

1.1 INTRODUCTION

These Terms and Conditions, Rules and Payout Limits are effective 01st March 2019 and supersede all previous Terms and Conditions. These Rules set out the terms under which betting in our Licensed Betting Offices is conducted. It is the customer's responsibility to ensure that he/she is familiar with these Rules as we cannot guarantee that our staff will draw them to your attention. By making a bet you accept that these Rules together with any individual rules terms or limits also advertised by way of notice or on individual slips or coupons apply to the particular sport or event on which you are placing your bet (including any applicable daily payout limits). You must exercise your own judgement when placing a bet. You acknowledge that in placing your bet you are not relying on any statement of any employee of BetAnsell's relating to any matter pertaining to that bet. Bets can only be placed on the outcome of an event yet to be decided. If BetAnsell's mistakenly accept a bet for an event which has already occurred or if there is a clear indication of the likely outcome of an event then the bet will be void and your stake returned. This does not include events where in-running betting is offered.

1.2 CONDITIONS OF ENTRY

By law you must be 18 years or over to enter any licensed betting premises in the UK. We reserve the right to ask for proof of age and identity from any customer and to carry out checks to verify the information provided. To ensure that only those 18 years or over enter these premises such checks may be undertaken by our staff on anyone who appears to be under 21.

Anyone failing to produce satisfactory proof of age will not be able to place a bet and will be required to leave the premises. Further rules regarding the conduct of customers in our betting offices are detailed in our Terms and Conditions for licensed betting offices.

It is an offence for an adult to bring anyone under the age of 18 into licensed betting premises. It is also an offence to consume alcohol in licensed betting premises.

We reserve the right to require any customer to leave our premises if we believe they are being disruptive to the smooth running of our business.

1.3 MAXIMUM PAYMENTS

A betting slip is accepted on the basis that it is the investment of one customer only. The maximum amounts that can be won (excluding stake) by any customer in one day's betting regardless of stake on any bet or bets involving one or more of the same selections are shown below. These maximum amounts will apply even if, by taking a price, the level of potential winnings exceeds these amounts. Where selections are taken from different categories listed below and are combined in multiple or accumulative bets, the lowest maximum payout limit will apply. Where bets have been placed on different days the maximum amount which can be won in one day's betting is determined by the day on which the final event on each slip is resolved rather than the day on which each individual bet is placed. Any group of customers who have placed the same combination of selections and we believe have been acting as a syndicate will be treated as one customer for the purpose of the limits below. Should a number of bets, containing the same selection(s) be placed in

one or more of our branches and we have reason to believe that they have originated from one customer or group/syndicate of customers, then we reserve the right to limit the total payment of all those bets combined to the single maximum payout applicable in these rules.

Single selection bets

No Limit

Horse Racing

UK & Irish selections covered by a full service* in our betting shops

£100,000

Racing in UK & Ireland NOT covered by a full service* in our betting shops

£50,000

Foreign Racing covered by a full service* in our betting shops

£50,000 unless otherwise stated

Foreign Racing NOT covered by a full service* in our betting shops

£25,000

Greyhounds

UK selections covered by a full service* in our betting shops

£25,000

Non-UK selections and selections NOT covered by a full service* in our betting shops

£10,000

Greyhound Placers

£5,000

Tote

When processed and received by the Tote , Tote Bets are subject to the Terms & limits operated by the Tote. For bets accepted outside the Pool or not received by the Tote please see 1.19 Tote Betting

Sport

Grade 1 Football (Grade 1 Football includes English/Scottish Premier League, English Championship, Leagues 1 & 2, the Conference National Division, Scottish 1,2,3, English/Scottish Cup matches, Internationals, Champions League & UEFA Cup post qualifying rounds, Bundesliga, La Liga Primera, Le Championnat and Serie A)

£50,000

All Other Football

£25,000

Rugby League, Rugby Union, Cycling, Tennis, Athletics, Boxing, Darts, Snooker, US Sports, Motor Sports, Cricket and Golf

£50,000 unless otherwise stated

All other sports not named above

£10,000

Numbers / Virtual Events

All Lotto's .Numbers & Virtual Events £25,000

Other

TV Specials and other non-sport

£10,000

B2 & B3 Gaming Machines

£500 per event

BGT Betting Terminals

£25,000

* A full service is considered as when both pictures and audio of the event together with the runners and riders, non-runners, pre-race betting and results are all transmitted live into our betting shops and for which our premises are open for trading.

1.4 ACCEPTANCE OF SETTLEMENT OF BETS

Bets are placed with BetAnsells in branch by writing instructions on a betting slip or completing a Quickslip. A Quickslip is similar to the mark sense slip used by the National Lottery and requires you to indicate your stake, selections and bet type by making a black mark in the appropriate rectangular boxes. You must then hand the slip, together with the full stake, to a member of staff who will process your bet by scanning it through our EPOS system. You will receive a printed receipt which has a unique bet number and shows a photo image of your bet (or printed details of your bet in case of Quickslip or where a 'call over' facility is available). The bet number and image or printed bet details must be registered on our EPOS system and be printed on your receipt for the bet to be valid. All bets are subject to receipt of cleared funds before the Off and issue of a valid receipt. We reserve the right to refuse to accept the whole, or any part of any bet and once issued stands subject to our rules of acceptance. We reserve the right to void any accepted bets and withhold settlement if we have reason to believe:

- a) You are under 18 years of age
- b) You are involved in fraud, money laundering, collusion, match rigging or cheating of any kind
- c) A bet may breach the governing rules of the relevant sport or event in question or jeopardise the integrity of the sport or event in question
- d) A bet is mistakenly accepted for an event that has already occurred or there is a clear indication of the likely outcome if we believe an advantage to have been gained

e) The customers' original slip is made available to the customer after processing and we believe there is a possibility of tampering or interference with the original slip

There may be other instances where we may void a bet and these instances are detailed under the specific sport/event included in the General Betting Rules.

We also reserve the right to void a bet if required to do so by the Gambling Commission. We reserve the right to void any bet accepted by us and withhold settlement if we become aware that the bet breaches the governing rules of the relevant sport or event in question. Where we have taken steps to void a bet for one of the above reasons, your actions leading to that shall be considered a breach of our Terms and Conditions and entitle us to terminate our relationship with immediate effect. In such circumstances we may use the monies we hold as winnings on any bets placed by you with us in order to settle any liabilities we may incur as a result of your actions.

Telephone bets other than those to our dedicated call centre for which all calls are recorded and we reserve the right to void any bet that can not be substituted by our call centre Epos system and call record records. Postal bets or bets put through letterboxes are not accepted in our licensed betting offices.

Payment & Cleared Funds Policy

We accept payment in cash or by debit card transaction. Cheques and Credit Cards are not accepted. We do not offer credit and staff are not permitted to offer credit or to operate an account on behalf of the customer i.e. the retaining and placing bets on strength of winnings due or payment held is not permitted. All bets placed in our branches are subject to time of capture on our Epos system and receipt of cleared funds prior to the off at the time of placement. i.e. payment must be simultaneous with placement of the bet. Cleared funds are considered as payment in cash that has been physically received or via cleared debit card transaction. Winnings due but not yet collected from any betting medium from any of our branches are not considered as cleared payment and we reserve the right to void any bet for which cleared payment has not been physically received prior to the Off Win or Lose.

Time of acceptance

- a) We produce an automated "no more bets time" for all horse, greyhound and number events covered in full service. Bets are valid if accepted up to this time. Except where prior authorisation is given, single bets accepted after the "no more bets time" will be void. In multiple bets, late selections will be treated as non-runners.
- b) Where the official "off" of a race or event is not announced, bets are accepted up to the advertised start time. Any bet that is inadvertently accepted after this time will be void unless we are satisfied that the bet was placed before the actual start of the event, except in the following circumstances (where betting in play is not available) : on golf tournament betting up to 15 minutes after the start time; a football match up to 5 minutes after the kick-off, providing there have been no goals scored or players sent off and any of the following sport events up to 5 minutes after the start time:- American Football, Baseball, Basketball, Bowls, Cricket, Cycling, Darts, Gaelic Football / Hurling, Ice Hockey, Motor Sports, Rugby, Snooker / Pool, Speedway, Tennis. In each of these instances bets will stand, unless

the customer receipt confirms that the late selection is void.

c) Any bet inadvertently accepted after an event has been resolved will be void. Any bet accepted in error and contrary to these provisions relating to the time of acceptance,

Reasonable Errors

A betting shop is, by its very nature, a fast moving environment. Odds move rapidly and bets are taken continuously, consequently mistakes can occur. We will do all that we can to avoid this but we cannot accept responsibility for any obvious errors or omissions in respect of the announcing, publishing or marking of prices, handicaps, place terms, runners or results despite our every effort to ensure total accuracy and will not be held responsible for any typing, human or technical error which leads to any errors or omissions, including the announcing, publishing or marking of odds, handicaps, place terms, runners or results other than those intended, or bets being taken which contravene these rules. In cases where a bet has been taken in error or at an incorrect price, the bet will be settled at the correct price and place terms available, at the time the bet was placed. Other errors will be corrected in the same manner.

Where we did not have a price available for the event at the time of acceptance settlement will be at the best price or on the best terms genuinely available with any of the following companies at the time the bet was struck: - Bet 365, BetFred, Coral, Ladbrokes and William Hill.

This will include If a bet is accepted in error by us at a price or market condition, as indicated above, that is:

Materially different from those available in the general market at the time the bet was made; or

So obviously incorrect given the relative probability of the event occurring at the time the bet was made; or

So obviously incorrect having regard to the nature of the betting business, then we will not pay winnings higher than those that would be paid under the price available in the general market and we will either settle the bet at the correct price or on terms available with us or, on condition that you can provide us with verification, at the best price or on the best terms genuinely available with any of the following companies at the time the bet was struck: - Bet 365, Betfred, Coral, Ladbrokes and William Hill.

If a bet is inadvertently accepted with any prices not written by or endorsed by our staff, the prices will stand provided they are clearly written and were available at the time the bet was processed. Where no price is available at the time the bet is placed or the price written is incorrect, we reserve the right to settle horse and greyhound bets at the correct price at time of placement and sports/special event bets at the next available price.

We do not lay 'BAR' prices nor do we accept instructions such as 'First show' prior to the transmission of a 'show' of betting for that race – any such bets taken in error will be settled at starting price.

In accumulative wagers where bet contingencies are related or where the same selection is taken to win more than one event, a combined price that reflects the relativity will be applied for settlement, regardless of any individual prices marked on the betting slip. In instances where a combined price cannot be applied the bet will be settled as singles dividing the total stake available proportionately amongst the selections.

For example: England to win the match & a named player to score a hat-trick. If no combined price is quoted then the bet will be settled as two half stake singles.

In the event of a dead heat for first place, the stake money on a winning selection is divided by the number of winners in the dead heat, and the full odds paid to the reduced stake, with the remainder of the stake money being lost.

A similar rule applies to the place part of a bet where, as a result of a dead heat, more than the required number of selections are placed.

The advertised times of races, the runners, returns and results as published in the national / sporting press will govern settlement of all bets, errors and omissions excepted. 'Through the Card' type instructions are determined by reference to the published race programme, as are the instructions 'First Race', 'Last Race', etc.

1.5 RESULTS

Horseracing

All bets placed on UK, Non UK and Irish horse racing will be settled on the official result declared by the racecourse judge and confirmed by the 'Weigh-In' announcement. If a winner is disqualified after the official result is announced, the disqualification will not affect the settlement of bets.

Greyhounds

Bets placed on Greyhound racing are settled on the official result announced at the conclusion of the event. If a winner is disqualified after the official result is announced, the disqualification will not affect the settlement of bets.

Football and other sports

Bets placed on football and other sports are settled on the official result published by the Press Association (PA) immediately after the match/event is finished. If the PA amends its decision afterwards all bets will stand on their originally announced result. If the result is not immediately available from the PA, the result published by the official governing body immediately after the match/event is finished will be used for settling purposes. Any subsequent corrections or amendments will not apply for settlement purposes.

1.6 EACH WAY TERMS

Each-way doubles, trebles and accumulators are settled win-to-win and place-to-place, unless the instruction 'each-way all each-way' or 'each-way equally divided' is clearly specified on the betting slip by the Customer, then the bet (unless it is one of our speciality bets) is settled by this method.

Bets are acceptable win or each-way. The place part of a 'Win and Place' bet at Starting Price or displayed price is settled in the following manner:

Horses and Greyhounds

In races of less than five runners the place money goes on to win.

In races of 5, 6 or 7 runners we pay one quarter of the win odds for first and second places.

In races of 8 or more runners we pay one fifth of the win odds for first, second and third places.

Horses

In handicap races of 12-15 runners we pay one quarter of the win odds for first, second and third places.

In handicap races of 16 or more runners we pay one quarter of the win odds for first, second, third and fourth places.

Where there are an insufficient number of finishers for the placed terms advertised only those runners officially placed will be treated as successful selections and bets on all non-finishers will be lost.

Where a place stake is in excess of the amount staked to win, the difference will be equally apportioned win and place to the selection(s).

If you place an each-way bet on a race or event that is 'win only', the total stake will be invested for a win.

For events other than horse and greyhound racing on which bets are accepted, settlement will be based on the odds and place terms advertised and applicable at the time the bet was taken.

'Place only' bets are not acceptable, except when advertised on specific races, in certain speciality bets and at Tote odds when placed through Tote Direct. When special place only betting is returned for a race this will rule settlement of all place only bets on the race.

1.7 FAVOURITES

Starting price bets will be accepted, win only, on absolute, first and second favourites, in both horse and greyhound racing. If each-way is taken in error the place part of any such bet will be void win or lose.

The favourite is the horse/greyhound quoted in the official starting price returns at the shortest odds, and the second favourite is the horse quoted at the next shortest odds. If two horses are quoted at the same odds, and those odds are shorter than those quoted for any others, then those two are equal first favourite and equal second favourite. If two or more co-favourites are thus selected, the client's stake will be divided equally between or among them.

However, if such joint favourites are returned at a price whereby irrespective of result, no profit could accrue to a backer of the favourite, the un-named favourite will be treated as a non-runner. This section and the one preceding will apply equally to greyhound racing.

When a returned favourite does not come under starter's orders and is withdrawn, then that un-named favourite will be treated as a non-runner. The only exception to this is in

speciality bets, such as The Place 6-5 etc. where, if the favourite is withdrawn it is replaced by the next smallest priced horse.

Any un-named favourite inadvertently taken where a screen/board price has been given will be settled at starting price.

1.8 INCORRECT STAKES, INSTRUCTIONS 7 AMBIGIOUS SELECTIONS

1.8.1 Incorrect or Incomplete instructions

An incorrectly spelled name is not necessarily invalid, so long as it is clear what the client's intentions were. If a named selection is wrongly written so that more than one horse could conceivably be intended, the stake will be equally divided between or among the selections involved.

A named selection which is not doubly engaged but is timed for the wrong race or a different meeting stands for the race in which it runs.

If a horse and dog of the same name run on the same day, and it is not clear which is the selection, the bet will be settled as on the horse. If the bet is placed after one of the two has run, it will be on the one still to run.

When the only difference in name between two runners engaged on the same day is the suffix of the country of origin, bets will be settled as on the one without the suffix, unless the suffix or a determining race time is shown on the slip. If, however, one of the horses has already run that day, the bet will be considered as being for the horse still to run.

Where a single stake and name of a selection are given with no instructions, the bet will be taken as for a win single.

Where there is more than one selection in different horse or dog races and no instructions are given, with no indication being given by stake unit of the client's intention, the stake will be divided equally on win singles. If the two selections are in the same race it will be settled as a straight forecast. In all cases, bets will be settled as win bets, unless each way is specified.

Where the same selection is included more than once in a multiple bet, or where selections from the same race are included, stakes will be divided equally in those parts of the bet where the selections clash. If, however, one of the selections is also entered for another race on the day, the bet will be settled as for the races in which they do not clash.

Where instructions are so illegible that they cannot be understood, the bet will be void.

1.8.2 Incorrect number of bets or selections

where an incorrect number of doubles is stated to cover the selections given, the total amount staked on the doubles is divided and invested equally among the correct number of doubles. A similar rule applies to singles, trebles etc. However, where a double, treble, fourfold etc. is specified and it is clear that only one accumulative bet is required, it will be settled as an accumulative bet covering the number of selections given.

Where too many selections appear in a multiple type bet it will be settled in the following manner:

a) For a named multiple bet e.g. Yankee, or similar full cover 'named' bet, whether the instructions are specified by name or given in full at equal stakes, the total stake is divided and invested equally on the full number of doubles, trebles, fourfolds, etc., as determined

by the number of selections given i.e. the bet will be apportioned as a whole.

b) For mixed doubles, trebles etc., of different stakes, each constituent part will be apportioned as separate bets.

Where there are too few selections in a multiple type bet, then a non-runner or non-runners will be added. Thus, four selections with a Canadian instructed and staked, will have one non-runner added.

1.8.3 Incorrect stakes

Unless covered by the preceding section of this rule:

a) Should you UNDERSTAKE your slip, the total return from the whole of your slip will be proportioned by the amount you have underpaid thereby reducing any return due (i.e. the return will be multiplied by the amount paid and divided by the amount that should have been paid).

b) Should you OVERSTAKE your slip, the over stake will be returned once all events have taken place..

c) Where a client stakes a through-the-card bet for fewer than the number of races that are on the programme, the stake will be apportioned to cover all the races on the card.

1.8.4 Unnamed selections and favourites

Where an un-named selection or favourite in a single or multiple bet is untimed or incorrectly timed, it will be 'on' for the next race at that meeting unless the time stated can be related to another horserace meeting covered by a full race-by-race service in which case the race time will take precedence. If a selection is not thereby defined, the stakes will be divided equally between those favourites whose race times continue to coincide.

Where a favourite bet has no meeting, race time or any other indication of the race intended, it will stand for the earliest advertised race, horse or greyhound, still to be run.

When a favourite bet does not have the meeting nominated, the bet will stand for the races timed, providing those times do not clash with other races with the same advertised race time. Where times of such races clash, the stake will be divided equally between those races having the same advertised times, whose results are being transmitted race-by-race to our offices. The same applies to numbered selections except that the stake is only divided over those races where the times clash and the numbered selections appear.

Where a race card number is stated and no such number appears in the race then that selection will be treated as a non-runner.

Where combination or accumulative bets are involved and the client makes clear by the exact times given, that only one meeting can be intended, he will be on that meeting, even if some race times clash with races at other meetings. Thus if a bet is a Yankee 2.00, 2.35, 3.05, and 3.45 and those are race times at Ascot, the bet will be on that meeting, even though there are other meetings with races at 2.00 and 3.45.

If a client indicates the race by the order it appears on the racecard, it is treated as an untimed bet, unless the word 'race' appears in the instruction. Thus, '2nd race fav' is timed, but '2nd fav' is not.

Where meeting and time are given, but no selection, it will be taken as for the SP favourite.

1.9 DOUBLE ENGAGEMENTS

An untimed single bet for a selection which has more than one engagement will be taken as for the first race in which it runs, unless an 'if absent' selection is also given on the slip, when this will be taken as timing the bet for the race where both were engaged.

Where a selection is doubly engaged and is timed by the client, it will be settled as a bet for that timed race only. Where it is untimed, or incorrectly timed, the bet will be on the first race where it runs, after the time of acceptance.

If two selections, one of which is doubly engaged, are included in an accumulative bet, and run in the same race, the one which is double engaged will be deemed to be timed for the race where they do not clash. If both are doubly engaged, the selection written first on the slip will be timed for the race in which it runs, and the other timed for the race where they do not clash. This does not apply to single wagers, which will be treated as entirely separate bets.

1.10 LATE WITHDRAWALS

In all horse races, excluding ante-post bets, if a horse is withdrawn not under starter's orders or has been declared 'not to have started' by the Starter, bets will be settled in accordance with Tattersalls Rule 4(c), which states that backers of withdrawn horses will have their stake refunded.

When there has not been time to re-form the market, deductions are made from winning returns on the race, exclusive of stake, according to the table shown below. When there has been time to re-form the market, the deductions if any, will apply only to bets at screen or board prices struck prior to the announcement of the withdrawal. RULE 4 CHART

In the event of two or more horses being withdrawn before coming under starter's orders, the total deduction will be the sum of the individual deductions, up to a maximum of 90 pence in the pound.

Where a single 5p Rule 4 deduction applies to any one betting show or the SP market in the UK or Ireland, as a concession, the deduction will be waived. If the total Rule 4 deductions exceed 5p, then all deductions will be applied.

1.10.1 Horses - Early Prices

The Tattersalls' Rule 4 (c) Deduction Scale will be applied to bet settlement when horses quoted in our Early Prices are withdrawn before coming under starter's orders or have been declared 'not to have started' by the Starter. In such circumstances, the appropriate level of deduction will be determined by reference to the prices on offer at the time of withdrawal.

1.10.2 Greyhounds

when a greyhound is withdrawn:-

- a) All bets struck at displayed prices prior to the withdrawal, and not cancelled by the customer, will be settled at starting price. In the event of a NO RACE being re-run, all bets for that race stand at starting price for the re-run race unless previously cancelled by the customer.
- b) All bets struck prior to withdrawal at BetAnells prices on individual heats or one off

races will be settled at starting price, and bets on the withdrawn greyhound will be void.

c) See Rule 1.15 for ante-post bets on a greyhound to win a competition.

1.10.3 Sports Betting

We reserve the right to apply a Rule 4 deduction to outright bets on sporting events when a player, contestant or team is withdrawn from the betting after having been declared to play. For betting purposes we consider a player to have been declared to play if he is included in a first round draw (for sports like tennis, snooker and darts) or its equivalent in other sports.

1.11 EARLY PRICES AND SHOW PRICES

Early Prices are prices advertised for a race after the final declarations have been made. They are available each day for selected races up to the first show of prices from the on-course market or the first show of 'Industry Prices' transmitted to our shops.

Board (Show) Prices are generally available 5-10 minutes before the start of horse and greyhound races and are transmitted to our shops from the on-course market or are the 'Industry Prices' collated by SIS.

The following applies to bets at 'Early Prices' or at 'Show Prices' on screen or board. In events with 2 or more runners, we will lay the current quoted price at the time the bet is accepted. Where an 'Early Price' or 'Show Price' is taken it will apply to the selection wherever it appears on the slip, unless instructions written on the slip specify otherwise. If a bet is inadvertently accepted with any prices not written by or endorsed by our staff, the prices will stand provided they are clearly written and were available at the time the bet was processed.

Clients who request a price should ensure that the quoted price has been written on the betting slip.

If there are any palpable errors in the Board Prices laid, transmitted or marked-up, the bet will be settled at the corrected price for the time the bet was made or at SP, whichever is the greater.

We do not lay 'BAR' prices nor do we accept instructions such as 'First Show' prior to the transmission of a 'show' of betting for that race. Any such bets taken in error will be settled at starting price.

Place terms on each-way bets at displayed odds are governed by the number of starters in the race and not by the number of declared runners at the time the price was taken.

Should a horse be withdrawn, whereby Tattersalls Rule 4(c) would apply, no prices can be laid after the withdrawal, unless there has been time for a new market to be formed.

In 'Early Price' horserace bets, if any of the horses do not run, stakes will be refunded on the withdrawn horses and all winning returns from the race will be subject to deductions on the Rule 4(c) scale, depending on the odds of the withdrawn horses at the time of withdrawal.

For horses, a bet placed after the final declarations have been made (generally 10am the previous day) is not an ante-post bet and in the event of any withdrawals, the withdrawn horse will be treated as a non-runner. Returns from bets on other horses in the event will be subject to deductions on the Rule 4(c) scale, depending on the price of the withdrawn horse or horses at the time of withdrawal.

Where a race contains reserves at the final declaration stage we will offer an early price for

all of the declared runners including the reserves. When a declared runner is announced as a non-runner we will revise the market and all bets struck prior to the announcement of the non-runner will be subject to a Rule 4(c) deduction (where the price of the non-runner is such that a Rule 4(c) deduction applies). If a reserve becomes a non-runner prior to the racecourse declaration stage (i.e. 45 minutes before the first race) then there will be no Rule 4(c) deduction. If, at the racecourse declaration stage a reserve becomes an official runner by taking the place of a withdrawn horse then Rule 4(c) will apply to the reserve horse if it is subsequently withdrawn.

In greyhound bets, if any of the greyhounds do not run, all 'Early Price' Board Price bets nominating that greyhound, either by trap number or name will be void, with all other 'Early Price' or Board prices bets on remaining runners in the race settled at SP.

1.12 DEAD HEATS

In the event of a dead-heat for first place, the stake money on the winning selection will be divided by the number of winners in the dead-heat and full odds will be paid to the divided stake with the remainder of the stake being lost.

A similar rule applies in place betting where, as a result of a dead-heat, more than the required number of selections occupy the last place position.

1.13 POSTPONEMENTS

If races are set back in time because of eventualities such as weather conditions, bomb threats, power loss, traffic delays etc., or if the meeting is postponed to another day and the overnight declarations stand (meaning that the race is not re-opened) then all bets stand unless a refund is requested by the customer prior to the race taking place. Where bets have been placed at ante-post prices then different rules apply, see section 1.15 Ante-Post.

1.14 RE - RUN RACES

1.14.1 Horses

If a race is re-run, then bets at board prices or early prices in the original race will be settled at SP. Horses which came under starter's orders in the first race but did not go to post for the re-run will be considered non-runners and returns on the remaining runners will be subject to a Tattersall's Rule 4(c) deduction.

1.14.2 Greyhounds

When a race is declared a no-race and is re-run, all bets will stand for the greyhounds which take part in the re-run, but single bets may be cancelled by mutual agreement before the re-run starts. Selections in multiple bets will stand for the re-run race. The starting prices returned on the re-run will rule settlement, board prices from the original race will stand unless there is a non-runner in which case they will not be valid and such bets will be settled at starting price. If betting is suspended bets may be cancelled by mutual consent prior to the market being reformed. A re-run race is taken as in the order it was originally placed on the programme, and no notice is taken of the time of the re-run. When a race is declared

void and is not re-run, all bets on that race will be void, and will not count for any additional reserve race.

1.15 ANTE POST

Ante-post bets are accepted on horse races at quoted prices up to the time that the overnight declarations are known (10 a.m. on the day before the race where 24 hour declarations apply and 10 a.m. two days before the race where 48 hour declaration apply) and on greyhound racing before the day on which the race is run. Ante-post bets are accepted on the basis of all-in, run-or-not, entered-or-not, so long as entry was not precluded by the conditions of the race. Returns for accumulative bets will be settled in the same manner as SP bets.

Unless otherwise provided for, the following rules apply:

- a) Where an event is postponed, then provided the overnight declarations stand, ante-post bets will stand until the event is decided or abandoned. If the original overnight declarations do not stand then bets will be void.
- b) A selection scratched from or not taking part in an ante-post event is a losing one if at the time the bet was made there was a possibility to win.
- c) Single ante-post bets will be void if the race is abandoned, declared void, if the conditions of the race are altered after the bet is made, or if the horse selected is balloted out under the Jockey Club rule limiting the number of runners in the race. In any such cases, accumulative and combination ante-post bets will stand on the remaining legs, at the prices laid on the selections in those races, with the void selection counting as a non-runner throughout the bet.

In the event of horses being balloted out, the liabilities of layers against the horses remaining will be reduced on both win and place parts of such bets, in accordance with the rate to be announced before the race by Tattersalls Committee, in accordance with Tattersalls Rule 4(c), dependent upon the odds currently available against the withdrawn horses at the time of the official withdrawal.

When prices are offered to win a greyhound competition, bets accepted before the draw for the penultimate round (semi-final) has been made will be on an 'all in run or not' basis, and non-runners will be treated as losers.

Where a reserve greyhound is re-introduced into a competition while Ante-Post betting rules apply then all bets remain 'all in run or not'. If the re-introduced greyhound goes on to win or be placed in the race all bets will stand.

Bets accepted at prices issued after the draw for the penultimate round (semi final) but prior to the draw for the final will not be subject to Ante-Post rules, and any non-runner will be treated as void for settlement purposes. Tattersalls' Rule 4 (c) will apply to bets on the remaining greyhounds, with the amount of the deduction based on the price of the withdrawn greyhound at the time that the bet was struck. When a greyhound is withdrawn after the draw for the final is made all bets struck after the draw but prior to withdrawal at BetAnells prices will be settled at starting price, and bets on the withdrawn greyhound will be void.

Bets are executed at the price ruling at the time the bet is accepted by us. We reserve the right to correct any palpable errors.

Each-way bets are calculated win-to-win, place-to-place, and for the place part the

fractional odds and number of places relating to each event will be those pertaining at the time of acceptance. Place only bets, forecasts and conditional bets such as 'any-to-come' are not accepted ante-post, and if taken in error, the 'if cash' element will be ignored. When the same selection is taken to win two or more races in ante-post doubles or trebles, special odds may be laid and those will govern settlement.

1.16 CONDITIONAL BETS

1.16.1 'any-to-come' or 'if cash'

In 'any-to-come' or 'if cash' bets, it must be stated clearly from which selections the 'any-to-come' is to be taken. Cash-in-hand from one selection cannot go on to the same selection or any selection in the same race.

Bets will be executed in strict rotation until the stake plus winnings are exhausted. Should there be insufficient cash-in-hand to cover all selections, the bet will be settled so far as the cash-in-hand will allow, in accordance with written instructions, but, where an each-way bet cannot be fully covered, the win and place parts will be given equal preference.

Stakes must be clearly stated, stipulating the 'any-to-come' stake to be re-invested. Where this is not specified, the stake on the immediately preceding selection will be taken as the amount intended.

One, two or any number of crosses is taken to mean 'single stakes about'. If double stakes are required this must be written in the instructions.

If 2 selections in the same race are backed in 'any-to-come' or 'up-and-down', the bet will be treated as 2 singles, with the 'any-to-come' ignored, unless either is doubly engaged, which will time the race intended.

1.16.2 First Past the Post

Bets are accepted if clearly marked 'First Past the Post' (FPP) on the slip. Settlement is then governed by the result first given by the racecourse judge as transmitted by the course betting service provided the winner has completed the correct course. This does not include void races or where the race is determined by incorrect weights carried. It also does not include bets which rely on dividends being declared e.g. Pari-Mutuel, Tote betting, Tricasts, etc., and all bets on racing taking place outside the United Kingdom which will be settled according to the Rules of Racing.

1.16.3 If lose...If win...Stop at a winner

Bets are accepted only for selections in different races. If a 'stop at a winner' bet on selections in the same race is accepted in error, then the bet will be settled as single bets. 'If lose' (i.e. the selection does not occupy or dead-heat for first place) will be read as 'if lose or a non-runner'. 'If win' (i.e. the selection wins or dead-heats for first place) will be read as 'if win or a non-runner'.

Selections will be settled in the order written on the slip.

Each-way 'stop at a winner' bets continue until one of the selections either occupies or dead-heats for first place. A non-runner will not be counted as a winner in 'stop at a winner' bets.

1.16.4 Jockey's mounts, Owner's or Trainer's selected

When backing a jockey's mounts, the number of doubles, trebles, accumulators must be specified. If 15 doubles are instructed and the jockey rides in only 4 races the bet will be settled as on 4 mounts plus 2 non-runners.

Where a meeting is not specified and a jockey rides at more than one meeting, doubles, trebles, etc., will be settled as for the first meeting at which the jockey rides, after the time of acceptance of the bet.

Where it is only a single bet and the race is not timed, it will be on the next race to be run in which the jockey has a mount.

Owner's or trainer's selected is the horse of the named person quoted in the official SP at the shortest price. If two or more start at the same lowest price then stakes will be divided equally between them. Accumulative bets are settled in the same manner as for jockey's mounts.

Where specific races are requested and the jockey has no mount in a specified race, this will be treated as a non-runner. This also applies to owners and trainers selected.

1.17 FORECASTS

Subject to the following rules, forecasts are accepted in singles, doubles and trebles only. Accumulators are not accepted, unless in speciality bets available in our offices. If otherwise accepted they will be settled as trebles with the stakes being equally apportioned.

Forecasts are available in races of 3 or more runners and will be settled in accordance with the computer straight forecast dividend. Any forecast accepted in error on races with less than 3 runners or where a race is reduced to less than three runners will be void.

Unnamed favourites cannot be used in forecasts, where selections must be named or numbered, and forecasts including 'fav' selections will be void.

If a forecast contains a non-runner, the same selection is repeated, a racecard number is specified which does not appear on the racecard or a lone selection is specified, the forecast will be settled as a single. If the selections run in different races then the stake will be split as two half stake singles on each selection.

Returns for forecast doubles or trebles will be calculated by multiplying the appropriate return for each forecast.

Written instructions for a selection with the field or a selection against the field will be taken as for the selection to win. Instructions for the field with, or the field against, will be taken as for the selection to finish second.

Where 3 or more selections are given, settlement will be made as a full combination of forecasts. If a smaller number of combinations than the full permutation is required, the slip must make this clear. Thus '£2 comb F/C ABC' with £6 invested, will be settled as 6 £1 forecasts unless the client writes '3 x £2 F/C AB, AC, BC'.

Where a permutation is used which could apply either to forecasts or tricasts and neither is specified, the bet will be settled on forecasts.

1.17.1 Horses

Should there be no Computer Straight Forecast returned bets will be settled as Tote Exacta. If neither is returned bets will be void for settlement purposes.

1.17.2 Greyhounds

In all circumstances where a Greyhound Computer Forecast is not declared settlement will be based on the N.S.L. Straight Forecast Chart. We do not accept bets on Greyhound Tote Forecasts and if accepted in error will be settled at Computer Straight Forecast returns or where no Computer Straight Forecast is declared at NSL Straight Forecast returns.

1.18 TRICASTS

Tricasts, in which selections must finish first, second and third in correct order, in races for which an official computer tricicast return is declared, are accepted in singles only.

Stakes for tricicast doubles or trebles, where taken in error, will be divided equally to cover each tricicast race in singles only. 'Any-to-come' or 'if cash' bets are not acceptable and, if accepted in error, the A.T.C. or 'if cash' instructions will not be actioned.

Tricasts may be declared on certain greyhound races not transmitted live into our offices. Bets accepted for races not specified, or for which no tricicast dividend is declared, will be settled as computer straight forecasts on the selections nominated to finish first and second, with the selection nominated for third place disregarded.

Only named selections or racecard numbers will be accepted in tricasts, with name taking precedence where both are used. In the event of any ambiguity, the tricicast will be declared void, as will any tricicast which contains an unnamed favourite. Where the same selection is repeated the stake will be invested as a CSF on the two different selections in the order written.

Should a tricicast contain a non-runner or a racecard number is specified which does not appear on the racecard the total stake will be invested on a straight forecast on the remaining selections in the order written. In the case of a full cover combination, the total stake will be divided equally as a reverse forecast on the remaining 2 selections.

Should there be 2 non-runners or 2 racecard numbers are specified which do not appear on the race card then the total stake will be invested on a win single at SP on the remaining runner. For the purposes of settlement, a permutation is considered as a series of straight tricasts.

Tricasts will be settled in accordance with the official computer return. If fewer than 3 finish in a race, a dividend will be declared on those that finish.

1.19 TOTE BETTING

We are authorised by Totepool to accept bets for settlement at Totalisator odds.

In most shops our EPOS till system is linked via 'Tote Direct' to the on course pool and tote bets will normally be included in the on course pool where placed on a Tote Marksense slips. All Tote bets placed via the Tote facility are subject to these rules in addition to that of the Tote. Any Tote bets successfully processed through the Tote system and passed into the on course pool are NOT subject to our Maximum Payments rules (Rule 1.3). We reserve the right to withhold payment until bets have been substantiated and payment of winnings due by the Tote have been received by ourselves for onward payment. We also reserve the right

to make payment of winnings due to a Customer by the Tote by cheque or bank transfer only.

Tote Direct Connection Failure

In the event of any connection failure between any of our shops and the Tote system, which results in a bet being accepted initially by BetAnsells but not confirmed as received by the Tote for any reason will be made Void Win or Lose

Totescoop6

The Totescoop6 operates on the six Tote nominated races on Saturdays. The nominated races will normally be shown live on TV and may be over one or more different race meetings. To win the Totescoop6 'win dividend', you must pick the winner of all six races, to win the 'place dividend' you must pick a placed horse in all six races. A bonus fund also operates for winners of the Totescoop6 win dividend.

Tote Jackpot

The Jackpot operates on the six Tote nominated races which may be over one or more different race meetings. To win the Jackpot you must pick the winner of all six races.

Tote Placepot

The Placepot operates on the first six consecutive races at any UK meeting. A Placepot will also be available on the Jackpot races nominated by the Tote. To win the Placepot your selections must be successfully placed in each of the six races.

Tote Quadpot

The Quadpot operates on four consecutive races as decided by the Tote (usually the last four Placepot races of a Placepot meeting). To win the Quadpot you must have a selection placed in each race.

Win

Available on all races. To win your selection must finish first.

Place Only

Available for all races with 5 or more runners. To win you must pick a horse to be placed.

Each-Way

Available on all races of 5 or more runners. Pick a horse to win or to be placed. Dividends apply accordingly.

Tote Exacta

The Exacta is available on races of 3 or more runners. To win the Tote Exacta you must correctly select the winner and the second in the correct order.

Tote Trifecta

Trifecta races are nominated by the Tote each day. To win the Trifecta you must select the 1st, 2nd and 3rd in the correct order.

Toteswinger

Toteswinger is available on races of 6 or more runners. To win the Toteswinger you must pick two horses to finish in the first three places. There are three dividends declared; 1st & 2nd, 1st & 3rd and 2nd & 3rd. Toteswinger bets are accepted outside the pool and are not put through Tote Direct.

Tote Non-Runner

For Win, Each Way, Place only, Exacta and Trifecta bets which contain a non-runner, stakes will be void. For Jackpot, Placepot, Quadpot and Scoop6 bets the SP favourite replaces the

non-runner. Where there are Joint or Co favourites, the favourite with the smallest race card number will apply for settlement.

Bets at Tote returns placed with BetAnsell's outside the Pool.

Where a bet at Tote Odds is accepted Tote' must be clearly marked on the slip to enable settlement to be made at these odds. If 'Tote' is not clearly written, bets will be settled at Starting Price unless otherwise indicated in our Rules. Placepots accepted on BetAnsell's own speciality slip will also be deemed as accepted outside the pool and subject to our terms, conditions and limits.

We do not accept bets on unnamed favourites at Tote odds except in the Placepot. When selecting the Favourite for any Tote bet and the result is Joint or Co-Favourite, the favourite with the smallest racecard number will apply for settlement.

Bets are accepted on Win and Win & Place singles, Exacta, Trifecta, Quadpot and Placepots only, we do not accept any other bets at Tote Returns outside the Tote pool and If taken in error or bet fails to transmit to the Tote such bets will be made Void.

Bets placed outside the Pool will be settled at the declared dividend subject to our Tote Limits:

Singles – Maximum of 4 times the SP

Exacta maximum of 4 times the Computer Straight Forecast

Placepots £10,000 per Customer

Quadpots £5,000 per Customer

Where no dividend is declared then each bet will be settled at the declared dividend of its SP equivalent; Forecast, Tricast, Win and place Accumulator respectively. Should no Tricast be declared then Trifectas will be settled as Forecasts on the selections nominated to finish first and second, with the selection nominated for third place disregarded.

Bets are accepted at Tote odds for all UK and Irish horse race meetings and greyhound races where pools are operated by Totepool.

Exclusions

Unless otherwise stated bets at Tote odds are not acceptable for meetings where race by race results are not transmitted to our shops, greyhound racing or for our speciality bets i.e. Lucky 15/31/63. If taken, settlement of such bets will be made at Starting Price in accordance with our General Betting Rules.

1.20 HORSERACING RULES

Bets are accepted for specified races held under the rules of the Horseracing Regulatory Authority, Irish Turf Club and their equivalent organisations abroad.

If no on-course Starting Price is returned, bets will be settled at the Industry (off-course) Starting Price. In the event of either an on-course nor an Industry SP being returned then selections for a UK horserace where a price has not been taken will be settled at Tote returns if available.

1.20.1 Fixed Odds Distance Betting

A fixed odds bet is available at selected Horse Race meetings based on predicting the correct total of the winning distances for all races at that meeting, Excluding charity races

and Arab races. The maximum distance for a single race is 12 lengths for Flat racing and 30 lengths for National Hunt.

In the event of a walkover, 2 lengths will be awarded to a Flat race and 6 lengths will be awarded to a National Hunt race. In the event that one race is made void or abandoned then 2 lengths will be awarded for a flat race and 6 lengths for a National Hunt race.

If two or more races are abandoned then all bets will be void unless further races could not affect the result. The distance will be the official declared distance at the weigh in. Any subsequent alterations will not count for settlement purposes. The numeric unit that is used in the calculation for distances less than one length is as follows;

A Nose	0.05 Lengths
Short Head	0.10 Lengths
Head	0.20 Lengths
Neck	0.30 Lengths
Half Length	0.50 Lengths
1 Length	1.00 Length etc.

Fixed odds distance bets can not be placed in multiple bets with selections from fixed odds favourites, jockey challenge, horse race match or all the favourites to be placed markets from the same meeting. If accepted in error related bet rules will apply.

1.20.2 Fixed Odds Favourite Betting

A fixed odds bet is available at selected Horse Race meetings using a points system based on the finishing position of favourites in all races at that meeting excluding charity races and Arab races. The aim is to correctly predict the total number of points for the finishing positions of favourites in each race at the specified meeting. If the favourite is withdrawn then 10 points are awarded for that race. If there are joint or co favourites then the selection will be the one with the lowest race card number.

In the event of a dead heat then the points for each placing will be added and divided by the number of selections in the dead heat. In the event of a Walkover, then 10 points will be awarded for that race.

In the event that one race is made void or abandoned then 10 points will be awarded for that race. If two or more races are abandoned then all bets will be void unless further races could not affect the result. The number of points awarded for the relevant placing of favourites is as follows;

First place	25 Points
Second Place	10 Points
Third Place	5 Points

Fixed odds favourite bets cannot be placed in multiple bets with selections from fixed odds distance, jockey challenge, horse race match or all the favourites to be placed markets from the same meeting. If accepted in error related bet rules will apply.

1.20.3 Jockey Challenge Betting

A fixed odds bet is available on Jockeys to score the most points. The result of the jockey challenge is based on the jockeys actual rides. If any one of the jockeys does not ride in at

least one race then all bets will be void. Void races do not affect the jockey challenge unless it means that a jockey fails to ride in at least one race.

In the event of a jockey being involved in a dead heat, then the number of points for each placing will be added together and divided by the number of selections involved in the dead heat.

A walkover counts as a winning ride. The number of points awarded for the relevant placing of jockeys is as follows;

First place 25 Points

Second place 10 Points

Third place 5 Points

Jockey challenge bets cannot be placed in multiple bets with fixed odds distance, fixed odds favourite, horse race match or all the favourites to be placed markets from the same meeting. If accepted in error related bet rules will apply.

1.20.4 Horse Race Match Betting

Horse race match bets may take the form of a head to head match, or a selected group such as a threesome. The winner is the selection that obtains the best finishing position. If all horses fail to complete the course the selection that has completed most of the course is deemed the winner. If selections fall or refuse at the same fence in National Hunt races dead heat rules apply. Dead heat rules apply with regard to finishing positions.

In the event that one of the selections is a non-runner then all bets on that match are void.

Horse race match bets cannot be placed in multiple bets with fixed odds distance, fixed odds favourite, jockey challenge or all the favourites to be placed markets from the same meeting. If accepted in error related bet rules will apply.

1.20.5 All the Favourites to be Placed Betting

A fixed odds bet is available on selected Horse Race meetings based on whether the favourite in each race will be placed. When there are Joint or Co-Favourites in a race, the favourite with the smallest racecard number will apply for settlement. The number of places in each race will be as per our usual each way rules. Deadheats for the last place position count in full as placed selections. In the event that one or more of the races at that meeting are abandoned or postponed to a later day then bets on that meeting are void.

All the favourites to be placed bets cannot be placed in multiple bets with fixed odds distance, fixed odds favourite, jockey challenge or horse race match markets from the same meeting. If accepted in error related bet rules will apply.

1.20.6 International racing

The following general rules will apply, unless superseded by betting rules for the specific country below.

Bets are accepted for races abroad only as advertised in our offices. If a bet is accepted on an international race in error and the result cannot be verified, that bet will be void.

When Industry SP's are available then these will take precedent for settlement purposes unless the bet is clearly marked 'Pari-Mutuel' or 'PM'. Bets at our 'Early Prices' will be settled under our general rules. In countries where there is no SP market in operation and Industry Prices are not available, bets not at 'Early Prices' will be settled according to the Pari-Mutuel (Tote) returns for the appropriate pools.

Where only Pari-Mutuel (Tote) betting is available, bets on un-named favourites are not

accepted and where taken in error will be void. Where an SP market or Industry Prices are available, bets on un-named favourites are accepted.

Coupling

Horses which are in the same ownership or from the same stable are often grouped together as a single selection in international Pari-Mutuel markets; this is called coupling. Coupling applies to the Win pool only (except in American racing where it applies to all pools). Horses are not coupled in the place pool.

Coupling of horses applies when a guide price is taken. Coupling does not apply to BetAnsell's Early Prices or Board prices taken when the Industry SP is in operation.

If a named selection loses the race but is coupled with the winner then the bet will be settled as a winner.

If a named selection becomes a non-runner and is coupled with another horse then a win bet will stand on the remaining horse(s) it was coupled with. In the case of the place part of an each-way bet this will be void but the win part will stand on the remaining coupled horse(s).

Guide Prices

In countries where there is no SP market in operation and Industry SP's are not available then 'Guide Prices' may be transmitted from the track. These prices give a guide as to the current return from the local Tote betting market. We accept win only bets at these Guide Prices.

Guide prices do not apply to the place part of an each way bet. Where a guide price has been taken on an each-way bet, the win part will be settled at the guide price, with the place part being settled at the relevant Tote place or show dividend.

Where a guide price has been taken and a horse is subsequently withdrawn from that race, all bets on that race taken at the guide price will revert to the relevant Tote odds.

Where horses are 'coupled', this applies to bets taken at both guide and Tote prices. Coupling only applies to the win part of each-way bets.

Win and Each-way

Win and Each-Way bets not at 'Early Prices', Industry Prices or where an SP market is available will be settled under Pari-Mutuel rules, where the coupling of horses may apply. For Pari-Mutuel each-way bets, the place part will be settled by the 'Place' pool, except in countries where a 'Show' pool operates, such as the USA.

Forecasts

Where Industry Prices or an SP market is available forecasts will be settled as Computer Straight Forecasts. Where only Pari-Mutuel (Tote) returns are available Straight or Dual forecasts are accepted depending on the type of forecast in operation. Where a customer instructs a Straight or Reversed Forecast and a Dual Forecast is returned, the stake will be invested in full on the dividend declared for the Dual Forecast.

1.20.7 Australia

Australia operates its own SP system – Win and Each-Way bets are settled in accordance with this. Where no SP is available, bets are settled on the local Australian State Tote win and place dividend.

Unnamed favourites are accepted when an Industry SP is available. We do not accept bets on unnamed favourites when only the Australian Tote Dividend is returned.

Straight Forecasts are in operation. Tricast where applicable. The Forecast & Tricast

dividends are returned in accordance with the local Australian State Tote. Show prices are available for selected races. Our standard place terms apply.

1.20.8 America

When Industry SP's are available then these will take precedent for settlement purposes unless the bet is clearly marked 'Tote', Pari-Mutuel or 'PM'. All dividends are Tote returns. In American Tote Pools the coupling of 'outsiders' is done arbitrarily and the horses are coupled in all pools. Unnamed favourites are not accepted and if accepted in error will be treated as non-runners. In the event of changes to the cloth numbers i.e. due to coupling and/or non-runners, bets stating cloth numbers will be settled in accordance with the UK race card as displayed in our shops.

Early Prices are available on selected races. When no Early Prices or Industry Prices are available a price guide is displayed on screen. We accept win only bets at these guide prices. If a horse is withdrawn from a race, no further bets at guide prices will be available on that race. Where a guide price has been taken prior to the withdrawal then that bet will be settled at Tote returns.

Where a Guide Price has been taken, the Place part of Each-Way bets will be settled as follows:

5-7 runners The 'Place' pool dividend for 1st and 2nd places

8 or more runners The 'Show' pool dividend for 1st, 2nd and 3rd places

Straight Forecast bets are settled on the Exacta dividend which is declared for all races with 3 or more runners. No Tricast dividend declared.

1.20.9 Latin America

When Industry SP's are available then these will take precedent for settlement purposes unless the bet is clearly marked 'Tote', Pari-Mutuel or 'PM'. All dividends are Tote returns. In Latin American Tote Pools the coupling of horses is done arbitrarily and rules differ from track to track. Unnamed favourites are not accepted and if accepted in error will be treated as non-runners. In the event of changes to the cloth numbers i.e. due to coupling and/or non-runners, bets stating cloth numbers will be settled in accordance with the UK race card as displayed in our shops.

Early Prices are available on selected races. When no Early Prices or Industry Prices are available a price guide is displayed on screen. We accept win only bets at these guide prices. If a horse is withdrawn from a race, no further bets at guide prices will be available on that race. Where a guide price has been taken prior to the withdrawal then that bet will be settled at Tote returns.

Where a guide price has been taken, the place part of each-way bets will be settled at the relevant Tote place or show dividend. Rules for Place and Show betting vary from track to track.

Straight Forecast bets are settled on the Exacta dividend and Straight Tricast bets are settled on the Trifecta dividend. Rules regarding the operation of Exacta and Trifecta pools vary from track to track.

1.20.10 Belgium

For Belgian trotting, normal SP conditions apply, except that 'coupling' applies to all bets including Place and Forecast. Should a 'coupled' horse not run, stakes are returned only on

bets nominating that horse.

Place terms are determined by the number of quotations, taking coupling into account, and not the total number of runners. In the event of withdrawals, show price bets are settled at SP.

Forecast dividends are declared but Tricasts do not operate. Should two coupled horses be chosen in a forecast, that bet will be settled as a win single. Should no forecast be declared, the NSL chart forecast will be used.

1.20.11 Dubai

Early prices are usually available on selected races. Starting Prices are declared based on Industry Prices. Win, Each-Way, Forecast & Tricast betting are available. Unnamed favourites are accepted. Our standard place terms apply.

1.20.12 France

When Industry SP's are available then these will take precedent for settlement purposes unless the bet is clearly marked 'Pari-Mutuel' or 'PM'. All dividends are Pari-Mutuel (Tote) returns.

In French Pari-Mutuel betting horses with the same owners are coupled for win pool bets only. Win and each-way betting is available. Place only bets are accepted at Pari-Mutuel returns.

Early prices are available on selected races. Where no Early Prices or Industry Prices are available a price guide is displayed on screen. We accept win only bets at these Guide Prices. If there is a non-runner declared, bets at the guide price will be settled at Pari-Mutuel returns.

Where a Guide Price has been taken, the Place part of Each-Way bets will be settled in accordance with PM dividends to a maximum of 3 places.

Forecast bets on French racing will usually be settled according to the 'Jumele' returns. Straight forecasts are declared for races with 4-7 runners and dual forecasts are declared for races with 8 or more runners.

1.20.13 Germany

When Industry SP's are available then these will take precedent for settlement purposes unless the bet is clearly marked 'Pari-Mutuel' or 'PM'. All dividends are Pari-Mutuel (Tote) returns.

Coupling does NOT apply to racing in Germany. Bets on unnamed favourites are not accepted and where taken in error will be void.

Early Prices are available on selected races. When no Early Prices or Industry Prices are available a price guide is displayed on screen. We accept win only bets at these Guide Prices. If there is a non-runner declared, bets at the guide price will be settled at Pari-Mutuel returns.

The Place part of Each-Way bets at guide prices will be settled in accordance with PM dividends to a maximum of 3 places.

A Straight Forecast is declared for all races with 4 or more runners. No Dual forecast or Tricasts are declared.

1.20.14 Hong Kong/Japan

When Industry SP's are available then these will take precedent for settlement purposes unless the bet is clearly marked 'Pari-Mutuel' or 'PM'. All dividends are Pari-Mutuel (Tote) returns.

Coupling does NOT apply to racing in Hong Kong. Bets on unnamed favourites are not accepted and where taken in error will be void.

Early Prices are available on selected races. When no Early Prices or Industry Prices are available a price guide is displayed on screen. We accept win only bets at these Guide Prices. If there is a non-runner declared, bets at the guide price will be settled at Pari-Mutuel returns.

The Place part of Each-Way bets at guide prices will be settled in accordance with PM dividends to a maximum of 3 places.

A Dual Forecast is declared for all races with 4 or more runners.

1.20.15 Ireland

Bets for Irish Racing are accepted only if the races are fully covered, or if we advertise that bets will be accepted for a particular meeting or race(s). With the exception of the Irish Tote Placepot, Irish Tote bets are generally not accepted unless advertised via a notice in our betting shops, if taken in error they will be settled at SP. In all other cases, bets for Irish racing are not accepted and if taken in error will be void.

1.20.16 Italy

When Industry SP's are available then these will take precedent for settlement purposes unless the bet is clearly marked 'Pari-Mutuel' or 'PM'. All dividends are Pari-Mutuel (Tote) returns.

In Italian Pari-Mutuel betting horses with the same owners are coupled for win pool bets only. Win and each-way betting is available. Place only bets are accepted at Pari-Mutuel returns. Bets on unnamed favourites are not accepted and where taken in error will be void.

Early Prices are available on selected races. When no Early Prices or Industry Prices are available a price guide is displayed on screen. We accept win only bets at these Guide Prices. If there is a non-runner declared, bets at the guide price will be settled at Pari-Mutuel returns.

The Place part of Each-Way bets at guide prices will be settled in accordance with PM dividends to a maximum of 3 places.

Dual forecasts are declared for races with 6 or more runners. Straight forecasts are declared for races with 4 or 5 runners. No Tricasts are declared.

1.20.17 South Africa

Prices are available once the first show from the racecourse is broadcast and displayed on our text screens. Win, each-way, Straight Forecast & Tricast betting are available. Unnamed favourites are accepted. Pari-Mutuel (Tote) betting is not available. Our standard place terms apply.

If there is a Non Runner, Rule 4 may apply. The Stewards can declare a horse a non-runner after the race has finished if they decide that it has interfered with another horse(s) in the race. When this occurs stakes are refunded on the non-runner and a Rule 4 deduction may apply.

1.21 GREYHOUND RACING RULES

Our General Betting Rules apply, except where superseded by the following, which apply only to greyhound racing. Bets are accepted for greyhound races at National Greyhound Racing Club (NGRC) tracks and at selected meetings where cards are printed in the Racing Post or displayed in our betting offices.

Bets on greyhound races not covered live in our betting shops will be accepted up to the advertised start time. Bets accepted after the advertised start time will stand only if it can be established that the bet was accepted before the official off time.

Named selections will always take precedence over trap numbers where both are written to indicate one selection.

If no on-course Starting Price is returned, bets will be settled at the Industry (off-course) Starting Price. In the event of either an on-course nor an Industry SP being returned then selections for a greyhound race where a price has not been taken will void.

1.21.1 Withdrawals and reserves

If a greyhound is withdrawn from a race, no further Early or Board prices will be available on that race until a new market has been formed. Where an Early or Board price has been taken prior to the withdrawal then that bet will be settled at starting price.

If a trap number has been taken then the bet will be settled on the trap regardless of whether or not a reserve is running and regardless of which trap the reserve runs from. However, if a trap number is stated and a price is taken then this price relates to a specific greyhound and if that greyhound has become a non-runner then the bet will be void.

If a named greyhound becomes a non-runner then the bet will be void and stakes refunded.

1.21.2 Win and each-way

Bets are accepted at Early, Board or SP prices only. We do not accept 'first show' bets on greyhound racing and any bet requesting 'first show' taken in error will be settled at SP. 'Place only' bets are not accepted (with the exception of certain Speciality bets) and where place money is in excess of the amount staked to win, the difference will be equally apportioned Win and Place to the selection(s).

1.21.3 Forecasts and Tricasts

Please refer to the Forecast & Tricast sections of these Rules for specific rules relating to these bets.

1.21.4 Tote betting

Bets at Tote returns are not accepted unless pools are operated by Totepool and where bets at Tote odds are taken in error they will be settled as follows;

- a) Win and Each-Way Tote bets will be settled at SP
- b) Tote Dual Forecasts or Exacta bets will be settled at Computer Straight Forecast dividends
- c) Tote Trio/Trifecta bets will be settled as Tricasts
- d) Any other type of Tote bet or if there are no Starting Prices returned all Tote bets will be void.

1.21.5 Favourites

Bets are accepted win only for absolute, first and second favourites. Bets for unnamed selections which nominate a meeting (other than a BAGS/BEGS meeting) due to take place on a different day will be void unless the future day or date is clearly stated.

1.21.6 Meetings and times

Instructions for 'through the card' or '1st race', '3rd race' etc. will be considered as timing the race in programme order as published in The Racing Post. All bets on unnamed greyhound selections must have both correct meeting and race time stated. However, in cases where the meeting is omitted but collective race times are written which make it clear that only one particular meeting can be intended, the bet will be settled for that meeting. Where two meetings are held at the same track on one day, the particular meeting for which the bet is intended must be clearly shown. When it is not indicated, the bet will be deemed to be for the first meeting, after time of acceptance, at which all the selections have still to run.

1.21.7 BAGS/BEGS meetings

These special rules supersede all others and apply only to BAGS/BEGS meetings on a full race-by-race betting service.

An unnamed selection bet nominating one BAGS/BEGS meeting but giving a race time of another will be settled either for the next race to be run at the nominated meeting or the race applicable to the written race time, whichever is next to go off after the bet was placed.

Untimed or incorrectly timed single bets or single forecasts will be settled as for the next BAGS/BEGS race to go after time of acceptance. In such cases, where there are two meetings and one of them is nominated, the bet will be on the next race at that meeting. A bet is not incorrectly timed where the race time written corresponds exactly to the time of a race already resolved. Such a bet is void.

Where a client uses programme order or states 'through-the-card' to time trap numbers, but does not state a meeting, and if the bet is in time for a BAGS/BEGS meeting, it will be settled as for that meeting. If two meetings are on schedule and the bet is accepted in time for both, stakes will be equally distributed to cover each meeting individually.

Bets for unnamed selections which nominate a BAGS/BEGS meeting not on schedule for that day, and with no other date given, will be settled as for the BAGS/BEGS meeting taking place on the day the bet is placed. When two meetings are scheduled, the stakes will be equally divided to cover each of them individually. However, if race times given correspond to only one meeting, the bets will stand for that meeting.

Where a screen or board price is accepted for a trap number and there can be no doubt as to the race on which the price was being offered when the bet was accepted, it will be settled for that race, irrespective of any different race time written on the slip.

1.21.8 Australian Greyhound betting

There is no SP market in operation and guide prices are transmitted from the track. These prices give a guide as to the current return from the local Tote betting market. We do not accept bets at these guide prices. All win and each-way bets are settled at the relevant Tote win, place or show dividend.

Straight Forecast bets are settled on the Exacta dividend and Straight Tricast bets are settled on the Trifecta dividend.

1.21.9 Top Trap betting

To win the client must select the trap number which wins most races at the nominated meeting or combined meetings, irrespective of non-runners, vacant traps, void races, meetings which are abandoned after they have started or races where a Starting Price is not returned. In the event of no races taking place at a meeting or at all meetings where combined meetings are nominated, all bets are void.

If more than one trap number has won most races then Dead Heat rules will apply.

In races involving a Dead Heat for first place, the trap numbers concerned will be deemed to have won half a race each.

This bet is available win only. Multiple bets are accepted so long as the selections are not related. If a related bet is accepted in error, then it will be settled by dividing the stake unit equally where the selections clash.

Top Trap betting at a BAGS/BEGS meeting will be settled on the results of the BAGS/BEGS races only. Any additional races at the meeting will not be included in this bet unless specifically advertised.

1.21.10 Odds Vs Evens betting

A price will be offered in selected races for any one of the odd (1,3,5) trap numbers to win and a price is offered for any one of the even (2,4,6) trap numbers to win.

If the race ends in a dead heat between an odd numbered trap and an even numbered trap then dead heat rules will apply. In the case of a triple dead heat the winning selection will be that with the larger number of traps in the dead heat.

In the event of a withdrawn trap all bets will be void on this market.

1.21.11 Inside Vs Outside betting

A price will be offered in selected races for any one of the inside (1,2,3) trap numbers to win and a price is offered for any one of the outside (4,5,6) trap numbers to win.

If the race ends in a dead heat between an inside trap and an outside trap then dead heat rules will apply. In the case of a triple dead heat the winning selection will be that with the larger number of traps in the dead heat.

In the event of a withdrawn trap all bets will be void on this market.

1.21.12 Top, Middle and Bottom betting

A price will be offered in selected races for any one of the top (1,2) trap numbers to win, any one of the middle (3,4) trap numbers to win and any one of the bottom (5,6) trap numbers to win.

If the race ends in a dead heat between traps in different groups then dead heat rules will apply. In the case of a triple dead heat the winning selection will be that with the larger number of traps in the dead heat.

In the event of a withdrawn trap all bets will be void on this market.

1.21.13 Horse and Hounds

A special price double will be offered on a horse and a greyhound in across the card races.

If either race ends in a dead heat then dead heat rules will apply.

Should both selections run but there be a non-runner or withdrawn selection in either of the races involved with a price of 10/1 or less the bet will revert to an SP double.
In the event that one of the selections is a non runner the bet will revert to an SP single on the other selection.

1.22 VIRTUAL RACING RULES

Virtual racing is a computer generated presentation of a random number draw in which each number is represented by a different horse or greyhound.

The winners and placed selections are determined by the random number draw. Odds are set by the number of times a runner is represented in the draw. Thus runners which represent more numbers in the draw have a better chance of winning and are therefore quoted at a shorter price.

Betting on Virtual Horse Racing follows the same rules as British horse racing and betting on Virtual Greyhound racing follows the same rules as BAGS greyhound racing.

Selections on Virtual Racing may be combined in bets with selections from other betting events with the exception of other non-virtual numbers events (e.g. 49's, Irish Lotto, etc.). Bonus and Consolation payments will apply to Virtual Racing bets placed on our range of Speciality slips.

A Virtual Race is described as a handicap to signify the place terms on the race. It does not indicate that every horse has an equal chance.

Bets on Virtual Racing will be accepted up to the official start time broadcast in our shops.

1.23 FOOTBALL RULES

Our current General Betting Rules will apply to all circumstances not covered by the following rules and in addition, any instructions printed on the coupon or by way of a notice displayed in our offices are to be read as being part of these rules.

General

All football bets will be settled on 90 minutes play. This includes time added by the referee in respect of injuries and other stoppages. Extra Time and Penalty Shoot Outs do not count. However, in some instances we may offer prices such as 'To Win Outright', 'To Win in Extra Time' etc., in which case this rule does not apply.

In matches where extra time and penalty shoot outs may take place all bets are settled on 90 minutes play unless an Outright price is specifically requested at the time the bet is placed.

Settlement of Football bets will be based on the results as determined by the Press Association's initial decision. Where the Press Association do not cover a match, settlement will be based on the results as determined by any other such official bodies as BetAnsell's determine.

Any selection(s) involved in matches which have already kicked off will be deemed void, unless they are placed within 5 minutes of KO and no goals have been scored, penalties awarded or players removed from the field. This does not apply to betting in play or updated betting at half time.

If a match is abandoned before the end of the second half all bets on markets that are not already determined on that game are void. This applies notwithstanding the fact the

governing body may deem the result of the shortened match to stand for competition purposes (i.e. FIFA award a 2-0 victory to one of the teams).

a) Any selection(s) which are involved in matches which are postponed, abandoned (where the game has not started), or re-arranged will be deemed void unless played between Friday and Monday (inclusive) of that week for weekend matches, or played not later than Friday of that week for midweek matches.

b) Selections which are involved in matches where there is a change made to their scheduled opponent, or if the venue is changed (either reversed so the Home team plays Away; or changed to a neutral venue) will be deemed void.

Settlement of bets on Quickslip, Coupons and Standard Betting Slips will be at the price prevailing at the time the bet is placed. This will govern settlement irrespective of the pre-printed odds shown on any coupons.

Where a team is scheduled to play two or more matches in the same week, bets on standard betting slips which do not nominate the date of the match will be settled for the match in which the selection plays first.

Selections claimed to be for mythical football matches (matches where the goals each team scores in their actual fixture are used to determine the result of an imaginary match) that are written on standard betting slips and do not contain clear instructions or a qualifying price will be settled on the team's actual fixture.

Any bets placed on standard betting slips will not qualify for the bonuses or consolations offered on special / section lists on coupons. Where there is more than one selection and no instructions are given, with no indication being given by stake unit of the client's intention, the bet will be settled as an accumulator, calculated at the individual odds quoted on the coupon or advertisement for each selection

Football Pools panel verdicts are not accepted.

1.23.1 League betting

All bets are settled on the final League places irrespective of the outcome of any play-offs. However bets on 'who will win' a league will be settled on who lifts the trophy. Bets will stand on any team that does not complete all of its fixtures.

1.23.2 Season match bets

Season match bets are settled on which of the two teams finish highest in the League at the end of the season, excluding the outcome of any play-offs. If teams finish level on points, the tiebreaker used by the League will decide the winner.

1.23.3 Tournament goalscorer bets

Top tournament goalscorer

Bets placed on a player to be the top scorer in a tournament will stand if the player is named in the team squad and has the opportunity to play in the tournament.

If more than one player finishes on the same number of goals, then dead heat rules apply (any tournament top goalscorer award, for example the "Golden Boot" is ignored for settlement purposes).

Goals scored in Extra-Time will count, but goals scored within Penalty Shootouts will not count.

Top tournament goalscorer and team to win

Where there is a special price for a tournament top goalscorer and team to win the

tournament then dead heat rules will apply where the top tournament goalscorer results in a dead heat.

For example, if a price of 12/1 is quoted for a top tournament goalscorer and team to win bet and the player ties for top tournament goalscorer then the stake money will be divided by the number of players in the dead-heat and full odds of 12/1 will be paid to the divided stake with the remainder of the stake being lost.

1.23.4 In-Play bets

Where your instructions are for an in-play market that is not available and there can be no doubt as to the in-play market on which the price you have taken was offered when the bet was accepted, the bet will be settled for that market, irrespective of the market you have written on your slip.

1.23.5 Related bets

A bet is deemed to contain related selections if;

- the same selection is chosen to win two or more different events and is combined in an Accumulator or other Multiple bet. e.g. £1 Double - Liverpool to win both the Premiership and the FA Cup.
- the outcome of one part of the bet increases the probability of success of another part of the bet. e.g. £1 Double – Man Utd to win 2-1 and Rooney to score first.

Cumulative individual odds for bets such as these if quoted in error will not count. Instead your bet will be settled at the special 'related' odds or if no special 'related' odds were on offer at the time your bet was placed your stakes will be equally divided where any 'related' selections clash.

1.23.6 Football Coupons

A figure '1' denotes home win, '2' away win and 'X' draw (This does not apply to Quickslips). Where a match is played on a neutral venue the team listed on the left hand side will count as the home side.

In the absence of any alternative instructions all bets will be settled as accumulators, calculated at the individual odds quoted on the coupon or advertisement for each selection. The minimum number of selections for each list is stipulated on our individual coupons, or is as advertised in our offices.

Not less than the minimum number of selections will be accepted on any list, unless the bet could have been made on a short or abridged list, in which case it will be accepted as being intended for that list.

Permutations are accepted, provided instructions are clear and capable of only one interpretation. In the absence of an intended instruction, the entry can only be taken as a straight line to the amount staked.

If insufficient cash is received, settlement will be in proportion to what the total stake should have been. If only a total stake is given and there are several bets on the coupon, it will be distributed equally over all the bets.

Where a coupon is over staked, the total return for the whole coupon will be proportioned by the amount you have overpaid, thereby increasing any return due. No over staking will be returned.

Such bets will always be settled at advertised odds and be governed by coupon rules.

The minimum odds/returns printed at the head of each coupon list are for guidance

purposes only and settlement will always be at the current individual match odds quoted for each game.

Dates and kick-off times of matches printed on our coupon are for guidance purposes only. Incomplete lines on the sections list of our coupon will stand if the bet could have been made on a short or abridged list and settlement will be based on the individual odds quoted for each selection.

In the event of a match being played on a neutral ground the team printed on the left will be regarded as the home side, and the team printed on the right as the away side

All football bets must carry full staking instructions. If you omit to stake any column then this column will be void unless provision has been made within the total amount of stake paid. For settling purposes permutations will be treated as one column.

Permutations must be accompanied by clear instructions and any number of selections in bets without specific instructions will be settled as an accumulator, subject to any maximum/minimum requirements In permutation bets using bankers, all bankers must be clearly indicated.

Quickslips

Where a football bet has been placed via a Quickslip, any mark in the home column will be interpreted as a home win, the draw column a draw and away column an away win.

1.23.7 Match betting

Bets are settled on the result at the end of 90 minutes play (i.e. extra time does not count) and, where a match is started but the second half is not finished all match bets will be made void.

On standard betting slips where a customer has nominated a team to beat a different opponent to that scheduled, with the exception of mythical matches, the bet will stand for the selection's scheduled match. Where a draw has been nominated with no qualifying price laid, the selection will be void and the bet settled on the remaining selections.

If a team plays a different opponent to the one printed on the coupon, a selection made for that match will be void.

Where odds for outright win as well as on 90 minutes' play are offered in cup finals etc., the odds initialled by staff on the slip will identify which of these bets is involved if there is any ambiguity in the written instructions. Unless 'to win outright' or a qualifying price has been laid, bets will be settled on 90 minutes' play.

1.23.8 Half time/Full time betting (Double Result Forecast)

Nominate the result at both half time and at full time. Singles and upwards are accepted.

Bets are settled on 90 minutes' play (i.e. extra time does not count).

Half-time/full-time double result bets will be void if a match is abandoned before 90 minutes playing time has elapsed.

1.23.9 Handicap betting

Handicap bets are settled on the basis that one of the teams receives one or more goals start. Bets are settled by adding (or subtracting) the goal start to the correct score result at 90 minutes.

e.g. Man Utd v Liverpool (+1 goal)

· A bet on Man Utd will be successful only if they win by 2 or more goals

- A bet on Liverpool will be successful if they win or draw the game
- A bet on the tie will be successful if Man Utd win by one goal

1.23.10 Time of first goal

For settlement purposes the 1st minute of a match is from kick-off to 59 seconds. The second minute of a match is from 1 minute to 1 minute 59 seconds and so on. Thus a goal scored in the first 10 minutes of a match would be between kick off and 9 minutes 59 seconds, a goal scored in the second 10 minutes of a match would be between 10 minutes and 19 minutes 59 seconds. Prices are usually offered for the first goal of the match to be scored in nine consecutive 10 minute bands. The final band will be from 80 minutes to the final whistle and would include any time added on to normal play but would not include extra time. Bets are settled on 90 minutes' play (i.e. extra time does not count). Should a match be abandoned before 90 minutes playing time has elapsed 'time of the first goal' bets will stand provided that a goal has been scored. If no goal has been scored then all bets on the time of the first goal will be void.

1.23.11 Goalscorer bets

Singles and upwards are accepted. Bets are settled on 90 minutes' play (i.e. extra time does not count).

Own goals do not count. If the only goal scored within 90 minutes is an Own Goal, then No Goalscorer will be deemed the winning outcome.

Should there be any doubt as to whether a bet is intended for first goalscorer, last goalscorer or to score at any time in all cases it will be settled on the 'first goalscorer'.

Every effort will be made to quote prices for all possible participants. However, other players will always be quoted on request and will count as winners should they score the first/last/anytime goal.

Where there is more than one competitor with the same surname and the selection has not been identified by either first name, team where applicable or qualifying price the competitor with the smallest advertised price will be taken as the selection. In the event of one or more competitor(s) being quoted at the smallest advertised price the stake will be divided between them. The same principle will apply where two teams have the same name.

Where there is a dispute concerning who scored the goals in a match, bets will be settled based on the decision of the Press Association (PA) immediately after the match is finished. If the PA subsequently amend their decision all bets will stand on the original result. If the result is not available from the PA then the result published by the official governing body immediately after the match is finished will be used for settling purposes. Any subsequent corrections or amendments to this result will not apply for the settlement of bets.

First Goalscorer: Bets on first goalscorer will be void if the selected player does not take part or takes the field as a substitute after the first goal has been scored. Should a match be abandoned before 90 minutes playing time has elapsed 'first goalscorer' bets will stand provided that a goal had been scored. Bets on no goalscorer will be void regardless of the score at the time of abandonment.

Last Goalscorer: Bets on last goalscorer will stand if the selected player takes any part in the 90 minutes playing time, regardless when or if a goal is scored. Should a match be abandoned before 90 minutes playing time has elapsed bets selecting 'last goalscorer' will be void regardless of the score at the time of abandonment. Bets on no goalscorer will be

void regardless of the score at the time of abandonment.

Score at Any time: A 'score at any time' bet is successful if the selected player scores one or more goals in a match. Bets are settled on 90 minutes play (i.e. extra time does not count). A winning bet will be paid out only once regardless of the number of goals a player scores in a match. Bets on a player to score at any time will stand if the selected player takes any part in the 90 minutes playing time, regardless when or if a goal is scored. Should a match be abandoned before 90 minutes playing time has elapsed and a goal has been scored winning 'anytime goalscorer' bets will stand as will bets on players who have been substituted, bets on other players will be void. Should a match be abandoned before 90 minutes playing time has elapsed and no goals have been scored all 'anytime goalscorer' bets will be void. Bets on no goalscorer will be void regardless of the score at the time of abandonment.

Each-Way First Goalscorer

Each-way first goalscorer bets are accepted as singles and upwards of 90 minutes play. All each-way first goalscorer multiple bets will be settled win-to-win place-to-place.

The place part of each-way first goalscorer bets will be settled at one third the win odds on any goal scored during the match. Own goals do not count.

Where no goals or only own goals are scored in a match then all each-way first goalscorer bets will be settled as losing bets.

Where a player scores the first goal, both the win and place parts of the bet are successful and will be settled at the appropriate win and place odds. If the same player goes on to score another goal no additional winnings will be paid.

Where a player scores the second or a subsequent goal, the place part of the bet is successful. If the same player goes on to score more goals, no further winnings will be paid for any additional goals.

Both the win and place parts of an each-way first goalscorer bet will be void if the selected player does not take part in the match or takes the field as a substitute after the first goal has been scored.

Players who are substituted or sent off before the first goal is scored are treated as losing selections in both the win and place part of the bet.

Each-way bets on No Goalscorer or Last Goalscorer are not accepted and if taken in error the place stakes will be invested to win.

Each-way selections are not accepted in Scorecasts and if taken in error the place stakes will be invested to win.

Any instruction for Place Only will be invested as to 'score at any time' and settled accordingly.

Should a match be abandoned before 90 minutes playing time has elapsed 'each-way first goalscorer' bets will stand provided that a goal had been scored.

1.23.12 correct score bets

Singles and upwards are accepted for 'correct score' bets on all quoted games. Bets are settled on 90 minutes' play (i.e. extra time does not count).

Should a match be abandoned before 90 minutes playing time has elapsed 'correct score' bets will be void.

Related contingencies such as Newcastle to win in 90 minutes and Newcastle to win 2-1 cannot be included in the same accumulative bet. Where taken in error, the stake will be

divided equally on those selections which therefore clash unless a special price is available for that eventuality.

1.23.13 First Goalscorer Scorecasts - combined first goalscorer & final score bets

Special prices to select the correct score in 90 minutes and the first goalscorer are available for selected matches. Singles and doubles only accepted.

If a player comes on after the first goal has been scored or does not take part in the game, bets on this player will be settled as singles on the correct score at the appropriate odds.

For first goalscorer purposes, own goals do not count. If the only goals in the match are own goals, all bets will be settled as singles on the selected correct score at the appropriate odds. If the match is abandoned after a goal has been scored, all bets will be settled as singles on the selected goalscorer at the appropriate odds.

Where the name of the winning team has been omitted from a first goalscorer scorecast bet, with no qualifying price laid, in all cases correct scores will stand for the selected first goalscorer's team. e.g. A win double Rooney & 3-2, will be settled on Rooney to score the first goal and Man Utd to win the match 3-2.

Each-way Scorecasts are not accepted and if taken in error the place money will be invested to win.

1.23.14 Last Goalscorer Scorecasts - combined last goalscorer & final score bets

Special prices to select the correct score in 90 minutes and the last goalscorer are available for selected matches. Singles and doubles only accepted.

If a player does not take part in the game, bets on this player will be settled as singles on the correct score at the appropriate odds.

For last goalscorer purposes, own goals do not count. If the only goals in the match are own goals, all bets will be settled as singles on the selected correct score at the appropriate odds.

If the match is abandoned all bets will be void regardless of whether a goal has been scored. Where the name of the winning team has been omitted from a last goalscorer scorecast bet, with no qualifying price laid, in all cases correct scores will stand for the selected last goalscorer's team. e.g. A win double Rooney & 3-2, will be settled on Rooney to score the last goal and Man Utd to win the match 3-2.

Each-way Scorecasts are not accepted and if taken in error the place money will be invested to win.

1.23.15 First Goalscorer Wincasts - combined first goalscorer & result in 90 minutes

Special prices to select the result in 90 minutes and the first goalscorer are available for selected matches. Singles and doubles only accepted.

If a player comes on after the first goal has been scored or does not take part in the game, bets on this player will be settled as singles on the result at 90 minutes at the appropriate odds.

For first goalscorer purposes, own goals do not count. If the only goals in the match are own goals, all bets will be settled as singles on the selected result at 90 minutes at the appropriate odds.

If the match is abandoned after a goal has been scored, all bets will be settled as singles on the selected goalscorer at the appropriate odds.

Where the name of the winning team has been omitted from a First Goalscorer Wincast bet,

with no qualifying price laid, all bets will be settled as singles on the selected first goalscorer at the appropriate odds.

Each-way Wincasts are not accepted and if taken in error the place money will be invested to win.

1.23.16 Anytime Wincasts - combined anytime goalscorer & result in 90 minutes

Special prices to select the result in 90 minutes and the anytime goalscorer are available for selected matches. Singles and doubles only accepted.

If a player does not take part in the game, bets on this player will be settled as singles on the result in 90 minutes at the appropriate odds.

For anytime goalscorer purposes, own goals do not count. If the only goals in the match are own goals, all bets will be settled as singles on the selected result at 90 minutes at the appropriate odds.

If the match is abandoned all bets will be void regardless of whether a goal has been scored. Where the name of the winning team has been omitted from an Anytime Wincast bet, with no qualifying price laid, all bets will be settled as singles on the selected anytime goalscorer at the appropriate odds.

Each-way Wincasts are not accepted and if taken in error the place money will be invested to win.

1.23.17 Total Corners

A fixed odds bet is available at selected matches and is based on a points system based on the number of corners taken during 90 minutes play. The aim is to correctly predict the total number of corners taken during the match. Typically three bands will be used, for example;

Under 10 Corners

Between 10 and 12 Corners

Over 12 Corners

The market is for 90 minutes only, so any corners that take place in extra time do not count for betting purposes. Corners awarded but not taken will not count for settling purposes. Should a match be abandoned before 90 minutes playing time has elapsed total corners bets will stand provided more corners have been taken than stated as the upper bound (e.g. Over 12 Corners in the above example) otherwise all bets will be void. Total corners bets can not be placed in multiple bets with selections from the same match. If accepted in error related bet rules will apply.

1.23.18 Total Booking Points

A fixed odds bet is available at selected matches and is based on a points system based on the number of cards issued during 90 minutes play. The aim is to correctly predict the total number of points for the cards issued during the match. The number of points awarded for cards issued is as follows;

Yellow card	10 Points
Red card	25 Points
Maximum points per player	35 Points

The market is for 90 minutes only, so any bookings that take place in extra time do not count for betting purposes. Cards cancelled by the referee during the course of the match, cards shown to non-active players, managers, coaching staff and cards shown before kick-

off, during the half time interval, or after the final whistle do not count. Typically three bands will be used, for example;

20 points and under

Between 21 and 40 points

Over 40 points

Should a match be abandoned before 90 minutes playing time has elapsed total booking points bets will stand provided more points have been accumulated than stated as the upper bound (e.g. Over 40 points in the above example) otherwise all bets will be void. Total booking points bets can not be placed in multiple bets with selections from the same match. If accepted in error related bet rules will apply.

1.23.19 Double Chance

A fixed odds bet is available at selected matches and is based on the following possible outcomes to the match;

Home or Draw

Away or Draw

Home or Away

Should a match be abandoned before 90 minutes playing time has elapsed double chance bets will be void. The market is for 90 minutes only, extra time does not count.

1.23.20 Goal Lines

A fixed odds bet is available at selected matches and is based on the total number of goals scored in 90 minutes. Bets are settled on whether there will be more or less than the stated total goals scored. Examples of markets which can be available are;

Over 1.5 Goals / Under 1.5 Goals

Over 2.5 Goals / Under 2.5 Goals

Over 3.5 Goals / Under 3.5 Goals

Should a match be abandoned before 90 minutes playing time has elapsed goal lines bets will stand provided more goals have been scored than stated otherwise all bets will be void. The market is for 90 minutes only, extra time does not count.

1.23.21 Both Teams to Score

A fixed odds bet is available at selected matches and is based on two possible outcomes to the match;

YES: both teams score

NO: only one team scores or neither team scores

Should a match be abandoned before 90 minutes playing time has elapsed both teams to score bets will stand provided that both teams have scored otherwise all bets will be void.

The market is for 90 minutes only, extra time does not count.

1.23.22 Both Score - Win or Draw

This bet requires you to predict two possible outcomes to the match;

BTTW WIN: either team must win the match by scoring more goals than the opposition and the opposition must score at least one goal.

BTTW DRAW: the match must end in a Score Draw. Should either or both team fail to score then the bet has lost.

Bets are settled on the result at the end of 90 minutes play (i.e extra time does not count)

and, where a match is started but the second half is not finished all "both Score - Win or Draw" bets will be made void.

1.23.24 Win & Both Teams to Score

This bet requires you to predict the result of the match where both teams have scored.

Should either or both teams fail to score then the bet has lost.

Where a team has been nominated to win the match then that team must score more goals than the opposition and the opposition must score at least one goal.

Bets are settled on the result at the end of 90 minutes play (i.e extra time does not count) and, where a match is started but the second half is not finished all "Win & Both Teams to Score" bets will be made void.

1.23.24 Win & Over 2.5 Goals

This bet requires you to predict the result of the match where over 2.5 goals have been scored in the match.

Where a team has been nominated to win the match then that team must score more goals than the opposition and the total goals scored by both teams must total over 2.5 goals.

Bets are settled on the result at the end of 90 minutes play (i.e. extra time does not count) and, where a match is started but the second half is not finished all 'Win & over 2.5 goals' bets will be made void.

1.23.25 30 Minutes to Win It

A fixed odds bet is available at selected matches and is based on two possible outcomes to the match;

YES: a goal to be scored in the first 30 minutes

NO: no goal scored in the first 30 minutes

Should a match be abandoned before 30 minutes playing time has elapsed 30 minutes to win it bets will stand provided that a goal has been scored otherwise all bets will be void.

1.23.26 The Late Show

A fixed odds bet is available at selected matches and is based on two possible outcomes to the match;

YES: a goal to be scored in or after the 76th minute

NO: no goal scored in or after the 76th minute

Should a match be abandoned before the 76th minute then all the late show bets will be void. Should a match be abandoned in or after the 76th minute the late show bets will stand provided that a goal has been scored in or after the 76th minute otherwise all bets will be void. The market is for 90 minutes only, extra time does not count.

1.23.27 Team to score the 1st goal

A fixed odds bet is available at selected matches to select which team will score the first goal in 90 minutes play. Own goals do count in this market.

Should a match be abandoned before 90 minutes playing time has elapsed team to score the 1st goal bets will stand provided a goal has been scored, if no goals have been scored all bets will be void. The market is for 90 minutes only, extra time does not count.

1.23.28 Total goals

A fixed odds bet is available at selected matches to predict the total number of goals scored in 90 minutes play. Own goals do count in this market. Should a match be abandoned before 90 minutes playing time has elapsed all bets will be void. The market is for 90 minutes only, extra time does not count.

1.23.29 Draw no bet

A fixed odds bet is available at selected matches to predict which team will win the match in 90 minutes play. Should the match end in a draw then stakes are refunded on all 'draw no bet' bets.

Should a match be abandoned before 90 minutes playing time has elapsed all bets will be void. The market is for 90 minutes only, extra time does not count.

1.23.30 Half most goals

A fixed odds bet is available at selected matches to select in which half the most goals will be scored. Own goals do count in this market. A Tie price is offered should there be an equal number of goals in both halves.

Should a match be abandoned before 90 minutes playing time has elapsed half most goals bets will stand provided a result has been established, otherwise all bets will be void. The market is for 90 minutes only, extra time does not count.

1.23.31 Half time betting

A fixed odds bet is available at selected matches to predict the result of the match at half time. Own goals do count in this market.

Should a match be abandoned before the half time interval begins all half time bets will be void.

1.23.32 A goal or more scored in both halves

A fixed odds bet is available at selected matches and is based on two possible outcomes to the match;

YES: a goal or more is scored in both halves

NO: one or both halves are goalless

Should a match be abandoned before 90 minutes playing time has elapsed a goal or more scored in both halves bets will stand provided that one or more goals have been scored in each half otherwise all bets will be void. The market is for 90 minutes only, extra time does not count.

1.23.33 Acca Insurance

Place a 5 selection accumulator or upwards on selected matches on our 5+ Acca Insurance Coupon and get MONEY BACK as a free bet up to £25 if one team lets you down. The free bet applies to bets placed using our 5+ Acca Insurance coupon only. Place a five-fold accumulator or upwards on our 5+ Acca Insurance coupon and if one selection loses we will refund your losing stake up to £25 as a free bet. For customers betting over the counter, the offer applies to only matches on the 5+ Acca Insurance coupons. Free bet can be redeemed on any football event. Free bet must be redeemed within 7 days of award. Does not apply if more than one selection in the accumulator loses. Straight accumulator bets only. Named multiple bets or permed bets do not count. Qualifying bets must be placed before kick-off. Bets placed in-play do not count. Bets placed using Free Bets will not qualify for this

promotion. Only bets staked using cash or card will qualify. Free bet stakes are not returned with winnings – you receive only the profit of the bet. An accumulator with void selections which make the accumulator lower than a five-fold accumulator will not count. The offer is open to all shop customers. For bets placed via the BGT Betting Terminal rules are displayed on the terminal and may differ from rules for bets placed over the counter.

1.23.34 Mythical Matches

This bet requires you to predict the result of an imaginary match. The result of the mythical match will be decided by the number of goals scored within 90 minutes play (i.e. extra time does not count) by the teams in their actual fixtures. Selections taken from a mythical match cannot be combined in accumulative bets with any actual match involving the same team or their opponents. Where a mythical match contains a team whose actual fixture has been abandoned, postponed or is started but the second half is not finished then bets on that team and their opponent in the mythical match will be made void.

1.24 SPORTS GENERAL RULES

Non-Runners

Sports bets are accepted on the basis of 'All in compete or not' and if a player or team is withdrawn before they have taken part in the event (in any way), the bet is a loser.

If the event is advertised as 'Non-runner no bet', stakes will be refunded on a player or team withdrawn prior to the start of an event. Where 'Non-runner no bet' rules apply winning bets may be subject to the equivalent of a Rule 4 deduction based on the price of the selection(s) withdrawn.

Player/Team withdrawn after the official start

If a player or team has taken any part in the sporting event once it has officially started and then fails to complete for whatever reason, the bet will be settled as a loser.

1.24.1 American Football

Singles and upwards are accepted on NFL games. Bets are settled on the official result, including overtime, as declared by the American Football governing body. Overtime counts if played in all bets except half time/full time betting.

Match Betting: The home team is always listed second unless otherwise stated. Where odds for both Outright and Handicap betting are available, all bets are settled on the outright price, unless the handicap or a qualifying price has been specifically selected. If a match is abandoned before the end of a game all bets will be void unless 55 minutes of play has taken place or an official result is 'called by the NFL'. All other markets will be void unless a definitive result for that market has already been determined (e.g. first touchdown betting once a touchdown is scored).

First Touchdown scorer: All bets are accepted 'all in play or not'.

1.24.2 Athletics

All in compete or not. Athletes awarded Gold, Silver and Bronze at the medals ceremony will be deemed to have finished 1st, 2nd and 3rd and this will determine the settlement of

bets. In the absence of a medal ceremony bets will be settled First Past the Post. Subsequent disqualifications will be disregarded for settlement purposes. If an event is cancelled for any reason, all bets will be void. Any bets on the total medals tally in a competition will be settled on the official totals published by the IAAF.

1.24.3 Bowls

As soon as a player starts playing in a tournament all bets stand for outright betting purposes. If the player subsequently withdraws for any reason, outright bets on that player will be losers.

Set betting: Bets void if the match is not completed.

1.24.4 Boxing

Bets are accepted up to the bell being sounded to start the first round. If a contest is postponed, bets on it will stand for 30 days, inclusive of the original date for the contest. Should there be a substitution for one of the boxers, bets on the original contest will be void.

Should the number of scheduled rounds change all outright bets on the match will stand but all 'round by round' bets will be void.

A price will be offered for a draw and in the event of that occurring bets on either boxer to win will be losers.

The decision given by the referee at the end of a match will stand for settlement purposes. Any subsequent changes will not be taken into consideration.

Bets which nominate 'to win on points' will only be deemed winners if the full number of rounds are completed.

Round by round betting: Should a boxer fail to answer the bell, then his opponent will be deemed to have won the fight in the previous round. If for any reason a points decision is awarded before the full number of rounds is completed, bets will be settled on the round in which the fight was stopped. Should the scheduled number of rounds be changed for any reason, all 'round by round' bets are void.

1.24.5 Cricket

Limited Overs Matches: All bets will be settled in accordance with the official competition rules. This will include rain disrupted matches and matches where a reduction of overs has taken place. If the competition rules allow the final result to be a tied match, and a tie occurs and we were not offering a tie price, we will settle as a dead-heat. If, however, the competition rules require a bowl-out to decide the outcome of the match following a tie in normal play, the result of the bowl-out will be used for match bet settling purposes.

Other matches: In rain disrupted matches, bets will stand provided at least one ball has been bowled. If a match is abandoned due to outside interference, all bets will be made void, unless an official result is declared by the cricket authorities in which case all bets will stand.

Individual match Top Batsman and Top Bowler: All in bat or not. If a player is not selected then bets on that player will be void. All bets will be settled in accordance with the official competition rules. Depending on the type of match the following minimum overs must be bowled in that team's innings for bets to stand:

Test Matches	50 overs
County Championship	50 overs
50 over match	25 overs
40 over match	20 overs
20 over match	15 overs

In all cases bets will stand if the innings reaches its natural conclusion in less than the above requirement. In 2-innings matches such as Test matches, prices apply to first innings only.

Test Matches: The draw is paid when no result is achieved at the end of 5-days scheduled play. If the teams finish the match (final innings all out or declared) tied on the same total before the scheduled end of play on the fifth day, the draw will be deemed a loser and match bets will be settled as a dead-heat between the two teams.

Series betting: Outright series bets will stand provided one match has been played.

Test series Top Batsman and Top Bowler: A player must play in at least one match during the series, otherwise bets on that player will be void.

1.24.6 Cycling

Tour Betting: Bets stand on all cyclists whether they participate or not. Bets will be settled on the podium result regardless of any appeals or objections.

Stage Betting: Bets will be determined by the result at the podium presentation.

1.24.7 Darts

As soon as a player starts playing in a tournament all bets stand for outright betting purposes. If the player subsequently withdraws for any reason, outright bets on that player will be losers.

Set/Correct score betting: If the required number of sets or legs to win have not been played, all set/correct score bets will be void.

Match Betting: The player progressing to the next round will be deemed the winner, unless a walkover has taken place, when all match bets will be void.

1.24.8 Golf

All outright bets are settled on the trophy presentation.

Bets will be void on any player failing to tee off in the first round. Bets on any players who tee off in the first round and who are subsequently disqualified or withdrawn will be deemed losers

Outright Betting: All bets will be settled on the official result regardless of the number of holes played. If a tournament is abandoned, any bets placed after the last completed round will be void.

When more than one player shares the same lowest score in a tournament and there is no play-off, win and place bets are settled by the normal dead-heat method.

A play-off decides only the actual winner, and where a championship or tournament is decided by a play-off it will govern settlement of win bets. Place bets, however, will still be settled as for normal dead-heats.

Group Betting, Top UK Player, etc: Non-runner no-bet. Dead Heat rules and R4 deductions will apply. Where all players fail to make the cut, the lowest score after 2 rounds will determine the settlement. A player will be deemed a non-runner if he fails to tee off in the first round.

72 Hole Match Betting: Where both players fail to make the cut, the lowest score after 2 rounds will determine the settlement. Where no prices are offered for the tie, Dead Heat rules will apply.

18 Hole 3 Ball Betting: Any non-runner, all bets void. Dead Heat rules apply. All players must complete 1 hole for bets to stand otherwise bets are void. Bets stand if all three players complete the designated number of holes regardless of whether they play together as a 3 Ball.

18 Hole 2 Ball Betting: Any non-runner, all bets void. Where no prices are offered for the tie, Dead Heat rules will apply. Both players must complete 1 hole for bets to stand otherwise bets are void. Bets stand if both players complete the designated number of holes regardless of whether they play together as a 2 Ball.

Handicap betting: If a player misses the cut, is disqualified or withdraws during the tournament then bets on that player will be settled as losers. Only the 72 scheduled holes count. Play-offs do not count for handicap bets. If the tournament is shortened to less than 72 holes then all bets on the handicap betting market are void. Only those players quoted on the handicap list count for betting purposes. Dead heat rules apply.

1.24.9 Motor Racing

Any reference to drivers should be taken to include riders and any reference to cars should be taken to include motorcycles.

All drivers in place to start the warm up lap either on the grid or in the pit lane, are deemed as runners.

If a race is abandoned and no official result declared, all bets on that race will be void.

Drivers and Constructors Championship Betting: All in compete or not. Bets will be determined by the number of points accumulated following the podium presentation of the final race of the season and will not be affected by any subsequent enquiries.

Individual Race Betting: All in compete or not. The 1st, 2nd and 3rd positions at the podium presentation will count as the weigh in and this will determine settlement of bets.

Match betting: Bets will be settled on the driver with the highest finishing position. If one of the drivers does not finish the race, the other driver is considered the winner. If both drivers retire on the same lap, all bets are void.

Fastest qualifier betting: The driver achieving the fastest official qualifying time in the named qualifying session is the winner. Any subsequent demotions do not count for settlement purposes. Official placings count if times are identical.

Fastest Lap: The official result at the time of the podium presentation for the race will be used

Finish in the points, Finish on the podium: All in compete or not. The positions at the time of the podium presentation will count as the weigh in and this will determine settlement of bets. Single bets only are accepted on these markets. These markets are win-only.

1.24.10 Rugby League and Rugby Union

Our current rules will apply to all circumstances not covered by the following rules, and any instructions printed on a coupon or by way of a notice displayed in our offices are to be read as being part of these rules.

Only matches which are displayed on our coupon or advertised in our offices may be selected.

Where odds for both outright win and handicap betting are advertised, unless the handicap

or a qualifying price has been requested, all bets will be settled on outright win. However, where only handicap betting is available bets will be settled at the published handicap whether requested or not.

Winning margin and correct score betting is from scratch.

The minimum and maximum number of selections for each list is stipulated on our coupons or is as advertised in our offices. Extra time will not count and the score at the end of 80 minutes play will be taken as the final result.

Matches abandoned before 80 minutes play will be void and will be treated as non-runners for settlement purposes unless re-arranged and played on or before the following Sunday. If a team plays a different opponent to the one printed, the match is void. If the venue of a match is reversed the selection will be void, but if a match is played on a neutral ground, it will stand as printed.

If a match is abandoned before 80 minutes are played, all bets will be void, unless a definitive result for that market has already been determined. First try scorer bets will stand if a try has been scored at the time the match is abandoned.

First try scorer: Penalty tries do not count. In Rugby League first try scorer betting is on the basis of 'all in compete or not'. In Rugby Union first try scorer bets will be void if the player does not take part in the match or enters the match after the first try is scored.

1.24.11 Snooker

A match is deemed to have started with the break for the first frame.

If a player fails to start a tournament or match, all bets on that player or individual match, will be void.

Frame betting: All bets will be void if the required number of frames to win is not completed, or the scheduled number of total frames is not completed (i.e. Premier League snooker, where a draw is possible).

Match betting: The player progressing to the next round will be deemed the winner, unless the match has not started or a walkover has taken place, when all match bets will be void.

1.24.12 Tennis

As soon as a player starts playing in a tournament all bets stand for outright betting purposes. If the player subsequently withdraws for any reason, outright bets on that player will be losers.

In the event of a change to the venue, playing surface or from indoor to outdoor and vice-versa, all bets will stand.

Set betting: If the required number of sets to win have not been played in full, all set bets will be void.

Match Betting: Once the umpire has called play the match is deemed to have started, and the player progressing to the next round will be deemed the winner. If the match fails to start, all bets will be void.

1.25 LOTTO & NUMBERS GENERAL RULES

Numbers bets (except Virtual Racing) placed on non-numbers specific speciality slips will not qualify for any consolations or bonuses.

49's, Lotto and Rapido cannot be combined with any other betting event nor may 2 or more

draws be combined in an accumulative bet. Where an accumulative bet is taken the stake will be divided equally between the selections and settled as individual bets.

Selecting more than four numbers in a 49's or Lotto bet is not acceptable, except when advertised in certain speciality bets. If more than four numbers are selected the bet will be settled as a perm four fold with the total stake proportionately divided.

Bets on lotteries are accepted up to 15 minutes prior to the Main draw being made, i.e. 7.45p.m. for an 8.00p.m. draw. For 49's, Rapido and Virtual Racing bets are accepted up to the official advertised Off Time as broadcast by SIS. Any bet accepted after this time will be void unless we are satisfied that the bet was placed before the draw started.

Where the number of balls in a lotto draw increases after a bet has been placed the bet will stand unless cancelled by mutual consent prior to the draw taking place.

Where the number of balls in a lotto draw decreases after a bet has been placed the bet will stand unless cancelled by mutual consent prior to the draw taking place. Numbers which are ineligible due to the reduced number of balls in the draw will be treated as void, with the bet reduced accordingly. Odds will apply for the valid numbers only, for example, if a bet on the '3 numbers correct' section comprises two numbers and a void number, this will be settled on the odds applicable to the '2 numbers correct' section.

1.25.1 Irish Lotto

The Irish National Lotto draw takes place on a Wednesday and a Saturday evening. There are three draws on each of these evenings, a Main draw (Lotto) a Second draw (Lotto Plus 1) and a Third draw (Lotto plus 2). Six numbers plus a bonus number are drawn from balls marked 1 – 47.

The maximum number of selection permitted is four, should more than four numbers be selected the bet will be settled as a perm four fold with the total stake proportionately divided.

Where a draw has not been chosen (ticked) on the front of the slip the bet will stand on the first Main draw to take place. For example, bets placed after the Saturday draws, up to and including Wednesday, will be settled on the result of the Wednesday Main Irish Lotto draw. Bets placed after the Wednesday draws, up to and including Saturday, will be settled on the result of the Saturday Main draw.

A bet will only stand on the Second or Third draw of a Wednesday or Saturday evening when it has been clearly marked on the slip.

The 'no more bets' signal given in betting shops applies to the Main, Second and Third draw of that evening as they run closely one after the other.

In the event that the Main, Second or Third draw does not take place on either a Wednesday or Saturday, the bet will stand on the next Main draw to take place, unless cancelled by mutual consent before the next event takes place.

Any 3 Will Do: This is a special bet which combines the result of Main, Second and Third draws. Odds are available for selecting 3,4 or 5 numbers to appear in the combined results of all three draws.

1.25.2 Irish Lotto - Daily Million

The Irish lottery Daily Million draws take place twice daily at 2pm and at 9pm. There are two draws, at 2pm and two draws at 9pm a Main draw, Daily Millions (1st) and a second

draw Daily Millions Plus (2nd). Six numbers plus a bonus number are drawn from balls marked 1 – 39.

If more than four numbers are selected the bet will be settled as a permed four fold with the total stake proportionately divided.

Unless otherwise clearly stated, the bet will stand for the first 'Daily Million' draw to take place after the bet has been placed.

If the 'Daily Million' draw does not take place, the bet will stand on the next 'Daily Million' draw to take place after the bet has been placed.

1.25.3 Spanish Lotto

The Spanish Lotto is drawn every Thursday and Saturday. Six numbers plus a bonus number are drawn from balls marked 1-49.

Where a draw has not been chosen (ticked) on the front of the slip the bet will stand on the first draw to take place. For example, bets placed after the Saturday draw, up to and including Thursday, will be settled on the result of Thursday's Spanish Lotto draw. Bets placed after Thursday's draw, up to and including Saturday, will be settled on the result of Saturday's draw. In the event that the draw does not take place on either a Thursday or Saturday, the bet will stand on the next draw to take place, unless cancelled by mutual consent before the next draw takes place.

1.25.4 New York Lotto

The New York Lotto is drawn after close of business every Wednesday and Saturday. Six numbers plus a bonus number are drawn from balls marked 1-59.

Where a draw has not been chosen (ticked) on the front of the slip the bet will stand on the first draw to take place. For example, bets placed after the Saturday draw, up to and including Wednesday, will be settled on the result of Wednesday's New York Lotto draw. Bets placed after Wednesday's draw, up to and including Saturday, will be settled on the result of Saturday's draw. In the event that the draw does not take place on either a Wednesday or Saturday, the bet will stand on the next draw to take place, unless cancelled by mutual consent before the next draw takes place.

1.25.5 Polish Lotto

The Polish Lotto takes place on a Tuesday, Thursday and Saturday evening at 8:30pm UK time (9:30pm in Poland). Six numbers are drawn from balls marked 1-49.

Where a draw has not been chosen (ticked) on the front of the slip the bet will stand on the first draw to take place. For example, bets placed after the Saturday draw, up to and including Tuesday, will be settled on the result of Tuesday's Polish Lotto draw. Bets placed after Tuesday's Draw, up to and including Thursday, will be settled on the result of Thursday's draw. In the event that the draw does not take place on either a Tuesday, Thursday or Saturday, the bet will stand on the next draw to take place, unless cancelled by mutual consent before the next draw takes place.

1.25.6 49's Draw

49's is the daily national numbers game, which is drawn at lunchtime and teatime every day. Six numbers, plus a booster number are drawn from balls marked 1-49.

If for any reason a draw does not take place, bets will stand for the next available 49's draw unless cancelled by mutual consent prior to the next available draw taking place.

Results will be broadcast directly after the event. Previous results will be shown on screen in the shop, or please ask a member of staff.

1.25.7 Rapido

Rapido draws are shown live in our shops. There are 80 numbers i.e. 1-80 within each Rapido draw. 20 numbers will be randomly drawn from these 80 in each draw.

Bets will be placed on the next available draw unless otherwise specified by the customer. If a bet is taken in error for a specified draw after the official start time it will be deemed void.

If for any reason a draw does not take place, bets will stand for the next available 'Rapido' draw(s), unless cancelled by mutual consent prior to the next event taking place.

We do not accept bets on more than 7 numbers. If you make more than 7 selections, your bet will be void, win or lose.

If the amount of numbers indicated you wish to bet on differs from the actual amount of numbers chosen, the bet will be settled on the actual selections chosen.

Winnings (returns) quoted in promotional posters refer to a £1 unit stake (unless otherwise stated) and stakes of different denominations will be settled in proportion.

Only one return will be paid per bet, for example if 5 numbers are chosen and 4 are correct the total return is £20, not £20 + £2.

Heads or Tails: 'Heads or Tails' bets can be placed on any of the Rapido draws shown live in our shops. The above Rapido rules apply to 'Heads or Tails'.

1.25.8 Incorrect Lotto/Numbers bet instructions

When placing numbers bets on mark sense slips the till will automatically check the slip and reject slips with errors. When numbers bets are accepted on hand written betting slips then the following rules will apply;

Unclear selection: Illegible or ineligible figures will be treated as void, with the bet reduced accordingly. Odds will apply for the valid numbers only, for example, if a bet on the '3 numbers correct' section comprises two numbers and a void number, this will be settled on the odds applicable to the '2 numbers correct' section.

Selections repeated: Should a bet contain the same number more than once, then each 'repeated' number shall be treated as 'void', with the bet odds reduced accordingly

Too many selections: If a bet has more than the specified number of selections allowed, the stake will be divided equally and applied to all of the selections in perms. e.g. if more than four numbers are selected in a 49's draw the bet will be settled as a perm four fold with the total stake divided proportionately.

Error regarding the Draw selected: Numbers bets on any slip where multiple draws are specified will be settled on the next consecutive draws i.e. if 4 draws are chosen, numbers will count for the next 4 consecutive draws to take place after the bet has been accepted, unless otherwise specified on the slip by the customer. Where no bet instructions are present on the slip, any numbers bet will be settled as an accumulator on the numbers indicated on the next numbers draw for the specified lotto or 49's product.

Where there is any doubt as to whether a Rapido, '49's' or Lotto draw is intended the bet will be settled on the first of these events to take place after the bet has been accepted.

In Lottos and 49's event all bets will be deemed to be on the '6 Number Draw' unless otherwise stated.

1.26 NON SPORTING EVENTS

From time to time special prices may be offered on a range of non-sporting events such as entertainment, politics or current affairs. Bets on these markets are available as singles only unless otherwise advertised.

Bets will be settled according to our General Betting Rules unless specific rules and conditions are advertised in our betting shops.

1.26.1 Christmas Number One

Settlement is based on the BBC1/Radio1 music chart to be released on or before the 25th December. Where a price is offered for a solo artist it is for them to achieve number 1 in their solo capacity not as part of a duet or group.

1.26.2 Snow at Christmas

Bets are accepted only for locations where there is an official Met Office/Weather Centre. Unless otherwise advertised, an official Met Office or Weather Centre must verify that snow has fallen at the nominated location, at any time during the 24 hours of the 25th December. Single bets only are accepted and bets for snow at Christmas at various different locations cannot be combined in doubles, trebles and accumulators. Such bets would be settled as singles with the stakes proportioned equally.

1.26.3 Gaming Machines

All the gaming machines used in BetAnsells shops are connected to an external server, which is operated by an independent third party. Once the bet button is selected, the result is generated by a Random Number Generator (RNG). A representation of the result will then be shown on the machine. All gaming machines comply with the relevant Gambling Commission technical standards.

The maximum payout on any single game is £500. The maximum net winnings paid to any one customer or group/syndicate of customers, including bets from the same source is £10,000 from all machines on any one day. Groups/syndicates of customers include associations or groups of individuals acting in concert, request, or recommendation from a third party.

The minimum and maximum stakes will depend on the type of game selected. Specific rules for each game are displayed on each machine. The outcome of any game or feature is not necessarily that shown by the displayed odds.

Winnings will be paid at the counter on production of a valid bar-coded receipt printed by the gaming machine. Winnings will only be paid to customers against receipts which have been validated by the 'Back Office PC' at the originating branch. The Back Office PC communicates with the central server and holds all transaction details for the gaming machines. Data held on the Back Office PC is the only true record of any returns due on the gaming machines.

In the event of a machine failure, please make the shop staff aware immediately. They will use our back office PC to validate any outstanding claim.

If there is evidence of fraud or malpractice resulting from a payment claim, we reserve the right to withhold payment until such time as the investigation is completed. A decision on payment will be made in accordance with the findings of this investigation.

1.26.4 BGT Betting Terminals

Bets placed via the BGT terminal will be settled according to the rules displayed on the Terminal and in this section. Whereas bets placed over the counter will be settled according to our general betting rules.

All the BGT betting terminals used in BetAnsell's shops are connected to an external server, which is operated by Best Gaming Technology AG, an independent third party. Once the 'send betting slip' button is selected the details of the bet are sent via the internet to the server. Data held on the server is the only true record of any bets placed and returns due on the BGT betting terminals.

We cannot guarantee continuous connectivity of the BGT betting terminal to the remote server via the internet as this may be disrupted for reasons outside our control. Bets may not be placed when connection to the server is interrupted.

A notice on the terminals will give details of the minimum and maximum stakes accepted on the BGT betting terminals. The maximum payout for any one bet is £25,000 and is subject to the conditions in section 1.3 Maximum Payments. The maximum that can be won on the BGT betting terminals by any one customer in any one day or over a combination of the same selections is £25,000.

Customers should note that markets, odds, bet settlement promotions, bonuses and consolations on bets placed on the BGT betting terminals may differ from those available elsewhere in the shop. Winnings and refunds will only be paid at the counter on production of a valid bar-coded credit note printed by the BGT betting terminal. Winnings and refunds will only be paid to customers against receipts which have been validated by the 'Back Office PC' at the originating branch. The Back Office PC communicates with the central server which holds all transaction details for the BGT betting terminals. We do not guarantee payment of returns from any bet claimed later than 30 days after the time the final result affecting settlement of the bet was known. If any claims are made after this date we will do our utmost to trace the bet but cannot guarantee that any payment will be made.

1.26.5 The Football Pools Coupons

Our betting shops no longer act as Collectors for The Football Pools. Please visit www.footballpools.com for information about The Football Pools.

1.26.6 VIP Bingo

VIP Bingo draws are available they will be shown on screens in our shops. There are 49 numbers i.e 1-49 within each VIP Bingo draw. 35 Numbers will be randomly drawn from these events from these 49 in each draw.

a) Bets stand for the next event(s) to go off after the bet is placed. (indicated by the draw times and shown on the official bar coded receipt). Bets will not be accepted after the no more bets signal or during the event.

b) Payout will only be made on presentation of the official bar coded receipt. Once payment has been made on this receipt no further claim for payment will be accepted.

c) In the event of a technical fault preventing a draw being made (i.e not transmitted to any shop), bets will be void. However, where the draw is made but due to a technical fault is not transmitted to an individual site, bets will stand for that draw and payment will be made when the result of that draw is established.

d) In the event of a proven technical malfunction or outside interference with the system, we reserve the right to declare bets void.

For any other events featured on VIP Bingo the rules and instructions about how to place a bet will be printed on the reverse of the marksense slips.

1.27 SPECIALITY BETS

1.27.1 Lucky 15, 31 and 63

Lucky 15, 31 and 63 bets are accepted win or each-way (un-named favourites - win only) at equal stake units. Each-way Lucky 15, 31 and 63 bets are only accepted win to win, place to place and bonuses and consolations will not apply where instructions for equally divided or each way all each way are given. Place only bets, if taken in error, will be void. Any additional stakes do not qualify for bonus or consolation payments. Bets will be accepted from any event meeting or combination of both not precluded by our general rules. If a bet includes a non-runner, sporting event, Ante Post event or is placed at tote odds, virtual racing or another firms prices no bonuses are applicable and ordinary rules apply.

Consolation: If a client successfully selects only one winner in a Lucky 15, 31 or 63 bet, the odds will be increased as advertised for the winning selection. This consolation will be paid for the win part of a bet only.

1.27.2 Union Jack

The Union Jack consists of one selection only from nine different races or events from which eight trebles/patents will be taken. The selections should be numbered 1-9.

The eight trebles or patents will then be made up as follows:

1-2-3	4-5-6	7-8-9	1-5-9
1-4-7	2-5-8	3-6-9	3-5-7

If the selections are not numbered they will be taken in the order in which they are written. Bets are accepted win or each-way (un-named favourites - win only) from any event, meeting or combination of both, not precluded by our general rules. Each-way bets are settled win to win, place to place.

Bonuses: Bonuses will only be paid on Union Jack bets where all selections are either horses and/or greyhounds. No bonus will be paid on bets which include the same selection more than once, even if the trebles/patents do not coincide. Any line including a non-runner will not count for a bonus or consolation.

Bonuses apply to all prices except Tote, lottery and 'numbers draw' bets.

A correct line consists of three successful selections in a line as indicated above. In patents, the bonus applies to the trebles part only. Bonus payments will be made on the returns from the win part only of correct lines as follows:

6 correct lines 50% bonus added to win trebles

8 correct lines 100% bonus added to win trebles

1.27.3 Place 6-5

The Place 6 and Place 5 are accepted at horserace meetings in Great Britain.

The Place 6 will normally consist of the first six races at a specified meeting. The Place 5 will normally be on races 2-6 inclusive. Occasionally, due to match or special races, the order of races will alter. When this occurs details will appear in the sporting press or will be displayed in the shop.

For a Place 6 or a Place 5 to be successful, a selection must be placed in each of the races as defined below:

Selections in races of 4 or less runners must win. Selections in races of 5, 6 or 7 runners must occupy first or second place. In races of 8 or more runners, first, second or third places, and in handicap races of 16 or more runners, first, second, third or fourth places. For the purposes of the Place 6 and Place 5, the favourite will be deemed, where there are joint or co-favourites, to be the one with the smallest racecard number. If the favourite is withdrawn, the next shortest priced runner will be deemed to be the favourite and if there is more than one at that price, the horse at the price with the smallest racecard number will be taken. Where no SP is returned, the shortest priced runner in The Racing Post will be used.

The favourite, in accordance with the above, will be used:

- a) Where the client has nominated Favourite as his selection.
- b) Where the client's selection is a non-runner.
- c) Where no selection for the race has been written.
- d) Where the client's selection is unclear.
- e) Where the number selected does not correspond with any racecard number in that leg.
- f) Where the number of selections is fewer than in the 'number of bets' column.

The bet will be treated as an each-way accumulator, with stakes divided in the following circumstances:

- a) Where a meeting outside Great Britain is selected.
- b) Where a named selection or timed race is for a race other than the specified races.
- c) Where a 2nd or 3rd favourite is included (such selections being treated as non-runners for the place part of the bet.)
- d) Where the bet is placed after one of the specified races.
- e) When the meeting is not stated, the bet will be divided between any meetings that day which could have been intended as indicated by the numbers selected.

Jackpot 6/5

The Jackpot 6 or Jackpot 5 are additional optional win accumulators over the specified races on a Place 6-5 bet. The above rules, where applicable, will also apply.

Jackpot 6 consolation: First five winners, 6th selection a loser - 25% of the win accumulator on the first five.

Jackpot 5 consolation: First 4 winners, 5th selection a loser - 10% of the win accumulator on the first four.

Other speciality bets and bonuses are available, or may be introduced from time to time. Please see betting slips or posters for further details, which are to be read as part of these rules.

1.27.4 Predict Yes or No

A fixed odds bet is available consisting of a number of questions, each question has two

possible outcomes;

YES: the outcome will occur

NO: the outcome will not occur

The aim is to select the correct outcome for each question. All questions must be answered correctly for the bet to be successful.

Where a question is posed on a football match and that match is postponed or abandoned then our usual football rules apply. Should any other event be postponed or abandoned and the answer to the question has not been determined then that selection will be void.

Where an answer to a question is omitted or is so illegible that it cannot be understood, then that selection will be void. Where a selection is void the bet will be settled on the remaining selections at reduced odds, the stake will be split between the possible outcomes in each void leg.

1.28 CONCESSION & BONUSES (WHEN ADVERTISED AS CURRENT IN BRANCH)

The maximum additional payment due to any combination of bonuses or concessions offered including: percentage bonus, best price guarantee, disqualified winner etc. is £5,000.00.

The maximum additional payment due to Payout on Disqualified Winner concession is £1,000.00 and applies to single bets (not singles within multiple bets) on UK Horseracing only

No concessions are applicable to bets at Ante Post, Tote Returns, Foreign Racing, Virtual Racing, The Grand National or bets including selections struck at other Bookmakers odds.

a) Best Price Guarantee

Where we offer guaranteed odds customers who take the price in accordance with the offer will receive S.P. if greater than the price taken ie they will receive the best price. If there are any withdrawals and rule 4 applies, customers will receive the price after rule 4 or SP whichever is the greater. Applies only to bets struck on the day of event

b) Payout on Disqualified Winners

Where we advertise pay out on Disqualified Winners for singles only in addition to the official result on horseracing in the UK & Ireland only.

This does not apply to the following:

a) Any racing outside the UK & Ireland

b) Where the winner is found to have taken the wrong course

c) If a race is subsequently declared void for whatever reason, then all selections for that race will be treated as non-runners and stakes refunded.

d) a result given in error by the judge .

e) a horse subsequently found to be carrying the wrong weight or a jockey failing to weigh in.

f) a bet placed on the Favourite Points market or any distance market; a bet placed on a two runner race or a special match bet or a bet placed in a "without the favourite market"

g) any multiple bet or to singles within a multiple bet.

c) Price Match – Available in Shop Only

Whilst we retain the right the right to refuse the whole or part of any bet offered we will, upon request at time of placement endeavour to match any price currently available from selected major bookmakers as advertised. Minimum stakes may apply and maximum stake is £250.00 for price match is purposes .

Customers must clearly state the price and which company it is available from and we will then confirm availability and verify bet availability and Staff will mark your slip accordingly before processing through or Epos system. We do not accept requests for 'best price' and such a request will result in our own price being offered.

Only one company's prices will apply throughout the slip. Where a mixture of prices is laid in error the prices will revert to BetAnsells prices.

Only one company's prices will apply to bets from the same customer / group/syndicate for bets on the same event. For all bets including those on coupons BetAnsells rules and limits apply and rule 4 deductions if applicable will remain based upon our own market at the time the bet was struck.

1.29 FREE BET OFFERS

a) Only one new promotion permitted per person, family, household address, email address, telephone number, debit/credit card and shared computer/IP address, e.g. public library or workplace. Existing customers or duplicate accounts do not qualify.

b) Any free bet stake will not be included in any returns made) the odds (or combined odds) of your qualifying bet(s) must be Evens or greater.

c) Free bet offers are only available after settlement of your qualifying bet(s).

d) Grand National Bets do not qualify for free bet entitlement

e) The free bet can be used for any single or combination bet up to the total value allowed.

f) We reserve the right to terminate any promotion without prior notice.

g) Free first or last goal scorer bets will be considered void if the first goalscorer is a non-runner free bet stakes will not be returned.

h) Any free bet placed on a non-runner will be deemed a loser. The Free bet stakes will not be returned.

i) The free bet cannot be used in conjunction with any other offer.

J) A Free bet cannot be used to place another bet for which a free bet consolation is offered i.e Acca Insurance etc.

1.30 TELEPHONE ACCOUNTS, REQUEST A BET WEB SERVICE & WHATSAPP BETTING SERVICE

Normal terms and conditions apply. In addition:

Confirmation message & when is a Bet considered struck – The customer should be aware that telephone betting is the more efficient & safer way of taking bets than Request a Bet or WhatsApp betting. If the customer chooses to utilise these services to transmit their bets, then the customer understands that we may choose to refuse bets (or part of the bets) at our discretion and that customers may not always receive a confirmation back before the start of the event. BetAnsells rules consider the bet to be struck when we reply to your message with a 'Bet Confirmed' Text. If customers do not receive a 'Bet Confirmed' message

before the start of an event, then the responsibility is with the customer to call the office before the start of the event to see if their bet has been received & accepted. In the event that the customer, fails to receive a 'Bet Confirmed' message, BetAnsells will demonstrate to the customer that the 'Bet Confirmed' message was sent either before, or at the start of the event via our digital time-stamp. We do not recommend betting by Request a bet or WhatsApp when close to the event start time, instead customers should phone their bets in so they know that their bet is struck. Ideally, we advise customers not to Request a Bet or WhatsApp their bets to us within 2 mins of the advertised start time, instead we recommend that customers phone them through.

Payments & Available Funds – Bets placed by must be staked appropriately within the customers' available funds or their pre-agreed Credit Limit. If funds are not available and we are able to make contact, you will be asked for their CV2 number to process the bet. If you have insufficient funds for the bet request, we will proportion stake accordingly e.g £50 Ew requested, £50 in balance = £25 Ew struck. If no funds are held at the time of bet request the bet will not be processed. It is the customer's responsibility to be aware of their available funds and can request a balance or a statement from our operators by phone, or email at any time.

Price Enquiry & Price Changes – Customers are encouraged to confirm with us the price at time of placement. Where a Customer utilises our Request a Bet or WhatsApp service and a price has changed the bet will be struck at the correct price at time of acceptance. To avoid disappointment we recommend that customers phone through their bets during periods when price changes may be frequent.

Late Bets – Bets received after the off of the event will be considered void and will not stand regardless of when the bet request was sent. The time on our systems will state the time that we received the text and if it is after the official start time of an event, the bet will be void.

Payout Limits

It is the Customers responsibility to bet with our Payout Limits maximum amounts will apply even if a bet is accepted with a potential winnings of a greater amount than our limits or if by taking a price, the level of potential winnings exceeds these amounts

Security – It is your responsibility to ensure the security of your mobile phone, PC etc .

Other than where BetAnsells have been negligent, we will not be liable for any loss that you may incur as a result of misuse or unauthorised use of your mobile phone number or Account, whether fraudulent or otherwise.

2. TERMS AND CONDITIONS

C.G. Ansells & Son & CG Ansells & Son LLP operates licensed betting offices in the UK. The following terms and conditions (the "Terms and Conditions") govern the acceptance of bets in the BetAnsells betting offices. C.G Ansell & Son & Cg Ansells & son LLP also trade under the brand names BetAnsells, Ansells and Ansell Bookmakers. The Terms and Conditions are issued in conjunction with the General Betting Rules. To the extent there is any inconsistency between these Terms and Conditions and any of the Rules or the Privacy Policy or any document referred to herein, then the Terms and Conditions shall prevail. Throughout these Terms and Conditions any reference to "the Company", "we" or "us" shall be to CG Ansell & Son and customers of the Company are referred to as "Customer" or

“you”. Throughout these Terms and Conditions any reference to “the Company”, “we” or “us” shall be to C.G Ansell & Son and shall also apply to BetAnsell and Ansell branded stores. Ansell are fully licensed under the relevant laws of England and Wales and regulated by the UK Gambling Commission.

2.1 APPLICABILITY OF THESE TERMS AND CONDITIONS

These Terms and Conditions will be displayed in BetAnsell offices or will be provided to you on request. It is your responsibility to make sure that you have read and understood these Terms and Conditions before placing a bet with us but we are happy to answer any questions you may have or if you would like a copy of our Terms & Conditions and General Betting Rules please contact us by telephoning 0333 577 5500. We reserve the right to amend these Terms and Conditions. However, we will make reasonable efforts to ensure that any significant changes to these Terms and Conditions will be notified to Customers by an appropriate method (which may include a notice being posted in our betting offices). It remains the Customer’s responsibility to periodically check the Terms and Conditions to ensure that they continue to agree with them and Customers are advised to check these Terms and Conditions when they visit a BetAnsell branch. Your continued use of any BetAnsell betting services will be deemed to be your acceptance of the Terms and Conditions and Privacy Policy and any changes to them. Any bets received (but not settled) prior to the time of amendment of our Terms and Conditions will be subject to the pre-existing Terms and Conditions. If you do not accept any amendments to our Terms and Conditions, you should refrain from using BetAnsell services as any such use will be subject to the amended Terms and Conditions.

Your attention is drawn to our Privacy Policy which describes how we deal with and protect your personal information and by accepting these Terms and Conditions you are also acknowledging and accepting that Policy. As well as your accepting our privacy policy generally, you also acknowledge that we are entitled to share your personal information with regulators, sports bodies and authorised bodies (including the Police and the National Crime Agency) for the purpose of investigating fraud, money laundering or sports integrity issues.

You should also be aware that B2 and B3 gaming machines available on our premises may be subject to separate terms and conditions and these are available on various machines within the Help Menu and include maximum payouts. It is your responsibility to read these rules before you make use of the machines. Also see ‘Gaming Machines’ in the general section of our General Betting Rules.

2.2 YOU AND YOUR CAPACITY

As a condition of your using any services provided by us, you warrant and represent that you are over the age of 18 and have the mental capacity to take responsibility for your own actions and can enter into a legally binding agreement with us.

You are reminded that it is an offence for you to participate in gambling if you are under 18 years of age. It is also a criminal offence for anyone to help a young person (a person between the ages of 16 and 18) or child (a person under the age of 16) to gamble.

You understand that by using our products and services you may lose money and you accept full responsibility for such losses. You must exercise your own judgment in choosing to place a bet. You acknowledge that, in placing a bet you are not relying on any statement of any

employee of BetAnsell's relating to the subject matter of a bet.

In order to prevent underage gambling, we reserve the right to ask for acceptable forms of identification (see below) for anyone who appears to be under the age of 18. Acceptable forms of identification must:

- Contain a photograph from which you can be identified;
- State your date of birth;
- Be valid (i.e. not out of date or expired);
- Be legible and show no signs of tampering.

If you cannot produce acceptable identification documents when requested you will be required to immediately leave the betting shop.

It is a condition of these Rules that bets will not be accepted if customers, by placing such bets, are in breach of the betting and/or inside information regulations of any Sports Governing Body to which they are subject. It is therefore a condition of our acceptance of bets from you that, in placing your bet, you are confirming to us that:

- a) You are not prohibited from entering into the bet by any term of your contract of employment or any rule of a Sports Governing Body which applies to you;
- b) You are not aware of any circumstances which would make the placing of a bet a breach of a rule on betting being applied by a Sports Governing Body; and
- c) Where the bet is placed on the outcome of an event or process or on the likelihood of anything occurring or not occurring during an event, you do not know the outcome of the event.

Should any bet placed by you be found to be false and in contravention of this Rule, your stake will be forfeit, win or lose, and we will not be obliged to pay any winnings which might otherwise have been payable in respect of the bet. Customer data will also be passed to the relevant Sports Governing Body and/or to the Gambling Commission as required by our Licence Conditions.

2.3 CUSTOMER CONDUCT IN OUR LICENSED BETTING OFFICES

We reserve the right to remove or ask any customer to leave our premises if we believe they are being disruptive to the smooth running of our business. Without in any way limiting the previous provisions:

- a) Customers may not bring onto the premises any intoxicating liquor for consumption on the premises. Any sale or resale of any items or products on the premises is strictly forbidden.
- b) Customers are not permitted to smoke on the premises, save in relation to those outside areas which are clearly indicated.
- c) Customers are forbidden from passing, dealing in or taking an illegal substance on the premises.
- d) Customers will not be allowed into or to remain on the premises if we or any member of our staff in its discretion considers him/her to be drunk, rowdy or where the level of consumption of any substance may, in the view of any member of our staff, give rise to the customer being difficult or unpredictable, or a danger to him or herself, staff and other customers, or likely to bring the character of the premises and the Company into disrepute, or undermine the security of the premises in any way.

We reserve the right to exclude and/or bar Customers from any or all of our offices if a customer on the premises is involved in, responsible for (whether wholly or partly), or complicit in any of the following acts or instances of behaviour. He or she may be removed

from the premises and/or be barred from entering the premises in relation to prior instances of such acts or behaviour:

- a) Smoking (where not otherwise permitted) or use of, passing of or dealing in illegal substances
- b) Sale or resale of any items
- c) Any lewd, drunken or offensive behaviour or behaviour likely to put that customer, any other customer or any member of staff in danger or likely to result in any impairment of the enjoyment by other customers of the games and services on offer on the premises or impede the provision of those services, or impact in any way on the reputation of the Company
- d) Any attempt by a customer to assist or encourage any person under the age of 18 to gamble on the premises
- e) Where the Company reasonably suspects that the customer is using the premises to conduct any form of illegal behaviour
- f) Where the Company reasonably suspects that the customer is attempting to cheat or does cheat at any of the games provided at the premises including on any terminal/machine or defraud the Company either on his own or in conjunction with any other person or entity or is attempting to and/or assisting another person/entity to cheat or defraud the Company
- g) The customer is involved in systematic money lending to other customers on the premises (save that 'systematic' for these purposes may involve instances of money lending which has taken place, or which the Company suspects may have taken place, on other premises owned or controlled by the Company or other companies in a group of which the Company forms a part).

It is within the Company's discretion whether to allow any Customer removed or barred from entering the premises in the above circumstances back into the premises and the customer will be notified to that effect when he or she attempts to attend the premises again. Any Customer attempting to assist any other customer to avoid such a ban may similarly be excluded.

The Company may also determine in its absolute discretion whether to inform the police, the Gambling Commission or the Local Authority in relation to any refusal of entry, removal or exclusion of a Customer, and it reserves the right where relevant to bring a prosecution itself and claim damages where the inappropriate use of premises by the Customer or his or her use contrary to these terms and conditions may cause the Company loss.

The Company may at its discretion decide that the Customer should be barred from (and if so for what period of time) any other premises owned or controlled by the Company or any other company in a group of which the Company forms a part and where reasonably possible it will inform the customer by post or email to that effect.

The Company is entitled to exclude from the premises any person who we reasonably suspect to be under the age of 18 unless such person is able to immediately produce satisfactory ID. In any instance where an under 18 has been found to be gambling on the premises, all monies (if any) and bets made by him or her will be voided and any winnings will be retained by the company pending a police investigation.

Without prejudice to the above, the Company may take all steps within its discretion in connection with a customer's acts or behaviour on the premises that it considers appropriate in order to preserve the security of the premises, any items or cash on the premises, the health and safety of staff or other customers, or the enjoyment by customers of the facilities on the premises.

CCTVs are used on our premises. You agree that by entering these premises your image may be captured and used and disclosed to third parties in so far as BetAnsells Bookmakers has legitimate concerns about the security of the premises, or items or cash on the premises, adherence by customers to these terms and conditions, and the safety of customers and staff using the premises.

2.4 CLAIMING YOUR WINNINGS

Any bet that cannot be substantiated as Bona Fide by either our photographic, digitally scanned or telephone records will be made void win or lose will be void even if you have been provided with a valid printed receipt and we reserve the right to withhold payment until such verification has taken place.

We do not accept any responsibility for a bet not being placed for any reason, including but not limited to; staff error, computer or till malfunction, electricity failure, failure of telecommunications systems or services.

In the event of any difference between the original slip presented by the customer and the customer receipt, the selections as they appear on the receipt as captured by our EPOS system will determine settlement. It is the responsibility of the customer to check the receipt carefully as mistakes cannot be rectified after the event.

It is your responsibility to ensure your bets are written clearly and also that your timing, instructions, spelling and stakes are correct. You should check your receipt to verify that the amount you have paid and your bet details have been correctly recorded.

Bets can only be cancelled or changed by mutual consent. You must retain your receipt until all bets on your slip can be fully settled, when any returns due will be paid upon the surrender of your receipt

Winnings may be collected from any of our Branches, by Post or by BACS payment on presentation of winning ticket. We do not guarantee payment of returns from any bet claimed later than 30 days after the time the final result affecting settlement of the bet was known. If any claims are made after this date we will do our utmost to trace the bet but cannot guarantee that any payment will be made.

Payment will only be made on presentation of the official original receipt. Where this has been lost you must complete a Lost Receipt Claim Form and payment will be released provided we are satisfied with the bona fides of your claim and you agree to indemnify BetAnsells in the event of a further claim on the bet. To enable the company to carry out necessary checks, you will be required to sign for the payment and in most cases provide photographic proof of identity. It is the responsibility of the customer to ensure the safety of their slip and where payment has already been made on the official receipt prior to your claim being lodged, we regret that no further payment can be made.

For the Safety of our Staff we control the amount of cash available on our premises and we reserve the right to make payment for large winnings by way of cash, bacs, and cheque or by way of refund to the original Debit Card offered. We also reserve the right to make payment

of winnings for any betting activity paid for by Debit Card back to the original card only. We reserve the right to deduct the amount of any overpayments made in error from any subsequent customer returns.

2.5 COMPLAINTS AND DISPUTES

In this section a 'complaint' means a complaint about any aspect of our conduct in relation to your dealings with us and a 'dispute' means any complaint which is not resolved through the Complaints Procedure and which relates to the outcome of a gambling transaction. All disputes are dealt with under our Dispute Resolution Policy. Complaints will not be heard by us unless they are raised with us within 12 weeks of the date of the event or events to which the bet relates.

In relation to all complaints or disputes, we reserve the right to record all telephone and e-mail communications with you and any other person. In the event of a dispute as to the contents of any such communication, reference will be made to such records where they exist and to our transaction database which, in the absence of any contrary evidence, shall be decisive.

It shall be a condition of your agreement with us that any complaints and disputes are and remain confidential both whilst we seek a resolution and afterwards. You agree that you shall not disclose the existence, nature or any detail of any complaints and disputes to any third party (which shall include the discussion of any such complaints and disputes in any chat room, forum, blog or social networking site offered by any third party). If you do so, that shall be considered a breach of these Terms and Conditions and we will no longer be obliged to continue to seek a resolution of your complaint and we will exclude you from entering our shops.

2.5.1 Complaints procedure

Our complaints procedure, outlined in the leaflet, covers 4 stages:

Stage 1) Raise the issue with the member of staff on duty. Many complaints can be solved quickly this way.

Stage 2) If it is not possible to solve the customer's complaint they should call 0333 577 5500 and our support team will log details of their complaint and pass it onto the relevant person .

Stage 3) Should the customer not be satisfied with our outcome as this stage the customer is requested to forward their complaint in writing or email to Head Office:

office@ansellbookmakers.co.uk

Stage 4) Should the customer not be satisfied with our outcome at this stage and the complaint relates to a betting dispute the customer is then directed to IBAS and we will abide by their decision.

2.5.2 Dispute resolution policy

If you are unhappy with the solution offered by the company, then you can take the matter further.

If your complaint is about a betting related problem, such as the way your bet has been settled, or about the operation of a Category B gaming machine then you can write to the Independent Betting Adjudication Service (IBAS). They are an independent body who will

investigate your complaint and their independent panel of experts will rule on the correct settlement of your bet or the correct resolution of a dispute involving a gaming machine. Please note that you should always progress through stages 1 and 2 before contacting IBAS. Their contact details are as follows:

Independent Betting Adjudication Service
PO Box 62639
London
EC3P 3AS

Tel: 020 7347 5883

Fax: 020 7347 5882

Email: adjudication@ibas-uk.co.uk

Website: www.ibas-uk.com

A dispute regarding any bet or the Rules on which the bet is settled shall not be the subject of litigation, court action or objection to the operator licence and/or premises licence unless the dispute has been submitted for adjudication in accordance with these Rules and the decision of the adjudicator has not been implemented by the relevant party.

If your query is about the service you have received rather than a betting or gaming machine related problem, then you should write to our Head Office at the address above. The matter will be investigated and we will contact you with a solution at the conclusion of our investigation.

2.6 SELF EXCLUSION AND GAMCARE

We recognise that for a very small number of customers gambling ceases to be fun and BetAnsell's is committed to a policy of providing support and assistance wherever it can. Information in relation to help with problem gambling is available in all our shops. Please talk to the shop manager if you wish to discuss any problems that you or a family member may have related to gambling using our betting facilities.

We reserve the right to approach you in instances where we consider you may need help and to keep information relating to instances where we have cause for concern and to provide such information to the Gambling Commission.

For those customers who wish to restrict their gambling, we provide a self-exclusion policy, which enables you to restrict your ability to place bets in a particular shop or shops for a period of either six or twelve months. The restriction will last indefinitely until you take positive action to end it by visiting one of our shops and undertaking a review meeting with a manager when you will be required to take twenty four hours to consider your decision to return to gambling. If you require any information relating to this facility please speak to the shop manager in the first instance or alternatively, call our Customer Service Department.

If we believe that gambling has ceased to be fun for you and that your gambling will cause you financial or personal difficulties then we reserve the right to exclude you (in so far as we reasonably can) from our betting offices in a particular area.

We will put all reasonable safeguards in place to ensure that once you self-exclude you will not be permitted entry onto the premises from which you have elected to be self excluded irrespective of your wishes to the contrary. However, should you be able to gain entry to these premises (despite our reasonable efforts to prevent this), we will have no liability in relation to your gambling losses or any related damages or claims made by you or a third party. Likewise you will have no claim against us for refusal to permit you entry or for not

barring you from premises other than offices operated by BetAnsells .

The National Association for Gambling Care Educational Resources and Training (GAMCARE) provides information, advice and counselling to individuals, their family and friends who have concerns about problem gambling. If you require any information the Manager of this branch will be pleased to assist you. The Helpline number for Gamcare is 0845 600 0133 or visit www.gambleaware.co.uk.

3. PRIVACY POLICY

This privacy policy sets out the data processing practices carried out by BetAnsells . Any personal information the customer supplies to us will only be used for the purposes of determining the customer's suitability as a betting customer and processing his/her bets. Provided that the customer has indicated their acceptance, then BetAnsells may from time to time contact the customer regarding related products and services that may be of interest. Where required by law, your personal information may also be disclosed to an applicable governmental, regulatory, sporting or enforcement authority. Additionally, your personal information may be disclosed to any fraud prevention organisation, regulatory or sports governing body in connection with policing the integrity or enforcing the rules of a sport or game and/or prevention and detection of crime and with whom BetAnsells has agreements from time to time for the sharing of such data and where we consider that there are reasonable grounds to suspect that you may be involved in a breach of such rules or the law, have knowledge of a breach of such rules or the law or otherwise pose a threat to the integrity of the relevant sport or game. Those bodies may then use your personal information to investigate and act on any such breaches in accordance with their procedures.

BetAnsells may use information that it collects from you when placing a bet to collate statistics and betting patterns. By placing a bet, you consent to BetAnsells use of such information.