be settled based on decisions of the relevant governing body.

# 10. Division betting

In case of a change in the official competition rules, during the competition, bets will be considered as void (for example if the number of teams relegated changes).

For settlement purposes, the dead-heat rule will apply in the event of two or more teams tying in the standings. Bets will stand on any team which does not complete all its fixtures. The only exception to this is for South American leagues, where a play-off is played to determine the league winner when teams are tied 1st on points. In this case, we will deem the league winner to be the winner of the subsequent play-off. If a team is removed from the league before the season has started, then all bets on that market will be made void. If a team is removed or excluded during the season, due to any external reasons (for example due to debt) then all bets concerning this team will be cancelled and settled as void.

# 11.Head-To-Head (H2H)

Predict which one of the teams/competitors in the Head-To-Head gets the best finishing result/position/points. Both participants in a H2H must start for bets to stand, and at least one of the participants has to finish with an official result. Otherwise, all bets will be void and full stakes will be refunded.

Season H2H: Predict which team/participant will get the highest final position in a competition. Play-offs are not included unless stated otherwise.

Markets will be settled according to the official standings of the governing body.

#### 12. Correct scores

Predict the score at the end of normal time, unless stated otherwise. Own goals count.

# 13.In Running bet (Live bet)

When scores are displayed in running, every effort is made to ensure the accuracy of the score and game situation. However, no liability is accepted for incorrect information displayed.

# **Sports rules**

#### 1. American Football

**General Rules** 

- Full-time event markets include overtime scoring unless otherwise stated.
- Bets on halves and quarters do not include overtime with exception.
  - o the 2<sup>nd</sup> Half markets for USA Competitions
  - o markets where including overtime is stated.
- All games must start on the scheduled date (local stadium time) for bets to have action.
- In case of any delay (rain, darkness etc.) all markets remain unsettled, and trading will be continued as soon as the match continues.
- <u>USA Competitions:</u> Abandoned or postponed matches are void if the event is not played on the day of the scheduled time. <u>Non-USA Competitions</u>: All markets on a postponed match will be treated as void if the event has been moved to more than 48 hours in the future.
- <u>USA Competitions</u>: Games must go at least 55 minutes of play for bets to have 'action'. If a game is suspended before 55 complete minutes are played, all bets on the outcome of the game are refunded unless otherwise stated, except for bets on any markets that have been unconditionally determined. <u>Non-USA Competitions</u>: Markets are resulted at the end of regular time. If the match is abandoned before the completion of regular time, then markets will be resulted as void except for bets on any markets that have been unconditionally determined.
- In the event of a college football game being amended to 10 min Quarters in the 2<sup>nd</sup> half, Bets will be void unless determined by the operator to be paid in the best interest of the customer.
- All settlements are based on TV insert, results and statistics provided by the relevant league's governing body:
  - <u>www.nfl.com</u>
  - www.cfl.ca
  - www.ncaa.com
  - www.arenafootball.com
- If the teams are displayed incorrectly, we reserve the right to void betting.
- Bets on halves and quarters stand only if period is completed, unless market result has been already been decided.
- If a match venue is changed, bets based on the original wrong listing will be void.

#### **Sports Rules (USA Competitions)**

#### Overview of specific markets

1st Half: All 1st Half markets (Moneyline, Spread, Total, Total Team Points, Total Odd/Even and Total Team Odd/Even) will be settled according to the result of the first half only. If the game is abandoned before half time, all 1st half bets will be void. If a game is abandoned during the second half, then all first half bets are still valid.

**2**<sup>nd</sup> **Half:** All 2nd Half markets (Moneyline, Spread, Total, Total Team Points, Total Odd/Even and Total Team Odd/Even) will be settled according to the result of the second half including overtime if played. If the game is abandoned bets will be void. An exception is made if there are 5 or less minutes of scheduled playing time remaining. In this case bets will be settled according to the result at the time of abandonment.

1<sup>st</sup> / 2<sup>nd</sup> / 3<sup>rd</sup> / 4<sup>th</sup> Quarter: All Quarter markets (Moneyline, Spread, Total, Total Team Points, Total Odd/Even and Total Team Odd/Even, Margin of Victory) will be settled according to the result of the relevant quarter. Bets settled on the quarters result only. If the entire game is not completed, wagers on quarters will have action in case the relevant period was completed. The 4th quarter result includes overtime (unless otherwise stated). Quarters must be finished for bets on them to be settled. If the game is abandoned during the scheduled playing time, bets placed in-play (Live) and pre-game on the following quarters will be void.

**1st Offensive Play Yard Line:** The result is determined by where the first offensive play from scrimmage takes place. In the event of the kick off being returned for touchdown bets stand for the following kick off. In the event of a turnover the result is determined on where the 1st offensive play takes place from with respect to the receiving team's yard line.

**1st Turnover and 1st Team to Commit a Turnover:** For results purposes, only an Interception or a Fumble counts. A punt or Turnover on Downs does not qualify as a turnover for settlement purposes. In the event of an abandoned game, stakes are returned, unless a turnover has already taken place.

**1st Offensive Play:** In the event of a false start penalty on the 1st offensive play, bets stand for the next offensive play that takes place without a false start penalty.

**1st/Last Team to score and 1st Touchdown Scorer:** In the event of an abandoned game, bets stand on scores that have taken place already, Overtime counts for these markets. 1st Touchdown Scorers are all in play or not, Touchdown scorers are offered with the option of "others on request". Only when a player is listed on NFL.com as "Inactive" for that game will the selection be voided.

**Individual Player Props:** Wagering is available on the performance of named players in a variety of categories e.g., Total Passing Yards, Total Rushing Yards, Total Receiving Yards. Players must be dressed and active for bets to have action. Only when a player is listed on NFL.com as "Inactive" for that match will the selection be voided. Push rules apply.

**Method of First/Second/Third/Fourth... score**: Possible selections are Touchdown, Field Goal or Any Other scoring approved by the rules of the game (e.g., Safety).

**Highest Scoring Half / Quarter:** Highest Half/Quarter bets include overtime. Push rules apply.

Race to 10 / 25 / 45 or 'X' Points: Predict which team will be the first to score the specified number of points in the game. If the game is abandoned or finishes before the specified number of points are scored by any team, bets will be void.

**First scoring play (by team or in game)**: Predict the method of the first scoring play of the game (or by Team A).

**Last scoring play (by team or in game):** Predict the method of the last scoring play of the game (or by Team A).

**To win/lose coinflip and win/lose game:** Predict if Team A will win (or lose) coinflip and win (or lose) game. Ex: Team A to win coinflip/lose game, Team A to win coinflip/win game.

**Shortest touchdown - O/U yards:** If no TD is scored, bet is void.

**Longest field goal - O/U yards:** If no FG is scored, bet is void.

**Shortest field goal - O/U yards:** If no FG is scored, bet is void.

Time of first TD - O/U Minute: If no TD is scored, bet is void.

**Time of first FG - O/U Minute:** If no FG is scored, bet is void.

**Team to convert longest field goal:** If no FG is scored, bet is void.

Team to score in all 4 quarters: 4<sup>th</sup> Q does not include OT.

Team to win every quarter/half: 2<sup>nd</sup> Half includes OT. 4<sup>th</sup> Q does not include OT.

**Team to lead after every quarter:** 4<sup>th</sup> Q does not include OT.

Longest touchdown - O/U yards: If no TD is scored, bet is void.

Time of first score - O/U Minute: If there is no score, bet is void.

**Any team to score over X points:** Either team can score over the given number of points for the bet to win.

X Straight scores by either team - Yes/No: PAT (extra point or 2pt conversion) does not count.

**Defensive/Special teams TD scored - Yes/No:** Defensive conversions on a 2pt attempt do not count.

Will there be a scoreless quarter - Yes/No: 4<sup>th</sup> Q does not include OT.

**Team to get most first downs:** Statistics provided by the website of the league's governing body will be used to settle this wager.

**Largest lead by either team - O/U points:** At any point in the game - will the largest lead be over/under the given number?

Total first downs (by either team or total in game): Kick-off return for TD does not count as a "first drive."

First touchdown will be O/U 'X' yards: If no TD is scored, bet is void.

**Team to score first/last wins?** Will the team who scored first/last win the game?

Will first score of game be touchdown - Yes/No: If there is no score, bet is void.

**Will both teams score over 'X' points - Yes/No:** Both teams need to score over the given number of points for yes to win.

Will both teams convert over 'X' FGs - Yes/No: Both teams need to convert more than the given number of FGs for yes to win.

Will both teams score over 'X' TDs - Yes/No: Both teams need to score more than the given number of TDs for yes to win.

Any combination of multiple players to get over 'X' passing/rushing/receiving yards/TDs (or receptions/completions/carries): Bets are action if player(s) included in wager play one down.

Will there be a safety in the game/week? - Yes/No: All safeties count (including if it happens by penalty).

**Halftime/Fulltime** (**Double Result**): Predict the result of a match at halftime and fulltime. Example: If you choose 1/2, you bet on the home team to lead in the first half and the away team to win the game. Bets on Halftime/Fulltime exclude overtime.

#### **Futures / Tournament Props:**

**Winner / Outright [Futures]:** Bets will be settled according to the final league position including Play offs and according to the official site of the event.

**Regular Season Wins:** NFL Regular Season Wins markets do not include playoff or other postseason games. Win totals include only the 16 games in the regular season schedule. NCAAF Regular Season Wins markets do not include playoff, conference championship, bowl games, or other postseason games. Win totals include only the 12 games in the regular season schedule.

NFL - To Win Division: NFL tiebreak rules apply.

NFL - To Win Conference: The teams that play in the Super Bowl will be deemed the winners of their respective Conferences.

NCAAF – To win the National Championship: A wager on the team to win the College Football Playoff National Championship Trophy.

**Betting In-Play (Live Betting):** Prices quoted are for the whole game inclusive of any overtime played. As the markets are in play, we reserve the right to close the market at any time. For betting in play purposes, the above rules apply unless stated otherwise.

#### **Teasers:**

Teasers & Super Teasers allow adjustment of points spread and game totals on two or more teams.

Two-team teasers: A push in a two-team teaser, without a loss, will be considered "no action" and the stake will be refunded.

A fixed number of points are bought on all selections in the teaser. The number of teams selected, and the number of points selected determine the pay-out odds. Settlement will be made according to the statistics provided by the official site of the competition in which the game is played.

- 6-point Teasers: Two teams = -130, Three teams = +140, Four teams = +240, Five teams = +380, Six teams = +500
- 6.5-point Teasers: Two teams = -140, Three teams = +130, Four teams = +210, Five teams = +330, Six teams = +400
- 7-point Teasers: Two teams = -150, Three teams = +130, Four teams = +200, Five teams = +320, Six teams = +350
- 10-point Teasers: (Super) Three teams = -130 (push voids wager)

All selections must be successful for the bet to win. If a selection in the teaser is a push, the teaser will drop to the next lower level, in case a lower level is offered for that particular teaser unless specified above. When placing a bet on a super/monster teaser a push will result in a void bet.

Teaser bets will only be allowed on pre-game events of NFL and NCAAF.

#### 2. Baseball

#### **General Rules**

Regular season Baseball games must be played on the scheduled date and at the listed venue to be considered action. If a game does not start on the scheduled start date, all bets will be void.

All settlements are based on results and statistics provided by the relevant league's governing body:

#### www.mlb.com

#### **Baseball Postseason Rule**

In the event of a playoff or postseason tournament game that is suspended after the game has started, all bets will stand through any case of suspension until the game is officially completed as per the relevant governing body. In the event of a date change prior to the vent starting, all wagers will be canceled.

#### Minimum Length of Play

#### **Pre-Game Wagers:**

Unless otherwise stipulated in individual Baseball Sports wager rules, wagers on baseball money lines are official after 5 innings of play. If the home team is leading, the game is official after 4 ½ innings. Thereafter, if a game is called or suspended, the winner is determined by the score after the last full inning unless the home team scores to tie or take 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.

For games scheduled to play a full 9 innings, the game must go to 9 innings (8 % innings if the home team is ahead) to have action on run lines and totals. For games scheduled to play only 7 innings, the game must go to 7 innings (6 % if the home team is ahead) to have action on run lines and totals.

In specified inning wagers, the game must go full specified innings to be official unless the home team is leading at the bottom half of the specified inning prior to completion of the specified inning(s). For money line, totals, and run lines, the games must go the full specified innings.

#### **Live Wagers:**

Game must go full scheduled length to have action on all markets: 9 innings (8  $\frac{1}{2}$  if the home team is ahead) for 9 inning games, or to 7 innings (6  $\frac{1}{2}$  if the home team is ahead) for 7 inning games. If the game is called before this time, then all bets will be canceled, except for those that have been unconditionally determined.

#### **Baseball Wager Types**

#### **Money Line**

A wager in which the bettor "takes" or "lays" a specified price. The team wagered must only win the game for the wager to be deemed a winner. Extra innings are counted in final score. Money line wagers are for team against team, regardless of the starting pitcher. Any starting pitchers listed in these selections are for informational purposes only. Wager must meet the minimum length of play as specified above.

#### Total Runs (Over/Under)

A wager on whether the total number of runs scored in a game is over or under a specified number. Extra innings are counted in final score. Wager must meet the minimum length of play as specified above.

Total wagers that are unconditionally determined before a game is called or suspended are action, even if minimum length of play has not been met.

#### **Run Line**

A wager in which the bettor "takes" or "lays" a specified number of runs. The team wagered must "cover" the run line for the wager to be deemed a winner. Extra innings are counted in final score. Wager must meet the minimum length of play as specified above.

**First 3/5/7 Innings Result:** Bets will be settled on the result after the first 3/5/7 innings of a game have been completed.

**First 3/5/7 Innings Run Lin**e: Bets will be settled on the result after the first 3/5/7 innings of a game have been completed.

**First 3/5/7 Innings Totals:** Bets will be settled based on the score after 3/5/7 full innings unless the result is already determined.

**Odd/Even Total Match Runs**: This is based on the result of both teams score inclusive of extra innings if played. Home and Away scores are added together and the result of the total being odd or even is used for settlement purposes.

**Innings Total Runs:** The total number of runs scored by each team in the respective inning determines the result for settlement purposes.

**1st To 3 Runs**: Predict which team will be the first to score 3 runs. If neither team scores 3 runs the winner will be the "neither" option.

**Total Team Runs**: Win / loss is determined by the total number of runs accumulated by a named team. The game must go at least 9 full innings (or 8½ innings if the home team is ahead or 6.5 innings rule for 7 innings games) for bets to have action.

**1st Inning Winner (pre-game) and 1-9 inning Money Line 3-way (live)** Predict the winner at the end of the first inning. Bets can be made by either selecting a Home Win, a Draw or an Away Win.

**1st** Inning Run Line (pre-game) and 1-9 inning line-handicap (live) Bet type to predict the winner at the end of the first inning which includes pre-set advantage.

1st inning Over/Under (pre-game) and 1-9 inning line-totals (live) Predict the number of total runs accumulated by both teams at the end of the 1st inning / quoted inning(s).

**Total 3/5/7 Innings**: Predict the number of total runs accumulated by both teams after 3/5/7 innings.

**3-Way Run Line and 3-Way Handicap**: Predict the winner with pre-set run advantage. There are three possible outcomes that include the pre-set run advantage – Home win, Draw and Away Win.

1st inning Odd/Even: Predict if the total runs accumulated by both teams will be odd or even.

**Total Team Odd / Even**: Predict if the number of runs accumulated by the relevant team will be odd or even.

**Series Betting:** All games scheduled between both teams must take place. In the event of a postponed or rained out game then all bets are void. This is not dependent on listed pitcher. Extra Innings apply in all circumstances.

**Exhibition/Pre-Season Baseball:** Winners and losers for betting are official after five innings of play (or 4 ½ innings if the home team is leading). If a game is 'called' or suspended, the winner is determined by the score after the last full inning (unless the home team score 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 suspended). Stakes will be refunded if the home team ties the game, and it is then suspended. The team batting last are listed as the home team for betting purposes irrespective of the games played at neutral venues.

**Individual Player Props:** Players in player proposition bets must start for player propositions to have action. Wagers on specific player performance or match wagers will be deemed official once at least one of them has left the game, with both having taken some part in the game to that point, regardless of the conclusion of the game.

#### **Futures/Tournament Props**

MLB - To Win Division: MLB tiebreak rules apply.

MLB - To Win League: The teams that play in the World Series will be deemed the winners of their respective League pennants.

MLB - Series Betting: Bets are void if the statutory minimum number of games (as defined by MLB) are not completed or are changed.

**Regular Season Wins / Matchups**: Team(s) listed on wager must complete no more than one of scheduled regular season games (using schedule from Opening Day) for bets to have action. For example, a 60-game season — Minimum 59 games need to be played. 162 game regular season, 161 games must be played. Play-in games do not count towards the regular season win total.

MLB Regular Season Wins markets do not include playoff or other postseason games. Win totals include only games in the regular season schedule (using schedule from Opening Day).

**Regular Season Specials / Stats**: All markets refer to season statistics accrued in MLB and are transferable between American League and National League. Statistics accrued in any other League do not count. All bets stand regardless of team relocation or team name change. The official site of the governing organization will be used for settlement purposes and any subsequent amendments to the results will not affect the bets.

**Betting In-Play (Live Betting):** All bets are inclusive of extra innings if played. All Markets are subject to their respective pre-match rules for purposes of in running. All games must start on the scheduled date for bets to have action.

#### 3. Basketball

#### **General Rules**

- 1. All game markets include overtime unless otherwise stated. Quarters and Halftime markets do not include overtime unless otherwise stated. Exception is for NBA, NCAA, and WNBA where 2<sup>nd</sup> half markets include points scored during overtime periods.
- 2. NBA, NCAA, and WNBA games must start on the scheduled date for bets to have action. If a game is suspended and completed on a subsequent day, all bets will be considered void.

- 3. USA COMPETITIONS: At least 43 minutes of play must elapse for NBA bets to have action. At least 35 minutes of play must have elapsed for NCAA, WNBA Basketball bets to have action. If a game is suspended before mentioned above complete minutes are played, all bets on the outcome of the game are refunded.
- 4. For betting purposes, the winner of the game will be determined by the official result at the end of the game and any period of overtime played.
- 5. Bets on halves and quarters stand only if period is completed unless market result has already been decided.
- 6. If an event venue is changed, all wagers on the vent will have no action.
- 7. All settlements are based on the results and statistics provided by the relevant league's governing body:

a.www.nba.com

b.www.ncaa.com

c. www.wnba.com

d.www.fiba.basketball/

e.www.euroleague.net/

**Overtime:** Predict whether the game will go into overtime or not. If the game is abandoned bets will be void unless overtime has already started. If overtime is played, while the regulation time result was not tied, all bets will be void.

**Individual Player Game Props:** Wagering is available on the performance of named players in a variety of categories e.g., Total Points, Rebounds, Assists, Blocked Shots, Steals, Free Throws. Players must be dressed and see court-time for bets to have action. There is no time limit as to how long a player must be on court. Push rules apply.

**1st Player to Score:** Bets taken on 1st player to score will be void if that player does not start the game or if he comes on after the first point is scored. Players not quoted are offered on request.

#### **Futures/Tournament Props:**

- NBA Regular Season Wins/Match Ups: Teams must complete at least 81 regular season games for bets to stand provided the remaining games during the season not played do not affect the result.
- NBA To Win Division: Tie-break rules apply.
- NBA To Win Conference: The team that progresses to the NBA Championship will be deemed the winner of their respective Conference.
- NBA Series Betting: Bets are void if the statutory minimum number of games (as defined by the NBA) are not completed or are changed.

Where a Point Spread (handicap) or Total Points "Tie" price is offered the push rule does not apply.

**Live Betting:** All Markets are subject to their respective pre-game rules for purposes of in running.

#### **Basketball Wagers**

Basketball wagers are accepted in the following manner:

#### **Point Spread**

A wager in which a bettor "takes" or "lays" a specified number of points. The team wagered must "cover" the point line for the wager to be deemed a winner. Unless otherwise specified as "Regular Time" on the individual market, overtime periods are counted in the final score.

#### **Money Line**

A wager in which a bettor "takes" or "lays" a specified price. The team wagered must win the game for the wager to be deemed a winner. Unless otherwise specified as "Regular Time" on the individual market, overtime periods are counted in the final score.

#### **Total Points (over/under)**

A wager on whether the total number of points scored in a game is over or under a specified number. Unless otherwise specified as "Regular Time" on the individual market, overtime periods are counted in the final score.

#### **First Half**

Wagers on the first half will be decided by the score at the end of the first half. If the first half is not played to completion, all first half wagers will be canceled. Once the first half has been completed, all wagers on the first half will stand regardless of the length of the remainder of the game.

#### Second Half (halftime)

Wagers on the second half will be decided based on points scored in the second half. If the second half is not played to completion, all second half wagers will be canceled. Overtime periods are counted in the second half score and considered official regardless of the length or suspension of the overtime period.

#### Quarters

Wagers on any specified quarter will be decided based on points scored in that specified quarter only. All specified quarters must be played to their completion or the wager will be cancelled. Once a specified quarter is completed, that specified quarter wager will stand regardless of the length of the remainder of the game. Fourth quarter wagers do not include overtime periods unless otherwise stated.

Race to (12 / 25 / 45) points: Predict which team will be the first to reach 12 / 25 / 45 points. If the game is abandoned before any team reaches the quoted number of points, bets will be void.

**Winner / Outright [Futures]:** Bets will be settled according to the final league position including Playoffs and according to the official site of the event.

#### **NBA Player (Season) Props:**

#### NBA Highest Season Average Points / Assists / Rebounds

Player must appear in at least one game for bet to have action.

#### **Teasers:**

Teasers & Super Teasers allow adjustment of points spread and game totals on two or more teams.

Two-team teasers: A push in a two-team teaser, without a loss, will be considered "no action" and the stake will be refunded.

A fixed number of points are bought on all selections in the teaser. The number of teams selected, and the number of points selected determine the pay-out odds:

4-point Teasers: Two teams = -120, Three teams = +170, Four teams = +290, Five teams = +450, Six teams = +650

4.5-point Teasers: Two teams = -130, Three teams = +150, Four teams = +240, Five teams = +400, Six teams = +550

5-point Teasers: Two teams = -140, Three teams = +130, Four teams = +190, Five teams = +350, Six teams = +450

All selections must be successful for the bet to win.

If a selection in the teaser is a push, the teaser will drop to the next lower level, in case a lower level is offered for that teaser unless specified above.

Teaser bets will only be allowed on pre-game events and for selected leagues (NBA, NCAAB, WNBA).

# 4. Boxing and MMA

#### **General Rules**

- When the bell is sounded for the beginning of first round, the fight is considered to have officially started.
- If a fight does not take place and is declared as "no contest" all bets will be void and full stakes will get refunded. Bets on markets where the outcome has already been determined will stand and get the result accordingly.
- Boxing events must start and complete within thirty (30) days and MMA events within seven (7) days of the initial scheduled date for bets to have action.
- If either fighter is replaced with another fighter all bets will be void and full stakes are refunded.
- If a fighter fails to "answer the bell" for the next round, then his opponent will be deemed to have won in the previous round.
- If the number of scheduled rounds in a fight is changed:
  - Bets on Fight winner and Fight result stand.
  - All other markets such as: Method of Victory, Exact round of ending, Winner and exact rounds, winner, and round range, Will the Fight go the distance will be resulted as void.

Settlement of bets is based on the official result announced in the ring. Settlement of bet is not
affected if an official or unofficial sanctioning body overturns a fight decision based on appeal,
drug testing result, lawsuit, suspension, or any other fighter sanction. For all competitions, an
exception is made if the amendment was made due to human error when announcing the result.

<u>Fight Winner / Fight result:</u> If the outcomes of the market include only the two fighters and the fight ends in a draw, bets on either fighter will be refunded. If the draw is offered as a third option and the match ends in a draw, bets on the draw will be paid as the winner, while bets on both fighters will be lost.

<u>Total Rounds Over/Under (total)</u>. It refers to the total number of completed rounds. The halfway point of a round is at exactly one minute and thirty seconds into a three-minute round; for up to 1 minute and 29 seconds play of a round, the result is determined as 'under'. From 1 minute and 30 seconds and after the result is determined as 'over'. For 5 minutes round, the half round point is 2 minutes and 30 seconds. For 2 minutes round, the half round point is 60 seconds.

#### Fight to Go the Distance

A fighter goes the distance when he/she fights through all the scheduled rounds.

#### Method of Victory

#### Method of Victory (MMA)

- · Fighter 1 or Fighter 2 by KO or TKO. is when the fighter is deemed to have lost consciousness because of legal strikes. Technical Knockout (TKO) includes when the referee steps in to stop the fight because he judges that the fighter is no-longer able to actively defend himself or the fighter cannot safely continue the match for any reason.
- · Fighter 1 or Fighter 2 by Decision. Decision is on scorecard points between the judges.
- · Fighter 1 or Fighter 2 by Submission
- · Draw. Draw is scorecard draw.

#### Method of Victory (Boxing)

- Fighter 1 or Fighter 2 by KO or TKO. Knockout (KO) is when the boxer fails to stand up after a 10 count. Technical Knockout (TKO) is the 3 knockdown rule or if the referee steps in; TKO is declared when the referee decides, during a round, that a fighter cannot safely continue the match for any reason.
- Fighter 1 or Fighter 2 by Decision. Decision is on scorecard points between the judges.
- Draw: Draw is scorecard draw.

#### 5. Golf

#### **General Rules**

- A player is deemed to have played once they have teed off. If the player withdraws, retires or is
  disqualified after having teed off then the selection will stand. Wagers on golfers who does not
  play in the tournament will be void.
- Wagers will be settled using the official tournament and match results of the respective governing body. This includes a play-off, additional round, or any other process which is used to determine the placings.
- Any changes or adjudications made by governing bodies after the event has finished will not affect settlement.
- Golf events must have tournament play within the scheduled week and on the scheduled course to be considered action unless otherwise specified in writing.

#### Matchups

- Bets stand only if both players tee off, otherwise bets are void (no action).
- The player with the lower score over the tournament is the winner of the matchup.
- If one player misses the cut the other player is the winner. If all players within the group miss the cut, the player with the lowest overall score will be the winning selection in this market.
- Single day matchups are wagers on the particular day's 18-holes. Should a day's round be shortened, or otherwise affected, due to weather conditions and the round is continued the next day, the full 18 holes shall be considered in determining the outcome of the bet even if they are played over two days. Both golfers must tee off for action. If both players end the 18 holes in a tie, the money line wagers shall be refunded, and stroke line wagers will be deemed 'Action'.

#### Outrights

- All outright bets are settled on the player awarded the trophy. The result of the playoffs is taken into account.
- If there is a tie for placings, dead heat rules will apply.
- If a tournament does not go to the scheduled number of completed holes and is reduced by the officials (e.g., due to bad weather conditions):
  - Bets will be settled on the player awarded the trophy, if 36 holes of the tournament have been completed and outright bets are placed prior to the final completed round.
  - Bets are void, if less than 36 holes have been completed
  - Bets are void if outright bets were placed after the last shot of the previous completed round.
- When two or more golfers are tied for the lead at the end of regulation play and a playoff is used to determine the winner, the winner of the playoff is settled as the winner and all the others as second-place finishers.
- In the event of a tie for a finishing position, the tied position will count; for example, if three players tie for fourth place, all three will be considered to have finished fourth.
- Futures wagers that are originally offered seven (7) days or less from the start of the specified event may allow refunds on specific non-starters. Futures wagers that are originally offered more

than seven (7) days from the start of the specified event will have no refund unless otherwise specified.

• For single round-single player propositions, all 18 holes must be completed.

#### Place Top 3/5/10

The market is resulted at the end of the tournament.

Tournament placings will be determined by the official rules of the respective governing body. This includes a play-off, additional round, FedEx Cup Starting Strokes, or any other process which is used to determine the placings.

If there is a change or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand. Nevertheless, bets placed after the last shot of the previous completed round will be void in case the round of tournament are less than the scheduled ones.

If the tournament is abandoned before completion, then the market will be resulted as void.

A player is deemed to have played in a tournament once they have teed off in the first round. Bets will stand if the selected player retires or is disqualified after they have teed off in the first round. Nevertheless, if a player is disqualified or withdraws before the tournament begins, bets placed on that player in this market will be void.

If the selected player misses the cut, bets placed on this selection will stand.

If players finish in the quoted top with the same score, then we will apply the Dead-Heat rules.

Any changes or adjudications made by governing bodies after the event has finished will not affect settlement.

#### Head-to-Head.

Predict which player will achieve the lowest score in the specified round. The market is resulted at the end of the round. If the round is abandoned before completion, then the market will be resulted as void.

If there is a tie for the lowest score in the specified round, bets in this market will be:

- If a tie option is offered: bets on tie winner, all other bets are lost.
- Draw no bet market: void bets.

A player is deemed to have played in the two balls 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 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.

#### Fourball matches.

Bets stand once both pairings have teed-off the first hole. 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 head-to-head market does not include a tie selection, the winner will be determined regardless of how many holes are played.

#### Dead heat rules apply

If a player/team withdraws or is disqualified before they tee off in the round, bets placed on that market will be void.

#### **End of Round Leader**

The market is resulted at the end of the round. If the round is abandoned before completion, then the market will be resulted as void. In the event that two or more players are tied at the end of the round then this is treated as a Dead-heat, and we will result all tied selections as winners.

#### Foursome

The market is resulted at the end of the round. If the round is abandoned before completion, then the market will be resulted as void. Bets stand once both pairings have teed-off the first hole.

#### Miss the Cut

The market is resulted at the end of the 2nd round. If the tournament is abandoned before the completion of the 2nd round, then the market is resulted as void.

# 6. Ice Hockey

#### **General Rules**

Regular season Hockey games must be played on the schedule date/location to be considered action.

For wagering purposes, unless otherwise stipulated in individual Hockey sports wager rules, results are official after 55 minutes of play for US Pro Hockey and 60 minutes of play for non-US Hockey.

All settlements are based on results and statistics provided by the relevant league's governing body:

- a. NHL www.nhl.com
- b. NCAAH www.ncaa.com

We reserve the right to suspend any or all betting on a game at any time without notice.

#### **Hockey Wagers**

Hockey wagers are accepted in the following manner:

#### **Puck Line**

A wager in which a bettor "takes" or "lays" a specified number of goals. The team wagered must "cover" the goal line for the wager to be deemed a winner. Unless otherwise specified as "Regular

Time" on the individual market, overtime periods are counted in the final score. In the event of a shootout, the winner of the shootout will have 1 goal added to its score and 1 goal will be added to the game total., regardless of the number of shootout goals scored.

#### **Money Line**

A wager in which the bettor "takes" or "lays" a specified price. The team wagered must only win the game for the wager to be deemed a winner. Unless otherwise specified as "Regular Time" on the individual market, overtime periods are counted in the final score. In the event of a shootout, the winner of the shootout will have 1 goal added to its score and 1 goal will be added to the game total, regardless of the number of shootout goals scored.

#### **Total Goals (over/under)**

Wager on whether the total number of goals scored in a game is over or under a specified number. Unless otherwise specified as "Regular Time' on the individual market, overtime periods are counted in the final score. In the event of a shootout, the winner of the shootout will have 1 goal added to its score and 1 goal will be added to the game total, regardless of the number of shootout goals scored.

#### **Periods**

Wagers on any specified period will be decided on the basis of goal scored during the specified period only. This wager may be a point spread and/or a money line. All specified periods must be played to their completion or the wager will be canceled. Once a specified period is completed, that specified period will stand regardless of the length of the remainder of the game. Third period wagers do not include overtime periods unless otherwise stated.

#### **Futures / Tournament Props:**

NHL - Regular Season Wins / Match Ups: Teams must complete at least 80 regular season games for bets to stand; provided the remaining games during the season not played do not affect the result.

NHL - To Win Division: Division winner is based on the regular season; this will be the team with the best Division record (number 1 seed) prior to the Stanley Cup playoffs. NHL Tiebreak rules apply.

NHL – To win Division Playoff: Playoff winner is based on the playoffs; this will be the team that represents their Division in the Conference Finals.

NHL - To Win Conference: The teams that progress to contest the Stanley Cup will be deemed the winners of their respective Conferences.

NHL - Series Betting: Bets are void if the statutory minimum number of games (as defined by the NHL) are not completed or are changed.

**Betting In-Play (Live Betting):** All Markets are subject to their respective pre match rules for purposes of in running. All games must start on the scheduled date for bets to have action.

#### 7. Motorsports

#### **General Rules**

 All markets on a postponed race or qualifier will be treated as void if the event has been moved to more than 48 hours in the future. However, if it is less than 48 hours the updated starting time of the race/qualifier all bets will stand.

#### Formula 1 and Rally

- All race bets are settled on the official classification from the Federation Internationale de l'Automobile (FIA)
  - Fia.com
  - Formula1.com
- The start of the race is the signal to start the warmup lap. If any selection does not take part in the warm-up lap, or ready to start from the pit lane then we will settle the selection as void.
- We will result individual race betting on the result of the podium presentation, regardless of any subsequent disqualifications.
- If a race is abandoned and no official result is declared, then all drivers for that race will be void.

#### Race matchups:

- Wager has 'action' only when both drivers start the race.
- If both drivers do not finish the race, the driver completing more laps will be the winner of the matchup.
- If both drivers do not finish the race and both drivers complete the same number of laps, bets will be void.
- Subsequent penalties or demotions will not affect the resulting of bets.

**Championship markets** are resulted after the final race of the season. Subsequent penalties or demotions will not affect the resulting of bets.

**Rally Team head-to-head:** Bets on the team with the best classified car in the official result will win. If both teams have no cars classified, then all bets will be void.

#### **Indy Racing and Nascar**

- All race bets are settled on the official classification from <a href="www.indycar.com">www.indycar.com</a> and <a href="www.indycar.com">www.indycar.com</a>
- Driver must start the race for bets to have 'action'.

#### Race matchups (head-to-head):

- Wager has 'action' only when both drivers start the race.
- If both drivers do not finish the race, the driver completing more laps will be the winner of the matchup.
- If both drivers do not finish the race and both drivers complete the same number of laps, bets will be void.
- Subsequent penalties or demotions will not affect the resulting of bets.
- Original results will be considered as the official settlement results even if subsequent changes to the original finishing order occur due to appeals or decisions of the governing body.

#### 8. Soccer

#### **General Rules**

- All markets are based on the result at the end of regular time. Bets are decided on games with two halves scheduled for 45 minutes each and include any added injury or stoppage time but does not include extra time, penalty shoot-out or golden goal.
- Some soccer matches may have different play formats. In that case the following will apply:
  - o 90 minutes scheduled play (2 x 45 minutes). Full-time bets are still considered valid. Half-time bets are considered void.
  - o 80 minutes scheduled play (2 x 40 minutes). All bets are considered valid.
  - o If the playing schedule is different from the above stated, all bets are void.
- If a match finishes, before the completion of a scheduled 90 minute play, unless otherwise is stated, bets will be void except for:
  - Bets of which the outcome has already been determined at the time of abandonment. Nevertheless, the market must be fully determined for bets to stand e.g., first player to score, first team to score, over 0.5 goals or time of the first goal bets will stand provided a goal has been scored at the time of abandonment.
  - Bets on whether a team advances in a cup competition, next round, or raises the cup.
- Bets on the first or second half include 45 minutes of play plus stoppage time added by the referee at the end of each half. Extra time period, golden goals, and penalty shootouts are not included in the second half wagering. Goals scored in the first half do not count toward the second half wager. Bets on the outcome of which has already been fully determined at the time of abandonment stand and are resulted accordingly.
- All markets on a postponed match will be treated as void if the event has been moved to more than 48 hours in the future. However, if it is less than 48 hours the start-time of the event will be updated, and markets will be left open.
- If a match is interrupted/suspended but subsequently resumed (from the point in the match at which it was interrupted) within 48 hours of the original scheduled kick off time, all bets will stand. Otherwise, if the match is resumed post the 48 hours of the original scheduled kick off time, all undecided bets will be void. If a match is interrupted and is replayed in full, all undecided bets on the original fixture will be void and the decided ones will be settled accordingly.
- Soccer kickoff dates and times displayed on our website are an indication only. If the incorrect match time is wrongly announced on our website bets have action.
- If a match is played prior to the date or kick-off time denoted, then bets stand provided the wagers are not placed later than the new kick-off time.

#### Change of match venue:

- If the home and away team are reversed (e.g., match is played at the away team's ground) then bets will be void and full stakes will be refunded.
- If venue changes to a venue other than the away team's ground but the home team is still designated as such, bets will have action and get resulted after end of match.

<u>Neutral venue</u>: Whether indicated on our site or not, bets will stand regardless of which team is listed as the home team.

<u>Team details</u>: If an official fixture specifies in the team's name details such as Reserves, Age Group, Gender etc. which we do not mention on our website (market title or selections) then bets are void. In all other cases bets stand including instances where we list a team name without the term 'XI' in the name.

#### Settlement and cancellation rules:

We reserve the right to void betting if:

- the market remains open when the following events have already taken place: goals, red or yellow-red cards and penalties.
- the market odd was opened with a missing or incorrect red card.
- odds were offered with an incorrect match time.
- a wrong score is entered, all markets will be cancelled from the time when the incorrect score was displayed affecting the odds.
- a match is interrupted or postponed and is not continued within 48 hours after initial kick-off date betting.
- the team names or category are displayed incorrectly.
- score or card/corner/penalty related changes on any video assistant referee (VAR) situation occur.

Goal markets are settled based on the time the ball crosses the line.

Penalties awarded but not taken are not considered.

#### Use of VAR

On any video assistant referee (VAR) situation, offsides and penalty markets will be settled based on the time the referee gives the decision. The event which led to the referral (VAR) will be deemed to have occurred at the actual time of its occurrence; For example, assuming a 9:30 start time, if a bet has been placed for a goal to be scored within the first 10 minutes of a game. A goal is scored at 9:40 and the assistant referee makes an offside call. VAR is used and the goal is deemed normal. The goal time will count at 9:40 and the bet will be a winner.

Bets being placed between the occurrence of an incident which leads to a VAR review and the related VAR decision will be settled as void unless:

- the review of VAR review and subsequent decision taken did not alter the decision made by the on-field referees.
- the review of VAR review and subsequent decision taken altered the decision made by the referees but did not have any influence on the bet(s) in question.

If a bet is settled due to a subsequent VAR decision, it is proven that such settlement was not correct, and we reserve the right to reverse such settlement.

#### Head-to-Head markets:

- The winner will be decided on who advances further in the tournament.
- If both teams of a head-to-headd market reach the final, the winner of the final will be the winner.
- If both teams disqualify (same round or same group stage), bets on head-to-head market will be void and stakes will get refunded (no action).

#### Clean sheet home/away team. (Will home/away team play to nil yes/no)

Clean sheet means that a team will finish the game without conceding a goal. Own goals count for settlement purposes. If a game is abandoned, all bets will be void, unless settlement is already unconditionally determined.

#### **Both Teams to Score**

Predict whether both teams will score at least one goal in the game. Own goals count towards the team credited with the goal. If a game is abandoned, bets will be void, unless the outcome of these bets are already determined.

"Yes" -both teams will score.

"No" – meaning that either team or both teams will not score.

#### 9. Tennis

#### **General Rules**

- If there is a change to the schedule or the day of the event, then the event's start-time will be updated, and the markets will be left open.
- In case of any delay in the start of a match or a suspension (rain, darkness, etc.) all markets remain unsettled, and all bets will be settled after the match is resumed and completed.
- If penalty point(s) are awarded by the umpire, all bets on that game will stand.
- In the event of a match starting but not being completed due to retirement or disqualification of any player or team, all undecided bets (including those on match winner market) are considered void. Bets on decided markets stand and are settled accordingly.
- In case a match does not start (for example due to walkover of a player), all bets are void.
- In case a match is finished before certain points/games were finished, all affected point/game related markets are considered void.
- Every tie break or match tie break counts as 1 game.
- If a match tie break is played as a deciding set-in best of 3 format, it will be considered as the 3<sup>rd</sup> set.
- If the player/teams are displayed incorrectly, we reserve the right to void betting.
- If the markets remain open with an incorrect score which has a significant impact on the prices, we reserve the right to void betting.
- <u>Futures (Ante post) Betting:</u> If a player withdraws before a tournament begins, or retires during a tournament, bets on that player to win the tournament lose.

• <u>Change of Venue or Playing Surface</u>. All bets stand regardless of any change of venue, change of court surface, changing from indoors to outdoors and vice versa.

#### **Point Winner**

Select which player will win the stated point. If a point is not played for any reason (For example, it is awarded by the umpire as a penalty point, the game or the match is over before the point is played, a player withdraws, etc.) bets on it will be void. Tie break points will not be counted for this bet type.

#### Game Correct Score

Predict the points of the winner and his opponent in the stated game by choosing from the given options:

Player A to 40

Player A to 30

Player A to 15

Player A to 0

Player B to 40

Player B to 30

Player B to 15

Player B to 0

If a game is not completed for any reason, bets on it will be void.

#### Game to Deuce

Predict if a score of 40-40 will occur at any stage of the stated game. Selection "Yes" means there will be a score of 40-40 in the game and "No" meaning that a score of 40-40 will not occur in the game. If a game is not played for any reason or it is abandoned before a score of 40-40 is reached, bets on it will be void. Once a score of 40-40 is reached, bets on that game will be settled, even if the game is abandoned at a later stage.

#### **Double Result**

Predict a player to win or lose the 1st set and then go on to win or lose the match. Bets will be void if the full statutory number of sets is not completed.

#### Tie break

Tie break points will not be counted for total game points markets.

Total Tie Break is like Over/Under Wager. Win/loss is determined by the number of tie breaks in the match.

A super tie break is not considered as a tie break.

A super tie break is considered as one game for all Games bets.

If there was a Tie Break in an unfinished event, bets will be valid. If there's no Tie Break in an unfinished event, bets will be void.