

Sportsbook Terms and Conditions

A. Conditions of agreement

1. Introduction

- 1) This set of terms and conditions govern the use of the Niagara Casinos Sports Book. When placing a bet with Niagara Casinos, the customer is therefore agreeing that the customer has read, understood and will be adhering to these Terms and Conditions including the general Terms and Conditions at any time applicable to Niagara Casinos.
- 2) The use of this Sports Book is subject to the regulations imposed by Alcohol and Gaming Commission of Ontario. Any decision issued by Alcohol and Gaming Commission of Ontario supersedes any clause(s) listed here.
- 3) Any dispute relating in any way to the use of this Sports Book should be emailed to sportsbookoperations@fallsviewcasinoresort.com. Should the reply not be considered satisfactory, a request for confidential arbitration can be sent to the Alcohol and Gaming Commission of Ontario. Their decision shall be binding and may be entered as a judgment in any court of competent jurisdiction.
- 4) Niagara Casinos reserves the right to make changes to the site, betting limits, payout limits and offerings.
- 5) Niagara Casinos may update, amend, edit and supplement these Terms and Conditions at any time.
- 6) Any reference in these Terms and Conditions to words/objects that appear in singular also applies to plural. References to gender are non-binding and to be treated for information purposes only.
- 7) Should it be applicable, any reference to Niagara Casinos's website and its contents is also to be considered as applicable for Casino/offline/land-based environments, including but not limited to Self-Service Terminals (SST), Over The Counter (OTC) and Bring Your Own Device (BYOD).

2. Definitions

- 1) "Error" is a mistake, misprint, misinterpretation, mishearing, misreading, mistranslation, spelling mistake, technical hazard, registration error, transaction error, manifest error, force majeure and/or similar. Examples of errors include, but are not limited to:

- bets accepted during technical problems that would otherwise not have been accepted;
 - bets placed on events/offers that have already been decided;
 - bets on markets/events containing incorrect participants and/or not allowed within the applicable jurisdiction;
 - bets placed at odds that are materially different from those available in the general market at the time the bet was placed;
 - bets offered at odds which reflect an incorrect score situation; or else,
 - odds being clearly incorrect given the chance of the event occurring at the time the bet was placed.
- 2) "Influence Betting" is an act, prohibited by Niagara Casinos, where a customer, or parties acting in association with a customer, can influence the outcome of a match or an event - directly or indirectly.
 - 3) "Syndicate Betting" is an act, prohibited by Niagara Casinos, where customers act together to place a series of bets on the same event or competition. Where there is evidence of customers acting together in this manner Niagara Casinos reserves the right to make the relevant bets void and/or withhold payment of returns pending the outcome of subsequent investigations.

3. Bet Acceptance

- 1) A bet is not valid until it is validated and shows in the customer's bet history. In cases of uncertainty about the validity of a bet, the customer is requested to check the open (pending) bets or contact Customer Service.
- 2) Unless accepted in Error, once accepted, a bet will remain valid and cannot be withdrawn. It is the responsibility of the customer to ensure details of the bets placed are correct. Under no circumstance Niagara Casinos will accept any responsibility for any mistakes (perceived and actual), deriving from either Errors as listed under *<Section A, Para 2, Clause 1>*, or any other reason, such as but not limited to, incorrect listing of the odds/betting objects.
- 3) Should a dispute arise about the acceptance (or lack thereof) of any transaction in the customer's account, the transaction log database will be the ultimate authority in deciding such matters.

4. Betting and Payout Limitations

- 1) Niagara Casinos reserves the right to limit the net payout (the payout after the stake has been deducted) on any bet or combination of bets by one customer at \$500,000 for any bets placed or settled within a 24-hour timeframe. This limit may be lower depending on the specific sport, league and type of bet offer. For further information it is recommended to consult the Sport Specific Limits in *<Section C, Para 32>*.
- 2) All bet selections are subject to pre-imposed limits set solely at Niagara Casinos's discretion which may be lower than the limits mentioned in *<Section A, Para 4.1>* and *<Section C, Para 32>*. Should this limit be reached, the customer has the right to ask for it to be exceeded by means of a request effected through Niagara Casinos's platform(s). Niagara Casinos reserves the right to accept (fully or

partially) or reject the said request without any prior notice and further explanation.

- 3) Niagara Casinos reserves the right to decline, solely at its own discretion, all, or part of, any bet requested. This includes the possibility that a "System bet" as defined in <Section B, Para 4> is not accepted in full, either in terms of stakes or combinations included in said "System bet".
- 4) Niagara Casinos reserves the right to restrict or deny access, totally or partly, to the user account, at its own discretion.
- 5) All bets placed through any Niagara Casinos platform, also including bets requesting manual approval, may be subject to a time delay prior to acceptance, the length of which may vary. Such delay is to be determined by Niagara Casinos at its sole discretion.
- 6) Niagara Casinos reserves the right to withhold payment and/or to declare bets void on an event (or series of events), if there is sufficient evidence that any of the following has occurred:
 - a. the integrity of the event has been called into question;
 - b. the price(s) or pool has been manipulated;
 - c. Match-rigging has taken place, or the match is under investigation for such;
 - d. Results/outcomes need to be further ascertained with a third party organization, including but not limited to the organizing association and/or the relevant Regulatory body.

Evidence of the above may be based on the size, volume or pattern of bets placed with Niagara Casinos across any or all of its betting channels, as well as information received from other betting providers or officially recognized organizations.

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

5. Cancellation (Voiding) of Bets

- 1) A bet can be declared void, and will be, in that event, settled with the odds of 1.00.
- 2) A bet made as an accumulative bet shall remain valid notwithstanding a match or an event which is part of the accumulative bet being void.
- 3) Niagara Casinos reserves the right, at its own discretion, to declare a bet void, totally or partly, if it is obvious that any of the following circumstances have occurred:
 - a. Bets have been offered, placed and/or accepted due to an Error and/or at odds which significantly differ from those currently present elsewhere in the market;

- b. Bets placed while the website was encountering technical problems, that would otherwise not have been accepted;
 - c. Influence Betting;
 - d. Syndicate Betting;
 - e. A result has been affected by criminal actions - directly or indirectly;
 - f. A public announcement has occurred in relation to the bet which alters significantly the odds.
- 4) Related contingencies: Unless placed via Niagara Casinos's in-event combination functionality, or offered explicitly as a specific offering, Niagara Casinos prohibits accumulator bets that include two or more outcomes which might turn out to be related (e.g. Team X to become champions and Player Y to be Top Goal Scorer in the same league). Although Niagara Casinos takes all necessary steps to prevent such possibilities, in the eventuality that this would happen, Niagara Casinos reserves the right, solely at its own discretion, to declare void all parts of the accumulative bet which include the correlated outcomes whose odds are not indicative of the related contingency..
- 5) Bets can be voided regardless of whether the event has been settled or not.
- 6) Past-posting and other cancellations: While Niagara Casinos employs its most reasonable endeavours to ensure the best user-experience, should a market be available for betting when it should have been removed or else with incorrect odds, Niagara Casinos reserves the right to void all bets accepted within said circumstances in accordance with *<Section A, Para 5.3>*. Similar situations include, but are not limited to:
- (i) 'Pre-match' bets placed/accepted after the event has started;
 - (ii) 'Live' bets placed/accepted at incorrect odds due to delayed or failing 'Live' coverage, or on odds which represented a different score than the actual;
 - (iii) Bets placed following the last instance that a participant/outcome had any chance to influence the match/event scoring applicable to the relevant market and an eventual withdrawal/disqualification/cancellation/format change or anything which precludes the ability of the applicable participant/outcome to influence said scoring will be declared void;
 - (iv) Bets placed with odds which do not reflect that a related event was underway and where conditions could have been altered in a direct and indisputable way, or else after an event which could normally be deemed as leading to the outcome is happening or has happened already.

6. Disclaimer and Priority

- 1) Niagara Casinos reserves the right, at its own discretion, to adjust a Payout credited to a customer's balance if it is obvious that the Payout has been credited to the Account due to an Error.
- 2) In order to adjust any inaccuracy in the customer's balance following amounts credited due to an Error, Niagara Casinos reserves the right to take any necessary action, without prior notice and within reasonable limits, to adjust the customer's balance through the reversal, amendment or cancellation, of any subsequent transaction on the customer's account.
- 3) Any complaints/disagreements towards settlement of any bet offer, should reach Niagara Casinos within 14 days of the initial settlement to require a full investigation. All other complaints will only be considered if indisputable evidence of an inaccurate settlement is presented by the customer. Such

evidence will only be taken into consideration unless it is in any way attributable to situations as described in <Section B, Para 5.2>.

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

B. General Betting Rules

1. Common Terms of Reference

- 1) Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, all bets should be considered valid for the result at the end of the "Regular Time" or "Full Time" only. "Regular Time" or "Full time" is defined as interpreted by the official rules published by the respective governing association. For example, in Football, full time is stipulated to be 90 minutes including injury time, and in Hockey it is stipulated as the 3 x 20-minute periods. Should the governing association decide to stipulate, before the start of the event, that the said event is to be played over a different duration, this will be treated as being the official rules for the event (for example, football matches played with 3 x 30 minutes or 2 x 40 minutes formats). Nonetheless, such occurrence is limited to the "regular" playing time and does not include any prolongation such as extra time or overtime, unless explicitly stated.

- 2) "Livebetting" is where it is possible to bet during an ongoing match or event. Niagara Casinos does not acknowledge or accept any liability whatsoever if it not possible to place a bet or the live score update is not correct. At all times it is the customer's responsibility to be aware of the match and the events surrounding it such as the current score, its progression and how much time remains before the match is completed. Niagara Casinos does not accept any liability for changes to the Livebetting schedule or interruption of the Livebetting service.
- 3) The [Cash Out] function allows the customer the possibility to redeem a bet, which status has not been settled yet, at its current value. It is available on selected events both in pre-match and live, as well as on both single and multiple bets. [Cash Out] functionality cannot be used on free bets. [Cash Out] requests might be subject to the same delay procedure as listed in "Section A, Para 4.5". Should it happen that during this delay, for whatever reason, either the offer is removed, or odds fluctuate, the [Cash Out] request will not be accepted, and the customer will be notified with an on-screen message. Niagara Casinos reserves the right to offer such functionality solely at its own discretion and does not acknowledge or accept any liability whatsoever should the functionality not be available. Should a [Cash Out] request be successful, the bet will be settled immediately and any subsequent events which occur in relation with the bet will not be considered. In the instance of a [Cash Out] bet having suffered from a technical, pricing or settlement error at any time between the time of original offering and the final settlement, Niagara Casinos reserves the right to rectify such inaccuracy in accordance with "Section A, Para 6.2".
- 4) The "Participant" is an object constituting part of an event. In "Head-to-Head" and "Triple-Head" the Participant only refers to objects that are subject to the "Head-to-Head" or "Triple-Head" event in question. For sake of clarity a "participant" is to be intended as a single player, a team or any group of individuals grouped/listed together. Any reference to participants within these rules is to be intended accordingly regardless of whether its definition is in singular or plural.
- 5) The deadline (cut-off time) shown on the website is to be treated for information purposes only. Niagara Casinos reserves the right, at its own discretion, to suspend, partially or completely, the betting activity at any time where it deems necessary.
- 6) Statistics or editorial text published on the Niagara Casinos's website(s) are to be considered as added information. Niagara Casinos does not acknowledge or accept any liability whatsoever if the information is not correct. At all times it is the customer's responsibility to be aware about circumstances relating to an event.
- 7) Theoretical return in fixed odds betting to the player is given by the odds from all possible outcomes in the offer. The theoretical payback to a player on a bet offer with 3 outcomes a, b and c can be calculated as follows.

$$\text{Theoretical \%} = 1 / (1 / \text{"odds outcome a"} + 1 / \text{"odds outcome b"} + 1 / \text{"odds outcome c"}) \times 100$$

2. Bet Types

- 1) "Match" (aka 1X2) is where it is possible to bet on the (partial or definite) outcome of a match or event. The options are: "1" = Home team/Player 1, or the participant listed to the left side of the offer; "X" = Draw/Tie, or the selection in the middle; "2" = Away team/Player 2, or the participant listed to the right side of the offer. In particular instances or specific competitions, Niagara Casinos might display an offer in the so-called "American" format (ie: Away Team @ Home Team), where the host

team is listed following the visiting team. Irrespective of the positioning of the teams on the board/betslip, the references to "Home" and "Away" teams will always refer to the actual teams playing at home (host) and away (visitor) respectively, as determined by the official organization bar the exceptions as detailed in <Section B, Para 5.32>

- 2) "Correct Score" (aka Result Betting) is where it is possible to bet on the (partial or definite) exact score of a match/event, or part of it.
- 3) "Over/Under" (aka Totals) is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). Should the total amount of the listed occurrences be exactly equal to the betting line, then all bets on this offer will be declared void. Example: an offer where the betting line is 128.0 points and the match ends with the result 64-64 will be declared void.
- 4) "Odd/Even" is where it is possible to bet on the (partial or definite) amount of a predefined occurrence (e.g. goals, points, corners, rebounds, penalty minutes, etc.). "Odd" is 1, 3, 5 etc.; "Even" is 0, 2, 4 etc.
- 5) A "Head-to-Head" and/or "Triple-Head" is a competition between two or three participants/outcomes, originating from either an officially organised event, or else, as virtually defined by Niagara Casinos.
- 6) "Half time/Full time" is where it is possible to bet on the result in Half time and the outcome at the end of the listed timeframe. E.g. if at Half time the home team is leading 1-0 and the match ends 1-1, the winning outcome is 1/X. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome based on the timeframes listed within the offer.
- 7) "Period betting" is where it is possible to bet on the outcome of each separate period within a match/event. E.g. If the period scores in an hockey match are 2-0 / 0-1 / 1-1, the winning outcome is 1/2/X. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome based on the timeframes listed within the offer.
- 8) "Draw No Bet" (aka Moneyline) is where it is possible to bet on either "1" or "2" as defined in <Section B, Para 2.1>. It is also common practice to refer to "Draw No Bet" in cases where no draw odds are offered. Stakes will be refunded should the specific match/event not produce any winning outcome (E.g. match ends as a draw), or the occurrence not happen (E.g. First Goal, Draw No Bet and match ends 0-0).
- 9) "Handicap" (aka Spread) is where it is possible to bet on whether the chosen outcome will be victorious once the listed handicap is added/subtracted (as applicable) to the match/period/total score to which the bet refers to. In those circumstances where the result after the adjustment of the handicap line is exactly equal to the betting line, then all bets on this offer will be declared void. Example: a bet on -3.0 goals will be declared void if the chosen team wins the match by exactly 3 goals difference (3-0, 4-1, 5-2, etc). Any reference in this section to the term "margin" is intended to be understood as the outcome emerging from the subtraction of the goals/points scored by the 2 teams/participants.

Unless otherwise stated, all handicaps listed on the Niagara Casinos site are to be calculated based on the result from the start of the listed match/period to the end of the specified match/period. It is however customary that for certain handicap bet offers in specific sports (Asian Handicap in Football), only the outcomes obtained from the time of bet placement until the end of the listed timeframe will be taken into consideration, thus disregarding any goals/points scored before the time the bet was placed

and accepted. Any bet offer with these characteristics will be clearly displayed on site and highlighted in the punter's Bet History with the score at the time of bet placement.

There are 3 different "handicap betting" formats:

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

Example:

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

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

Example:

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

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

Example:

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

- 10) "Double Chance" is where it is possible to bet simultaneously on two (partial or definite) outcomes of a match or event. The options are: 1X, 12 and X2 with "1", "X" and "2" as defined in <Section B, Para 2.1>.
- 11) "Outright" or "Place" betting is where it is possible to choose from a list of alternatives and bet on the eventuality that a participant wins or places within a specified position in the classification of the listed event/competition. Should two or more participants share finishing positions, the settlement will be based as per the definition in <Section B, Para 5.14>.
- 12) An "Each Way" bet (aka EW) refers to a bet where the chosen selection must either Win or else Place within the payout terms. The bet is divided in two parts (the "Win" part and the "Place" part) of an equal stake. Settlement of such bets will take into account the applicable rules governing the "Win" and "Place" bets, namely the Sport-specific rules as well as <Section B, Para 5, Clause 11>.
- 13) "Goal minutes" is where it is possible to bet on the sum of the minutes when the goals have been scored. When settling such bets, goals scored in injury time of both halves are to be considered as having been scored in the 45th minute in case the goal was scored in the first half injury time and the 90th minute in case the goal was scored in the second half injury time. Own goals will not count towards the settlement of individual player's 'goal minutes'.

3. Betting Props

- 1) Fantasy/Virtual "Matches" or "Head to Heads" are implicit match-ups where the performances of two or more participants/teams which are not directly confronting each other in the same match/event/round are compared. Settlement will be based on the number of times each participant records a predefined occurrence (e.g. goals) in the respective match. The following criteria will be used to determine the settlement of these type of offerings:
 - a. Unless specifically stated the bets refer to the next official match/event/round (as applicable) that the listed participants/teams are scheduled to take part in.
 - b. All relative matches/events must be completed on the same day/session which the match/event/round is scheduled to be completed for bets to stand, except for those offers the outcomes of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
 - c. Results for these offers will only take into account occurrences deriving from the actual play. Results attributable to walk-overs as well as other decisions as specified in clauses 2, 3 and 4 of <Section B, Para 5> will not be taken into consideration.
 - d. Should the aforementioned criteria be inconclusive in determining the outcome for these offers, the following criteria will be progressively referenced to in order to settle the offering:
 - (i) the applicable Sport-specific rules as listed in <Section C>,
 - (ii) Result Settlement rules as listed in <Section B, Para 5>.

Bets will be settled as void should it still be impossible to determine a winning outcome.

- 2) "Grand Salami" is where it is possible to bet on the total number of listed occurrences (Example: Total Goals, Total Runs) happening in a collection of matches/events on a specified round/day/match day. All relative matches/events must be completed for bets to stand except for those the outcomes of which

have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.

- 3) Over/Under bets on classification of participants in performances/events must be interpreted as follows: "Over" means a worse or lower position while "Under" means a better or higher position. Example: A bet on a player's classification in a tournament with an Over/Under line 2.5 will be settled as Under if the player classifies first or second. All other placements will be settled as Over.
- 4) Bets on "Quarter / Half / Period X" refer to the result/score achieved in the relevant timeframe and does not include any other points/goals/events tallied from other parts of the event/match. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome for the timeframes specified in the offer.
- 5) Bets on "Result at end of Quarter / Half / Period X" refer to the result of the match/event after termination of the stipulated timeframe and will take into account all other points/goals/events tallied from previous parts of the event/match. Bets on this market will be declared void should the match be played in a format where it is impossible to determine an outcome for the timeframes specified in the offer.
- 6) Bets on "Race to X Points / Race to X Goals..." and similar offers refer to the team/participant that is the first to reach the specified tally of points/goals/events. If the offer lists a timeframe (or any other period restriction), it will not include any other points/goals/events tallied from other parts of the event/match which are not related to the mentioned timeframe. Should the listed score not be reached within the stipulated timeframe (if any), all bets will be declared void, unless odds for such eventuality have been published within the market.
- 7) Bets on "Winner of Point X / Next to Score " and similar offers refer to the team/participant scoring/winning the listed occurrence. For the settlement of these offers, no reference to events happening prior to the listed occurrence will be taken into consideration. Should the listed occurrence not be scored/won within the stipulated timeframe (if any), all bets will be declared void, unless odds for such eventuality have been published within the market.
- 8) Bets referring to the happening of a particular occurrence in a pre-defined time order, such as "First Card", or "Next Team to receive penalty minutes" will be settled as void should it not be possible, without any reasonable doubt, to decide the winning outcome, for example in case of players from different teams which are shown a card in the same interruption of play.
- 9) "To score first and win" refer to the listed team/participant being the first to register any scoring in the match and going on to win the match. Should there be no scoring in the match all bets will be settled as void.
- 10) Any reference to "Clean sheet"/"Shutout" indicates that the listed team/participant must not concede any goal/points during the match/relevant timeframe.
- 11) " To win from behind" refers to the listed team/participant winning the match after having been at least 1 goal/point behind their opponents at any point in the match/relevant timeframe.

- 12) Any reference for a team/participant to win all halves/periods (e.g. Team to win both halves) means that the listed team must score more goals/points than its opponent during all the stipulated halves/periods of the match.
- 13) Any reference to "Injury Time" refers to the amount displayed by the designated official and not to the actual amount played.
- 14) Settlement of bets on offers such as "Man of the Match", "Most Valuable Player" etc. will be based on the competition's organisers' decision, unless otherwise stated.
- 15) Settlement of bets which make reference to terms such as "decisive goal" will be settled based on the scorer of the goal that at the end of the match/tie (as applicable) proves to be the one that has produced an unassailable lead, following which any further goals would prove to be irrelevant towards the final outcome. For a bet to be settled as "YES" the listed player's team must be declared winner of that particular match (in case of one match) or progressing to the next round/winning the competition. Goals scored in Regular Time and Extra Time count but not Penalty Shoot outs.
- 16) Bets on events which feature a selection of episodes that could happen in a match (E.g. "What will happen first to the player? with options "Score a goal, Get a Yellow/Red Card, Be Substituted) will be settled as void should none of the listed events/outcomes occur, unless odds for such eventuality have been published within the market.
- 17) Settlement of Transfer bets will also take into account players signed by the club on loan deals.
- 18) Bets referring to Managerial changes refer to the individual in the Head Coach/Manager role (as applicable) who steps down/is removed from the position for any reason. Bets are valid even in cases where a joint responsible (if any) leaves their position and will be settled accordingly. In case that no more changes are happening between the time the bet is placed and the last league fixture (excluding play-offs, play-outs, post season, etc.) the bets placed after the last Managerial change (if any) will be void, unless a suitable option has been offered for betting. Football markets will consider and settle accordingly, any interim/caretaker Head Coach/Manager who since the last Managerial change has led the team for 10 consecutive matches.
- 19) Offers referring to which team/participant will achieve a particular accomplishment against another team/participant (E.g. Next team to beat Team X) as well as offers which refer to the classification on a certain date, will stand and be settled regardless of any eventual fixture changes and number of games/rounds played.
- 20) Settlement of offers referring to which team/participant will be the first to achieve a particular accomplishment against other team(s)/participant(s) (E.g. Team to score first in Matchday X) will be based upon the timeframe in the respective match in which the feat has been accomplished. Example: Team A plays on Saturday and score their first goal in the 43rd minute while Team B plays on Sunday and score their first goal after 5 minutes, then Team B will be settled as winner.
- 21) From time to time Niagara Casinos, at its sole discretion and without prejudice to related contingencies as described in <Section A, Para 5, Clause 4>, might decide to publish offerings referring either to the single performance of a participant/team or offerings which combine the potential outcomes of 2 or more teams/participants (example: Enhanced Multiples, Boosted Odds, etc), at higher odds than those normally available. Niagara Casinos reserves the right to withdraw such offers, edit the respective odds

and effect any further changes Niagara Casinos might deem necessary at its sole discretion. Settlement of these offers will be based on the following criteria in the listed order:

1. Unless specifically stated the offer refers only to the listed day(s) and/or next official match/event/round (as applicable) that the listed participants/teams are scheduled to take part in at the time the offer is published;
2. Results settled as per respective Sport-specific rules. All related events must be completed as scheduled within the applicable timeframes for bets to stand unless any other outcome in the offer would incontrovertibly determine the outcome of the offer in a way that completion (or lack of thereof) of the other events listed in the offer would not influence the outcome of the offer. Such markets will be settled according to the already determined outcomes;
3. Unless explicitly stated within the offer, result settlement will only take into account occurrences deriving from the actual play. Results attributable to walk-overs, protests, changes to the first official result, etc will not be taken into consideration. Stakes will be refunded should it be impossible to determine a winning outcome in accordance with the respective Sport-specific rules;
4. All connotations related to the offer must be fully and unquestionably complied with for the bet to be deemed as winning, regardless of any possible conflict with the Sport-Specific rules or with any potential interpretation based on previous or current presentation of offers related to events in that particular sport and the way these are normally presented in Niagara Casinos Sports Book. Where applicable, should the offer include any outcome the result of which ties exactly the chosen Over/Under or Spread line (aka PUSH) this will not be considered as having accomplished the listed occurrence and will result in the bet being settled as LOST.

While all necessary precautions have been taken by Niagara Casinos to ensure a superior user experience, it is to be understood that markets might fluctuate in such a way that, at any given point in time, these markets do not represent an enhanced value comparable to related bet offers currently present on Niagara Casinos Sports Book. All bets remain valid regardless of these eventual fluctuations.

- 22) During selected events, Niagara Casinos will provide users with functionality to place bets combining outcomes and occurrences from the same event (aka Intra-Event Combinations), either through pre-established combinations present in its Sportsbook (excluding Enhanced Multiples, Boosted Odds, etc for which *<Section B, Para 3, Clause 21>* applies), or through the [BetBuilder] functionality. Such functionality is only present at Niagara Casinos's sole discretion and without prejudice to related contingencies as described in *<Section A, Para 5, Clause 4>*. Settlement will be based on the respective Sport-specific rules. All related occurrences must be fully accomplished for a bet to be considered as having happened and eventually paid out at the odds struck. Stakes refunded should any part of the combination be settled as VOID. Where applicable, should the combination feature any outcome the result of which ties exactly the chosen Over/Under or Spread line (aka PUSH), such part of the combination will be removed from settlement calculation and bets will be paid out taking into consideration only the other parts of the combination.
- 23) "Teaser+" allows the user the possibility to allocate the same pre-set amount of points to all outcomes present in a parlay (combination) containing Spreads (Handicaps), Totals (Over/Unders) or a combination of both. Example: User combines NFL Team X +6.5 points in a parlay with Over 41 points in the NFL match between Team Y and Team Z. By choosing the "Teaser+ Football 6 points" option, the lines and odds get recalculated into a parlay featuring Team X +12.5 points (previously +6.5), combined with Over 35 points (previously Over 41). Should any part of a "Teaser+" bet be

settled as void (push), that particular selection will be excluded from the parlay and the computation of odds/payout will be re-adjusted accordingly.

- 24) Bets referring to “Rest of the match” or similar will consider only outcomes and occurrences obtained from the time of bet placement until the end of the listed timeframe, thus disregarding any occurrences registered before the time the bet was placed and accepted.
- 25) Bets on specific timeframes/intervals (example: Match result between 60:00-89:59), will consider only outcomes and occurrences accumulated during the specified timeframe/interval. Settlement will not take into account any other points/goals/events tallied from other parts of the event/match outside the specified timeframe/interval, including stoppage/injury time, unless specified.

4. System Bets

- 1) In Pre-match betting, it is possible to combine up to twelve (12) different offers on a single coupon. Based on these twelve offers, customers s can choose their own number of singles, doubles, trebles etc.
- 2) In Livebetting it is possible to combine up to twelve (12) different offers on a single coupon as an accumulator bet. Based on these twelve offers, customers s can choose their own number of singles, doubles, trebles etc..
- 3) Niagara Casinos reserves the right to limit the amount of combinations due to what is known as outcome dependency/related contingencies, as defined in <Section A, Para 5.4>. and also other factors, solely at its own discretion.
- 4) It is possible to include one or several matches as ‘bankers’ which means that the selected matches/events will be included in all coupons.
- 5) A ‘Trixie’ is a combination, which includes one treble and three doubles from a selection of three matches.
- 6) A ‘Patent’ is a combination, which includes one treble, three doubles and three singles from a selection of three matches.
- 7) A ‘Yankee’ is a combination, which includes one fourfold, four trebles and six doubles from a selection of four matches.
- 8) A ‘Canadian’ (also known as ‘Super Yankee’) is a combination, which includes one fivefold, five fourfolds, ten trebles and ten doubles from a selection of five matches.
- 9) A ‘Heinz’ is a combination, which includes one sixfold, six fivefolds, fifteen fourfolds, twenty trebles and fifteen doubles from a selection of six matches.
- 10) A ‘Super Heinz’ is a combination, which includes one sevenfold, seven sixfolds, twenty-one fivefolds, thirty-five fourfolds, thirty-five trebles and twenty-one doubles from a selection of seven matches.

- 11) A 'Goliath' is a combination, which includes one eightfold, eight sevenfolds, twenty-eight sixfolds, fifty-six fivefolds, seventy fourfolds, fifty-six trebles and twenty-eight doubles from a selection of eight matches.
- 12) For display purposes, when necessary, the second digit after the decimal point of the odds is shown as rounded up in the customer's bet history to the nearest decimal number. The payout will however be effected based on the actual odds multiplied by the stake, disregarding the aforementioned rounding.

5. Result Settlement

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

- at time of bet publishing has already been determined and the change in number of applicable matches bears no influence the outcome of the offer;
- (iv) Markets which odds are dependent/based on a full schedule of matches being played (example: Over/Under Wins in the Regular Season/Points in the League), will be declared void should the number of matches played end up being different than originally scheduled at the time of bet publishing, unless an outcome has already been determined and the change in number of applicable matches bears no influence the outcome of the offer.
- 3) Occurrences which have not been sanctioned and/or acknowledged by the match/event officials (e.g. disallowed goals) will not be taken into account towards the settlement of the bet. As a general rule, and unless the offer specifies otherwise, Niagara Casinos will settle offers based on the exact time that the flow of play was interrupted/resumed (as applicable) by the occurrence in question (e.g. ball went out of play for a throw-in/goal kick or crosses the line for a goal), or play is interrupted by the referee, whichever is earliest. Bets referring to the accumulation of a particular occurrence (e.g. Total corners) and/or the execution of a particular action, will require said occurrence to actually take place during the time interval specified (e.g. the corner being kicked). In such instances, should the occurrence be only awarded and not taken, it will not be considered for settlement purposes.
- 4) All bet offers related to matches/events which do not take place at all or are awarded a result through a walk-over decision will be declared void.
- 5) In case of an abandoned event, all bet offers that have been decided prior to the abandonment and could not possibly be changed regardless of future events, will be settled according to the decided outcome. Should the abandoned event not resume within 12 hours of its start time, all pending offers related to the event will be settled as void.
- 6) In case an event is abandoned and is scheduled to restart from the beginning, all bets placed before the initial match which could not be settled through the outcomes deriving from the play prior to abandonment, will be declared void regardless of whether or when the match is continued
- 7) Unless otherwise stated either in the Sport-Specific rules or in conjunction with the bet offer, specific events forming part of tournaments/competitions which are not held, get postponed and/or rescheduled for a time/date longer than 12 hours from the last scheduled time issued by the governing association due to bad weather, crowd trouble or similar scenarios will be declared void with the following exceptions where bets will remain valid:
- a. Events which starting times have not been officially confirmed yet by the governing association at time of bet placement;
 - b. Events which are moved due to scheduling conflicts/tv broadcasts but remain scheduled to be played within the same matchday/game week/round (as applicable) and the change does not change the order of official fixtures for any of the participants in the offer;
 - c. Events which start times are anticipated (brought forward) but remain scheduled to be played within the same matchday/game week/round (as applicable) and, without prejudice to past-posting and similar occurrences as defined in <Section A, Para 5.6>, the change does not modify the order of official fixtures for any of the participants in the offer.

For the avoidance of doubt the definition of same matchday/game week/round is to be interpreted as the order of fixtures as dictated by the governing association with each specific match representing a matchday/game week/round. Should this order not be upheld and the sequence of fixtures changes in a

way that matches against other teams get scheduled in between so much that the listed fixture ceases to be the next official commitment from that particular tournament/league/competition for all teams involved, that will be considered as not part of the same matchday/game week/round and offers will be declared void. The above does not apply to Season bets which will remain valid granted that the tournament/league/competition is held and decided during the season/year it refers to, regardless of any eventual date changes. In cases of Play-offs series or other series of matches which are scheduled to confront 2 teams over 2 or more matches, any re-scheduling of a single match will be considered as being part of the same matchday regardless of the length of the re-scheduling, granted that the order of home and away fixtures in the series is not modified and the listed fixture takes place within the series. Otherwise bets will be declared void.

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

- 14) If two or more Participants share the applicable finishing positions and no odds have been offered for a drawn outcome, the payout will be calculated by dividing the odds by the number of participants sharing those certain positions and are settled accordingly. The payout will always be at least equal to the stake, except in cases of "Head to Heads", see <Section B, Para 2.5> and <Section B, Para 5.19>.
- 15) In "Group Betting" (aka "Best of X"), all listed participants must start the event for bets to stand.
- 16) In "Group Betting" (aka "Best of X"), at least one participant from the selection list must successfully complete the event for bets to stand. Should that not be the case, and the governing association does not follow specific tie-breaking criteria, the bets will be declared void.
- 17) In a "Head to Head" between two or three participants, all listed participants must start the particular round/event which the bet refers to, for bets to be considered valid.
- 18) In a "Head to Head" between two participants, all bets will be refunded if both participants share the same position/score or are eliminated at the same stage of the competition, unless the governing association follows specific tie-breaking procedures, in which case, these will be deemed valid.
- 19) In a "Head to Head" between three participants and more than one winning outcome, the odds will be divided by the outcomes sharing the winning position, irrespective whether the net outcome is lower than the customer's stake.
- 20) If a "Head to Head" is offered between different rounds/stages, all participants must take part in the upcoming round/stage for bets to be valid. Should any participant listed in the offer not take any subsequent part, bets placed from after the last time the participant was active in the event will be declared void.
- 21) Unless specifically stated, whenever the organising association deems it fit to include any necessary rounds, matches, or series of matches (e.g. Play-offs, Play-outs, Postseason) following the end of the so-called Regular Season in order to determine the classification, league winners, promotion/relegation, etc., Niagara Casinos will take into account the results and outcomes deriving from these matches for settlement purposes of bets referring to the final league classification, promotion, relegation, etc. For example, seasonal bets on the team winning the NHL will refer to the Stanley Cup Winners.
- 22) Offers which confront against each other the performances of two or more individuals/teams over a stipulated timeframe/competition will only be settled based on the result of the listed participants, disregarding all other participants in the same competition/event.
- 23) Unless specifically stated, all offers referring to a single player's performance in a specific domestic league (such as Total Goals Scored by Player X in League Y) or "Head to Head" bet offers involving two players' performances in domestic leagues, will not take into account those events happening during eventual Play-offs/Play-outs/Post-season or any other matches, or series of, which would happen after the so-called Regular Season.
- 24) Offers related to a total amount of occurrences/events scored/tallied by a particular team, either in a single team performance in a specific domestic league (such as Total Goals Scored by Team X), or "Head to Head" bet offers involving two teams' performances in domestic leagues (E.g. Most Penalty Minutes in League X - Team Y vs Team Z), or a cumulative league performance (E.g. Team to receive Most Yellow Cards in League X) will not take into account those events happening during eventual

Play-offs/Play-outs/Post-season or any other matches, or series of, which would happen after the so-called Regular Season, unless otherwise specified.

- 25) In a single player performance bet offer in a specific domestic league (such as Total Goals Scored by Player X in League Y) or "Head to Head" bet offers involving two players' performances in domestic leagues, unless an outcome has already been achieved, stakes will be refunded should any of the following occurrences happen to any relevant participant: (i) is not part of the matchday squad for the club/team they are eligible for at time of bet placement in 50% or more of the remaining applicable matches for any reason, (ii) does not take part in at least another match after the bet has been placed, (iii) totals the same amount as the other player, unless a draw/tie option has been offered. Other sports-specific conditions may apply, please refer to the Sport-specific section.
- 26) In a single player performance bet offer in a specific event (such as Total Goals Scored by Player X in International Tournament) or "Head to Head" bet offers involving two players' performances in specific events, should any of the following occurrences happen to either of the participants in the selection list, the bets will be considered void: (i) does not take part at all in the event (ii) does not take part in at least another match after the bet has been placed, (iii) totals the same amount as the other participant, unless a draw/tie option has been offered.
- 27) During specific events Niagara Casinos might decide to offer for betting a reduced selection of participants and might also include betting options such as "any other", "the field", or similar. This option includes all unlisted participants except for the ones mentioned specifically as available.
- 28) Offers that make specific reference to a participant's/participants' performance in a particular event (e.g. Player X vs The Field) are to be considered void if the mentioned participant(s) do(es) not take part in the competition.
- 29) Any form of a qualification ahead of the main event is considered to be a valid part of that competition. Thus any participant who is eliminated at qualification stage will be considered losing to anyone that is pre-qualified or is successful in the qualification part.
- 30) Bet offers which originally require participant(s) to compete in two or more stages/legs to advance into a subsequent phase/round of a competition, will remain valid regardless of any postponement/movement of the actual match dates, given that said match(es) actually takes place within the frame of the competition.
- 31) A bet on a "To Qualify" market originally requiring just one stage/leg to advance to a subsequent phase/round of a competition (including any eventual prolongations/additional matches, e.g. replays) will be declared void if said match is not decided within more than 12 hours of its supposed start time.
- 32) Should an event be moved from its originally announced venue and/or have its playing surface changed, this will not be treated as a cause for the offers to be voided unless (i) the Sport-specific rules dictate such, and/or the new location in which the event takes place is the habitual "home" pitch of either participant involved in the match, except as dictated below. As a general principle, Niagara Casinos will refer to the Home team (host) and the Away team (visitor) in accordance with the definition issued by the governing association for that particular match/competition. Bets on matches played on so-called "Neutral pitches" will remain valid regardless of whether such information has been detailed in the bet offer and/or the positioning of the teams on the betting board/display. In those cases where there is a discrepancy between the positioning of the teams/participants on the official website and their

placement on the betting board/display, and such discrepancy causes a significant effect on the odds of the match/competition Niagara Casinos will void the affected bets. Such eventuality is contemplated only in cases where the discrepancy has a material and visible effect on the odds. For example, in cases of swapped Home and Away teams in an Hockey match Niagara Casinos will void the bets.

Nevertheless Niagara Casinos will consider valid bets placed on events where the so-called home-field advantage is not considered and in cases of neutral venues. Examples of such cases include but are not limited to tennis tournaments, MMA fights, singles competitions in general, or specific events such as the final/late stages of team competitions being held in pre-established venues, like the Superbowl, the NCAA Final 4 or the Italian Football Cup Final even if the location can be deemed as a potential customary "home" pitch for either of the teams involved. In such cases, said events will be considered as being played in neutral venues and all bets stand regardless of the positioning of the teams/participants on the official website and their placement on the betting board/display.

- 33) Information referring to gender of the teams, age groups and youth teams, as well as various definitions of reserve teams (e.g. B and C teams), is to be treated as supplementary information. The inclusion (or lack of) and correctness of such information will not be treated as sufficient cause for the voiding of the offers related to the match/event, given that this does not cause an obvious inconsistency in odds offered.
- 34) While all necessary precautions are taken by Niagara Casinos to assure the most faithful rendition of all components involved in a bet offer, it is to be assumed that certain denominations could be represented differently due to different interpretations deriving from adaptations into another language. Such linguistic incongruence will not be treated as sufficient cause for the voiding of the offers related to the match/event, given that it does not create uncertainty with other participants. The same applies for denominations referring to events, team names, sponsor names, etc.
- 35) In case of bets where there is reference to timeframes, they should be interpreted in the following way:
“within the first 30 minutes” will include anything happening until 0 hours 29 minutes and 59 seconds;
“between 10 to 20 minutes” will include anything happening from 10 minutes and 0 seconds until 19 minutes and 59 seconds.
- 36) Unless listed either in conjunction with the bet offer, or else in the Sport Specific rules, bets referring to event/match duration which include non-full integer digits (E.g. 88.5 minutes or X.5 rounds) require the full completion of the full integer of the listed duration for them to be considered won. For example: a bet on Over/Under 88.5 minutes in a Tennis match will be settled as Over only if at least 89 full minutes are completed.
- 37) Niagara Casinos acknowledges that some bets might require the rounding-up of percentages, units or other criteria which are decisive for the settlement of the bet. Should that be the case, Niagara Casinos reserves the right to adjust and settle accordingly.
- 38) Any reference to goals scored by specific players will not count if they are defined as ‘own goals’ (scored in their own goals) unless otherwise stated.
- 39) Any reference to confederation, nationality or similar will be subject to the definition by the governing association.
- 40) Any medals won by a team/nation per competition will count as one (1) single medal regardless of the number of team members.

- 41) Offers referring to individual player performances' over a particular period/tournament (example: Total Goals Scored by Player X during the World Cup) or confronting performances from 2 individual players during the course of the season (example: Which of Player X or Player Y will score most goals during the season), require all listed individuals to be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after announcements of injuries, transfers, trades, etc or any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition; thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.
- 42) Offers on whether certain individuals will be occupying a specified position/title/job on a certain date (E.g. Minister X to still be Minister on date Y, Player/Coach to still be with Team Y on Date Z) refer to the individual in question to hold (or alternatively to be appointed in) the listed position uninterrupted between the time the bet is placed and the specified deadline. Should the individual for any reason whatsoever leave the position before the specified deadline, the outcome of the bet will be considered as not having happened. This is valid even in cases where the individual is re-appointed/signed again in that same position/title/job and even if on the specified deadline the individual is occupying once more that same position/title/job to which the bet refers to. Settlements will also take into account players signed on loan deals.
- 43) Any bets referring to “breaking” of records require the listed occurrence to be fully accomplished. Equalling the record will not be considered as having fully accomplished the feat. Only the listed occurrence will count for settlement purposes.

6. Tattersalls Rule 4

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

a. Win Betting:

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

1.30 and lower	75%	
1.31 to 1.40		70%
1.41 to 1.53		65%
1.54 to 1.62		60%
1.63 to 1.80		55%
1.81 to 1.95		50%
1.96 to 2.20		45%
2.21 to 2.50		40%
2.51 to 2.75		35%
2.76 to 3.25		30%
3.26 to 4.00		25%
4.01 to 5.00		20%
5.01 to 6.50		15%
6.51 to 10.00		10%

10.01 to 15.00	5%	
15.01 and higher		No deductions made

b. Place Betting:

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

1.06 and lower	55%	
1.07 to 1.14		45%
1.15 to 1.25		40%
1.26 to 1.52		30%
1.53 to 1.85		25%
1.86 to 2.40		20%
2.41 to 3.15		15%
3.16 to 4.00		10%
4.01 to 5.00		5%
5.01 and higher	No deductions made	

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

7. Pool Betting

- 1) For the full list of Supertoto Terms and conditions please click <here>.
- 2) For the full list of Superscore Terms and conditions please click <here>.

8. Fantasy Points Betting

- 1) Offers related to Fantasy Points or Fantasy Contests will consider DraftKings official Fantasy Scoring as stipulated in the Daily Fantasy Rules and Scoring. For any offers pertaining to Fantasy Points, the 'Classic' scoring system will be used, unless otherwise stated.
- 2) Bets referring to the number of Fantasy Points accumulated by a specific player during a match require the listed player to be part of the active roster in the match or play in the match (as applicable depending on the sport), for bets to stand.
- 3) Offers confronting the number of Fantasy Points accumulated by 2 players in a specific match/round/matchday/week require that all listed players are part of their respective active roster in the match or play in the match (as applicable depending on the sport), for bets to stand. Stakes will be refunded should both listed players total the same amount of Fantasy Points in their applicable fixtures.
- 4) In particular occasions Niagara Casinos might decide to offer markets comparing the number of Fantasy Points accumulated by a list of players grouped together for betting purposes according to specific criteria. Groupings and the participants within each group are decided solely at Niagara

Casinos's discretion and these may be based according to playing positions, matches schedule times or geographical location of the teams/players, amongst others. Only the listed participants are taken into consideration for settlement purposes. Niagara Casinos reserves the right to apply Tattersall's Rule 4 in case any listed player is not part of the active roster.

- 5) Unless otherwise specified, any bets referring to season-long performances (example: MVP, Rookie of the Year, Best Single-Game Performance, Best Defense/Special Teams) will be settled according to the player/team who tallied most Fantasy Points during the Regular Season in the applicable category. No refunds will apply in case of non-starters, injuries, trades, etc. It is possible to request odds on any unlisted participant. Dead-heat rules apply should 2 or more participants be declared as the official winners. Should these kind of bets be made available for any post-season schedule these will be clearly identified in conjunction with the offer, yet the same player participation/settlement conditions apply.

C. Sports Betting Rules & Limits

1. Olympic and Championship events

- 1) All conditions stated in this section have priority to any other rule or condition.
- 2) All bets are valid provided that the event is held and decided during the championship and the year it refers to, regardless of any venue changes.
- 3) This clause is applicable to offers which reasonably fulfil any of the following criteria:
 - a. the bet refers to events scheduled for the final phase of events forming part of Olympic, World and Continental competitions;
 - b. the final phase of the event is time restricted.

2. American Football

- 1) All 'match' bets on American Football are determined on the basis of the result after the so called extra (over) time.
- 2) All 'match' offers will only be considered valid should there be less than 5 minutes of scheduled play left in the 4th Quarter/2nd Half, as applicable. Exception will be done for those the outcome of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 3) Offers referring to individual player performances' in a single match (example: Total Passing Yards Thrown by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will throw most Passing Yards), require all listed individuals to play a further active part in the applicable match for bets to stand.
- 4) Unless specifically stated or implied in the offer characteristics, settlement of Season bets will be based as per the classifications, definitions and tie-breaking rules as per NFL.com, or the official website of the competition (as applicable).
- 5) Unless otherwise specified, a typical NFL week/round schedule is considered as running from Thursday to the following Wednesday, as per local stadium time. Any events/offers not completed within the aforementioned timeframe will be settled as void, except for those offers the outcomes of which has already been decided and could not possibly be changed regardless of future events, which will be settled according to the decided outcome. Bets referring to events which have been rescheduled within the same week/round will remain valid as much as said events are played within timeframe above.
- 6) Matchday/Weekly props is where it is possible to bet on the performances and outcomes of a pre-defined selection of teams and/or individual players' occurrences happening in a collection of matches/events on a specified week/round/day/match day (example: Total Points Scored in matches from a specific Conference, Highest/Lowest Scoring team, Player Yardage markets etc). All applicable matches/events (including any rescheduling to be played within the aforementioned timeframe), must

be completed and validated for the specified week/round/day/matchday for bets to stand except for those the outcomes of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome. In addition, offers referring to the performance of specified players require that all the specified players are active participants at any point of the applicable match for bets to stand.

- 7) Season bets, regardless whether these include outcomes obtained during Playoffs or otherwise, as well as offers referring to particular teams or player performances will remain valid irrespective of eventual player trades, team movements, name changes, season length or playoff format changes during any point in the season.
- 8) Offers referring to individual player performances' (example: Total Passing Yards by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most Touchdowns during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition (example: injury/transfer/trade news); thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.
- 9) Bets on Double Result (ie. predicting the outcome at Half Time combined with the result at the end of the 4th Quarter) will not take into account any outcomes deriving from Overtime.
- 10) First/Next Offensive Play markets are settled based on the first/next offensive play from scrimmage (as applicable), excluding Penalties. Should a kick-off be returned for a touchdown, bets will be settled with the outcome of the subsequent kick-off. For settlement purposes, incomplete/intercepted passes, Quarterback sacks or fumbles will be considered as "Pass Play" unless the Quarterback has passed the line of scrimmage, at which point it would be considered as "Run Play". Fumbles on exchanges to the Runningback will be considered as "Run Play".
- 11) Settlement on offers referring to "Offensive Yards" will be based on the net number of yards including any sack yardage lost. Such calculation would be done by adding the relevant passing and receiving yards and subtracting the number of yards lost to sacks from the total.
- 12) Offers referring to any team scoring a specified successive number of times unanswered will consider scorings tallied during eventual Overtime but excludes any PATs (points after Touchdowns or 2 point conversions).
- 13) "Team to call first/next Timeout" offers will not take into consideration for settlement purposes any timeouts lost through any other means such as failed challenges, coaches challenges and/or injuries.
- 14) Settlement on all penalty offers will be based on the penalty being accepted. Declined penalties do not count.
- 15) Bets referring to the outcome of a particular drive will be settled as void in case of an incomplete drive. In cases where Team A has the ball and fumbles with the ball being recovered by Team B who successively fumbles it back to Team A, the outcome will be settled as a "Turnover". Turnover on Downs (failed 4th Down attempt), will also be considered as a "Turnover". Should it happen that a

punt is fumbled by the receiving team and recovered by the kicking team, bets will be settled as “Punt”.

- 16) Offers on whether a 1st Down will be made refer only to the team currently in possession achieving said accomplishment. Market will be settled as “YES” should a new set of “Downs” be achieved either by Run, Pass (including cases where a Touchdown is scored as a result) or an Automatic 1st Down Penalty. “Safety”, “Field Goal” (irrespective whether the Field Goal being scored or not), fumbles or any change in possession, will settle the offer as “NO”. Any Down replayed due to non-automatic penalties will not be considered for settlement purposes unless committed with 5 yards or less to go..
- 17) Settlement on which team will gain most Passing/Rushing yards will be based on the gross number of yards thrown/run, including any negative yarding for rushing.
- 18) For settlement purposes, bets on Touchdown scorers require the listed player to be part of the active roster for that match. Stakes on players which are not on the active roster will be refunded. In cases of “passing Touchdowns” only the player who catches the pass will be considered as the Touchdown scorer.
- 19) Player props and other stats-based offers will be settled according to the official match reports as published after the game by the organizing association.
- 20) Unless otherwise specified in conjunction with the bet offer, bets on outcomes related to 2nd Half, will only take into consideration points and occurrences tallied/obtained during the specified timeframe and will not consider any points and occurrences tallied/obtained during eventual Overtime.

3. Athletics

- 1) Unless otherwise stated, all bets on Athletics are determined on the basis of the result after the final stage of that competition. If neither of the listed participants takes part in the final stage, all bets will be void, unless the governing association follows specific tie-breaking procedures, in which case, these will be deemed valid.
- 2) All bet offers will be settled based on the first official result being presented. However, Niagara Casinos will take into account and settle/re-settle accordingly, following any changes to the official result issued within 24 hours after the event has taken place. For such eventuality to be considered, the protest must be attributable to incidents happening exclusively during the event, such as a line infringement, pushes or a false handover in a relay race, etc. No doping cases will be considered. The result available at the end of the aforementioned 24 hours will be deemed as binding regardless of any further protests, changes to the official result, etc.
- 3) If two or more participants take part in different heats during a competition, all Head-To-Head-offers between them will be considered void, unless there is a later stage in the competition that at least one of them qualifies for.
- 4) A participant that is disqualified due to infringement of the start procedure (false start) will be deemed as having taken part in the event.

4. Australian Rules Football

- 1) Unless explicitly stated, should a match or else a specified period (ex. 1st Half, 3rd Quarter, etc.) end in a draw, all bets will be settled according to the so-called “dead-heat” rule. In such case the payout would be calculated after the odds are divided and then multiplied by the stake, irrespective of whether the net payout is lower than the customer's stake.
- 2) Unless otherwise stated, all bets referring to matches will be settled on with the result at the end of 4th Quarter (normal time).
- 3) Offers referring to individual player performances' in a single match (example: Total Points Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Points), require all listed individuals to play from the start of the match for bets to stand.
- 4) First Goalscorer in the match/1st Quarter - Stakes will be refunded on players who are not in the starting 21. Bets on First Goalscorer in the match do not require the goal to be scored in the 1st Quarter. Should no goal be scored in the listed period all bets will be settled as void.
- 5) First Goalscorer in the 2nd, 3rd or 4th Quarter - All bets stand irrespective of the player's participation (or lack thereof) in the listed Quarter and the match. Should no goal be scored in the listed quarter all bets will be settled as void.
- 6) Wire-to-Wire" betting refers to which team (if any) is leading the match at the end of each quarter.
- 7) Should any replay/extra matches be required to determine any position in the classification, league winners, etc., the outcomes deriving from these replays/extra matches will be used for the settlement of the respective bet offer.
- 8) For match betting on a Grand Final, the betting is specific to the upcoming match to be played, or the current match, in the case of dead heat. Bets will not carry over to any replay and a new market will be added for any subsequent matches.
- 9) When settling offers which relate to the performances of two or more individuals/teams over a stipulated timeframe/competition, stages of elimination within the “Finals” will count for the settlement. Should two teams be eliminated at the same stage, the team that finished highest on the AFL ladder at the conclusion of the Regular Season will be considered as having achieved a better position.
- 10) All bets stand, regardless of change of venue.
- 11) Offers referring to individual player performances' (example: Total Points Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most points during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition (example: injury/transfer/trade news); thus altering the odds even just theoretically in

favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.

5. Badminton

- 1) Terms and conditions stated for Tennis apply where applicable.

6. Baseball

- 1) Unless otherwise stated, bets on Baseball are determined on the basis of the result after any eventual extra innings, and regardless of the amount of innings played, as declared by the respective organising association.
- 2) A bet is declared void on a cancelled or postponed match which has not started, or in the case of a result not having been issued within twelve hours of the scheduled start time.
- 3) "Match" bets (aka Moneyline) require the minimum amount of innings played, as per the rules of the respective governing association for bets to stand and will be settled as void in case of a draw after the eventual extra innings. All other offers which could reasonably be settled (e.g. "Over/Under", "Handicap" and "Odd/Even") will be settled according to the result after the extra innings.
- 4) "Handicap", "Over/Under", "Odd/Even" require all scheduled innings to be completed, or at least $\frac{1}{2}$ inning less than the number of scheduled innings if the home team is in advantage, for bets to stand. This applies to all offers except those the outcome of which has been decided prior to the abandonment and could not possibly be changed regardless of future events. These will be settled according to the decided outcome.
- 5) The name of the so-called starting pitcher has no relevance on how offers are settled.
- 6) For settlement purposes "First Half" bets are deemed to be referring to the outcomes deriving from the first 5 innings. All 5 innings must be completed for bets to stand except for those offers the outcome of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome. For games played under a scheduled, shortened format, the first half innings will be shortened accordingly, for example "first half" bets in a 7 innings game refer to outcomes deriving from the first 4 innings.
- 7) Offers referring to individual player performances' in a single match (example: Total Hits by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will have most Hits), require all listed individuals to play a further active part in the applicable match for bets to stand.
- 8) Unless specifically stated or implied in the offer characteristics, settlement of Season bets and Tournament or Playoff Totals will be based as per the classifications, definitions and tie-breaking rules as per MLB.com, or the official website of the competition (as applicable). Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Innings).

- 9) Offers referring to individual player performances' (example: Total Runs Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will record most hits during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition (example: injury/transfer/trade news); thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.
- 10) Season bets, regardless whether these include outcomes obtained during Playoffs or otherwise, as well as offers referring to particular teams or player performances will remain valid irrespective of eventual player trades, team movements, name changes, season length or playoff format changes during any point in the season.
- 11) Bets on the outcome of a particular period (example Inning X) or occurrences achieved during a time-limited period require the specified period to be completed with the exception of those offers the outcome of which is already determined before any interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. For settlement purposes, any Inning (including eventual extra innings) which does not require the Home Team to bat further, or at all, is considered to have been naturally concluded and all bets referring to the inning (example: Result of Inning X, Handicap (Spread) of Inning X, Over/Under (Total) Runs or Hits in Inning X) stand with the exception of those which specifically refer to the single performance of the Home team within the specified inning (example: Over/Under (Total) Runs scored by the Home Team in Inning X) which will be settled as void should the Home Team not bat at all during the specified Inning.
- 12) During certain events Niagara Casinos might decide to offer markets related to the outcome of a series of consecutive Regular Season matches playing between the listed teams during the specified timeframes. Settlement will include outcomes deriving from any doubleheaders as much as these are played within the specified timeframe. In cases where no drawn (tie) outcome has been made available for betting, bets will be settled as void should both of the listed teams win the same number of matches. All scheduled matches must be completed as per the rules of the organizing association for bets to stand except for those the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 13) Offers which confront or tally outcome and occurrences obtained/achieved by teams or players taking part in different matches not confronting each other (example: Team to score most runs in their respective match), require that all applicable matches are completed as per the rules of the organizing association for bets to stand except for those the outcomes of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome. In cases where no drawn (tie) outcome has been made available for

betting, bets will be settled as void should both of the listed teams/participants obtain/achieve the same amount.

7. Basketball

- 1) All 'match' bets on Basketball are determined on the basis of the result after the so called extra (over) time.
- 2) Bets referring to the match outcome (aka "Moneyline") from ties which are decided over two or more match-ups will have the "Including Overtime" offer voided in case the match ends in a draw and no further play is done in that particular match.
- 3) In multiple legged ties, all points collected during any overtime period will count for the final settlement of that particular match.
- 4) Offers referring to individual player performances' in a single match (example: Total Points Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will get most Rebounds), require all listed individuals to play a further active part in the applicable match for bets to stand.
- 5) All bets referring to aggregated Tournament Totals (such as Points, Rebounds, Assists, etc.) will be settled based on official statistics by the governing association. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Over Time).
- 6) All NBA and NCAA 'match' offers will only be considered valid should there be less than 5 minutes of scheduled play left in the 4th Quarter/2nd Half, as applicable. Exception will be done for those the outcome of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 7) Unless specifically stated or implied in the offer characteristics, settlement of Season bets will be based as per the classifications, definitions and tie-breaking rules as per NBA.com, or the official website of the competition (as applicable).
- 8) Season bets, regardless whether these include outcomes obtained during Playoffs or otherwise, as well as offers referring to particular teams or player performances will remain valid irrespective of eventual player trades, team movements, name changes, season length or playoff format changes during any point in the season.
- 9) Offers referring to individual player performances' (example: Total Points Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will win most rebounds during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition (example: injury/transfer/trade news); thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.

- 10) Bets on Double Result (ie. predicting the outcome at Half Time combined with the result at the end of the 4th Quarter) will not take into account any outcomes deriving from Overtime.
- 11) Unless otherwise specified in conjunction with the bet offer, bets on outcomes related to 2nd Half, will only take into consideration points and occurrences tallied/obtained during the specified timeframe and will not consider any points and occurrences tallied/obtained during eventual Overtime.
- 12) For settlement purposes a 'double-double' is considered to have occurred should the player register 10 or more in at least 2 of these categories in a single match (including during eventual overtime): Points Scored, Any Rebounds Won, Assists, Steals and/or Blocked Shots. A 'triple-double' is considered to have occurred should the player register 10 or more in at least 3 of the aforementioned categories in a single match (including during eventual overtime).

8. Beach Volleyball

- 1) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes in schedule, conditions, etc., unless other arrangements have been agreed.
- 2) "Match" bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The team progressing to the next round or winning the tournament is to be considered the winner of the bet regardless of match duration, withdrawals, disqualifications, etc. These bets require at least one set to be completed for bets to stand.
- 3) "Over/Under" offers on unfinished matches/events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of sets which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer, this will be settled as such. See examples from the Tennis section for reference.
- 4) "Handicap" offers require all scheduled sets to be completed for bets to stand except in those events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. See examples from the Tennis section for reference.
- 5) All "Correct Score", "Odd/Even" and those offers which refer to the winner of a particular period in the match (example "E.g. Team to win the first set") require the relevant part of the match to be completed.

9. Boxing

- 1) All offers will be settled according to the official result of the relevant governing body immediately as declared by the ring announcer at the end of the fight. No amendments made to the official result after being first announced will be taken into consideration except for those which the official organization effects to rectify clear cases of human errors by the ring announcer.
- 2) For settlement purposes, in case the match is interrupted for any reason in between rounds, e.g. retirement before the start of a round, disqualification, failure to answer the bell, the fight will be deemed to have finished at the end of the previous round.
- 3) Offers on fights declared as a "No Contest" or "Technical draw" will be settled as void, except for those offers the outcome of which has been decided prior to the decision and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 4) If for any reason, the number of rounds in a fight is changed between the time of bet acceptance and the actual fight, offers which make specific reference to rounds, such as "Round betting", "Group of Rounds", "Over/Under", "Method of Victory" and "To go the distance" will be declared void.
- 5) For settlement purposes, betting on rounds or groups of rounds refers to a fighter to win by KO (Knockout), TKO (Technical Knockout), or disqualification during that round or group of rounds. If for any reason, a points decision is awarded before the full number of scheduled rounds is completed, or a boxer is disqualified, bets will be settled on the round in which the fight was stopped. Bets which nominate 'to win on points' will only be deemed winners if the full number of rounds is completed.
- 6) For a match to be declared as having been decided by "points", (e.g. the different definition of "decision"), all scheduled rounds must be completed. All other decisions (e.g. KO, TKO, withdrawal, disqualification, failure to answer the bell, clash of heads, low blow, etc.) will be settled as if the boxer has won the fight without the need of a decision, aka "before the bell".
- 7) Bets referring to round/fight duration represents the actual time passed in the round/fight, as applicable, depending on the scheduled round/fight duration. For example a bet on Over 4.5 Total Rounds in a Boxing fight will be settled as Over once a minute and a half in the 5th Round has passed.
- 8) Any confirmed fight must be completed by 23:59 local time of the following day for bets to stand. Any changes in venue, location will not be deemed valid grounds for voiding of the offers.
- 9) In offers where a draw/tie is possible and odds have not been offered for such outcome, bets will be settled as void should the official result be declared as such. For settlement purposes, fights the outcome of which is declared as either a "Majority draw" or a "Split draw" are to be considered as a drawn/tied outcome and offers will be settled accordingly.
- 10) Settlement of statistics-based offers such as "Boxer X to be knocked down" or similar will be settled based on the results declared by the referee and no personal interpretation will be acknowledged.

10. Cricket

a. General Cricket Rules

- 1) In cases where no odds have been offered for a tie and the match/offer ends in a tie, bets would be settled according to the so-called “dead-heat” rule where the payout would be calculated after the odds are divided and multiplied by the stake, irrespective whether the net payout is lower than the customer's stake. In competitions where other means are used to determine a winner after a tie (for example: ‘Bowl out’ or ‘Super over’) then offers will be settled based on the result after such prolongations are completed. The only exception to this rule is for “Match Odds” betting in Test/First Class/3, 4 or 5 day matches where in the event of a tie (where both teams have completed two innings each and have the same score) bets on “Match Odds” will be settled as void.
- 2) For “Total Runs Over X” (Over/Under & Odd/Even) betting, “extras” and “penalty runs” (as per match scorecards) are included for settlement purposes. Bets will be void if the over is not completed unless a result has already been determined or the over has reached its ‘natural conclusion’ (e.g. innings end/declaration). The market refers only to the listed over (e.g. “5th over” refers to over number 5, i.e. the over directly following over number 4).
- 3) For “Total Runs Delivery X” (Over/Under & Odd/Even) betting, “extras” (but not “penalty runs”) as per match scorecard are included for settlement purposes. Deliveries are counted from the start of the over, and additional deliveries (resulting from ‘extras’) will be counted consecutively and separately (e.g. If delivery 1 is a wide, the next ball is considered delivery 2).
- 4) For “Boundary Over X” (Yes/No) betting, any instance of the ball striking or clearing the boundary regardless of whether the ball comes off the bat shall be deemed a boundary. This includes wides, byes, leg byes & overthrows (e.g. any instance of an in play ball that hits or clears the boundary shall be settled as yes for that over). 4 runs that are “all run” between the wicket shall not be counted as a boundary. Bets will be void if the over is not completed unless a result has already been determined or the over has reached its ‘natural conclusion’ (e.g. innings end, declaration). The market refers only to the listed over (e.g. “5th Over” refers to over number 5, i.e. the over directly following over number 4).
- 5) For “Wicket Over X” (Yes/No) betting, the over must be completed for bets to stand, unless a wicket has already fallen or the innings reaches its natural conclusion (e.g. innings end, declaration).
- 6) For “Total Wides” (Over/Under) betting, settlement will be based on the “Runs” scored from “Wides” and not the number of “Wides” bowled. E.g. If a single wide delivery reaches the boundary it shall count as 5 total wides.
- 7) For “Method of Dismissal” betting, bets will be void if either player retires due to injury or any other reason or any other reason, before the wicket falls or there are no further wickets.
- 8) For “Most Run Outs” betting, settlement will be based on the batting team not the fielding team. (E.g. run outs count for the team of the player that is dismissed).
- 9) For “Odd/Even” betting, a ball must be bowled for bets to stand.
- 10) For any betting involving “ducks”, a “duck” is defined as when a player is dismissed for a score of zero runs. Any player not-out for zero runs is not considered a duck.
- 11) For “Maiden in Match” betting, a maiden is considered any over bowled with no runs scored. Only completed overs with zero runs count. A minimum of 1 over must be bowled for bets to stand. For settlement purposes leg-byes and byes are not applied to this bet offer, as per the match scorecard.

- 12) For all “4s” betting including but not limited to total 4s, most 4s & player’s total 4s; any ‘all run’ 4s will not count towards the total. Over-throws that reach the boundary and are awarded to the batsman will be counted. No-balls that reach the boundary off the bat and are awarded to the batsman will be counted. Leg-byes & byes that reach the boundary are not included. Wides that reach the boundary are not included.
- 13) Penalty runs awarded will be counted towards the over, interval and innings for settlement purposes, as per match scorecard. If penalty runs are not awarded to a specific over, they will only count towards innings runs.

b. Player Cricket Rules

- 1) "Top Run Scorer" and "Top Wicket Taker" bets (including all variants by “Home Team”, Away Team”, “1st Innings” & “2nd Innings”) placed on any player not in the starting 11 will be declared void. Bets on players who are selected but do not bat or field will be settled as losers. In the event of a tie, dead heat rules as explained in <Section C, Para 10(a).1> will apply.
 - a) Additionally, for all limited overs matches the following will apply.

Betting requires a minimum of 20 overs to be bowled per innings of a One Day match, unless a team is all-out or the match is completed, or a minimum of 5 overs to be bowled per innings of a Twenty 20 match, T10 or Hundred match unless a team is all-out or the match is completed
 - b) Additionally, for all Test matches & 4/5 day matches the following will apply.

Betting requires 50 overs to be completed for bets to stand, unless the Innings has reached its natural conclusion (including ‘Innings declared’).
 - c) All “Top Wicket Taker” bets will be settled solely on the number of wickets taken regardless of the number of runs conceded.
 - d) All “Top Wicket Taker” bets will be void if no wicket is taken by any bowler in that innings.
 - e) This rule excludes any Tournament or Series market as covered in <Section C, Para 10€.5>“
- 2) "Man of the Match/Player of the Match” bets placed on any player not in the starting 11 will be declared void. Bets on players who are selected but do not bat or bowl will be settled as losers. In the event of a tie, dead heat rules will apply as explained in <Section C, Para 10(a).1>.
- 3) “Next Man Out” & “First Batsman Dismissed” bets will be settled as void if either player retires due to injury or any other reason before the wicket falls or if there are no further wickets. Both named batsmen must be batting at the fall of the nominated wicket for bets to stand.
- 4) “Most Runs” (2-way & 3-way) matchups, require that both/all players reach the batting crease while a ball is bowled, though it is not necessary they face a ball nor must the quoted players have batted together, otherwise bets will be void. In the event of a tie, if no draw price was offered, dead heat rules will apply as explained in <Section C, Para 10(a).1>.
- 5) “Most Wickets” (2-way & 3-way) matchups, require that both/all players bowl at least 1 ball for bets to stand. In the event of a tie, if no draw price was offered, dead heat rules will apply as explained in <Section C, Para 10(a).1>.

6) "Player Performance" bets placed on any player not in the starting 11 will be declared void. Settlement is based on the following points based scoring system:

- 1 point per run scored (batsman only);
- 10 points per catch taken (fielder or wicket keeper only);
- 20 points per wicket (bowler only);
- 25 points per stumping (wicket keeper only).

Additionally, for all limited overs matches, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

7) For "Player to take 5 or more Wickets/Player's Total Wickets/Player to take a wicket" bets placed on any player not in the starting 11 will be declared void. Bets will also be void if the player does not bowl a ball.

8) "Player to take make a Duck" (Yes/No) bets require that the player reaches the batting crease while a ball is bowled, though it is not necessary they face a ball.

9) For "Player to score Fastest 50/Century" betting, settlement is based on the least number of balls faced to reach the milestone (either 50 runs or 100 runs). In the event of a tie, dead heat rules will apply as explained in *<Section C, Para 10(a).1>*.

10) For "Race to X Runs" bets, both players must open the batting for bets to stand.

11) "Player's Total Runs/Player's Total 4s/Player's Total 6s" (Over/Under) betting requires that the player reach the batting crease while a ball is bowled, though it is not necessary they face a ball. In cases where a batsman's innings is ended by weather or bad light, all bets where a result has not been determined will be declared void. A result is deemed to have been determined if a batsman has passed the run total at which the bet was accepted, has been dismissed or an innings completed/declaration made. For example, if a Batsman's score stands at 50 'Not-Out' when a game or innings is terminated due to bad light or rain, all bets on 50.5 runs will be voided unless the game has reached its natural conclusion. However, all bets on Over 49.5 Runs will be considered as winning while bets on Under 49.5 Runs will be settled as losing. Should a batsman retire due to injury or any other reason, his score at the end of his team's innings will be considered as the result for that bet. Additionally, for all limited overs matches, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

12) "Player to Score 50/Half Century" (Yes/No) betting requires that the player reach the batting crease while a ball is bowled, though it is not necessary that they face a ball. A player is deemed to have scored 50 or a 'Half century' once their score is 50 or more runs regardless of whether the player scores a century or more. In cases where a batsman's innings is ended by weather or bad light, all bets where a result has not been determined will be declared void, unless the game has reached a natural conclusion. Should a batsman retire due to injury or any other reason, his score at the end of his team's innings will be considered as the result for that bet. Additionally, for all limited overs matches, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (player to score 50) bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void

bets. Should the outcome of such offers be already decided before the interruption and no further play could possibly change the outcome of such bets, then these will be settled accordingly.

13) “Player to Score 100/Century/200/Double Century” (Yes/No) betting requires that the player reach the batting crease while a ball is bowled, though not necessarily facing a ball. A player is deemed to have scored 100 or a ‘Century’ once their score is 100 or more runs regardless of whether the player scores a double century or more. Similarly, a player is deemed to have scored 200 or a “Double Century” once their score is 200 or more runs. In cases where a batsman's innings is ended by weather or bad light, all bets where a result has not been determined will be declared void. Should a batsman retire due to injury or any other reason, his score at the end of his team's innings will be considered as the result for that bet. Additionally, for all limited overs matches, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (player to score 100/200) bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void bets. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

c. Limited Overs Cricket

1) Should a match be transferred to a ‘reserve’ day, all bets will remain valid as long as the game commences within 48hrs of the original, scheduled start time.

2) Match odds (head to head) betting pays on the official result. In the event of a tie, dead heat rules as explained in Clause 1 of the General Cricket Rules will apply unless a subsequent tiebreaker method is used to determine the winner (e.g. super over, bowl-off), in which case the outcome will be settled on the result of this method. Should the match be declared a 'no-result' all bets are void.

3) If any ‘Super Over’ or tie-breaker is required; any runs, wickets or any other stat that may occur in the super over/tie breaker do not count towards any betting market (except match result) including player bet offers & team totals (e.g. Top batsman/bowler, player runs, total 6’s, to take at least X wickets). This rule does not apply to specific bet offers relating to ‘Super Overs’ (e.g. Super Over Total Runs).

4) For “Match Handicap / Winning Margin” betting, settlement will depend on whether the winning team bats 1st or 2nd. If the team batting 1st wins, then the runs handicap will be used for settlement. If the team batting 2nd wins then the wickets handicap will be used for settlement. All bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match.

5) For “Highest 1st 6/15 Overs” all bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

In the event of a tie, if no draw price was offered, dead heat rules as explained in Clause 1 of the General Cricket Rules will apply.

6) “Highest Total 1st X Overs” bets will be void should the intervention of rain (or any other delay) result in the number of overs in the match being reduced from those initially scheduled at the time the bet was

accepted. Should the outcome of such offers be already decided before the interruption and no further play could possibly change the outcome of such bets, then these will be settled accordingly.

7) “Highest Opening Partnership” requires that both sides complete their opening partnerships with the exception of those situations where an outcome has already been determined. An opening partnership is considered to have begun once the first ball is bowled in a team innings, and lasts until the fall of 1st wicket or, should no 1st wicket fall, the innings reaching its natural conclusion. In the event of a tie, if no draw price was offered, dead heat rules as explained in Clause 1 of the General Cricket Rules will apply. Additionally, all (highest opening partnership) bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

8) In “Fall of Next Wicket” & “Opening Partnership” (Over/Under) betting, should either batsman retire due to injury or any other reason before a result has been determined all bets placed before the retirement will be declared void; bets taken after the first ball of the new partnership will stand. A result is deemed to have been determined if the partnership total has passed the run total at which the bet was accepted. If a team reaches their target, the total achieved by the batting team will be the result of the market. If a partnership is disrupted due to weather all bets will stand, unless there is no further play in the match. In such case all bets where a result has not been determined will be declared void.

In relation to the over number at the fall of next wicket, any quoted half refers to the whole over number not the specific balls bowled in each over (e.g. over/under 5.5 refers to either ‘any delivery in over 5 & earlier’ or ‘any delivery in over 6 & later’).

Additionally, all (F.O.W) bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

9) For “Total Runs – Innings X” (Over/Under) (e.g. Total Team Runs) betting, all bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. For the avoidance of doubt: Any bets taken after the number of overs has been reduced will stand unless there is a further reduction.

10) For “Total Runs – Innings X, Overs X-X” (Over/Under) (e.g. Total Runs – Home Team, Overs 1-15) betting, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the scheduled number of overs in the match at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers have already been decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. For the avoidance of doubt: Any bets taken after the number of overs has been reduced will stand unless there is a further reduction.

11) For “Total 4s/6s/Boundaries/Wickets” (Over/Under) betting, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the scheduled number of overs in the match at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers have already been decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. .

Leg-bye and byes that reach/pass the boundary do not count towards total 4s/6s. Overthrows awarded to the batsman do count. Wides that reach the boundary are not counted. No-balls that reach the boundary off the bat and are awarded to the batsman will be counted.

12) For “Most Fours/Sixes/Wides/Run-outs/Boundaries/Ducks/Extras” betting, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (Most 'X') bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void (most 'x') bets. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. Leg-bye and byes that reach/pass the boundary do not count towards total 4s/6s.

In the event of a tie, if no draw price was offered, dead heat rules as explained in Clause 1 of the General Cricket Rules will apply.

13) For “Total Wides/Run-outs/Ducks/Extras/Stumpings” (Over/Under) betting, all bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the scheduled number of overs in the match at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers have already been decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. For wides and extras, settlement will include the runs scored from wides and not just the number of wides bowled.

14) For “Highest Individual Score”, all bets will be declared as void should the number of overs in the match be reduced due to weather (or any other reason) from the standard scheduled number of overs in a Twenty 20 match or any other limited overs match. Should the outcome of such offers be already decided before the interruption then these will be settled accordingly.

15) For “Team of Top Run Scorer” betting, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (team of top run scorer) bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void bets. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly. In the event of a tie, if no draw price was offered, dead heat rules as explained in Clause 1 of the General Cricket Rules will apply.

16) For “Fifty/Century in Match” (Yes/No) betting, should the intervention of rain (or any other delay) result in the number of overs being reduced from those initially scheduled at the time the bet was accepted, then all open (fifty/century in match) bets will be declared void granted that the reduction is 10% or more of those scheduled. If the reduction is less than 10% of the scheduled overs at the time the bet was accepted, then bets will stand. If a team innings is 10 overs or less, then any reduction in overs will void (Fifty/Century in Match) bets. Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

17) For “Highest Total Runs in an Over/Maximum Runs in an Over” (Over/Under) bets will be settled on the greatest number of runs (including extras) scored in any one over of either innings in the match. All bets will be declared as void should the number of overs be reduced due to weather (or any other reason) from the scheduled number of overs at the time the bet was accepted (whether standard or already reduced). Should the outcome of such offers be already decided before the interruption and no further play would possibly change the outcome of such bets, then these will be settled accordingly.

d. Test Matches/First Class Matches /3, 4 or 5 day matches

- 1) If a match is officially abandoned (e.g. due to dangerous pitch conditions) then all undecided bets on the match are void.
- 2) For “Match Odds” betting in Test/First Class/3, 4 or 5 day matches, in the event of a tie (where both teams have completed two innings each and have the same score) bets on “Match Odds” will be void, with stakes being refunded.
- 3) For “Draw No Bet” betting, in the event of a draw or tie bets are void & therefore refunded.
- 4) For “Double Chance” betting, in the event of a tie bets will be void & therefore refunded.
- 5) For “Most Points” betting, offers will be settled based on who has the most points awarded for the match (e.g. Sheffield Shield). In the event of a tie, if no draw price was offered, dead heat rules as explained in *<Section C, Para 10(a).1>*.
- 6) “Highest Opening Partnership” bets require that both sides complete their opening partnerships with the exception of those situations where an outcome has already been determined. Unless otherwise stated, highest opening partnership refers to the first innings of each team only. In the event of a tie, if no draw price was offered, dead heat rules as explained in *<Section C, Para 10(a).1>*.
- 7) In “Fall of Next Wicket” & “Opening Partnership” (Over/Under) betting, should either batsman retire due to injury or any other reason before a result has been determined all bets will be declared void. A result is deemed to have been determined if the Innings total has passed the run total at which the bet was accepted. If a team declares or reaches their target, the total achieved by the batting team will be the result of the market. If a partnership is disrupted due to weather all bets will stand, unless there is no further play in the match. In such case all bets where a result has not been determined will be declared void. Extras and penalty runs awarded before the fall of wicket or during the partnership, according to the match scorecard, will be counted.
In relation to the over number at the fall of next wicket, any quoted half refers to the whole over number not the specific balls bowled in each over (e.g. over/under 5.5 refers to either ‘any delivery in over 5 & earlier’ or ‘any delivery in over 6 & later’).
- 8) For “Total Runs - Innings X” (Over/Under) (e.g. Total Team runs) betting, all bets will be void if 50 overs are not bowled, unless an innings has reached its natural conclusion, or is declared. If an innings is declared at any point bets will be settled on the declaration total. Extras and penalty runs awarded during the innings, according to the match scorecard, will be counted.
- 9) “Session Runs” betting requires 20 overs to be bowled in a session for bets to stand. Bets are settled on the total number of runs in the session regardless of which team scores the runs. Extras and penalty runs awarded during the session, according to the match scorecard, will be counted.
- 10) “Session Wickets” betting requires 20 overs to be bowled in a session for bets to stand. Bets are settled on the total number of wickets lost in the session regardless of which team loses them.
- 11) For any betting involving “Session”, the following definition of each session will apply to day matches.
 - Day X, Session 1 (Start of play until Lunch is taken)
 - Day X, Session 2 (Lunch until Tea is taken)
 - Day X, Session 3 (Tea until stumps/close of play for the day)

The following definition of each session will apply to day/night matches.

- Day X, Session 1 (Start of play until tea is taken)
- Day X, Session 2 (Tea until dinner is taken)
- Day X, Session 3 (Dinner until stumps/close of play for the day)

12) For “Test Match Finish” betting, where a match finishes in a draw, the winner will be deemed as ‘Day 5, Session 3’. If a match is officially abandoned (e.g. due to dangerous pitch conditions) then all bets are void.

13) For “Team to Lead after First Innings” betting, both teams are required to be bowled out or declare their first innings for bets to stand. In the event of a tie, if no draw price was offered, dead heat rules as explained in <Section C, Para 10(a).1>.

14) “First Innings Century” offers require 50 overs to be bowled unless a result has already been determined or the innings has reached its natural conclusion (including innings declared).

15) For "Fifty/Century/Double Century in match" in either Test or First class matches, bets will be void in drawn matches where the number of overs bowled is less than 200, unless a result has already been determined.

16) For "Fifty/Century/Double Century in match" in ‘Home/Away 1st Innings’ of either Test or First class matches, bets will be void unless the Innings reaches its natural conclusion (including ‘Innings declared’) or a result has already been determined.

17) For "Fifty/Century/Double Century in match" in Either 1st Innings of either Test or First class matches, bets will be void unless both Innings reach their natural conclusion (including ‘Innings declared’) or a result has already been determined.

18) For "Fifty/Century/Double Century in match" in ‘Home/Away 2nd Innings’ of either Test or First class matches, bets will be void in case the number of overs bowled for that Innings is less than 50, unless a result has already been determined.

19) “Team of Top Run Scorer” betting will be settled of the top run scorer for either the 1st or 2nd innings of either team, i.e. the team of the highest individual run scorer in the match regardless of the overall match result. Bets will be void in drawn matches where the number of overs bowled is less than 200. In the event of a tie, if no draw price was offered, dead heat rules will apply as explained in <Section C, Para 10(a).1>.

e. Series/Tournament Betting

- 1) Should no draw odds be offered for a “Series Winner” bet and the series is drawn, all bets will be declared void, unless dead heat rule was specified (as explained in <Section C, Para 10(a).1>.
- 2) If a tournament is not completed but a winner or winners are declared by the governing body, bets are paid on the winner(s) as declared. Dead heat rules as explained in <Section C, Para 10(a).1> might apply. Should no winner be declared then all bets will be settled as void.
- 3) All tournament betting includes Finals/Playoffs, unless otherwise stated.

- 4) For “Series Score” (Correct Series Score) betting, if for any reason the number of matches in a series is changed and does not reflect the number envisaged in the offer then all bets will be declared void.
- 5) For “Top Series Run Scorer/Wicket Taker” & “Top Tournament Batsman/Bowler” betting, where a tie occurs dead heat rules will apply as explained in <Section C, Para 10(a).1>. No refunds will be issued on players not participating. At least one game must be completed in the tournament/series for bets to stand.
- 6) Bets referring to a particular player/teams' performances in a Series/Tournament will not take into account any statistics accumulated from warm-up matches.
- 7) For “Series Handicap” betting, all bets will be settled on the “series score” result not the runs scored in the series. If for any reason the number of matches in a series changes then all bets will be declared void.
- 8) For “To Win a Test in Series” & “Total Test Wins/Draws” betting, if for any reason the number of matches in a series changes then all bets will be declared void with the exception of those situations where an outcome has already been determined.

11. Curling

- 1) Settlement of all bets referring to Curling will be based on the result after eventual extra innings, unless specifically specified.

12. Cycling (Track & Road)

- 1) Settlement of offers will be based upon the rider/team achieving the highest position at the end of the stage/event.
- 2) The decisive factor in settling bets will be the highest placing in the specified event as listed by the official organisation at the time of the podium presentation, disregarding subsequent disqualifications, changes to the official result, etc.
- 3) All "Head to Head" and “Over/Under” bets featuring the performance of one or more riders in an event/stage are considered valid given that all listed riders start the relative event/stage and at least one completes the said event/stage.
- 4) Bets referring to the outcome upon completion of the event require that the specified event is considered as completed in full and its result is declared, otherwise bets will be declared void, unless the result is already determined. In case the full number of stages for an event is not totally completed, or if the organizers decide to remove the result of certain stages from the computation of the official result, then the bets will be deemed valid granted that the number of the excluded stages does not exceed 25% of the pre-established number of stages (excluding prologue) at the beginning of the competition.

- 5) All bets will be deemed as valid provided that the Event, or the relative stage to which the bet refers to, is played within the same year, unless other arrangements have been agreed to.
- 6) Bets on performances in a particular stage stand regardless of any route modifications which the organizers might deem fit to consider and apply during the stage. Exception to this is the case where a stage which has particular characteristics (E.g.: a Mountains stage) is changed by the organizers, before the stage starts, into a stage which has other predominant characteristics (E.g.: Time Trial or low-lying stage). In such case bets which have been placed before the announcement of the change in stage concept will be declared void.
- 7) Unless otherwise specified, in a team/rider performance bet offer in a specific event (such as Total Stage wins by Team/Rider X in Tour Y) or "Head to Head" bet offers involving two riders/teams performances in specific events, occurrences happening in events which are given any of the following denominations will not count towards the settlement: Prologue, Team Time Trial.

13. Cyclo Cross

- 1) Terms and conditions stated for Cycling apply where applicable.

14. Football

- 1) First/Next Goalscorer – The bet refers to a specific player being the scorer of the listed goal within the applicable timeframe, or else being the first scorer for his team (E.g. "First Goalscorer – Team X)". Stakes will be refunded on players who do not take part in the match or else come on the field of play after the listed goal to which the bet refers to has been scored. Own goals do not count for the settlement of this offer. Should the goal to which the bet refers to be deemed as an own goal, the next player to score a goal which is not an own goal and conforms with the bet offer parameters will be deemed as the winning outcome. In case no goals (or no further goals, as applicable) is/are scored which are not own goals and fulfil the remaining bet offer parameters, all bets will be considered lost, unless an applicable option has been listed within the offer.
- 2) Last Goalscorer – The bet refers to a specific player being the scorer of the last goal either during a particular timeframe of the event (E.g. "Last goal in the match" or "Last goal in the 1st Half"), or else being the last scorer for his team (E.g. "Last Goalscorer – Team X)". Stakes will be refunded only on players who do not take part in the match at all. In all other instances bets will remain valid, irrespective of the time of inclusion/substitution of the player. Own goals do not count for the settlement of this offer. Should the goal to which the bet refers to be deemed as an own goal, the previous player to score a goal which is not an own goal and conforms with the bet offer parameters will be deemed as the winning outcome. In case no goals (or no previous goals, as applicable) is/are scored which are not own goals and fulfil the remaining bet offer parameters, all bets will be considered lost.
- 3) "Scorecast" and "Matchcast" are bet offers where it is possible to bet simultaneously on a particular occurrence (e.g. First Goalscorer) combined with another from the same, or related event (e.g. Correct Score in the match, or match outcome). Should the bet refer to First or Last Goal Scorer, terms and conditions as stated in <Section C, Para 14.1> and <Section C, Para 14.2> will apply, where

applicable. Stakes will be refunded on players who do not take part in the match at all. In all other instances bets will remain valid, irrespective of the time of inclusion/substitution of the player. Own goals do not count for the settlement of this offer.

- 4) Unless otherwise specified, or indicated in conjunction with the bet offer, all bets placed before match start related to whether a specific player(s) will manage to score any number of goals, require the listed player(s) to play from the start of the match to be valid. Similar type of bets placed after the relevant match has started will be settled as void should the listed player(s) not take any further part in the match for whatever reason after bet acceptance. Own goals will never count as a goal scored for any selected player.
- 5) On all bets related to yellow/red cards, booking points, etc., only cards shown to players which at that moment are on the pitch are valid for settlement purposes. Cards, disciplinary actions, suspensions, imposed on any other individual which at the moment of the sanction is not, or should not, be actively playing on the pitch, as well as disciplinary measures taken after the game has officially ended, are disregarded.
- 6) Unless otherwise specified, or indicated in conjunction with the bet offer, all disciplinary-related bets placed before match start referring to individual(s) (e.g. yellow card, red card, number of fouls), require the listed player(s) to play from the start of the match to be valid. Similar type of bets placed after the relevant match has started will be settled as void should the listed player(s) not take any further part in the match for whatever reason after bet acceptance.
- 7) "Booking Points" are calculated according to the following rules: Yellow card = 10 points, Red card = 25 points. Maximum points for one player are 35.
- 8) Offers referring to individual player performances' in a single match (example: Total Goals Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Goals), require all listed individuals to play from the start of the match for bets to stand.
- 9) Offers referring to individual player performances' (example: Total Goals Scored by Player X during the World Cup) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most goals during the league), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition (example: injury/transfer/trade news); thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.
- 10) All bets referring to aggregated Tournament Totals (such as Goals, Corners, Cards, Penalties, etc.) will be settled based on official statistics by the governing association. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Time) but not Penalty Shoot Outs.
- 11) Unless specifically stated, all bets referring to a particular team winning a number/selection of trophies in the same season will be based on the particular team's performance within the following competitions: the domestic league, the apparent equivalent of the respective FA Cup and League Cup

as well as the Champions League or Europa League. Other trophies (e.g. domestic and European Super Cup, World Club Cup) do not count.

- 12) The "Domestic Double" is to be considered as the team's victory in the apparent equivalent of the respective domestic league and FA Cup.
- 13) For settlement purposes, bets referring to the number of cards shown by the referee will be counted as follows:
 - Yellow card = 1
 - Red card = 2
 - One yellow and a red = 3
 - Two yellow cards and a red = 3

The maximum cards for one player is 3 cards. Only cards shown to players currently eligible as per C.14.5 will be taken into consideration.

- 14) Bets on whether a particular player(s) will manage to score from certain areas of the pitch (E.g. from outside the 'penalty box') will be settled based on the position of the ball at the time the shot was struck by the player, irrelevant of any further deflections which the ball trajectory might incur following the initial shot. For the sake of clarity, it is to be understood that the lines delineating the 'penalty box' are to be considered as an integral part of such area of the pitch. Thus, should a shot be struck with the ball hovering above, or touching, even partially, said lines, the shot will not be considered as having been effected from outside the box.
- 15) Bets on whether a particular player(s) will manage to hit the cross bar, goal post or any other part of the frame delineating the goal area will only be settled as having accomplished such feat if the shot does not result directly in a goal being awarded exactly after the ball hits a part of the goal frame. Settlement will only take into consideration shots aimed at the goal frame defended by the opponents of the listed player(s) team. Should a player have a shot which hits the post their team defends this will not be considered as having accomplished such feat.
- 16) During certain events Niagara Casinos might decide to offer for betting a reduced selection of participants (E.g. Any unlisted Team X player) or else a single participant as a representation of the whole squad (E.g. "Any Team X player"). In both cases for settlement purposes, all unlisted squad members are to be deemed as starters (and settled as such), including substitutes regardless whether they take part in the match or not.
- 17) Bets on the performance of players starting the match on the bench will be settled as void if the player is either listed in the starting XI or does not take part in the match at all.
- 18) On offers such as Next Goalscorer, Next Carded player, Next Assist and Man of the Match, stakes will be refunded should the chosen player not take part in the match at all or had no possibility to accomplish such feat during the specified timeframe.
- 19) Bets on "Next Assist" for a particular goal will be settled as void should the governing association declare the specified goal as having been unassisted, the specified goal is an own goal and/or no more goals are scored in the match during the specified timeframe.

- 20) Bets referring to penalty kicks conversion and/or outcome will be settled according to the outcome occurred on the field of play as per the rules governing that specific scenario and in cases of penalty shoot-outs will remain valid regardless of the format employed by the governing association during the shoot-out. Bets stand in case the penalty is ordered to be re-taken and will be settled with the outcome achieved from the re-taken penalty.

As a general principle, settlement will be based on the concept that unless the penalty kick results in a goal being awarded (and settled accordingly), the first person/object/location (as applicable) which the ball initially touches after being kicked will be considered as the winning outcome, disregarding any other persons/objects the ball hits in its subsequent trajectory following any previous deflection, if any. The following examples are being issued as a general guideline on settlement:

"Goal" would be the winning outcome in case of the following scored penalties scenarios:

- Any penalty kick which ends up as a goal without it being deflected;
- Goalkeeper touches the penalty kick but ball ends up as goal;
- Penalty kick touches the woodwork before ending up in goal.

"Save" would be the winning outcome in case of the following missed penalties scenarios:

- Goalkeeper deflects the penalty kick to outside the goal frame;
- Goalkeeper deflects the penalty kick onto the post/crossbar.

"Woodwork" would be the winning outcome in case of the following missed penalties scenarios:

- 1) Penalty kick hits the woodwork before it is touched/saved by the goalkeeper;
- 2) Penalty kick hits the woodwork and ball goes outside the goal frame.

"Any other Miss" would be the winning outcome in case of any penalty kick which without any deflection either by the goalkeeper or by the woodwork ends up outside the goal frame:

Exception to the above scenarios would be in in case of penalty shoot-outs, should the ball hit the woodwork, bounce on the goalkeeper and end in goal, such penalty will be considered as having been scored while should said situation occur during any other part of the match which is not a penalty shoot-out, the penalty taker would be considered as having missed to score and "hitting the woodwork" will be considered as the winning outcome.

- 21) Any decision taken by the Video Assistant Referee (VAR) which conflicts with the original decision sanctioned by the officials on the pitch (including non-decisions like allowing play to continue before reviewing the video), thus altering the understood state of the match at the time of bet placement, will result in all bets placed in the timeframe between the actual occurrence of the original incident and the referee's final decision on the incident being deemed as void, unless the odds offered on the specific bet offer are unaffected by the use of VAR or have already been accounted for in the odds offered at the time of bet acceptance. Settlement on all other unrelated bet-offers, including those determined by any play between the time of the original incident and the decision following the VAR review, which are not influenced/alterd by the VAR decision will stand.

For resulting purposes VAR reviews, and the decisions emanating from said reviews, are to be considered as having happened at the time of the original incident for which the VAR would be eventually used even if play has not been immediately interrupted. <Niagara Casinos> reserves the right, in accordance with <Section A, Para 6.2>, to reverse any previously settled offers where the

settlement becomes inaccurate following the final referee decision, providing said decision is taken and communicated before the conclusion of the match and/or timeframe listed.

In order to avoid any doubts, <Niagara Casinos> will consider the VAR as having been used if it is understood from the referee's gestures (ex. hand gestures, stopping the match to review the incident themselves), and/or the VAR usage is confirmed by the match report issued by the official organization. In cases where it is unclear whether the VAR has been used due to missing TV coverage and/or conflicting reports, <Niagara Casinos> will settle the bets based on the information acquired from feed providers and generally reputable online sources on the basis of equity.

- 22) For settlement purposes, markets referring to team to be shown the next Card (booking) and/or “Total Cards” will always consider a Red Card as 2 instances of a card being shown and will be settled accordingly. The following examples are being listed as a guideline:

- First card shown in a match is a straight Red Card. The team to which the card is awarded will be settled as the winning selection for the offers: Cards #1 and #2;
- First card shown in a match is a Yellow Card followed by a straight Red Card to the same player without a second yellow card being shown. The team to which the cards are awarded will be settled as the winning selection for the offers: Cards #1, #2 and #3;
- First card shown in a match is a Yellow Card followed by a second Yellow Card with the subsequent Red Card to the same player. The team to which the cards are awarded will be settled as the winning selection for the offers: Cards #1, #2 and #3.

- 23) Markets referring to which specific player will be the next to be booked/receive a card are to be understood and settled as per the order of the instance in which each single player gets booked/sent off by the referee. The card colour shown by the referee will not be given any consideration in the settlement of this offer and the decisive criteria will always be the order in which the single player is considered to have gone into the referee's book. For settlement purposes it is possible for a single player to be listed twice as the “Next Carded player” as much as both bookings occur during different interruptions of play. Should 2 or more players be booked during the same interruption of play, bets on this offer will be settled as void.

- 24) Any reference to “Free Kicks” both when presented as a single outcome, as well as an occurrence will also take into consideration instances awarded for offsides and any other violation except those sanctioned with a penalty.

- 25) Offers referring to specific player(s) playing the whole match require the specified player(s) to start the match for bets to stand. For settlement purposes, bets will be settled as YES only if the specified player(s) is/are neither substituted nor sent off during Regular Time only. Eventual extra time does not count.

15. Golf

- 1) All bets will be deemed as valid as much as the Tournament, or the relative round to which the bet refers to, is played within the same sporting season and within 3 months from the last scheduled date (as per local course time), as issued by the governing association, irrespective of any time delays, unless other arrangements have been agreed to.

- 2) All bets referring to Tournament Performance, including but not limited to Winner, Place, Each-way, Winner without X, Group Betting, Top Nationality, Individual Final Position, etc., will be deemed valid as long as the minimum number of holes, applicable to the offer, as per the rules of the governing association (E.g. 36 holes for European Tour sanctioned events and 54 holes for PGA Tour sanctioned events), have been completed by the eligible players, and an official result has been declared by the sanctioning body. Should the format of a tournament be changed so that it features less rounds/holes than originally scheduled, all bets accepted on such offers after the last shot of the last completed round will be declared void.
- 3) Bet offers already decided are considered as valid bets even though 36 holes are not played and/or an official result has not been issued by the organisation.
- 4) Any result deriving from officially-sanctioned playoffs will count towards the settlement of Tournament offers only. Unless otherwise stated, offers referring to the performance within a specific round or hole will not take into account outcomes deriving from playoffs.
- 5) Bets on players who start the tournament but withdraw voluntarily or are disqualified will be settled as losing bets, unless the result of the offer which the bet refers to is already determined.
- 6) All bets placed on participants who do not compete at all will be refunded.
- 7) In outright bets which include a limited selection of participants, such as Top Nationality, Group Betting, Sixshooters, etc., Niagara Casinos reserves the right to apply Tattersalls Rule 4 on any non-starter. Should it be the case that all players listed in the offer "miss the cut", the player with the best position at the time "cut" was made will be deemed the winner. Dead Heat rules will apply except for cases where a play-off has determined a better finishing position, where applicable.
- 8) All "Head to Head" bet offers require all participants to start in the event/round to which the bet refers to.
- 9) In "Head to Head" bets featuring only two players, stakes will be refunded if both participants share the same finishing position and no draw option has been offered. In "Head to Head" bets featuring three players, should two or more participants share the same finishing position, stakes will be divided in accordance with *<Section B, Para 5.19>*.
- 10) Settlement of "Head to Head" bet offers involving the performance of two or more players (e.g. Best Finishing Position in the tournament) will be based upon the best finishing position/lowest score (as applicable) achieved in the relative event/round which the bet refers to.
- 11) Any reference to Make/Miss the "Cut" requires an official cut/exclusion effected by the organisers for bets to stand. In the case of tournaments where players are eliminated during more than one phase, settlement will be based on whether the player has qualified or not following the first "Cut" made.
- 12) Disqualification/withdrawals by a player before the "Cut" is made, will result in the player being considered as having missed the "Cut". Disqualification/withdrawals subsequent to the "Cut" being made will be irrelevant towards the original settlement of the "Make the Cut" offers.

- 13) In "Head to Heads" based on the best finishing position in the tournament, in case one player misses the cut then the other player will be settled as the winner. If both participants fail to make the "Cut" the player with the lowest score at the "Cut" will be considered as the winner. Should both players fail to make the "Cut" with the same score then the bet will be void. A player disqualified after the "Cut" has been made is deemed to have beaten a player who has failed to make the "Cut".
- 14) Any reference to "Majors" will be based on the tournaments for that particular season to which the PGA attributes said definition, irrespective of any venue, date, or any other changes.
- 15) Should play be stopped after a round has started and the governing association decide to cancel all action referring to that round and start from scratch or cancel altogether said round, then all bets placed after the start of that round on the Tournament outright, Leader After Round market and the Miss/Make the cut market will be void.
- 16) Bets referring to a specific participant placing within a predetermined position (example: Top 5/10/20/40) during a tournament, selection of tournaments or any particular classification will be settled as per "Dead Heat" rules should the participant tie for that particular position.
- 17) Offers related to a participant occupying a particular position on the Leaderboard at a specific time (example: Leader at End of Round X) will be settled in accordance with the result at the end of the specified round/timeframe. Dead Heat Rules will apply for any tied placings.
- 18) In tournaments where the "modified Stableford scoring" is used, bets will be settled on the points scored and not the strokes taken. Listed players must complete at least 1 hole for bets to stand, otherwise bets will be void.
- 19) Settlement of so-called "Action-betting" offers and similar, including but not limited to "Fairways/Greens in Regulation/Bunkers/Water Hazards", are settled on the exact location where the ball is deemed to have come to rest. Bets will be settled according to the Official Website of the Tour/event involved and should no information for such settlement be published then TV pictures will be used to determine the outcome. The following description and settlement rules are being provided for "Action-betting" offers:
 - Fairway in Regulation – Bet refers to a player's tee shot on a Par 4 or Par 5 hole being deemed to have come to rest on the cut piece of grass known as the "fairway";
 - Green in Regulation – Bet refers to a Player's approach shot being deemed to have come to rest on the cut piece of grass known as the "green" in the regulation number of strokes, which are to be understood as follows:

Regulation number of strokes for Par 3 holes: 1 Stroke

Regulation number of strokes for Par 4 holes: 2 Strokes

Regulation number of strokes for Par 5 holes: 3 Strokes
- Water Hazard on Hole – Bet refers to a Player's shot being deemed to have come to rest inside a Water Hazard or beyond the red boundary line of a Water Hazard and therefore within the Hazard.

- Bunker on Hole – Bet refers to a Player’s shot being deemed to have come to rest inside a Sand Bunker. Should a player require to stand within a Sand Bunker to play a shot that lay outside the Sand Bunker, this will NOT be deemed to have come to rest in a Sand Bunker.
- Nearest the Pin in Regulation – Bet refers to the Player who hits it the closest to the Pin with their regulation stroke. Ball must come to rest on the Green to count. Should both players miss the Green in Regulation, then bets will be void.

Regulation number of strokes for Par 3 holes: 1 Stroke

Regulation number of strokes for Par 4 holes: 2 Strokes

Regulation number of strokes for Par 5 holes: 3 Strokes

- 20) “Dead heat” rules will apply on “Winner without X/named player(s) offers” should 2 or more participants share applicable positions. Bets void should the named players not take part in the competition.
- 21) For “Winning Margin” bets at least 36 holes of the tournament must be played for bets to stand.
- 22) In “Straight Forecast” offers, the selected participants must end the tournament in 1st and 2nd place in the order they have been listed. Dead-heat rules will apply in case of any ties. Both listed players must tee off at least once more after bet acceptance for bets to stand.
- 23) “Winning score” bets require all scheduled holes in the Tournament to be completed. Any reduction in number of holes will result in the voiding of the offer.
- 24) For “Hole in One during the Tournament” at least 36 holes of the tournament must be played for bets to stand unless the outcome has already been determined and in such case will be settled accordingly. For “Hole in One during Round X” the full round must be completed by all players for bets to stand unless the outcome has already been determined and in such case will be settled accordingly.
- 25) Bets referring to a specific player being the “Wire to Wire Winner” require that the listed individual is leading the Leaderboard (including any eventual ties) at the end of each and all scheduled rounds of the tournament. Any reduction in scheduled holes/rounds will render the bets void.
- 26) “Winner to Birdie/Par/Bogey the 72nd Hole” refers to the eventual winner of the Tournament’s performance on their 18th Hole in Round 4. Bets void should there be any reduction in scheduled holes/rounds of the Tournament. In situations where play is by “Shotgun Start” in Round 4, bets will be made void.
- 27) “Winner to play in the Final Round Grouping” refers to whether the eventual tournament winner will be emanating from the 2-ball or 3-ball pairings that are scheduled to tee off last as per the tee times issued by the official organization.

16. Handball

- 1) Offers referring to individual player performances' in a single match (example: Total Points Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Points), require all listed individuals to be an active participant in the applicable match for bets to stand.
- 2) All bets referring to aggregated Tournament Totals will be settled based on official statistics by the governing association. Unless otherwise stated, cumulative amounts of such bets will include eventual prolongations (e.g. Extra Time) but not Penalty Shoot Outs.
- 3) Settlement of player related bets in a specific match will be based on the result after the end of the 2nd half (Regular Time), unless otherwise stated.
- 4) Offers referring to individual player performances' (example: Total Goals Scored by Player X during the World Cup) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most goals during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition (example: injury/transfer/trade news); thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.

17. Trotting

- 1) A Head-to-Head Bet where at least one horse completes the race is determined on the basis of the declared official result issued by the governing association.
- 2) A Head-to-Head Bet where both horses fail to get an official result is declared void.
- 3) A Head-to-Head Bet where both horses are recorded with the same official time is determined on the basis of which horse is notified in the Result as having placed ahead of the other horse; if it is impossible to determine whether one horse is ahead of the other horse on the basis of the Result, the Bet is declared void.
- 4) A Head-to-Head and/or Triple Head bet is declared void in the event that:
 - a. All participating horses fail to complete the race; and/or
 - b. None of the participating horses is awarded any prize money. 'Prize money' is to be understood as the money scale awarded depending on the performance of the participant in the specified race. For settlement purposes, amounts awarded to participants for any other reason besides their classification (ex. participation/appearance) will not be considered as 'prize money'.
- 5) In case of misprints regarding information, such as, but not limited to, race and start numbers, race names, starting methods or distances, the bet will still be considered valid given that all listed horses take part in the same race within the same meeting.
- 6) All bets refer to the listed/race meeting. Should the race/meeting not be held/completed within the scheduled date, all bets placed after 00:00 CET of the scheduled day will be settled as void. Bets

placed before 00:00 CET of the scheduled day will remain valid granted that the race/meeting is held within its scheduled year.

18. Hockey

- 1) Unless otherwise stated, markets will be settled with results and statistics at the end of eventual Over Time, Penalty Shoot-Outs or any other prolongations the relevant governing association employs.
- 2) Offers referring to individual player performances' in a single match (example: Total Goals Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Goals), require all listed individuals to be an active participant in the applicable match for bets to stand.
- 3) Settlement of player related and team markets (such as Goals, Assists, Points, Penalty Minutes, Shots on Goal, etc) will be settled based on official statistics by the governing association. Unless otherwise stated, settlement of such bets will include eventual prolongations (e.g. Over Time) but not Penalty Shoot Outs.
- 4) For the purpose of settlement, "Over/Under" bets referring to Total Goals Scored in the match including any eventual goals scored in Overtime and Penalty Shootouts, will be settled by counting as only "1" the goals scored by either team during any number of Overtimes and eventual Penalty Shoot-Outs. The following examples can be used for consideration:
 - Example 1 - Over/Under (Regular Time): Match ends 2-2 at the end of the 3rd period. Total Goals will be settled as 2-2 (4 goals in total).
 - Example 2 - Over/Under (Including OT and Penalty Shootout): Match ends 2-2 at the end of the 3rd period and Team A scores in OT. Total Goals will be settled as 3-2 (5 goals in total).
 - Example 3 - Over/Under (Including OT and Penalty Shootout): Match ends 2-2 at the end of the 3rd period. OT ends 0-0 while during the Penalty Shootout Team A scores 1 and Team B scores 2. Total Goals will be settled as 2-3 (5goals in total).
- 5) All NHL and NCAA 'match' offers will only be considered valid should there be less than 5 minutes of scheduled play left in the 3rd Period. Exception will be done for those the outcome of which have been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 6) Unless specifically stated or implied within the offer, all "match" bets on Hockey are determined on the basis of the result at the end of Regular Time (ie. end of 3rd Period).
- 7) Unless specifically stated or implied in the offer characteristics, settlement of Season bets will be based as per the classifications, definitions and tie-breaking rules as per NHL.com, or the official website of the competition (as applicable).
- 8) Season bets, regardless whether these include outcomes obtained during Playoffs or otherwise, as well as offers referring to particular teams or player performances will remain valid irrespective of eventual player trades, team movements or name changes during any point in the season.
- 9) Offers referring to individual player performances' (example: Total Goals Scored by Player X during the Playoffs) or confronting performances from 2 individual players over a particular

period/tournament/season (example: Which of Player X or Player Y will score most points during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition (example: injury/transfer/trade news); thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.

- 10) Player props and other stats-based offers will be settled according to the official match reports as published after the game by the organizing association.

19. Motor Sports

- 1) This section is valid for all sports related to Motor Racing, such as: Formula One, A1 GP, CART, Indy Car, Nascar, Circuit Racing, Touring Cars, DTM, Endurance, Rally, Rally-cross, Motorcycling, Superbike.
- 2) Bets are settled according to the publication of live timing and classification as shown on TV at the time of podium presentations, or at the end of the session/race/event (as applicable). Should the information required for the settling of the offer be missing/not shown and/or incomplete, the first official information on the official site will be deemed binding, regardless of subsequent promotions, demotions, appeals and/or penalties inflicted after the termination of the session/race which the bet refers to.
- 3) Events being shortened due to weather conditions or other situations but are deemed official by the governing association will be settled accordingly, regardless of any changes which said associations might make due to the incompleteness of the race.
- 4) Should an event/race/session/lap/heat be restarted from the beginning, bets will stand and will be settled according to the result issued after the restart, except for those bets the outcome of which has already been determined.
- 5) For settlement purposes, a driver/rider who has taken part in an officially-sanctioned practice or qualification session is considered to have taken part in the event, regardless of his eventual participation in the actual race.
- 6) In "Head to Head" bets all listed participants must take part in the session to which the bet refers to for bets to stand, irrespective of whether a driver manages to get an official time.
- 7) In "Outright" or "Place" bets, no refunds will apply on those participants who do not take part for any reason, for the session/event/championship to which the offer refers to.
- 8) Settlement for any offer with reference to "Race completion" will be based on official regulations as issued by the governing association.
- 9) A "Head to Head" bet where both drivers/riders fail to complete the race is determined on the basis of the most laps completed. In case the participants fail to complete the race and are recorded for the same number of laps, the bet is declared void, except in cases of Rally where at least one of the listed participants must complete the event, otherwise the bets will be declared void.

- 10) Time penalties inflicted by the governing Association during the qualifying session(s) will count. Other grid demotions/promotions are disregarded.
- 11) A Race is considered to have started when the warm-up lap starts (where applicable), thus all drivers/riders taking part in the warm-up lap are deemed to have started. In case of a participant whose start is delayed, or starts the race from the pit lane, the participant is also deemed to have taken part.
- 12) Settlement of seasonal markets will take into account the classification issued exactly after the completion of the last race of the season including any decisions taken by the organizing association during the season, given that said decision is issued before the last race of the season. Any decision (even on appeal) taken after the end of the last stipulated race is deemed as irrelevant.
- 13) All bets which make reference to teams' performances will stand regardless of any driver/rider changes.
- 14) Bets will stand regardless of any schedule/location/circuit changes as far as the race/event is held within the same year/season, irrespective of any time delays, calendar order, etc., except for those bets placed after 00:00CET of the Monday of the week for which the race/event is scheduled which will be refunded should the race/event/session that the offer refers to not be held within 7 days of the scheduled date at the time the bet was placed.
- 15) Bets referring to specific teams' performance during the race require the initially stipulated number of vehicles from each team to start the race for bets to stand, otherwise they will be declared void (e.g. in Formula 1, two cars from each team should start the race).
- 16) Settlement of bets referring to the inclusion of the "Safety Car" will not take into account those occurrences in which the actual race starts behind the "Safety Car".
- 17) Settlement of offers on the first driver/car to retire will be based on the actual lap in which the driver is considered to have withdrawn from the race. Thus if two or more drivers retire during the same lap bets will be settled in accordance with *<Section B, Para 5, Clause 14>*.
- 18) Bets on the First/Next Driver to retire during the race will include only the outcomes deriving after the official start of the race. Any retirements/withdrawals previous to the actual start of the GP (including those during the warm-up lap) will not be considered for settlement purposes.

20. Netball

- 1) Unless otherwise stated, settlement of bets on will be determined on the basis of the result after the so called extra (over) time.
- 2) "Margin Betting" and "Half/Time Full Time" offers are settled with the outcome at the end of the 80 minutes play.
- 3) A match has to be completed for bets to stand, except for those offers the outcome of which has been decided prior to the abandonment and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.

- 4) Offers referring to individual player performances' in a single match (example: Total Points Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most points), require all listed individuals to play a further active part in the applicable match for bets to stand.
- 5) Offers referring to individual player performances' over a particular period (example: Total Points Scored by Player X during the Regular Season) or confronting performances from 2 individual players during the course of the season (example: Which of Player X or Player Y will score most Points during the Regular Season), require all listed individuals to be an active participant in at least one more match applicable for the offer after bet acceptance for bets to stand.

21. Pesäpallo (Finnish Baseball)

- 1) All bets on Pesäpallo are determined on the basis of the result after the first two rounds (innings). Unless otherwise stated, any scores deriving from prolongation periods (e.g. Supervuoropari) are not taken into consideration.

22. Rugby League

- 1) Unless otherwise stated, settlement of bets on Rugby League is determined on the basis of the result after the so called extra (over) time or Golden Point Rule, as applicable.
- 2) "Margin Betting" and "Half/Time Full Time" offers are settled with the outcome at the end of the 80 minutes play.
- 3) Certain competitions/events might have offers that are relevant to a specific period/match that can end in a draw, either at the end of the normal 80 minutes of play or even after eventual extra (over) time is played. In such cases bets are settled according to the so-called "dead-heat" rule where the payout would be calculated after the odds are divided and then multiplied by the stake, irrespective of whether the net payout is lower than the customer's stake. Should such provision be in place it would be listed in conjunction with the bet offer.
- 4) Try Scorers (First/Last/Anytime/Team) – All bets include any potential extra (over) time. Any bets placed on players in the game day 17 stand regardless of the player's participation (or lack thereof) in the match. Stakes on players not included in game day 17 will be refunded.
- 5) Unless otherwise specified, offers referring to individual player performances' in a single match (example: Total Tries Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Tries), require all listed individuals to play from the start of the applicable match for bets to stand.
- 6) Offers referring to individual player performances' (example: Total Tries Scored by Player X during the World Cup) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most tries during the

Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition (example: injury/transfer/trade news); thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void. Settlement of similar bets will be based on the result after potential over (extra) time, unless otherwise stated.

- 7) All bets stand, regardless of change of venue.

23. Rugby Union

- 1) Unless otherwise specified all bets referring to the match and team performances, etc. are settled in accordance with the result at the end of the 2nd half (after 80 minutes play).
- 2) Certain competitions/events might have offers that are relevant to a specific period/match that can end in a draw, either at the end of the normal 80 minutes of play or even after eventual extra (over) time is played. In such cases bets are settled according to the so-called “dead-heat” rule where the payout would be calculated after the odds are divided and then multiplied by the stake, irrespective of whether the net payout is lower than the customer's stake. Should such provision be in place it would be listed in conjunction with the bet offer.
- 3) Try Scorers (First/Last/Anytime/Team) – All bets include any potential extra (over) time. Any bets placed on players in game day 22 stand regardless of the player’s participation (or lack thereof) in the match. Stakes on players not included in game day 23 will be refunded.
- 4) Unless otherwise specified, offers referring to individual player performances' in a single match (example: Total Tries Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Tries), require all listed individuals to play from the start of the applicable match for bets to stand.
- 5) Offers referring to individual player performances' (example: Total Tries Scored by Player X during the World Cup) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most tries during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition (example: injury/transfer/trade news); thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void. Settlement of similar bets will be based on the result after potential over (extra) time, unless otherwise stated.
- 6) All bets stand, regardless of change of venue.

24. Squash

- 1) All terms and conditions stated for Tennis apply where applicable.

25. Speedway

- 1) All offers will be settled based on the official result declared by the governing association at the completion of the last scheduled heat. Subsequent promotions, demotions, appeals and/or penalties inflicted after the termination of the event which the bet refers to are disregarded.
- 2) "Match" bets between two teams/riders are settled according to the official result, regardless of the number of heats completed.
- 3) "Over/Under" offers on unfinished matches/events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of sets which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer this will be settled as such. See examples from the tennis-section for reference.
- 4) "Handicap" offers require all scheduled heats to be completed for bets to stand except in those events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. See examples from the tennis-section for reference.
- 5) All "Head to Head" and "Over/Under" bets featuring the performance of one or more riders in an event/heat are considered valid given that all listed riders take part in at least one heat for bets to stand.
- 6) Bets referring to a specific heat require the specific heat to be completed and all listed participants to take part in the particular heat for bets to stand.

26. Surfing

- 1) All bets stand, regardless of any postponement, change of venues, etc., granted that the event is held within the official waiting period as declared by the governing body.
- 2) Matchups referring to the performance of one or more surfers are considered valid given that all listed surfers start in the listed heat/event.
- 3) Certain competitions/events might have offers that are relevant to the performance in an event where two or more listed surfers are eliminated in the same stage. In this case bets would be settled according to the so-called "dead-heat" rule where the payout would be calculated after the odds are divided and

then multiplied by the stake, irrespective of whether the net payout is lower than the customer's stake. Should such provision be in place it would be listed in conjunction with the bet offer.

27. Swimming

- 1) Unless otherwise stated, all bets on Swimming are determined on the basis of the result after the final stage of that competition. If neither of the listed participants takes part in the final stage, all bets will be void, unless the governing association follows specific tie-breaking procedures, in which case, these will be deemed valid.
- 2) All bet offers will be settled based on the first official result being presented. However, Niagara Casinos will take into account and settle/re-settle accordingly, any changes to the official result issued within 24 hours after the event has taken place. For such eventuality to be considered, the protest must be attributable to incidents happening exclusively during the event, such as a lane infringement or an early start in a relay race, etc. No doping cases will be considered. The result available at the end of the aforementioned 24 hours will be deemed as binding regardless of any further protests, changes to the official result, etc.
- 3) If two or more participants take part in different heats during a competition, all Head-To-Head-offers between them will be considered void, unless there is a later stage in the competition that at least one of them qualifies for.
- 4) A participant who is disqualified due to the infringement of the start procedure (false start) will be deemed to have taken part in the event.

28. Tennis and Racket Sports (Badminton, Rackleton, Squash & Table Tennis)

- 1) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes (either before or during the match), in conditions (indoor/outdoor) and/or surface types, unless other arrangements have been agreed.
- 2) "Match" bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The player/team progressing to the next round or winning the tournament is to be considered as the winner of the bet regardless of withdrawals, disqualifications, etc. These bets require at least one set to be completed for bets to stand.
- 3) "Over/Under" and "Handicap" offers on unfinished matches the outcome of which is already determined before the interruption of play and/or where any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of sets which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer this will be settled as such. The following examples can be used for consideration:

- Example 1 - Over/Under: A retirement occurs in a match scheduled for three sets with the score 7-6, 4-4. The offers: "Total Games Set 2 – 9.5" (or any lines lower than that amount) & "Total Games Played in the Match – 22.5" (or any lines lower than that amount) will be settled with "Over" bets as winning and "Under" bets as losing. Bets on lines higher than that will be settled as void.
 - Example 2 - Handicap: A retirement occurs at the start of the 3rd set in a match scheduled for 5 sets with the score at 1-1. Bets on +2.5/-2.5 Sets will be settled as winners and losers respectively. Offers on any lines lower than that amount will be settled as void.
- 4) All "Correct Score" (namely Set Betting and Game Betting), "Odd/Even", and those offers which refer to the winner of a particular period in the match (example "Which player will win the first set?" and "Set 2 – Game 6: Winner" require the relevant part of the match to be completed.
 - 5) All type of offers not specified above require at least one set to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.
 - 6) In a Doubles match, all bets will be declared void if any of the stated players are being replaced.
 - 7) Any reference to "Grand Slams" will be based on the tournaments for that particular season to which the ITF attributes said definition, irrespective of any venue, date, or any other changes.
 - 8) Unless explicitly stated, all bets on Davis Cup matches will be voided in case it is decided that the match is played in any other format than "Best of 5 Sets", (e.g. Best of 3 Sets).
 - 9) Offers relative to the Davis Cup are offered with the explicit assumption that the particular match-up will form part of the so-called "rubbers" for the next available Singles session, which usually consists of two Singles matches per session. All bets will be cancelled on matches which are intended for the first or second rubber (usually Friday Singles matches) which had the listed participants changed, regardless of the fact that the same encounter could actually happen during other match-ups of the same tie/round.
 - 10) Results acquired in a "Pro Set" will be valid only for the following offers: "Match", "Set Handicap", "Set Betting" and "Total Sets". All other types of offers will be settled as void, with the exception of offers the outcome of which is already determined.
 - 11) As a general rule "tie-breaks" are always considered as 1 game only, regardless of the number of points needed to win or whatever the format of the "tie-break". The following tie-break scenarios will be settled as follows:
 - "Match tie-break": Normally played instead of the decisive set when both participants have won the same number of sets. For settlement purposes, this is considered as a full set as well as a game and counted accordingly. However, it will not be considered as a tie-break for the settlement of the relevant offers;
 - "Tiebreak at 6-6 in a set, first to 7 points": For settlement purposes, this is considered to be 1 game and counted accordingly as well as a tie-break for the settlement of the relevant offers;
 - "Tiebreak at 6-6 in a set, first to 10 points": For settlement purposes, this is considered to be 1 game and counted accordingly as well as a tie-break for the settlement of the relevant offers;
 - "Tiebreak at 12-12 in a set, first to 7 points": For settlement purposes, this is considered to be 1 game and counted accordingly as well as a tie-break for the settlement of the relevant offers;

- "Tiebreak at 3-3 in a set, first to 7 points" (aka Fast 4 format): For settlement purposes, this is considered to be 1 game and counted accordingly as well as a tie-break for the settlement of the relevant offers;
- "Tiebreak Tens": A match which consists solely of a tie-break with the winning participant being the one to first reach 10 points and lead by a margin of 2. This is considered both as a tie-break and as a full match for the settlement of the relevant offers.

Should any match include a tie-break format not listed above, offers will be settled according to the definitions as described by the ITF, or in absentia, the closest in principle to the examples listed above.

- 12) Win/Place and Each-Way bets referring to the Tournament Winner placed between the time of the first publication of the main draw by the organizing association and the start of the competition, will be refunded should the listed participant not take any further part in the Tournament. Exception will be done for any participants still involved in the Qualifying stages as these will be considered as active participants.

29. Volleyball

- 1) Any points tallied during the so called "Golden Set" will not count for the settlement of the offers relating to that particular match, with the exception of any bets referring to tournament progression and Tournament Totals.
- 2) Settlement of player-related bets in match/event/tournament will be based on the result after potential over (extra time, unless otherwise stated).
- 3) Offers referring to individual player performances' in a single match (example: Total Points Scored by Player X) or confronting performances from 2 individual players during the course of a match (example: Which of Player X or Player Y will score most Points), require all listed individuals to be an active participant in the applicable match for bets to stand.
- 4) "Over/Under" and "Handicap" offers on unfinished matches the outcome of which is already determined before the interruption of play and/or where any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of sets which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer, this will be settled as such. See examples from the tennis-section for reference.
- 5) All "Correct Score" offers, "Odd/Even", and those offers which refer to the winner of particular period/timeframe in the match (example "Which team will win the 1st set?" and "Set 2 – Race to 15 points" require the relevant part of the match to be completed.
- 6) All type of offers not specified above require at least one set to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.

- 7) Offers referring to individual player performances' (example: Total Points Scored by Player X during the World Championship) or confronting performances from 2 individual players over a particular period/tournament/season (example: Which of Player X or Player Y will score most points during the Regular Season), require that all listed individuals must be an active participant in at least one more fixture applicable for the offer after bet acceptance for bets to stand. Bets placed after any news which can even potentially reduce the number of fixtures any listed player is eligible for within the competition (example: injury/transfer/trade news); thus altering the odds even just theoretically in favour of any particular outcome without said odds having been adjusted to reflect the current state of the bet, will be declared void.

30. Winter Sports

- 1) This section is valid for the following sports: Alpine Skiing, Biathlon, Cross Country Skiing, Freestyle, Nordic Combined, Short Track, Ski Jumping, Snowboard & Speed Skating.
- 2) Results from a competition will be deemed valid if it is declared as a valid competition for the relevant category, by the governing association for that sport. This applies in case of an event being shortened, such as only consisting of one run/jump instead of two, or an event being moved to another venue.
- 3) In cases of abandoned/uncompleted events, all those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome are deemed valid and will be settled accordingly.
- 4) All offers will be settled as void if the original/stated format of an event is completely changed, like the size of hill in Ski Jumping, style in Course Country Skiing, etc.
- 5) Niagara Casinos reserves the right to apply Tattersalls Rule 4 in case of a non-starter in a "Group Betting" ("Best of X") offer.
- 6) Offers related to specific Winter Sports events (excluding for example bets referring to Overall classifications, Olympic, World and Continental competitions), are offered with the explicit assumption that the particular event will be the next event held in that particular sports/discipline. Should the specific event be moved for any reason whatsoever and an exactly similar event for that sports/discipline is held in the same location starting in not more than 72 hours, the bets will be valid for the next scheduled event in that sports/discipline. Thus, if for example two separate races from the same sports/discipline are scheduled for Friday and Saturday and the Friday competition is moved to Saturday or Sunday, the bets on the Friday competition will be settled in accordance with the next scheduled event, in this case Saturday's events. In cases where just 1 event is scheduled in that sports/discipline and the starting time is moved less than 72 hours, bets will remain valid and will be settled accordingly. Should no event with the same connotations be held in the 72 hour period after the initially scheduled time, bets will be settled as void.
- 7) In a "Head to Head" between two or three participants, at least one of the listed participants must complete the final run/stage/jump which the bet refers to, for bets to be considered valid. Such provision is not applicable for Cross-country Sprint events which include different elimination stages as well as Ski Jumping. In such cases, settlement will be based on the official classification irrespective of whether any of the listed participants completes the final run/stage/jump.

31. Other (Non Sport/Special Bets)

- 1) The conditions stated in this section refer to all offers which would not be reasonably classified under the different sports categories (Ex. TV Programs, Politics, Awards & Prizes, Beauty Contests, Entertainment and similar). Whenever applicable, and unless otherwise stated in this section or in the offer, settlement of these offers will be based on the Niagara Casinos Rules under *<Section B, Para 5>*.
- 2) Unless otherwise specified below or in conjunction with the bet offer, all bets which fall under this section are valid until a result is officially declared regardless of any delays in the announcement, extra voting rounds, etc. which would be needed for the outcome to be announced.
- 3) All open offers involving participants who withdraw/have been evicted from TV shows (either departing voluntarily or following an organiser's decision), will be settled as lost. Should the same participant re-enter the same competition at a later date, he/she will be treated as a new contestant thus previous bets will be settled as lost.
- 4) Bets referring to the removal of a participant are only valid for the next scheduled show. Any changes to the methods of eviction, amount and/or line-up of participants eliminated during the same program, or any other factors which were not reasonably expected will result in the bets referring to "Next eviction" or "Next Elimination" to be voided.
- 5) In the event of the show terminating before an official winner is declared, bets will be settled as a tie (i.e. dead heat) between the contestants who have not been eliminated. Win/Place bets on contestants who have been already eliminated will be settled as lost.
- 6)
 - a. Politics markets will be settled in accordance with the result as confirmed 12 hours after it was first published by the government organization responsible for holding the election within that particular jurisdiction on its official website/social media. In essence, once a relevant governmental organization declares an official result and confirms it for 12 hours, this will constitute the basis for settlement regardless of eventual protests, disputes, sub-judice results and/or successive changes to the official result.
 - b. For the sake of maximising user experience, Niagara Casinos reserves the right, solely at its discretion, to use information collected from generally reputable and historically accurate sources, in order to settle markets before the official result as described in *<Section C, Para 31, Clause 6(a)>* is proclaimed and confirmed. In the remote cases where after the eventual publishing and confirmation of the first official result, a discrepancy is found which changes the outcome of the market, Niagara Casinos will rectify the Error and honour the eventual winning bets as per official result while effecting all necessary amendments in accordance with clause *<Section A, Para 6, Clause 2>*. Changes deriving from eventual protests, disputes, sub-judice results and/or successive changes to the official result after has been issued/confirmed will not be considered.

32. Sport Specific Limits

- 1) As mentioned in <Section A, Para 4.1>, Niagara Casinos reserves the right to limit the net payout (the payout after the stake has been deducted) on any bet or combination of bets, by one customer or any group of customers acting together.
- 2) Unless explicitly agreed upon, winnings in excess of the limits listed below will be disregarded.
- 3) Limits vary depending on the sport, the type of competition and the type of bet offer. Should a bet contain a combination of offers from different sports/categories/matches and/or offer types, the payout will be limited to the lowest level included in the combination, as specified below.

1. Soccer:

a. The limit CAD 100,000 will apply for all competition/match-related offers that belong to any of the following categories:

- (i) Olympic, World and Continental Tournaments for Men governed by FIFA or UEFA, including qualification phases.
- (ii) International Club Tournaments for Men governed by FIFA or UEFA, including qualification phases;
- (iii) Any domestic league on the top-level for Men in any of the following countries: Denmark, England, France, Germany, Italy, Netherlands, Norway, Scotland, Sweden & Spain;
- (iv) Any main domestic cup for Men in any of the following countries: Denmark, England, France, Germany, Italy, Netherlands, Norway, Scotland, Sweden & Spain.

The limit CAD 100,000 will apply for all competition/match-related offers that belong to any of the following categories:

- (v) All other International Tournaments;
- (vi) All other International Club Tournaments;
- (vii) Domestic leagues on the top-level in any other country;
- (viii) Main domestic cups in any other country;
- (ix) Any domestic league on the 2nd level for men in the following countries: Denmark, England, France, Germany, Italy, Netherlands, Norway, Sweden & Spain;
- (x) Any International Friendly that is regulated by FIFA.

The limit CAD 50,000 will apply for all competition/match-related offers that belong to any other Football, excluding Beach Soccer & Futsal.

b. All bets related to players (including Yellow/Red Cards), transfers, managers, disciplinary measures, corners, shots on goal and other offers that are not decisive in deciding the outcome of a competition/match, will be treated as PR & Novelty Bets and subject to the same limits.

2. Basketball

a. The limit \$100,000 will apply for all competition/match-related offers that belong to any of the following categories:

- (i) NBA, Euroleague, Olympic, World and Continental Tournaments for Men governed by FIBA.

b. The limit \$50,000 will apply for all competition/match-related offers that belong to any other Basketball offer.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

3. Hockey

a. The limit 100,000 will apply for all competition/match-related offers that belong to any of the

following categories:

- (i) NHL, Olympic, World and Continental Tournaments for Men governed by IIHF.
- (ii) Any domestic league on the top-level for Men in any of the following countries: Finland & Sweden.

b. The limit 50,000 will apply for all match-related offers that belong to any other Hockey.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

4. Handball

a. The limit 100,000 will apply for all match-related offers that belong to any of the following categories:

- (i) Olympic, World and Continental Tournaments for Men governed by IHF.

b. The limit 25,000 will apply for all competition/match-related offers that belong to any other Handball.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

5. Volleyball

a. The limit 100,000 will apply for all competition/match-related offers that belong to any of the following categories:

- (i) Olympic, World and Continental Tournaments for Men governed by FIVB.

b. The limit 25,000 will apply for all competition/match-related offers that belong to any other Volleyball.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

6. Tennis

a. The limit 100,000 will apply for all competition/match-related offers that belong to any of the following categories:

- (i) Grand Slam Tournaments from 3rd round onwards.

b. The limit 75,000 will apply for all competition/match-related offers that belong to any of the following categories:

- (ii) ATP & WTA Tournaments from quarter-finals onwards.

c. The limit 40,000 will apply for all other competition/match-related offers.

7. American Football & Baseball

a. The limit \$100,000 will apply for all competition/match-related offers that belong to any of the following categories:

- (i) NFL & MLB.

b. The limit 25,000 will apply for all competition/match-related offers that belong to any other American Football or Baseball.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

8. Australian Rules

a. The limit 100,000 will apply for all competition/match-related offers that belong to any of the following categories:

(i) AFL.

b. The limit 25,000 will apply for all competition/match-related offers that belong to any other Australian Rules.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

9. Cricket

a. The limit 100,000 will apply for all competition/match-related offers that belong to any of the following categories:

(i) International matches & Domestic top leagues.

b. The limit 50,000 will apply for all competition/match-related offers that belong to any other Cricket.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

10. Darts

a. The limit 100,000 will apply for all competition/match-related offers that belong to any of the following categories:

(i) Any event televised in the UK.

b. The limit 50,000 will apply for all competition/match-related offers that belong to any other Darts.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

11. Golf

a. The limit 100,000 will apply for all competition/match-related offers that belong to any of the following categories:

(i) Majors, WGC, PGA, European & LPGA Tour events; Ryder & Solheim Cup.

b. The limit 25,000 will apply for all competition/match-related offers that belong to any other Golf.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

12. Rugby League

a. The limit 100,000 will apply for all competition/match-related offers that belong to any of the following categories:

(i) UK Domestic Top Leagues, NRL and International Tournaments for Men governed by RLIF.

b. The limit 50,000 will apply for all competition/match-related offers that belong to any other Rugby League.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

13. Rugby Union

a. The limit 100,000 will apply for all competition/match-related offers that belong to any of the following categories:

(i) UK, Australia, New Zealand domestic top Leagues, International Tournaments for Men governed by IRB.

b. The limit 50,000 will apply for all competition/match-related offers that belong to any other Rugby Union.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

14. Snooker

a. The limit 100,000 will apply for all competition/match-related offers that belong to any of the following categories:

(i) Any event televised in the UK.

b. The limit 50,000 will apply for all competition/match-related offers that belong to any other Snooker.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

15. Motor Sports

a. The limit\$50,000 will apply for all competition/match-related offers that belong to any of the following categories:

(i) Formula 1, MotoGP, Moto 2 & Moto 3.

b. The limit\$25,000 will apply for all competition/match-related offers that belong to any other Motor Sports.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

16. Other Sports

a. The limit\$40,000 will apply to all competition/match-related offers in the following Sports: Athletics, Bandy, Boxing, Cycling, eSports, Trotting & Winter Sports.

b. The limit\$25,000 will apply to all competition/match-related offers in all other Sports.

c. All bets related to players, transfers, managers, disciplinary measures and other offers that are not decisive in deciding the outcome of a match/league/tournament, will be treated as PR & Novelty Bets and subject to the same limits.

17. Non Sport, Poker, PR & Novelty Bets

a. The limit \$10,000 will apply for any offer related to this category. This will also include Sports-related offers such as Player-Transfers, Next Manager etc.

33. Mixed Martial Arts

- 1) All offers will be settled according to the official result of the relevant governing body immediately as declared by the ring announcer at the end of the fight. No amendments made to the official result after being first announced will be taken into consideration except for those which the official organization effects to rectify clear cases of human errors by the ring announcer.
- 2) Unless clearly specified that the fights are unconfirmed, bets are only valid should the fight take place on the card/date it was announced for irrespective of any change in venue/location. Bets will be settled as void should there be any official announcement by the organizing body of a date postponement, re-scheduling to a different card or change in fighters even if said match ends up taking place as originally announced.
- 3) With the exception of the instances as detailed in *<Section C, Para 33, Clause 4>*, addition or removal of title stipulations (example: a match initially announced as a non-title match gets changed into a title match) or changes in weight classes as well as either/both of the fighters fail to make the pre-established weight, will not result in the voiding of the offers as much as the fight takes place on the card it was announced for.
- 4) If for any reason, the number of scheduled rounds in a fight is changed between the time of bet acceptance and the actual fight, offers which make specific reference to rounds, such as "Round betting", "Group of Rounds", "Over/Under", "Method of Victory" and "To go the distance", or other offers which would be effected by such change, will be declared void.
- 5) For settlement purposes, in case the fight is interrupted for any reason in between rounds, e.g. retirement before the start of a round, disqualification, failure to answer the bell, the fight will be deemed to have finished at the end of the previous round.
- 6) Offers on fights declared as a "No Contest" or where neither fighter is declared as the only winner of the fight, will be settled as void, except in cases where such outcome was offered for betting purposes or for those offers the outcome of which has been decided prior to the decision and could not possibly be changed regardless of future events, which will be settled according to the decided outcome.
- 7) The following descriptions are to be considered as the applicable outcomes for the different scenarios:
 - "Finish": A win by KO (Knockout), TKO (Technical Knockout), DQ (Disqualification), Submission, 'throwing of the towel' from either fighter's corner, any referee stoppage which declares either fighter as the only winner of the fight;
 - "Points/Decision": Any win based on the judges' scorecards;
 - "Unanimous decision": A decision where all judges declare the same fighter as the winner;
 - "Majority decision": A decision where the majority of judges declare the same fighter as the winner while the minority of the judges declare the fight as a draw;

- “Split decision”: A decision where the majority of judges declare a particular fighter as the winner while the minority of the judges declare the other fighter as the winner;
 - “Majority draw”: A decision where the majority of judges declare the fight as a draw while the minority of the judges declare a particular fighter as the winner;
 - “Split draw”: A decision where each of the judges’ scorecards declare a different outcome of the fight and no outcome prevails over the other.
- 8) A fight will only be considered as having gone "the distance" only if a points/judges’ decision is awarded after the full duration of all scheduled rounds has been completed. Any scenario where a points/judges’ decision is awarded before the full number of scheduled rounds is completed (E.g. fight is interrupted earlier due to a clash of heads), will not be considered as having gone "the distance" and the fight will be considered as having ended at the time/round in which the fight was stopped and settled accordingly. Fights ending with a points/judges’ decision before the full duration of all scheduled rounds has been completed and/or fights declared as "No contest" will have the "Method of Decision" offer settled as void unless an applicable outcome has been made available for betting.
 - 9) In offers where a draw/tie is possible and odds have not been offered for such outcome, bets will be settled as void should the official result be declared as such. For settlement purposes, fights the outcome of which is declared as either a “Majority draw” or a “Split draw” are to be considered as a drawn/tied outcome and offers will be settled accordingly.
 - 10) Bets referring to round/fight duration represents the actual time passed in the round/fight, as applicable, depending on the scheduled round/fight duration. For example, a bet on Over 4.5 Total Rounds will be settled as Over once two minutes and 30 seconds in the 5th Round has passed.
 - 11) Settlement of statistics-based offers such as "Fighter to have most takedowns" or "Fighter to have most significant strikes" will be settled based on the results issued by the governing association or its recognized official partner for such statistics. Settlement will be based according to the definition with which the official governing body issues said statistics. Unless backed by un-contradictory evidence, Niagara Casinos will not acknowledge any complaints which derive from a personal interpretation of such terms. In cases where both fighters are declared as having accomplished the same result and said outcome not having been available as a possible outcome for betting purposes, stakes will be refunded.
 - 12) Markets which confront or tally different fights from the same card such as “Total KOs/TKOs on the card” or “Total matches to end by decision on the card” will indicate the number of fights required to take place on a card, or list specifically the section of the card the bet relates to. Bets will remain valid should any applicable fight be cancelled yet the number of fights on the card or the applicable specific section of it remain the same (example: re-booking, replacement fighter or undercard/preliminary matches being pushed to the main card). Should for whatever reason the listed number of fights not take place during the card or the specific section of it for which the bet refers to, bets will be settled as void.

34. Snooker

- 1) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes in schedule, etc., unless other arrangements have been agreed.
- 2) “Match” bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The player progressing to the next

round or winning the tournament is to be considered the winner of the bet regardless of match duration, withdrawals, disqualifications, etc. These bets require at least one frame to be completed for bets to stand.

- 3) “Over/Under” offers on unfinished matches/events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption has occurred. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of frames which the match is scheduled for. Should this calculation produce a situation where no possible alterations could affect the outcome of the offer this will be settled as such. See examples from the Tennis section for reference.
- 4) “Handicap” offers require all scheduled frames to be completed for bets to stand except in those events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. See examples from the Tennis section for reference.
- 5) All “Correct Score”, “Odd/Even” and those offers which refer to the winner of a particular period in the match (example “E.g. Player to win the first set” or “First Player to reach X Frames”) require the relevant part of the match to be completed.
- 6) All types of offers not specified above require at least one frame to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.
- 7) In cases of a re-rack all pending bets on that specific frame will be settled as void and a new market will be opened. An exception will be done for those offers the outcome of which is already determined before the re-rack and any further continuation of play could not possibly produce a different outcome.

35. Darts

- 1) All bets will remain valid as far as the match/offer is played within the tournament framework regardless of any changes in schedule, etc., unless other arrangements have been agreed.
- 2) “Match” bet offers are based on the general principle of tournament progress or tournament win, depending on which phase of the competition the match refers to. The player progressing to the next round or winning the tournament is to be considered the winner of the bet regardless of match duration, withdrawals, disqualifications, etc.
- 3) “Over/Under” offers on unfinished matches/events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers, will be settled based on the result achieved until the interruption. For the calculation of these settlements, the minimum amount of occurrences which should have been needed to bring the offer to the natural conclusion will be added as necessary depending on the number of legs which the match is scheduled for. Should this calculation produce a situation where no possible alterations could

affect the outcome of the offer this will be settled as such. See examples from the Tennis section for reference.

- 4) "Handicap" offers require all scheduled sets to be completed for bets to stand except in those events the outcome of which is already determined before the interruption and/or any further continuance of play could not possibly produce a different outcome to said offers which will be settled accordingly. See examples from the Tennis section for reference.
- 5) All "Correct Score", "Odd/Even" and those offers which refer to the winner of a particular period in the match (example "E.g. Player to win the first set" or "First Player to reach X Sets") require the relevant part of the match to be completed.
- 6) All types of offers not specified above require at least one set to be completed for bets to stand, except for those offers the outcome of which is already determined before the interruption of play and any further continuation of play could not possibly produce a different outcome.
- 7) Offers combining a number of occurrences by a specific player within a match/event (example: King of the Oche, etc), require that all connotations related to the offer bet must be fully and unquestionably complied with. Should 1 or more parts of the offer end in a tie bets will be settled as LOST.