



SWIFT BET PTY LTD
(ACN 652 566 955)

Terms and Conditions

(Current as at 15 December 2023)

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1. General

- 1.1. The document contains the terms and conditions (**Terms**) of Swift Bet Pty Ltd (ACN 652 566 955) (**swiftbet**). swiftbet is registered as a corporate bookmaker by the Victorian Gambling and Casino Control Commission (**VGCCC**) to accept bets on-course on race days where swiftbet is fielding and on the internet in Australia twenty-four (24) hours a day.
- 1.2. By opening a swiftbet betting account and/or by placing a bet with swiftbet, you agree to become a customer of swiftbet and to be bound by the Terms set out below (**Customer**). It is the Customer's responsibility to read and understand these Terms. Additionally, by opening an account on the website, the Customer is deemed to have read and accepted swiftbet's Privacy Policy, which can be accessed here:
<https://swiftbet.com.au/content/privacy-policy>.
- 1.3. To the extent that a situation or issue arises for which these Terms make no provision, swiftbet reserves the right, acting reasonably, to make decisions regarding such situations or issues in its sole and absolute discretion. Such decisions will be final and binding.
- 1.4. You agree that the products and services offered by swiftbet are for recreational purposes, including the ability to place a bet with possibilities of a win or a loss.

2. Customer Responsibility

- 2.1. To become a Customer with swiftbet, you must be aged eighteen (18) years or over. If any child has access to the device you use to log into and access the swiftbet website, it is your responsibility to prevent children from accessing your website account.
- 2.2. Customers are responsible for ensuring that their account details, including email address, residential address, telephone contact number and payment/bank details (including any credit/debit card details) are kept up to date and to notify swiftbet immediately of any incorrect account details. If a Customer has not kept their account details up to date, swiftbet reserves the right to suspend the account. swiftbet may also request proof of your account details at any time to ascertain that your account details recorded on the website are current and accurate.
- 2.3. The Customer agrees that by registering with swiftbet, their contact details, including their email address, mobile number and mailing address may be utilised by swiftbet to keep them informed about swiftbet's products, promotions, services and events, unless the Customer wishes to expressly opt-out of receiving such information from swiftbet.
- 2.4. As a Customer, you are not permitted to duplicate or republish any data or content published on this website without written authorisation from swiftbet management.
- 2.5. The Customer should be aware that there are limited circumstances in which swiftbet is required under regulatory obligations to provide external organisations with access to your personal information (in accordance with swiftbet's Privacy Policy).
- 2.6. A Customer must only have one (1) account at any time on the website. If it is suspected that a Customer has a duplicate account which is in breach of these Terms, swiftbet will suspend/close all accounts on the website and, at its discretion, void any bets in those accounts.

3. Account Security

- 3.1. It is the Customer's responsibility to ensure that they keep their website User ID and password confidential. If you suspect that their User ID and password may no longer be confidential, you must notify swiftbet immediately. Providing that swiftbet can satisfactorily confirm the Customer's identity, passwords can be changed via a telephone conversation with one of swiftbet's staff. Upon notification of the new password details, swiftbet reserves the right to invalidate any future betting or account transactions which utilise the previous password details.
- 3.2. Customers will be responsible for all bets in which their swiftbet User ID and password are used for any activity on their swiftbet website account, unless they have notified swiftbet in accordance with clause 5.1. Any bet made via the swiftbet website will be deemed as valid and may not be changed, cancelled or modified. If a Customer informs swiftbet that a bet was made in error as soon as practicable after the bet was placed (but before the event has commenced), the initial bet may only be voided at the sole discretion of swiftbet management, acting reasonably.
- 3.3. A Member must immediately notify swiftbet of any matter (including any potential mental impairment) which may lead us to reasonably infer that your ability to make sound judgments about betting in respect of your Account may be impaired.
- 3.4. swiftbet's Website contains adult content and is intended for use by persons over the age of 18.
- 3.5. If minors have access to a laptop or computer that a Member uses to log into their Account, swiftbet strongly recommends that a child protection software package is installed onto that equipment. Two such software applications are Cyber Patrol and Net Nanny.

4. Customer Identification Requirements

- 4.1. Customers must provide swiftbet with adequate identification for the purposes of complying with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) (**AML/CTF Act**). The identification must have at least proof of name, date of birth and current residential address.
- 4.2. As of 29 September 2023, swiftbet is required by the Act to verify a Member's 'identification information' ('ID') before they can transact on their Account. If a Member's Account is opened but not verified, they will be unable to deposit/withdraw funds, place bets or otherwise transact on the account until it is verified.
- 4.3. swiftbet will attempt to verify your identity automatically with an online identity verification company such as Green ID. To verify your identity, you consent to swiftbet passing on your personal information to Green ID for the sole purpose of verification. If Green ID is unable to verify your identity, swiftbet may request that you provide verification using original or certified copy identification documents.
- 4.4. Where you send identification documents to swiftbet, they must be clear and legible. swiftbet may also request, at its discretion, that you provide original or certified copies. If the documents are not in English, swiftbet may request that they be translated in a manner that is suitable to us. You are required to provide identification as per the table below (although swiftbet may, in our absolute discretion, request additional documents):

4.4.1. One form of identification required*:

Primary photographic identification
Australian Driver's Licence Australian Passport Foreign Passport Australian Proof of Age Card Australian National Identity Card Foreign National Identity Card Foreign Driver's Licence

OR

4.4.2. Two forms of identification required (being one from each category below):

Primary non-photographic identification	Secondary identification
Australian Birth Certificate Australian Citizen Certificate Australian Concession Card Foreign Birth Certificate Foreign Citizenship Certificate	Utility Bill Rates Notice Bank Statement Centrelink Statement (no older than three (3) months) ATO Assessment Notice (no older than twelve (12) months)

*Note: Where Primary photographic identification does not confirm the Customer's residential address, the Customer **must also** be required to provide a copy of Secondary identification (as set out above).

- 4.5. Where documents are required to be sent to swiftbet for manual verification, this information can be sent via email (support@swiftbet.com.au).
- 4.6. If a Customer uses a credit/debit card to fund the account, legible copies of the front and back of the card may be requested by swiftbet for its approval. swiftbet reserves the right at its discretion to refuse to accept a debit/credit card including but not limited to in circumstances where the card is dishonoured. Credit/debit cards used to fund a Customer's account must match the Customer's account details. Credit/debit cards with a name other than that which is registered with swiftbet for the account in question will be refused and the account may be suspended. swiftbet reserves the right to request a copy of the front and back of the card registered on the account at any time. Receipt of a card is no guarantee of account activation/re-activation. swiftbet reserves the right to reject deposits made by any card if not made in accordance with all applicable laws.
- 4.7. Where swiftbet has a reasonable suspicion that the Customer is not the true or beneficial holder of the account, it may request any further information it deems necessary to confirm the identity of the Customer. This may include the provision of statutory declarations and certified copies of identification or financial documents. All certified documents must be produced in the English language or they will be rejected. swiftbet reserves the right to carry out checks on the individual certifying documents and to contact them to verify the validity of the document.

- 4.8. Should a Customer deliberately falsify any identification or any other details for any purpose associated with applying for an account or transacting on the account, swiftbet reserves the right (depending on the circumstances) to suspend the account and/or close the account without prior notification to the Customer. Instances of suspected fraudulent activity may be referred to the relevant authorities for further investigation.

5. Account Deposits and Withdrawals

- 5.1. Customers may deposit funds into their account via debit card.
- 5.2. swiftbet may, at its absolute discretion, add or remove payment methods from time-to-time.
- 5.3. Please note there may be delays in depositing/withdrawing funds, depending on the payment method used to transact and the financial institution you bank with. At times, transactions may take up to 48 hours to be processed.
- 5.4. Funds in your account are not treated the same as a bank account, therefore, funds are not insured, guaranteed, or otherwise protected by any banking insurance system.
- 5.5. Pursuant to the AML/CTF Act, swiftbet reserves the right to reject funds deposited where it determines they are for improper use and not for the primary purpose of betting. Funds will be returned to its origin and the Customer's account may be closed as a result.
- 5.6. swiftbet requires that the value of any deposit into a Customer's account be transacted prior to swiftbet authorising a withdrawal request from the Customer. All deposits must be turned over at least once prior to withdrawal. swiftbet may, at its absolute discretion, waive this requirement where exceptional circumstances occur and subject to its obligations under the AML/CTF Act.
- 5.7. swiftbet does not charge the Customer fees for financial transactions on their account. The Customer, however, may be charged a fee by their own banking institution upon depositing funds or receiving funds from the swiftbet website. This is the Customer's responsibility to pay. swiftbet reserves the right to pass on fees incurred by the business on financial transactions.
- 5.8. Customers must have satisfactorily completed the account identification process, prior to any account withdrawal being processed. Where there is doubt over the true identity of the owner or source of funds, swiftbet will request additional information to verify the true source of funds.
- 5.9. The bank account that you nominate in your account details must match your name registered by swiftbet as the account holder. swiftbet may request that you provide financial information to ascertain that your account details match. Accounts must always be operated in good faith. swiftbet, at its absolute discretion, may suspend/close your account without notice if it suspects a third party is transacting on the account.
- 5.10. If swiftbet credits your nominated bank account with funds in error, it is the Customer's responsibility to notify swiftbet and return those funds to swiftbet in a timely manner. In these circumstances, you shall be liable to swiftbet in respect of any amount credited to your bank account in error.

6. Charge Backs

- 6.1. Members agree and warrant that no charge-backs or other cancellation of deposits will be made relating to your Account without our consent. In the event of any of the foregoing occurring, you agree to indemnify us for any costs, claims, damages and expenses relating to or arising in connection with this, including any expense incurred by us in recovering such amounts.
- 6.2. If a Member disputes a financial transaction on their Account relating to a third party, swiftbet may temporarily suspend your Account, without notice, pending an investigation by us relating to the transaction. If we incur any loss as a result of that investigation, we reserve our right to recover such losses from you.
- 6.3. If you use any of swiftbet banking specific options you accept that swiftbet may request a certified or non-certified bank statement to verify where funds have originated prior to any withdrawal being approved. You also accept that swiftbet may decide to return these funds at its discretion and void bets should it deem the funds to be unauthorized.

7. swiftbet's Reserved Rights

- 7.1. swiftbet reserves the right to modify these Terms on the website at its discretion and will publish such changes on the website. Unless otherwise specified, any modified Terms will be taken to be effective immediately following publication on the website. It is your responsibility as a Customer to be aware of any changes to the Terms as outlined on the website. swiftbet will endeavour to provide you reasonable prior notice of any significant changes to these Terms.
- 7.2. swiftbet reserves the right to withhold deposited funds and/or winnings from resulted bets when it believes (on reasonable grounds) that any transaction made by the Customer has been misused or used fraudulently. Any matters of inappropriate or fraudulent use of any deposit will be reported to the relevant authorities. swiftbet may also permanently close the Customer's account.
- 7.3. swiftbet reserves the right to close or suspend a Customer's account, apply restrictions to an account and/or void any or all bets made by any person who, in swiftbet's reasonable opinion:
 - 7.3.1. Attempts to defraud swiftbet. In this matter, betting accounts may be closed or suspended without giving any notice to you where it is reasonable to do so. swiftbet may also monitor your account and betting activities if it has reasonable grounds to suspect potentially fraudulent activity; or
 - 7.3.2. Has operated an account which may compromise integrity and/or a bet has not been placed on a good faith basis including (without limitation) where a person:
 - 7.3.2.1. seeks to manipulate the outcome of a market (whether for personal gain); or
 - 7.3.2.2. receives an unjust advantage from information which is not known or accessible to the general public; or

- 7.3.2.3. intentionally abuses an inadvertent error in the description of a market (whether before or after swiftbet corrects the relevant descriptor); or
 - 7.3.2.4. notwithstanding the above subclauses 7.3.2.1 to 7.3.2.2, intentionally seeks to inappropriately exploit a market or a Term (including by deception); or
 - 7.3.2.5. attempts to disguise or interfere in any way with the Internet Protocol (IP) address of a device being used to access an account.
- 7.4. Subject to these Terms, swiftbet reserves the right at any time to refuse any bet or part of a bet without providing a reason or advance notification. The circumstances in which swiftbet may refuse a Customer's bet include (but are not limited to) where:
- 7.4.1. swiftbet reasonably suspects that a Customer may be betting on behalf of another person (a 'bowler'); or
 - 7.4.2. swiftbet is compelled to do so in accordance with its licence obligations; or
 - 7.4.3. A Customer is or may be in breach of these Terms; or
 - 7.4.4. A Customer is or may be in breach of any applicable law; or
 - 7.4.5. A Customer's proposed bet would present an unacceptable liability risk to our business. This includes (but is not limited to) bets that would exceed the Minimum Bet Limits as set out in these terms and conditions or maximum payouts applicable to Racing and/or Sports.
- 7.5. If any price displayed on the swiftbet website is clearly in error, swiftbet reserves the right to cancel any bets placed at the incorrect price. Where possible, swiftbet will attempt to notify account holders of any such cancellation by email and/or telephone.
- 7.6. Save to the extent permitted by law (and only to such an extent), swiftbet excludes all warranties (express or implied) relating to its betting business and shall not have any liability for direct, indirect or consequential loss, damage, expense or injury suffered by any Customer.
- 7.7. swiftbet's liability in respect of any claim or loss shall be limited in amount to the relevant bet placed by a Customer.
- 7.8. swiftbet reserves the right to void, on reasonable grounds in its sole determination, any or all bets made by any individual or group of people who may be acting together either in an attempt to defraud swiftbet, or to gain financial benefit in an unfair or inappropriate manner, including through the manipulation of Tote-based dividends or official starting prices. This can include persons, relatives, organisations, bookmakers and their employees.
- 7.9. swiftbet actively monitors traffic to and from the website. swiftbet reserves the right in its sole discretion to block access where it suspects on reasonable grounds that automated or robotic betting activity is found. We also reserve the right to close your account and deem all bets void at our discretion if the use of automated or robotic betting is detected.

- 7.10. Any customer with a hidden or unidentified IP address or found to be using a Virtual Private Network (VPN) may be investigated. swiftbet also reserves the right to close your account or deem void all bonus bets/winnings if we have a reasonable basis to suspect suspicious activity using a VPN or an unidentified IP address.

8. Placement, Acceptance and Settlement of Bets

- 8.1. Where there is inconsistency between this Term and individual Racing or Sports' Terms regarding a particular matter, the individual Racing or Sports' Terms will prevail.
- 8.2. In the case of bets accepted by swiftbet in accordance with these Terms:
 - 8.2.1. bets may only be accepted up to the advertised start time, actual start time, or such earlier time of a race or event as directed by swiftbet. No bets may be placed after the race or event has commenced; and
 - 8.2.2. if a bet is inadvertently accepted in respect of an event after its start time, the bet shall be deemed to have been made invalidly and will be refunded to the Customer. For the purpose of this Term, 'inadvertently' means that swiftbet had no knowledge that the event in question had started and the bet was accepted in good faith.
- 8.3. swiftbet has absolute discretion over which Odds, prices or lines (Odds) it may choose to offer a Customer. swiftbet reserves the right to refuse to accept a bet in its absolute discretion. All Odds (including Fixed Odds) displayed on the swiftbet website or on-course are indicative only and may change before the bet is accepted by swiftbet. The only Odds offered by swiftbet are those that are displayed on the betting ticket and at the time the bet is confirmed by a Customer. All Odds offered to a Customer are subject to the betting limits as described in these Terms and are subject to variation until the time a bet is accepted by swiftbet. For Tote derivative products, the final price will not be known until dividends are declared.
- 8.4. When a Customer is placing a bet on their account via the internet, it is only accepted once the Customer submits the bet and a confirmation is received by the Customer. This will be accompanied by a bet receipt number.
- 8.5. In these Terms, a 'Dispute' includes any Dispute or matter between swiftbet and a Customer arising from these Terms or relating to the products and/or services provided by swiftbet to Customers.
- 8.6. All bets with swiftbet are deemed to be received in Melbourne, Victoria. These Terms shall be governed by and construed in accordance with the laws of Victoria and each account holder irrevocably submits to the exclusive jurisdiction of the Victorian Courts in respect of any Dispute or matter arising from these Terms.
- 8.7. If a person wishes to make a complaint about swiftbet, they may do so by first emailing swiftbet at support@swiftbet.com.au. If the complaint cannot be adequately resolved after contacting swiftbet, you may submit a complaint to the VGCCC by completing the gambling dispute form on the VGCCC website available here <https://www.vgccc.vic.gov.au/i-want/complaints>. Complaints to the VGCCC must be made within 14 days of the completion of the relevant event. Decisions of the VGCCC are final and binding.

- 8.8. Where a Dispute occurs which cannot be resolved between the Customer and swiftbet, the Customer agrees that the recording(s) and/or any records of a Customer's transactions via the internet may be made available to the adjudicator of the Dispute to enable the Dispute to be resolved in accordance with these Terms. All records of voice recordings will be securely retained by swiftbet in accordance with our Privacy Policy for regulatory purposes.
- 8.9. Customers will be unable to change or cancel a bet once the bet has been accepted by swiftbet, unless the Customer informs swiftbet as soon as practicable after the bet was placed (but before the event has commenced) that the bet was made in error and the initial bet shall only be voided and replaced with another bet, at the sole discretion of swiftbet management. Please check your wagers carefully before submitting them as, subject to these Rules, swiftbet does not provide refunds.
- 8.10. The minimum bet is \$1.
- 8.11. Unless otherwise agreed or set out in these Rules, the maximum amount that may be paid out on any bet is \$100,000.
- 8.12. In addition to above, the maximum payout for any event or outcome is \$100,000.
- 8.13. In the event that your expected payout exceeds these limits you may see a cash deduction in your Account for the corresponding amount. For example, if a bet pays you a win dividend of \$105,000, a deduction may be made of \$105,000-\$100,000 = \$5,000.
- 8.14. If your Bet has not been accepted in the first instance, swiftbet reserves the right to accept your bet at an equal or lower stake, as long as the price has remained the same and the event relating to the bet has not started.
- 8.15. **Multi-Bets**
- 8.15.1. A 'Multi-Bet' is the combination of two (2) or more Single selections (known as 'legs'), which multiply the individual Odds creating the total dividend. swiftbet will accept Multi-Bets up to twenty (20) legs, including a combination of Racing and Sports.
- 8.15.2. Multi Bets cannot be placed on 'dependent events' i.e. where two (2) or more outcomes depend on one another.
- 8.15.3. For Multi-Bets, if any leg(s) are deemed void, the remaining leg(s) will be recalculated excluding the voided leg(s).
- 8.16. **'All-In Betting'** means regardless of whether a runner/competitor starts or completes the event in which a bet is placed, all bets stand and no refunds shall be payable or deductions apply.
- 8.17. **Dead-Heat Rule**

- 8.17.1. A '**Dead-Heat**' occurs when two (2) or more runners/competitors are officially declared to have finished equal. This applies to both winners and place getters in a single event. Unless otherwise stated, the following Rule, known as the '**Dead-Heat Rule**' applies:
- 8.17.2. in the event of a Dead-Heat where dividends were not offered by swiftbet on such an outcome, bets will be paid at the face value of the ticket divided by the number of competitors tying for that Place;
- 8.17.3. in any event for which Each-Way betting is available, Place ties will be paid such that the place portion of the face value of the ticket is multiplied by the remaining number of places available and divided by the number of competitors tying for those available number of placings;
- 8.17.4. if the bet was placed on a Tote product, swiftbet pays on the re-framed Tote dividends;
- 8.17.5. in the event of a Dead-Heat where Odds were offered by swiftbet on such an outcome (i.e. Draw), then all Win or Place bets will be deemed losers and the Draw option will be paid as the winner; and
- 8.17.6. in the event that there is a Dead-Heat in a horse or harness race, and a protest occurs and is subsequently upheld, the payout on the runner that is relegated will be half the face value of the ticket. Where available, Protest Payouts will apply such that relegated runners will still be paid at the original interim dividends declared, and promoted runners will be paid at the final dividends declared.

9. Bonus Bets

- 9.1. Bonus bets are genuine offers intended for Customers only, cannot be used in conjunction with any other offer (for example, including Price Bump) and cannot be withdrawn for funds upon receipt (**Bonus Bets**).
- 9.2. You may only receive Bonus Bets via one (1) IP address or household address. Bonus Bets are provided at swiftbet's discretion and can be withheld or removed by swiftbet from a Customer's account at any time if the account is closed, used incorrectly or fraudulently. If swiftbet has reasonable grounds to suspect you are using Bonus Bets as a source of match betting or promotional arbitrage, swiftbet reserves the right to suspend or close your account or void all Bonus Bets and/or winnings from Bonus Bets at its discretion.
- 9.3. swiftbet reserves the right to limit which markets or products bonus bets can be used on from time to time, at its discretion.
- 9.4. swiftbet may, from time-to-time, run Bonus Bet promotions which include (but are not limited to:
- 9.4.1. **Deposit Bonus Promotion:**
- 9.4.1.1. A promotion whereby a Bonus Bet is placed in an existing swiftbet account when a Customer responds to a Deposit Bonus Promotion by depositing a minimum amount in the Customer's account, as specified in the promotion.

9.4.2. Winning Bonus Promotion:

- 9.4.2.1. A promotion whereby additional capped winnings (excluding stake) are paid to a Customer in the form of a Bonus Bet on markets specified in the promotion.

9.4.3. Refund Promotion:

- 9.4.3.1. A promotion whereby a Customer's bet stake is refunded to a Customer (in the form of a cash credit or a Bonus Bet credit to a swiftbet account) as specified in a promotion.

9.4.4. Reward Bonus Bet Promotion:

- 9.4.4.1. Promotion whereby a Bonus Bet is placed in a swiftbet Account as a result of the Customer successfully completing a pre-determined action as specified in a promotion.

- 9.5. Any Bonus Bets earned will be credited to your Bonus Bet credit balance. This may be used as a single bet only on eligible sports or racing markets available at the time of placement and any other markets specified in the specific promotion terms and conditions.
- 9.6. For winning Bonus Bets, winnings will be paid excluding the initial Bonus Bet stake. This means that if a Bonus Bet to the value of \$100 is placed on a selection paying \$2.50, the net winnings paid will be \$150, (i.e. \$250 less the \$100 Bonus Bet).
- 9.7. swiftbet reserves the right, in its absolute discretion, to refuse to allow a Customer to participate in Bonus Bet promotions. swiftbet will provide written notification to any such Customer whom swiftbet determines will not be eligible to participate in Bonus Bet promotions from notification. Customers considered to be abusing Bonus Bet promotions by any means (or breaching these Terms) may have Bonus Bets removed and will be precluded from receiving any further Bonus Bet promotion offers. any winnings from such Promotional Bonuses cancelled or revoked.
- 9.8. A Bonus Bet may expire seven (7) days after the Bonus Bet has been awarded if it has not been used (the event can be any time in the future), unless otherwise specified in the promotion's terms and conditions or at swiftbet's discretion, this may be extended.
- 9.9. swiftbet reserves the right to cancel, change or suspend any Bonus Bet promotions where it is reasonable to do so. swiftbet will endeavour to notify Customers in the event this occurs.
- 9.10. Bonus Bet promotions may include specific terms and conditions related to when Bonus Bets can be used i.e. restricted to use on specific events, or with a specific expiry date and Customers should read the restrictions, if any, disclosed in any additional terms and conditions. Bonus Bets cannot be used to earn additional Bonus Bets. Where specific terms and conditions apply to a Bonus Bet promotion and they are inconsistent with the terms of conditions 9.10, the terms and conditions of the specific Bonus Bet promotion shall prevail.

10. Responsible Gambling

- 10.1. swiftbet is committed to responsible gambling. For more information about swiftbet's responsible gambling measures and tools available to you to manage your gambling, please refer to swiftbet's responsible gambling policy. swiftbet is bound by the VGCCC Responsible Gambling Code of Conduct and, for South Australian customers, the South Australian Gambling Codes of Practice.
- 10.2. You agree that swiftbet may analyse your betting activity and account data as part of its ongoing commitment to responsible gambling. You agree to use of that information for these purposes.
- 10.3. swiftbet may, at its discretion, temporarily or permanently close your Account immediately and refuse to allow you to place any bets or otherwise use swiftbet's services if it considers that you may have a problem with your gambling.
- 10.4. swiftbet is not responsible for any failure to identify that you have a problem with responsible gambling and are not liable for any bets that you are able to place. swiftbet encourages you to tell us if you are experiencing a problem with your gambling and to access available help services.
- 10.5. If you are a self-excluded customer (either via swiftbet or via the National Self Exclusion Register):
- 10.5.1. you must not attempt to open an account or place any bets with us (using your account or otherwise); and
- 10.5.2. you are fully liable for your actions, and for all activity and bets placed on your account
- 10.6. Subject to these Terms and at our discretion, if swiftbet considers that you have deliberately circumvented our controls (e.g., by opening a duplicate account) and placed bets while you are self-excluded:
- 10.6.1. open/pending bets may be voided, and the original stake returned to your Account;
- 10.6.2. resulted bets may stand; and
- 10.6.3. the balance of your Account may be returned to you.
- 10.7. swiftbet reserves the right to refuse to allow you to open an Account or to suspend or temporarily or permanently close your account with immediate effect if it is the reasonable opinion of swiftbet that you may have a problem with responsible gambling. If we do this, we will remit the total balance of your account to you (less any fees which we are entitled to deduct in accordance with these Terms).
- 10.8. You agree that you must not attempt to open an account, place any bets or otherwise transact on your account whilst you are intoxicated or under the influence of drugs or if you are suffering a mental impairment and that you are fully liable for your actions and all activity on your account whilst you are intoxicated and/or under the influence of drugs or experiencing mental impairment. If you open an account or place a

bet whilst you are intoxicated and/or under the influence of drugs or experiencing a mental impairment, then you are responsible for all bets placed and all bets placed will stand.

- 10.9. swiftbet reserves the right to suspend or close your account, refuse to allow you to open an account, place a bet or otherwise transact on your account, if it is swiftbet's reasonable opinion that you are intoxicated and/or under the influence of drugs or mentally impaired at the time of doing so. You acknowledge that for your protection, we may suspend your Account for a 24-hour period following any decision that you are intoxicated or mentally impaired.
- 10.10. We are not responsible for any failure to identify that you are in a state of intoxication and/or under the influence of drugs or experiencing mental impairment and are not liable for any bets that you are able to place whilst you are intoxicated and/or under the influence of drugs.

11. Intellectual Property

- 11.1. Intellectual property (which includes but is not limited to copyright, trademark and business goodwill) in all content of the Website and App is owned by swiftbet, unless stated otherwise or used on a fair and reasonable basis.
- 11.2. You acknowledge that, subject to the Copyright Act 1968 (Cth), the Website and App content programming code, or the like, must not be reproduced, distributed, adapted, transmitted, or stored in a retrieval system or any similar storage system without our prior written consent. You further agree that you must not commercialise or attempt to commercialise any information, data, or the like obtained via our Website, our App, or any related and/or linked services, material, pages, or otherwise, without our prior written consent. You acknowledge that we fully reserve the absolute right to deny giving our consent to any request in our sole and absolute discretion, without needing to provide reasons.
- 11.3. We make no warranties or representations that any external linked sites or material available on the Website or App do not infringe the intellectual property rights of a third person. We are not liable or responsible for any such third-party intellectual property claims or disputes.

12. Force Majeure Events

- 12.1. If an event or events occurs beyond the reasonable control of swiftbet such as an epidemic, pandemic, flood, fire, earthquake, element of nature or act of God, act of war, terrorism, riot, rebellion, strike, blockade, labour disruption or other cause, that materially impacts any event (or series of events in a season) which is the subject of a contingency or outcome of a market offered by swiftbet, swiftbet may (acting in good faith) exercise its discretion to void, cancel, restrict or otherwise alter or adjust the payout (in whole or in part) of the affected bet(s) placed on the relevant market (including, without limitation, by retrospectively taking any of the actions contemplated above once a bet has been struck and before or after it has resulted). For the avoidance of doubt, an "impact" on any Event includes, without limitation:
- 12.1.1. any reduction in the number of events in a season;
- 12.1.2. any material change in the length of an event, series of events, or season;

12.1.3. a material change to the format or rules of the relevant event as determined by the relevant sports or racing body; or

12.1.4. a change in the location of an event.

13. Errors

13.1. Notwithstanding anything contained elsewhere in these Rules, if swiftbet publishes, posts or quotes any materially incorrect betting information for any sporting event, such as posting wrong dividends or lines or if there has been any genuine technical, human or other error or mistake in setting a market or processing a transaction (including where a bet has been accepted by swiftbet after the commencement of a race or event), then regardless of the cause or source of such error, swiftbet reserves the right (acting in good faith) to take action to the extent necessary to correct such errors, including by voiding any bets either prior to or after the commencement or conclusion of a relevant event or, where appropriate, adjusting the bet at the correct odds. Without limiting the steps that swiftbet might take, swiftbet may adjust your account balance to the extent necessary to address the error or mistake. swiftbet will use reasonable efforts to notify you via the contact details registered with your account (either by phone or in writing) and provide you with confirmation of the date any adjustment was made, the reason for the adjustment, and the amount that was adjusted.

13.2. Unless specifically advised to Clients, swiftbet does not offer or accept bets placed after the commencement of a race or sporting or other event. If swiftbet does erroneously allow you to place a bet after a racing, sports or other event has commenced or been completed, you agree that swiftbet may retrospectively void the bet (or such leg of a bet in the case of a multi bet) and, where any winnings attributable to the void bet have been withdrawn from your account, demand or process repayment (including via adjustment to your account balance in any number of instalments). swiftbet will provide you notice of such adjustments.

13.3. You agree that swiftbet is entitled to issue you with an invoice in respect of the amount of the winnings credited in error and withdrawn, and that the invoice shall be evidence that the amount is immediately due and payable.

13.4. Without limiting clause 13.1, an occurrence constituting an error giving rise to swiftbet's rights under that clause would include:

13.4.1. where the price at which a bet (or aspects of a bet in the case of a multi bet) is transacted is materially greater than that offered by a competitor for the same or a similar contingency or which has been previously been or which is routinely offered by swiftbet for the same or a similar contingency;

13.4.2. swiftbet incorrectly states the relevant betting information for any racing, sporting or other event, such as posting wrong dividends or lines;

13.4.3. swiftbet accepts bets on closed or suspended markets;

13.4.4. incorrectly calculating or settling an amount above what is legitimately due (e.g. a refund or dividend);

- 13.4.5. swiftbet's systems fail to operate as intended or in accordance with industry practice to preclude multi betting on legs involving the same or substantially the same contingencies;
- 13.4.6. swiftbet's systems permit a transaction to occur which is obviously outside of industry practice;
- 13.4.7. Where there is an error in the calculation of a price of at least one selection forming part of a multi bet and the combined effect of that is a materially erroneous price for the bet; and
- 13.4.8. Any other situation in which a person with a working understanding of betting could reasonably be expected to understand or suspect that an error had been made in pricing the market or by swiftbet accepting the bet.
- 13.5. Where the error in price or selection is part of a multi bet, swiftbet will either recalculate the impacted leg or legs (as the case may be) at the correct prices or void and exclude the impacted leg or legs (as it determines in its absolute discretion).
- 13.6. swiftbet will take reasonable steps to promptly contact you via email or phone if it exercises its rights under clause 13.1.
- 13.7. We are not responsible for a bet not being placed or for a transaction not being processed for any reason, including for reason of failure of telecommunications services or internet connections, malfunction of our hardware or software or the device that you use to access our services, regardless of whether the fault is within or outside our control. You acknowledge that the internet cannot be regarded as entirely secure and that accordingly any information which you transmit to us via the Website or App is transmitted at your own risk. You further acknowledge that you are solely responsible for the management of your own computer related systems, mobile devices and systems, software, hardware, connectivity, or the like, and we recommend that you utilise reliable and up-to-date virus protection software. You are further responsible to ensure that your own computer or mobile device is virus free and unaffected by its connection to our Website or App.
- 13.8. If you are dissatisfied with swiftbet's decision to make an adjustment to your Account, you may, within 30 days of the date the adjustment was made, request that swiftbet reviews its decision. Your request must be made in writing to [support@swiftbet.com.au] and be accompanied by relevant supporting documentation (if applicable). We will act reasonably in reviewing the original decision and will use reasonable efforts to provide you with a written response within 21 days of receipt of your request.
- 13.9. You agree not to make more than one request under clause 13.8 in relation to any one decision and agree that, subject to any direction from a regulator, the outcome of the review will be final.

14. Racing (Thoroughbred/Harness/Greyhounds)

14.1. These Terms are to be read in conjunction with following sets of Racing Code Rules:

14.1.1. Racing Victoria Ltd's Rules of Racing, which may be accessed here:

<https://www.racingvictoria.com.au/the-sport/racing/Rules-of-racing>.

14.1.2. Harness Racing Victoria's Bookmakers and Betting Rules, contained within the Local Rules (Victoria) of the Australian Harness Racing Rules, which may be accessed here:

<https://www.harness.org.au/Rules/Rules.htm>.

14.1.3. Greyhound Racing Victoria's Betting and Bookmakers Rules, which may be accessed here: <https://greyhoundcare.grv.org.au/Rules-of-racing/>

14.2. For the purposes of these Terms, '**Major Australian TABs**' shall be defined as the Victorian TAB (**S-TAB**), the NSW TAB, and the Queensland TAB (**UBET**).

14.3. Where a race meeting is transferred from one racecourse to another, all betting Terms will apply as if the meeting was not transferred and the limit shall be for the course on which the meeting should have been held.

14.4. If a race meeting is abandoned or postponed, all bets on the postponed meeting will be declared void and refunded.

14.5. Where there are eight (8) or more runners in a race, a Place dividend shall be paid on first, second and third places.

14.6. Where there are seven (7), six (6) or five (5) runners in a race, Place dividends shall be paid on first and second places only. When a Customer has bet on a Tote based product, Place bets will pay down to however many placings the Major Australian TABs determine as appropriate for that bet type.

14.7. Where there are less than five (5) runners in a race, all bets shall be 'Win Only'. If late scratching of a runner(s) will reduce the field below five (5) runners, all non-Tote place bets will be refunded if there is no possibility for a collect.

14.8. If a runner is scratched, all bets placed after the declaration of the final field, will be refunded on that runner (provided that the bet was not placed prior to the barrier draw on an All-In Betting basis). All other runners will be subject to a deduction, applicable to the face value of winning bets where the bet was placed at a fixed price, for either: Win, Each Way, or Place Only. In the event of a runner being withdrawn late by order of the stewards, all bets will be paid as stewards direct, including deductions on remaining runners.

14.9. In the case of Fixed Odds racing bets, if the time of bet placement is after the official time for the declaration of final acceptances for an event, bets placed after the time for final acceptances but before swiftbet makes any adjustments to the prices it has set for the event following a withdrawal shall stand subject to swiftbet's Schedule of Deductions as applying to the prices offered by swiftbet for that runner at the time of its scratching.

- 14.10. In the event of a field reducing in size from eight (8) runners to seven (7) or less runners, swiftbet will pay three (3) dividends on all Fixed Odds Place bets struck prior to the field being reduced. These bets will be subject to relevant deductions as declared by the stewards.
- 14.11. In the event of a field reducing in size from five (5), six (6) or seven (7) runners to less than (five) 5 runners, swiftbet will pay two (2) dividends on all Fixed Odds Place bets struck prior to the field being reduced. These bets will be subject to relevant deductions as declared by the stewards.
- 14.12. If a Customer places a Fixed Odds Place bet over the internet and there are only five (5), six (6) or seven (7) runners then swiftbet will only pay 1st and 2nd regardless of whether the Tote pays 1st, 2nd and 3rd dividends courtesy of late scratchings.
- 14.13. Content such as form guides and speed maps are an accessory that may contain errors. Whilst swiftbet attempts to correct reported faults or incorrect content as soon as practicable, swiftbet makes no guarantee that its betting platforms and any content within them are error-free.
- 14.14. **Exotics**
- 14.14.1. swiftbet offers the following Exotics bets:

14.15. Exacta

14.15.1. An Exacta is when two (2) runners are selected to place first and second in the correct order. If a selected runner is declared a 'non-runner' or scratched after the bet is confirmed, bets will be refunded on every combination which includes the scratched runner and the combination stands and the bet re-calculated without the scratched runner.

14.16. First Four

14.16.1. A First Four is when four (4) runners are selected to place first, second, third and fourth in the correct order. If a selected runner is declared a 'non-runner' or scratched after the bet is confirmed, bets will be refunded on every combination which includes the scratched runner and the combination stands and the bet re-calculated without the scratched runner.

14.17. Quadrella

14.17.1. A Quadrella is when the winners are selected in four consecutive races listed on the Quadrella race card. If a selected runner is declared a 'non-runner' or scratched after the bet is confirmed, bets will be partially refunded for that leg. It will not transfer to the substitute favourite.

14.18. Quinella

14.18.1. A Quinella is when two (2) runners are selected to place first and second in any order. If a selected runner is declared a 'non-runner' or scratched after the bet is confirmed, bets will be refunded on every combination which includes the scratched runner and the combination stands and the bet re-calculated without the scratched runner.

14.19. Trifecta

14.19.1. A Trifecta is when three (3) runners are selected to place first, second and third in the correct order. If a selected runner is declared a 'non-runner' or scratched after the bet is confirmed, bets will be refunded on every combination which includes the scratched runner and the combination stands and the bet re-calculated without the scratched runner.

14.20. Flexi Betting allows Customers to take a Quinella, Exacta, Trifecta, First Four or Quadrella at an outlay of their choice. This way you can have multiple selections for a smaller outlay. Simply make your selections and nominate the total amount you wish to spend on your bet. Your bet will cost whatever you choose – and if you win you will receive a percentage of the full \$1 S-TAB dividend. For example, let's say you wish to box five runners in a Trifecta. This bet would normally cost \$60 for a \$1 unit. If you decide you want to spend \$15, that's all it will cost. \$15 represents 25% of a full \$1 unit (total cost of \$60), meaning if successful, you will receive 25% of the full \$1 S-TAB Trifecta dividend. Thus, if the winning Trifecta dividend is \$200 for \$1, you will collect \$50. The minimum bet for Flexi Betting is \$1.

14.21. All Exotics will be paid at the dividends declared by S-TAB. All exotic payouts are capped to a maximum of the pool total held by S-TAB. swiftbet reserves the right to apply a payout limit across all Exotics, in all codes.

14.22. swiftbet Exotics will be paid on winning combinations at the dividends declared by the Victorian TAB (S-TAB).

14.23. In the event of a jackpot, the swiftbet dividend is calculated by taking the S-TAB Jackpot and dividing it by the number of \$1.00 winning units. Where the total of winning units held by swiftbet is less than one, the Flexi Betting % held is multiplied over the jackpot amount to determine the dividend.

14.24. In the unlikely event that the location where the bet is struck is not covered by S-TAB, the dividend will be paid at the lower dividend displayed by the other two Major Australian TABs.

14.25. Notwithstanding MBLs set out in Term 14.29, swiftbet reserves the right to limit total payout to any Customer(s) on any bet type. If the total swiftbet payout on any bet type exceeds the S-TAB Tote pool, swiftbet reserves the right to limit the total payout to Customers to the amount of the S-TAB pool on that bet type.

14.26. In the event of a Dead-Heat for any of the place getters, there will be as many dividends as there are correct order combinations as declared by the S-TAB.

14.27. **Fixed Odds Win and Place Single Bets**

14.27.1. Fixed Win and Fixed Place Odds are the Odds received at time of placement. Fixed Odds are available on the swiftbet website and may be subject to deductions where there is a late scratching. Once bets are confirmed, Fixed Odds are not subject to fluctuation.

14.28. **Maximum Payouts**

14.28.1. Unless otherwise agreed by prior arrangement with swiftbet, the maximum payouts by swiftbet to any one Customer per bet type per race (or a group deemed by swiftbet to be acting on behalf of any one individual or entity) shall be limited to as follows:

Location	Win	Place	Quinella, Exacta, Trifecta, First Four	Quadrella	Multi-Bets	Same Race Multis
Australian Metropolitan Thoroughbred Racing	\$20,000	\$10,000	\$10,000	\$20,000	\$50,000	\$20,000
Australian Non-Metropolitan Thoroughbred Racing	\$10,000	\$5,000	\$2,500	\$10,000	\$25,000	\$20,000

New Zealand, Hong Kong and Singapore Thoroughbred Racing	\$20,000	\$10,000	\$10,000	\$20,000	\$50,000	\$20,000
All other Thoroughbred Racing	\$5,000	\$2,500	\$2,500	\$5,000	\$10,000	\$5,000
Australian Harness Racing	\$10,000	\$5,000	\$5,000	\$10,000	\$20,000	\$10,000
All other Harness Racing	\$5,000	\$2,500	\$2,500	\$5,000	\$10,000	\$5,000
Australian Greyhound Racing	\$5,000	\$2,500	\$2,500	\$5,000	\$10,000	\$5,000
All other Greyhound Racing	\$2,500	\$2,500	\$2,500	\$2,500	\$5,000	\$2,500

14.28.2. The maximum odds for a Same Race Multi bet is \$10,001.

14.28.3. Whether a Customer places a single Same Race Multi bet, or a series of Same Race Multi bets containing the same selections. If a customer places a series of Same Race Multi bets using the same selections (irrespective of whether the bets are placed on different dates and using different odds), with the consequence that the total payout attributable to the Same Race Multi bets exceeds the maximum payout, the additional Same Race Multi bets will be deemed void and the stake refunded. At no stage will swiftbet's liability for a single or series of Same Race Multi bets involving the same selections exceed the maximum payout. swiftbet reserves the right to apply the maximum payout limits across wagering accounts held by different customers (and to deem any Same Race Multi bets void and refund the applicable stakes) if it considers that Same Race Multi bets involving the same selections are being placed by customers acting in concert with one (1) another.

14.29. Minimum Bet Limits (MBLs)

14.29.1. MBLs prescribe a minimum bet liability that bookmakers must accept on certain bets on relevant races. Each State and Territory racing code have implemented MBLs with which swiftbet must comply (see table below).

14.29.2. All initial bets will be accepted up to the maximum required liability, however, all further bets on the same runner will require approval by swiftbet.

14.29.3. MBLs apply to Fixed Odds Single bets once per runner per customer per race (excludes Bonus Bets or Exotics). This includes one (1) bet to the limit or the aggregate of several bets.

Jurisdiction	Race Type	Win, Win/Place or Each Way Bet	Place Bet
Australian Capital Territory	Black Opal Thoroughbred Race	\$2,000 (Place component = \$800)	\$800
	Standard Race Meeting	\$1,000 (Place component = \$400)	\$400
New South Wales	Metropolitan Thoroughbred Race	\$2,000 (Place component = \$800)	\$800
	Non-Metropolitan Thoroughbred Race	\$1,000 (Place component = \$400)	\$400
	Standard and Premium Metropolitan Harness Races	\$1,000 (Place component = \$400)	\$400
	Standard and Premium Non-Metropolitan Harness Races	\$500 (Place component = \$200)	\$200
	Platinum All Harness Races	\$2,000 (Place component = \$800)	\$800
Queensland	Any Thoroughbred Race	\$1,000 (Place component = \$400)	\$400
	Any Harness Race	\$500 (Place component = \$200)	\$200
	Any Greyhound Race	\$500 (Place component = \$200)	\$200
South Australia	Metropolitan Thoroughbred Race	\$2,000 (Place component = \$800)	\$800
	Non-Metropolitan Thoroughbred Race	\$1,000 (Place component = \$400)	\$400
Tasmania	Metropolitan Thoroughbred Race	\$1,000 (Place component = \$400)	\$400
Victoria	Metropolitan Thoroughbred Race	\$2,000	\$800

	Non-Metropolitan Thoroughbred Race	\$1,000	\$400
	Metropolitan Harness Race (Friday, Saturday or Sunday at Melton)	\$1,000 (Win only)	N/A
	Non-Metropolitan Harness Race	\$500 (Win only)	N/A
	Group 1 Greyhound Race	\$2,000 (Place component = \$1,000)	\$1,000
	Metropolitan Greyhound Race (Thursday – Sandown Park; Saturday – The Meadows)	\$1,000 (Place component = \$500)	\$500
	Non-Metropolitan Greyhound Race	\$500 (Place component = \$250)	\$250
Western Australia	Metropolitan Thoroughbred Race	\$1,000 (Win only)	N/A
	Non-Metropolitan Thoroughbred Race	\$500 (Win only)	N/A
	All Harness Races	\$500 (Win only)	N/A
	All Greyhound Races	\$500 (Win only)	N/A

14.30. **Futures (All-In Betting)**

14.30.1. Futures betting is available on selected Racing events. There are two (2) types of Futures events:

14.31. **Pre-Nominations**

14.31.1. All bets placed prior to the official nominations being declared are accepted on a Refund If Not Nominated basis. (i.e. refunds will be provided for runners who are not officially nominated in an event after first nominations are taken). The Terms for these events will be displayed on the race card indicating 'Refund If Not Nominated'. No deductions apply for bets placed on these events.

14.32. **Nominations**

14.32.1. All bets placed prior to the declaration of Final Field are accepted on the basis that the event is All In. (i.e. no refunds will be provided for runners who do not take their place in the final field. The Terms for these events will be displayed on the race card indicating 'All In'. No deductions apply for bets placed on these events.

14.33. **Abandoned, Transferred and Postponed Meetings**

14.33.1. Regardless of whether a Pre-Nominations or Nominations Futures event is abandoned, postponed or transferred from the original date, all bets stand until the completion of the event. If the event is postponed and not held within seven (7) days or less of the original date, all bets shall be deemed void and stakes refunded. If new nominations are taken for the event, all bets shall be deemed void and stakes refunded.

14.34. **Price Bump**

14.34.1. Only available on selected Australian races.

14.34.2. Maximum use of one (1) Price Bump per race on the first runner that a Customer has placed a bet on.

14.35. **Protest Payout**

14.36. Protest payout only applies to bets placed on Final Field markets. All Futures events are not eligible for the Protest Payout.

14.37. **Same Race Multi**

14.37.1. 'Same Race Multi' is an aggregate bet comprising multiple runners only available within selected events per swiftbet's discretion, once Fixed Odds win prices are available for the event.

14.37.2. Same Race Multis cannot be placed in conjunction with any other product (for example, Price Bump).

- 14.37.3. Same Race Multi betting is only available for races that have six (6) or more runners. Should an event be resulted and the number of runners is less than six (6), all Same Race Multis shall be deemed void and stakes refunded.
- 14.37.4. The maximum number of legs in the Same Race Multi is four (4).
- 14.37.5. Dead-Heat Rules apply whereby the ticket will be paid out at face value divided by the number of Dead-Heat selections per finishing position.
- 14.37.6. If one or more runners in the Same Race Multi are scratched, the Same Race Multi will be declared void and stakes refunded.
- 14.37.7. If one or more runners are scratched in an event to which the Same Race Multi relates, however, the scratched runners do not form part of the Same Race Multi itself, deductions will be applied in accordance with Term **Error! Reference source not found.**
- 14.37.8. If a Same Race Multi bet is combined with one (1) or more bets to form a Multi-Bet, if the Same Race Multi leg becomes void, the Multi- Bet will be recalculated excluding that leg.
- 14.37.9. Except for Same Race Multi bets, Multi-Bets will not be accepted where the outcome of one part of the bet relates to the outcome of another. If a Customer advertently or inadvertently takes a related outcome in a Multi-Bet, the bet shall be deemed void.
- 14.37.10. Same Race Multi prices do not represent a multiplication of the Odds for each selection, rather, the permutations of each runner in the bet.
- 14.37.11. swiftbet reserves the right, acting reasonably, to suspend, change or cancel Same Race Multi bet availability at any time.
- 14.37.12. Same Race Multi betting will become available for Australian and New Zealand Thoroughbred events after 09:30AM local track time, only once fixed odds win prices are available for the event.
- 14.37.13. Same Race Multi betting will become available for U.K and Irish Thoroughbred races as soon as fixed odds win prices are available.
- 14.37.14. Same Race Multi betting will become available for Hong Kong, Singapore and South African Thoroughbred Racing approximately ten (10) minutes prior to each race.
- 14.37.15. Same Race Multi betting will become available for Australian and New Zealand Greyhound events approximately one (1) hour prior to event start time, only once fixed odds win prices are available for the event.
- 14.37.16. Same Race Multi betting will become available for U.K and Irish Greyhound races approximately ten (10) minutes prior to each race.

14.38. Starting Price (SP)

14.38.1. Starting Price (SP) is the official final bookmaker's price when the race jumps. For all International Thoroughbred & Harness Racing, excluding French Racing, the final fixed price offered by swiftbet will be deemed as the Starting Price 'SP'. For all French Thoroughbred and Harness Racing where a Fixed Price is not offered by swiftbet, the official Starting Price 'SP' will be as declared by the PMU (as per <http://www.horseraces.pmu.fr>). SP for all other racing events will be the official final bookmaker's price when the race jumps.

14.39. Top Tote

14.39.1. This product is the 'Best of the Major Australian TAB Win Tote Prices' for Win Tote Bets only. For any Place Tote bets or Each Way Tote bets, all bets on Australian racing codes will be paid at Middle Tote, the middle dividend was declared by the Major Australian TABs. Where the range between the lowest paying Tote to the highest paying Tote is greater than 20%, swiftbet reserves the right to disregard the best Tote price and pay the dividend based on the lowest paying Tote plus 5%.

14.39.2. Where these Terms state that a dividend is to be paid as declared by a particular Major Australian TAB Tote, and that Tote fails to declare a dividend within ten (10) minutes of the other Major Australian TAB Totes declaring a dividend, swiftbet will pay the dividend which is the lower of the dividends that were declared by the other Major Australian TAB Totes.

14.40. swiftbet may cancel bets where there are signs of pool manipulation which can include but is not limited to increase in pool size, dividends outside normal dividend combination parameters taking into consideration fixed Odds of runners.

14.41. swiftbet may place a limit on the payout (final Odds) where there is reasonable suspicion of pool manipulation having occurred (e.g. Payout at the fixed Odds SP place dividend or payout no greater than 100% higher than the next best Major Australian TAB Tote), subject to adjudication by the Racing Victoria or VGCCC.

14.42. In the event that one of the Major Australian TABs for promotional reasons or otherwise, returns elevated dividends due to them foregoing their normal take-out margin, swiftbet reserves the right to declare its Top Tote dividends at the higher of the other two Major Australian TAB Totes. Only 'Win Only and Each Way' single bets will be eligible (Multi Bets are ineligible) and swiftbet management decision on the matter will be absolute and final.

14.43. At the discretion of swiftbet management, Tote pools under \$2,000 may be disregarded in the calculation of Top Tote and Middle Tote dividends.

14.44. **Scratchings and Deductions**

14.44.1. All fixed odds bets placed on Final Field markets are subject to deductions.

14.44.2. No deductions shall be applied for emergencies unless the runner gains a start in the field and is promoted to being a runner.

14.45. **Australian Thoroughbred Racing Bets (Prior to the Official Price Commencing):**

14.45.1. For scratchings that occur prior to the opening of an official market (usually available twenty-five (25) minutes prior to the official race start time for Australian Metropolitan Thoroughbred meetings and twenty (20) minutes prior for Australian Non-Metropolitan Thoroughbred meetings), swiftbet shall apply deductions as per the Schedule of Deductions in Term 8.29.6.

14.46. **Australian Thoroughbred Racing Bets (Post the Official Price Commencing):**

14.46.1. For scratchings that occur after the opening of an official market (usually available twenty-five (25) minutes prior to the official race start time for Australian Metropolitan Thoroughbred meetings and twenty (20) minutes prior for Australian Non-Metropolitan Thoroughbred meetings), swiftbet shall apply the official deductions as declared by the stewards.

14.47. **International Thoroughbred, All Greyhound and All Harness Racing Bets:**

14.47.1. For scratchings that occur after the declaration of Final Field, all bets placed shall be subject to deductions as calculated in accordance with the applicable deduction rates listed in the Schedule of Deductions in Term 8.29.6,

14.48. **Schedule of Deductions (cents in the dollar):**

Fixed Odds	Win Deductions	3 Places	2 Places
1.01	76	26	40
1.02	75	26	40
1.03	75	26	40
1.04	73	26	40
1.05	73	26	40
1.06	73	26	40
1.07	73	26	40
1.08	72	26	40
1.09	72	26	40

1.1	72	26	40
1.12	71	26	40
1.14	71	26	40
1.16	71	26	40
1.18	69	26	40
1.2	69	26	39
1.22	67	26	39
1.24	65	26	38
1.25	65	26	38
1.26	65	26	38
1.28	65	26	38
1.3	65	26	38
1.35	62	26	38
1.4	60	25	37
1.45	56	25	37
1.5	55	25	37
1.55	53	24	36
1.6	51	24	36
1.65	49	24	35
1.7	47	24	34
1.75	46	23	34
1.8	45	23	34
1.85	44	23	33
1.9	43	23	33
1.95	41	22	32
2	40	22	32
2.1	39	22	31
2.15	37	21	31

2.2	36	21	30
2.25	36	21	30
2.3	35	21	29
2.35	34	21	29
2.4	33	20	29
2.45	31	20	28
2.5	31	20	28
2.6	30	19	27
2.7	29	19	27
2.8	28	18	26
2.9	27	18	25
3	26	18	25
3.2	24	17	23
3.3	23	16	22
3.4	22	16	22
3.5	22	16	22
3.6	21	15	21
3.7	20	15	21
3.8	20	15	20
3.9	19	14	20
4	19	14	20
4.4	18	14	19
4.5	18	14	19
4.6	16	14	18
4.8	15	13	17
5	15	13	17
5.5	13	12	15
6	12	12	15

6.5	11	11	14
7	10	10	13
7.5	9	9	12
8	8	8	11
8.5	8	8	11
9	7	7	10
9.5	7	7	10
10	6	6	8
11	5	5	7
12	5	5	7
13	4	4	6
14	4	4	6
15	3	3	4
16	3	3	4
17	3	3	4
18	2	2	3
19	2	2	3
20	2	2	3
21	2	2	3
22	2	2	3
23	2	2	3
26	2	2	3
27	2	2	2
31 or higher	0	0	0

15. Sports

- 15.1. These Terms are to be read in conjunction with Racing Victoria's Bookmaker Sports Betting Rules 2007, which may be accessed here: <https://cdn.racing.com/-/media/rv/2019-rv/the-sport/files/bookmaker-sports-betting-rules-2007-effective-1-august-2019-final>.
- 15.2. Where there is inconsistency between the Terms of specific sports and any other Terms contained in these Terms, the Terms of specific sports shall prevail.
- 15.3. Unless otherwise specified under the specific sport, all bets placed on sports will be on an All-In Betting basis.
- 15.4. In any sporting event where there is a flat line (e.g. 7.0), and the result falls on that flat number, all bets will be declared void and refunded. Affected multiple bets (parlays) will be recalculated excluding that leg.
- 15.5. **Player/Team Withdrawn After Official Start:** if a player or team has taken any part in the game after it has officially started and the fails to compete for any reason whatsoever, your bet will be a losing bet.
- 15.6. **Dead Heat Rule**
- 15.6.1. In the event of a tie/draw/dead heat where no 'draw' option was offered on such outcome, wagers will be paid at face value of the ticket (total payout figure including the initial stake) divided by the number of competitors drawing for that placing.
- 15.6.2. In the event for which each way betting is available, place ties will paid such that the Place portion of the face value of the ticket is multiplied by the remaining number of places available and divided by the number of competitors ting for those available number of placings.
- 15.6.3. In the event of a tie/dead heat where draw odds were offered, then all Win and/or place wagers are unsuccessful, and the Draw option is the successful wager. Where the draw option is offered, the bet is decided on the result at the end of normal time for all sports unless stated otherwise.

15.7. Where a sports event or match is postponed and rearranged to take place within forty-eight (48) hours of the original scheduled starting time, all bets will stand. If the event or match is rescheduled to take place more than forty-eight (48) hours later than the original scheduled start time, all bets will be void and stakes refunded. Affected multiples will be recalculated, excluding that leg.

15.8. Unless otherwise stated in the individual Terms for a particular sport, in the event description or individual sport Terms, overtime periods or extra time periods will count towards the final result. Other individual markets noted as excluding extra time or overtime and individual sports Terms stating that extra time or overtime does not count will override this Rule.

15.9. **Maximum Payouts on Sports**

15.9.1. Unless otherwise agreed by prior arrangement by swiftbet in writing, the maximum payout by swiftbet to any one Customer per bet type (or a group deemed by swiftbet to be acting on behalf of any one individual or entity) is as follows:

15.9.2. Fixed Odds Single bet: \$20,000;

15.9.3. Multi-Bet: \$50,000; and

15.9.4. Same Game Multis: \$25,000.

15.9.5. These maximum payouts may be applied across multiple accounts or to a single account where a selection is repeatedly placed to bypass acceptable risk thresholds.

15.10. **Same Game Multis (SGMs)**

15.10.1. **'Same Game Multis (SGMs)'** are aggregate bets comprising constituent selections within the same event. They are available on selected sports. Any reference to a 'selection' refers to one selection within the related bet.

15.10.2. Unless otherwise specified under the Terms of the particular sport, the following applies to SGMs:

15.10.3. For all selections and bet results, all selections must win (no Ties, Draws or pushes) for a SGM to be deemed a winner.

15.10.4. A selection that does not win, unless expressly specified with the Terms of the particular sport, will be settled as a loser.

15.10.5. If one or more selections in any SGM are void for any reason (such as a selected player not participating in a match), the entire SGM shall be declared void.

15.11. **Athletics**

15.11.1. No refunds will be given for non-starters or for competitors who retire or are disqualified mid-meeting.

15.11.2. All bets will be paid on the official result as per the podium presentation. If a protest occurs, however, and the official results change inside of twenty-four (24) hours, then the event will be re-settled. The result available twenty-four (24) hours after the event will be deemed binding regardless of further protests or changes to the official result.

15.11.3. A participant that is disqualified because of an infringement (e.g. False Start) will be deemed to have taken part in the event.

15.11.4. For head-to-head matchups, both competitors must start the event.

16. **Australian Rules Football (AFL)**

16.1. **Single Bets and Multi-Bets:**

16.1.1. Payouts are based on the official declared result by the AFL. Any extra time played is included for betting purposes. For matches without extra time, a draw is always included for margin betting and any bets placed on either team to win by a margin will be considered losing bets in the case of a draw. In these matches, any bet placed on either side at the head-to-head option is paid in accordance with the Dead-Heat Rule i.e. Half Face Value of the Ticket.

16.1.2. When a match is abandoned or postponed and played within seven (7) days of the original scheduled date, all bets stand. Once the seven (7) days have expired, all single bets are void and bets refunded. Any Multi-Bet will be recalculated to exclude that leg.

16.1.3. For all statistical based markets (i.e. Top Goal Scorer, Most Disposals etc), statistics will be taken from the AFL website (www.afl.com.au) for payout purposes.

16.1.4. Any bet on an individual player will be refunded if they are not in the final official 22 player squad.

16.1.5. Where the venue of any match is changed, all single bets will be void and stakes refunded. Affected Multi Bets will be recalculated excluding that leg.

16.1.6. In the event of a finals match which includes extra time, all markets are paid after the extra time period, except for Margin betting (where the draw is an outcome) and HT/FT doubles.

16.1.7. A premiership market will not be available once the two (2) grand finalists are known. From this point on, only match betting on the Grand Final will be available.

16.1.8. Any bets placed on the 'Most Losses' market, are paid on the team which loses the most games throughout the season. Points deducted because of breaches of Terms or regulations are excluded for resulting purposes. In the event of more than one team having the same number of losses, the position will be determined by percentage as published by the AFL.

16.1.9. All bets placed on the Top-Vic and Top Non-Vic markets are resulted based on the team finishing higher on the ladder after the Home and Away season. If teams finish on the same number of points – the winning bets will be decided by percentage.

16.2. Brownlow and Coleman Medal markets

16.2.1. Win and Place will be paid on first, second or third. In the event of a Tie between two or more players, the Dead-Heat Rule shall apply.

16.3. Same Game Multis

16.3.1. Extra Time:

16.3.1.1. All AFL matches will be settled on the official declared result including extra time. This includes Second Half/Fourth Quarter selections.

16.3.2. Player-Specific Markets

16.3.2.1. All player selections will be considered active if a player takes to the field as an active player at any point of the relevant match, regardless of whether the selection in question references a specific period of the match.

16.3.2.2. If a player withdraws before the game commences, that selection and therefore the SGM would be declared void.

16.3.2.3. If a player is named as medical substitute and does not take to the field at any point during a match, that selection and therefore the SGM would be declared void.

16.3.3. Postponed and Incomplete Matches:

16.3.3.1. If a match is postponed or incomplete but resumes within twenty-four (24) hours of the original fixtured start time, all bets will stand. Once twenty-four (24) hours have elapsed, all bets will be declared void and stakes refunded.

16.3.4. Abandoned Matches:

16.3.4.1. If a match is abandoned prior to commencement, Rule 9.10.2(c) will apply. If a match is abandoned after commencing but before its natural end point, the following Terms apply:

16.3.5. SGMs will be declared void if it contains one selection involving a player who has not yet entered the field of play.

16.3.6. If every selection within an SGM is already a winner and the abandonment had no impact on the outcome of each selection, the SGM stands and will be paid as a winner. For example, a certain player to kick a goal occurs before abandonment, that selection

will be treated as a winner. If a Total Points selection is included, it would be deemed void as abandonment directly impacts that outcome.

16.3.7. If a single selection of a SGM has lost and the match is then abandoned, and that selection(s) in question had been irrevocably concluded, the SGM will be deemed to have lost.

16.3.8. If at least one selection is void at the time of abandonment, the SGM will be declared void regardless of selections to be decided. For example, if a Total Points selection is still below the required amount, it will be deemed void.

16.3.9. Venue Changes:

16.3.9.1.1. If a venue of a match is changed from the one initially scheduled, all bets on that match will be declared void.

17. Baseball

17.1. Single Bets and Multi-Bets

17.1.1. Games are official after five (5) innings of play. If the home team is leading, the game is official after four and a half (4.5) innings of play. The Money Line is paid on the official result of the game as ratified by the official governing body.

17.1.2. For Run Line betting, the game needs to go nine (9) innings or eight and a half (8.5) innings if the home team is ahead for bets to stand.

17.1.3. For Run Totals betting, the game needs to go nine (9) innings or eight and a half (8.5) innings if the home team is ahead for bets to stand, with the exception that at any time the Run Total is exceeded, the bet is official.

17.1.4. All bets stand regardless of whether there is a change in the nominated starting pitcher for either team.

17.1.5. If a game is abandoned or postponed to another date, bets stand provided the match is played within twenty-four (24) hours. If the match does not resume in that timeframe, single bets will be declared void and refunded, whilst affected Multi-Bet will be recalculated excluding that leg.

17.1.6. First Half bets are based on the first five (5) innings, and the full five (5) innings must be played, unless the home side is in front after four and a half (4.5) innings. In the event any market lands on the flat number, even if 0.0, all bets on the number will be a push.

17.1.7. For First Innings bets, both teams must complete their first innings for bets to stand.

17.1.8. Any bets placed on the Home v Away for the day's play, i.e. winning side or total runs for the day, will be void if any game on that designated day does not reach its natural conclusion i.e. the game must run at least eight and a half (8.5) innings. If any game is cancelled or postponed, then all bets are also void, regardless of if the day's totals have already been exceeded. If there is a pitching change, this does not affect

settlement for total day's bets.

17.1.9. In the event of double-headers in the Australian Baseball League (ABL) or any other applicable league, all Game #1 are seven (7) inning games and are priced and settled accordingly. In the event of the match being scheduled for the full nine (9) innings all normal Terms apply.

17.1.10. If any match is scheduled for seven (7) innings (or any other match length) by the league's controlling body, and the match is not shortened because of weather or any other reason in play, all bets will stand even if there is nothing specified on the game itself.

17.2. Same Game Multis

17.2.1. Extra Innings

17.2.1.1. All baseball matches will be settled on the official declared result including any extra innings. All team and player statistic accrued during extra innings are included for the purposes of bet settlement.

17.3. Listed/Designated/Named Pitchers

17.3.1. If either or both originally announced starting pitchers for a match are withdrawn or replaced by other pitchers, prior to the match commencing and after any bets have been placed, those bets will stand. Selections specifically involving a pitcher who does not play will be declared void, and therefore the SGM will be void.

17.4. Player-Specific Markets

17.4.1. Selections on Hitting/Batting markets will be active if the player in question gets at least one plate appearance. If the player does not appear at the plate, these selections will be declared void.

17.4.2. Selections on Base Stealing markets will be active if the player in question enters the game at any point, including making a plate appearance but also playing a fielder, defensive substitute, pinch-runner and so on. If the player does not enter the game in any such capacity at any point, these selections will be declared void.

17.5. Selections on Pitching markets will be active if the player in question throws at least one pitch in the game. If the player does not do so, that selection will be declared void.

17.6. 7 Innings Games/Double Headers

17.6.1. Where baseball games have been originally scheduled prior to commencement to be played for fewer than 9 innings (e.g. 7 innings games for MLB double headers), matches will be settled as normal.

17.7. Postponed, Incomplete and Abandoned Matches

17.7.1. If a match does not commence on a scheduled day or abandoned before commencement of the officially listed start time, all bets on the match will be declared void.

17.7.2. If a match is suspended after it has commenced, and then resumed within thirty-six (36) hours (inclusive) of the original start time, all bets will stand. If thirty-six (36) hours have elapsed, the match will be treated as abandoned and settled accordingly (i.e. all bets void unless those which have already been irrevocably determined). This Rule does not apply to playoff matches.

17.7.3. If a match is abandoned after commencing, but still ends with an official win/loss result, it will be settled in accordance with Term 9.11.2(f)v.

17.7.4. If a match is abandoned after commencing but not designated with an official win/loss result by the relevant controlling body, Rule 9.11.2(f) will be applied.

17.8. Reduced-Innings Matches

17.8.1. Bets will be declared void if they include at least one selection involving a player who does not participate in the game.

17.8.2. If every selection within an SGM has already won and the fact of reduced innings has no impact on the outcome of each selection, the SGM will be treated as a winner.

17.8.3. If a single selection of an SGM has lost and the match is then shortened, the SGM will be treated as a loser, where regardless of the fact of reduced innings, the selection(s) in question had been irrevocably concluded (for example, First Team to Score – if the other team scored first and the match was subsequently reduced, this selection would be treated as a loser).

17.8.4. If there are no losing selections within an SGM and at least one void selection on a match where innings are reduced, the SGM will be declared void. This Rule applies where one or more selections are effectively undecided after the reduced number of innings have been completed (for example, Over Total Runs selection has not yet been reached and may have won or lost but for the shortening of a match).

17.8.5. Exceptions – Match Winner/Money Line/Head-to-Head – settled according to official controlling body result. If a game with reduced innings still ends in an official win/loss result, the Match Winner will be settled as such.

17.8.6. Matches concluded after 8.5 innings (where the home team is ahead and the match is ended there) are not treated as shortened matches.

17.9. Venue Changes

17.9.1. If the venue of a match is changed from one originally scheduled, bets will stand if the original home and away teams remain designated as such. If the home and away designations are reversed, bets placed under the original home/away listing will be declared void.

18. Basketball

18.1. Single Bets and Multi-Bets

- 18.1.1. All bets on basketball matches will be settled according to the official result as declared by the governing body of the event. Any subsequent amendments to the official result will be ignored for settlement purposes.
- 18.1.2. If the game is abandoned for any reason before the scheduled period of play is complete, all bets will be void except for those markets where an unconditional conclusion has been reached (for example 1st half total bets if the game reaches the 2nd half).
- 18.1.3. If a match is postponed and rescheduled to take place within twenty-four (24) hours of the original start time, all bets on that match shall stand.
- 18.1.4. Overtime counts for all markets, except for markets that strictly specify on the result within a quarter/half (for example, 4th quarter winner, 2nd Half total points etc).
- 18.1.5. All bets are settled on the outright result (including overtime if required). Quarter and Half markets require the entire quarter or half to be played in full for bets to stand.
- 18.1.6. Margin and Halftime-Fulltime double markets include overtime unless the market otherwise expressly includes a Draw price.
- 18.1.7. Highest Scoring Half bets include overtime for the second half.
- 18.1.8. Outright markets include the play-offs unless otherwise specified. Conference Winner and Tournament winner bets will be settled at the end of the play-offs. Conference rankings at the end of the regular season do not count. Division winner markets are regular season markets.
- 18.1.9. In all player performance markets, the selected player must take the court for bets to stand. Final player performance statistics include overtime. Player prop Head-to-Head, Trio and group markets must have all listed players take the court for bets to stand. Dead-Heat Terms apply to these markets.
- 18.1.10. In the event of a tie within season long player statistic markets, Dead-Heat Terms apply. All players are available to be quoted for if not listed on site. If a player not listed in a market wins, that player falls under the 'Quote Others' option and all bets on any other players will be deemed as losing bets.

18.2. **Same Game Multis**

18.2.1. Overtime

- 18.2.1.1. All basketball matches will be settled on the official declared result including overtime.

18.2.2. Second Half/Fourth Quarter Markets

- 18.2.2.1. All Second Half and Fourth Quarter market selections do include overtime periods if they occur.

18.2.3. Player-Specific Markets

- 18.2.3.1. A player must enter the court as an active player at any point of the relevant match for selections to be considered active. If a player never enters the court during a match, selections of that specific player will be declared void. For

example, if a player is unable to play the second half (because of injury) and a selection relates to points scored in the second half, the selection is still active. If a player withdraws from the starting line-up (or bench) just before the commencement of a game, the selection and SGM would be declared void.

18.2.4. Postponed and Incomplete Matches

18.2.4.1. If a match is postponed or incomplete, and subsequently resumed or played within twenty-four (24) hours (inclusive) of the original start time, all bets will stand. Once the twenty-four (24) hours have expired, all bets will be deemed void and stakes refunded.

18.2.5. Abandoned Matches

18.2.5.1. If a game is abandoned prior to commencement, Rule 9.12.2(d) will apply. If a game is abandoned after commencing but before its natural end point, the following Terms apply:

18.2.6. SGMs will be void if at least one selection involves a players who has not yet entered the court as an active player;

18.2.7. If every selection with an SGM on the game has already won and the abandonment had no impact on the outcome of each selection, the SGM in its entirety will be deemed a winner.

18.2.8. If a single selection of an SGM has lost and a game has been abandoned, the SGM will be treated as a loser, where regardless of the fact of abandonment, the selection(s) in question had been irrevocably concluded.

18.2.9. If there are no losing selections and at least one void selection at the time of abandonment, the SGM will be treated as void.

18.2.10. Venue Changes

18.2.10.1. If the venue of a match is changed from the one advertised, all bets on that match will be declared void.

19. Boxing

- 19.1. Where a fight is abandoned or postponed, the bout must be fought within fourteen (14) days of the original scheduled date for bets to stand. Once the fourteen (14) days have expired, all single bets are void and refunded. Affected multiple bets will be recalculated excluding that leg.
- 19.2. If the scheduled number of rounds are changed, then all bets will be declared void and refunded.
- 19.3. All bets on either fighter to win will be decided by the judges' decision, which may include points, Technical Knockout (**TKO**), Knockout (**KO**) or disqualification.
- 19.4. The official stopping of a round before the sounding of the bell does not constitute a full round. A full round is only considered for betting purposes to have been completed when the bell sounds signifying the end of the round.
- 19.5. If a price is offered for the Draw, in the event of a Draw all bets on either boxer to win will all be losing bets and the Draw will be the winning option. If there is a 'technical draw' determined by the referee because of an accidental cut or similar, then the bout is deemed a no contest and all bets will be refunded.
- 19.6. In 'Pick the Round' betting, if a boxer fails to answer the bell signalling the commencement of the next round, the fight will be deemed to have ended in the previous round.
- 19.7. An Over/Under (total) listed on a fight represents the total number of completed rounds. The halfway point of a round is at exactly one (1) minute and thirty (30) seconds into a three (3)-minute round. Thus, nine and a half rounds (9.5) would be one (1) minute and thirty (30) seconds of the 10th round. The halfway point of a two (2)-minute round is at the one-minute mark.

20. Cricket

20.1. Single Bets and Multi-Bets:

20.1.1. All matches are paid on the official result.

20.1.2. For individual player or team markets, a batsman must reach the crease, a bowler must bowl a delivery or, in any event, a player must be in the starting XI for bets to stand. This includes situations where a player has been substituted in or out of the match.

20.1.3. For first ball 'dot' markets, a wicket is not deemed to be a 'dot' ball.

20.2. Tied or Abandoned/'No-Result' Matches:

20.2.1. In Test Match cricket, if the match finishes in a tie, all bets on either team will be paid as per the Dead-Heat Rule, while bets on the Draw will be resulted as losing bets. If a match is officially abandoned, then all undecided bets on the match will be deemed void. Bets on Domestic First-Class matches will be paid on most points by team.

20.2.2. In all forms of limited over cricket, if the match finishes in a tie, all bets will be paid as per the Dead-Heat rule, unless a subsequent tie-breaker method is used to determine the winner (e.g. Super-Over, Bowl-off etc). Therefore, the outcome will be settled on the result of this method. If the match is declared a 'no-result', all undecided bets will be deemed void. Note that all exotic betting options are resulted prior to any tiebreaker.

20.3. Reserve Days

20.3.1. If a match is transferred to a reserve day in full in lieu of the original scheduled day, all bets will stand if no action had taken place on the original scheduled day, providing the reserve day is played within forty-eight (48) hours.

20.3.2. If a match uses a reserve day to complete a match (where the match had already commenced on the original scheduled day), all bets will stand if the match continues from where it was suspended.

20.3.3. If the reserve day is abandoned because of weather or any other reason, and the match re-starts in its entirety on a new day, all bets will be deemed void unless an unconditional result has already been determined on any market.

20.4. Interruptions to Play (including rain, bad light or any other delay):

20.4.1. 50 Over Matches:

20.4.1.1. All bets will be deemed void if the match is reduced by a total of twenty (20) overs (whether in one (1) innings or across both innings) or more unless an unconditional conclusion has been reached.

20.4.1.2. EXAMPLE 1: TEAM A bats 1st and makes 310 from a possible 50 overs, rain intervenes TEAM Bs target must be reached in 30 overs - BETS VOID.

20.4.1.3. EXAMPLE 2: TEAM A bats 1st and makes 310 from a possible 50 overs, rain intervenes TEAM Bs target must be reached in 30.1 overs - BETS STAND.

20.4.2. 20 Over Matches:

20.4.2.1. All bets will be deemed void if the match is reduced by a total of four (4) overs or more unless an unconditional conclusion has been reached.

20.4.2.2. EXAMPLE 1: TEAM A bats 1st and makes 150 from a possible 20 overs, rain intervenes TEAM Bs target must be reached in 16 overs - BETS VOID.

20.4.2.3. EXAMPLE 2: TEAM A bats 1st and makes 150 from a possible 20 overs, rain intervenes TEAM Bs target must be reached in 16.1 overs - BETS STAND.

20.4.3. Test Matches/First Class Matches:

20.4.3.1. A ball must be bowled in the third innings of the match for bets to stand.

20.4.4. Man of the Match markets:

20.4.4.1. All bets will be settled in accordance with the official post-match presentation or on [espn.com/cricinfo](https://www.espn.com/cricinfo). The Dead Heat Rule as set out in Term 6.12 will apply in the event of a joint winner.

20.4.5. First Innings Lead markets:

20.4.5.1. Both teams are required to have been bowled out or declared their first innings for bets to stand. In the event of a Tie, the Dead Heat Rule as set out in Term 6.12 will apply.

20.4.6. Series Markets:

20.4.6.1. Series Results: If a Series is amended from its original schedule such that the number of matches is changed, all bets will be deemed void.

20.4.7. Player markets: In the event of a Tie between two (2) or more players, the Dead Heat Rule will apply. If at least one (1) match is completed in the series, all bets will stand.

20.5. **Same Game Multis**

20.5.1. Extra Innings/Super Overs/Bowl Offs

20.5.1.1. Selections will be settled on match results excluding extra innings, Super Overs, One-Over Eliminators or equivalent for determined tie matches.

20.5.2. Interruptions to Play (including rain, bad light or any other delay):

20.5.2.1. Any reduced amount of play (one (1) ball or more) will cause all currently active bet slips to be voided. For the purposes of this rule, an active bet slip is one that has not already achieved settlement status at the time of confirmation of reduced overs.

20.5.3. Player-specific Markets

20.5.3.1. A player must participate as an active player at any point of a match, including where a player only participated in the match as a substitute (and did not bat or bowl in the match), for bets to stand.

20.5.4. Postponed or Incomplete Matches

20.5.4.1.1. Where a match is postponed or incomplete, and subsequently resumed or played within twenty-four (24) hours (inclusive) of the original scheduled start time, all bets will stand. Once twenty-four (24) hours have

elapsed, all bets will be deemed void and stakes returned.

20.5.5. Abandoned Matches

20.5.5.1. SGMs will be deemed void if they include at least one (1) selection involving a player who has not yet entered the match as an active player.

20.5.5.2. If every selection within an SGM has already won and the fact of the abandonment had no impact on the outcome of each selection, the SGM will be deemed a winner in its entirety. For example, if an SGM contains a certain player to hit a six, and an over total runs selection which has been reached, the SGM will be settled as a winner.

20.5.5.3. If a single selection of an SGM has lost and the match is abandoned, the SGM will be deemed to have lost, where regardless of the fact of the abandonment, the selection(s) in question had been irrevocably included.

20.5.5.4. If there is at least one (1) void selection at the time of abandonment, the SGM will be deemed void.

20.5.6. Venue Changes

20.5.6.1. If a venue of a match is transferred from the one advertised, all bets on that match will be deemed void.

20.5.7. Specific Market Rulings:

20.5.7.1. *Retired batsman* – in the event of a batsman retiring for any reason, all relevant batting markets will be settled on their runs scored at the time of retirement.

20.5.7.2. *Total team runs* – all team total run markets stand regardless of the outcome of the toss. For example, in a Twenty20 match, 'Team A to score 150) runs' will be settled (as a loser) even when Team B bats first and scores a total of 140 runs.

20.5.7.3. *Who will be top scorer/bat for their team/in the match* – any ties, dead heats or unquoted players in these markets will be settled as losers.

20.5.7.4. *Who will take a wicket?* – relate to bowlers taking wickets and does not include Run Outs (including 'Mankads').

20.5.7.5. *Who will hit a four/six?* – includes whether the batsman hits the ball via boundaries or running between wickets (i.e. extras not included).

20.5.7.6. *A hat-trick to be taken in a match* – a bowler successfully dismissing three (3) batsmen with consecutive deliveries (not including Run Outs). The deliveries may be separated across different overs from the same bowler.

21. Cycling

- 21.1. Cycling bets are settled as per the official classification listing at the time of the podium presentation. Any overturned decisions are not recognised for betting purposes.
- 21.2. Outright markets are conducted on an All-In Betting basis. No refunds will be given for non-starters. This will include any Group Betting where the number of competitors is nine (9) or more.
- 21.3. For any Head-to-Head bets:
 - 21.3.1. both cyclists must cross the starting line for bets to stand; and
 - 21.3.2. if a cyclist retires, the other cyclist who finishes the race is deemed the winner. If both cyclists retire, whoever retired second is deemed the winner. If this cannot be determined all bets will be declared void.
- 21.4. For Team Matchups, all nominated riders of a team must start the event for bets to stand.

22. Darts

- 22.1. At least three (3) legs must be played or bets will be deemed void unless otherwise specified.

23. Golf

- 23.1. Bets will be refunded for any player that does not tee off in any tournament.
- 23.2. All tournament betting includes any playoff holes.
- 23.3. For the Place portion of Each Way bets and other placing bets (i.e. Top 10), the Dead-Heat Rule will apply for players tied for the bottom position.
- 23.4. When a tournament is shortened, bets will be settled on the official result regardless of the number of rounds played. If any bets have been placed at the conclusion of a day's play in a tournament where there is no further play, those bets will be declared void and refunded.
- 23.5. If a tournament is officially abandoned or not completed within fourteen (14) days of commencement, all bets will be declared void unless a result has already been reached.
- 23.6. In all tournament Group Betting and tournament Head-to-Head markets (i.e. tournament Head to Heads, Nationality, tournament Group and Trio Betting), all players must complete thirty-six (36) holes for bets to stand. Playoffs will be excluded for betting purposes. All players must complete eighteen (18) holes for Round Match betting (i.e. Matchups, 2 & 3 Balls).
- 23.7. In any Group market, the winner is the player who completes the most holes (excluding playoffs), and if the players have completed the same number of holes, the player with the best score will be deemed the winner.
- 23.8. For any market featuring a player to lead at the end of round, that round must reach completion for bets to stand.
- 23.9. In any Make/Miss the Cut market, the player must complete at least thirty-six (36) holes for bets to stand. A player is deemed to have made the Cut if the player is eligible to play the round after the Cut is made even if the player chooses not to play on.
- 23.10. For Top 5, 10 markets etc., all bets are paid after the completion of the nominated regulation holes. i.e. if six (6) players make a playoff, all six (6) players get paid at 5/6 of the face value of the ticket for the purposes of top 5 betting.
- 23.11. A player is not deemed to have completed the holes played in a round if they are not awarded a score for the round completed. If they are disqualified but still receive an official score, the round is deemed complete.

24. Gridiron (American Football)

24.1. Single Bets and Multi-Bet

- 24.1.1. All bets are paid on the official final score, which includes any overtime that is played unless otherwise specified.

24.1.2. All matches must run to the completion of the designated normal time period, in order for bets to stand.

24.1.3. If a game is abandoned, postponed to another date, the game must resume within twenty-four (24) hours otherwise single bets are void and bets will be refunded. Affected Multi-Bets (parlays) will be recalculated excluding that leg.

24.1.4. Where there is a flat line (i.e. 7.0), and the result falls on that flat number, all bets will be void and refunded. Affected Multi-Bets (parlays) will be recalculated excluding that leg.

24.2. **Same Game Multi**

24.2.1. Overtime

24.2.1.1. All matches will be settled on the official declared result including any overtime.

24.2.2. Second Half/Fourth Quarter Markets

24.2.2.1. All second half and fourth quarter market selections do include overtime. For example, a Total Second Half Points selection would include points scored in both the second half and overtime.

24.2.3. Player-Specific Markets

24.2.3.1. All player selections will be considered active if a player participates in at least one play at any point of the relevant match, regardless of whether the selection in question references a specific period of the match. If a player never enters the field of play during a match, selections specific to that player will be deemed void.

24.2.4. Postponed, Incomplete and Abandoned Matches

24.2.4.1. Where a match is postponed or incomplete, and subsequently resumed or played within the same scheduling week of the relevant controlling body as the originally scheduled start time, all bets will stand. All bets placed on games which are postponed and commence outside their originally designated week will be void, and stakes refunded.

24.2.4.2. Matches will be deemed abandoned if they commence, but do not reach their natural conclusion within the same scheduling week of the originally scheduled start time. This includes where play is stopped and players are directed from the field by the referee, but the remaining time does not resume within the same scheduling week.

24.2.4.3. If a match is abandoned after commencing but before its natural end point, the following Terms apply:

24.2.4.4. SGMs will be declared void if they include at least one selection involving a player who has not yet been on the field for at least one play.

24.2.4.5. SGMs will be treated as a winner if every selection has already won and the abandonment had no impact on the outcome of each selection, the SGM in its entirety will be treated as a winner. For example, if selections require Over Total Points Scored and a player to score a touchdown that occurred before the match was abandoned, the selections won and the SGM be deemed a winner.

24.2.4.6. If a single selection within an SGM has lost and the match is then abandoned, the SGM would be treated as a loser as the selection(s) in question had been irrevocably concluded. For example, if 'First Team to Score' was the other team prior to the match being abandoned, this would be treated as a loser.

24.2.4.7. If there are no losing selections within an SGM and at least one void selection at the time of abandonment, the SGM will be declared void. This Rule applies where one or more selections are still undecided at abandonment, for example, an Over Total Points selection may have won or lost but for abandonment, so selection will be declared void and therefore the SGM shall be declared void.

24.2.5. Venue Changes

24.2.5.1. If the venue of a match is changed from the one advertised, all bets on that match will be declared void.

25. Handball

25.1. All bets will be paid on the result from the official governing body. Match must run to completion for bets to stand otherwise all bets will be refunded.

26. Ice Hockey

26.1. Single Bets and Multi-Bets

26.1.1. For all NHL matches, all Match Winner, Line and Totals markets include any overtime and shootout. If a shootout takes place to decide the outcome of a match, only one goal will be awarded to the winning team. The only market to be resulted at the conclusion of normal time is the Regulation Winner market.

26.1.2. All matches must run to the completion of the designated normal time period in order for bets to stand.

26.1.3. If a game is abandoned, postponed to another date, the game must resume within twenty-four (24) hours otherwise single bets are void and bets will be refunded. Affected multiple bets (parlays) will be recalculated excluding that leg.

26.2. Same Game Multis

26.2.1. Overtime/Shootouts

- 26.2.1.1. All ice hockey matches will be settled on the official declared result including any overtime and shootouts. Goals scored in shootouts are disregarded for settlement purposes.
- 26.2.1.2. The goal assigned to the score of a winning team after a shootout counts for the purposes of Total Game Score and Total Team Goal Selections, but is not assigned to a player and does not count towards the settlement of any player scoring markets.

26.2.2. Third Period Markets

- 26.2.2.1. All third period market selections do include overtime and the resultant goal from shootouts if they occur. For example, a Total Third Period Goals selection would include goals scored in both the third period and winning goal from either overtime or the shootout.

26.2.3. Player-Specific Markets

- 26.2.3.1. All player selections will be considered active if a player takes to the rink as an active player at any point of the relevant match, regardless of whether the selection in question references a specific period of the match. If a player never takes to the rink during a match, selections specific to that player will be deemed void.

26.2.4. Postponed, Incomplete and Abandoned Matches

- 26.2.4.1. Where a match is postponed or incomplete, and subsequently resumed or played with twenty-four (24) hours (inclusive) of the originally scheduled start time, all bets will stand. Once the twenty-four (24) hours have elapsed, all bets will be deemed void and stakes refunded.
- 26.2.4.2. Matches will be deemed abandoned if they commence, but do not reach their natural conclusion with twenty-four (24) hours of the originally scheduled start time. This includes where play is stopped and players are directed from the field by the referee, but the remaining time takes place within twenty-four (24) hours of the original start time.
- 26.2.4.3. If a match is abandoned after commencing but before its natural end point, the following Terms apply:
- 26.2.4.4. SGMs will be declared void if they include at least one selection involving a player who has not yet participated in the match as an active player.
- 26.2.4.5. SGMs will be treated as a winner if every selection has already won and the abandonment had no impact on the outcome of each selection, the SGM in its entirety will be treated as a winner. For example, if selections require Total Goals Scored and a player to score that occurred before the match was abandoned, the selections won and the SGM be deemed a winner.

26.2.4.6. If a single selection within an SGM has lost and the match is then abandoned, the SGM would be treated as a loser as the selection(s) in question had been irrevocably concluded. For example, if 'First Team to Score' was the other team prior to the match being abandoned, this would be treated as a loser.

26.2.4.7. If there are no losing selections within an SGM and at least one void selection at the time of abandonment, the SGM will be declared void. This Rule applies where one or more selections are still undecided at abandonment, for example, an Over Total Goals selection may have won or lost but for abandonment, so selection will be declared void and therefore the SGM shall be declared void.

26.2.5. Venue Changes

26.2.5.1. If the venue of a match is changed from the one advertised, all bets on that match will be declared void.

27. Motor Racing

- 27.1. All bets placed on Motor Racing are settled as per podium presentation. Any overturned decisions after the podium presentation will not be recognised for betting purposes.
- 27.2. All outright markets are conducted on an All-In Betting basis. Therefore, no refunds are paid on any competitor who is a non-starter.
- 27.3. For Head-to-Head matchups, both drivers must cross the starting line for bets to stand.
- 27.4. On Safety Car 'Yes/No' markets, a virtual safety car will not count as a Safety Car.
- 27.5. The Dead-Heat Rule will apply to first retirement bets where more than one competitor retires on the same lap number.

28. Netball

- 28.1. All bets on Match Winner, Line and Totals markets are paid on the official final score, which includes any overtime that is played unless otherwise specified.
- 28.2. All matches must run to the completion of the designated normal time period, in order for bets to stand.
- 28.3. All Margin Bets and Half Time/Full Time Doubles are paid on the result at the end of normal time. Extra time is not included.
- 28.4. If a match finishes in a draw and no extra time is played, all Head-To-Head bets will be paid under the Dead-Heat Rule. i.e. all bets will be paid at half face value of the ticket.
- 28.5. If a game is abandoned or postponed to another date, the game must resume within twenty-four (24) hours, otherwise single bets will be declared void and refunded. Affected Multi-Bets (parlays) will be recalculated excluding that leg.

29. Rugby League

- 29.1. **Single and Multi-Bets**
 - 29.1.1. Payouts are based on the official declared result.
 - 29.1.2. Full Time markets include any extra time.
 - 29.1.3. Normal Time and Second Half markets do not include any extra time.
 - 29.1.4. Dead-Heat Terms apply to any Head-To-Head bet that does not offer a Draw or equivalent option.
 - 29.1.5. When a match is abandoned or postponed and played within seven (7) days of the

original scheduled date, all bets stand. Once the seven (7) days have elapsed, all single bets that have not already reached a conclusion will be void. Any Multi-Bet will be recalculated to exclude that leg.

29.1.6. For Time of First/Last Try Markets, payouts are based on the official clock.

29.1.7. All Try Scorer bets are based on who is recorded as the try scorer on the relevant controlling body site. Even in the event of a Penalty Try if a player is awarded the try, they will be credited with the try for betting purposes. If no player is credited with a try, and only deemed a 'Penalty Try' then this try is not counted in any player try scoring markets.

29.1.8. Any bet on a player is refunded if they are not in the squad of seventeen (17).

29.1.9. All bets stand regardless of venue change.

29.1.10. Any bets placed on the 'Most Losses' market, are paid on the team which losses the most games throughout the season. Points deducted because of breaches of Terms or regulations are excluded for resulting purposes. In the event of more than one team having the same number of losses, the position will be determined by 'For and Against' as published by the governing body.

29.1.11. All bets placed on the Top-NSW and Top Non-NSW markets include any finals action. If more than one team gets eliminated in the same week of the finals, then Dead-Heat Rules Apply.

29.1.12. All bets placed on the Halfway leader market are decided at the halfway point of the season, unless a specific round is nominated. If two (2) or more teams are on the same amount of competition points, the team with the best 'For and Against' will be deemed the winner of this market.

29.2. **Same Game Multis**

29.2.1. Extra Time

29.2.1.1. All matches will be settled on the official declared result including any extra time.

29.2.2. Second Half

29.2.2.1. All second half market selections do include extra time. For example, a Total Second Half Points selection would include points scored in both the second half and overtime.

29.2.3. Player-Specific Markets

29.2.3.1. All player selections will be considered active if a player takes to the field at any point of the relevant match, regardless of whether the selection in question references a specific period of the match. If a player never enters the field of play during a match, selections specific to that player will be deemed void.

29.2.4. Postponed, Incomplete and Abandoned Matches

- 29.2.4.1. Where a match is postponed or incomplete, and subsequently resumed or played within twenty-four (24) hours of the relevant controlling body as the originally scheduled start time, all bets will stand. Once twenty-four (24) hours has elapsed, all bets are voids and stakes will be refunded.
- 29.2.4.2. Matches will be deemed abandoned if they commence, but do not reach their natural conclusion within the same scheduling week of the originally scheduled start time. This includes where play is stopped and players are directed from the field by the referee, but the remaining time does not resume within the same scheduling week.
- 29.2.4.3. If a match is abandoned after commencing but before its natural end point, the following Terms apply:
- 29.2.4.4. SGMs will be declared void if they include at least one selection involving a player who has not yet been on the field for at least one play.
- 29.2.4.5. SGMs will be treated as a winner if every selection has already won and the abandonment had no impact on the outcome of each selection, the SGM in its entirety will be treated as a winner. For example, if selections require Over Total Points Scored and a player To Score A Try that occurred before the match was abandoned, the selections won and the SGM will be deemed a winner.
- 29.2.4.6. If a single selection within an SGM has lost and the match is then abandoned, the SGM would be treated as a loser as the selection(s) in question had been irrevocably concluded. For example, if 'First Team to Score' was the other team prior to the match being abandoned, this would be treated as a loser.
- 29.2.4.7. If there are no losing selections within an SGM and at least one void selection at the time of abandonment, the SGM will be declared void. This Rule applies where one or more selections are still undecided at abandonment, for example, an Over Total Points selection may have won or lost but for abandonment, so selection will be declared void and therefore the SGM shall be declared void.

29.2.5. Venue Changes

- 29.2.5.1. If the venue of a match is changed from the one advertised, all bets on that match will be declared void.

30. Rugby Union

30.1. Single Bets and Multi-Bet

- 30.1.1. Payouts are based on the official declared result, including the end of any additional extra time. If the result of a match is a Draw after extra time, Dead-Heat Rules apply for Head-to-Head markets. Conditions do apply to some specific markets, namely with a Draw as any option. HT/FT Doubles and all Margin Bet types are resulted at the end of normal time, excluding any extra time played. A price for the Draw will always be

included in Margin Betting.

30.1.2. When a match is abandoned or postponed and played within seven (7) days of the original scheduled date, all bets stand. Once the seven (7) days have elapsed, all single bets that have not already reached a conclusion will be declared void and refunded. Any Multi-Bet will be recalculated to exclude that leg.

30.1.3. If a match does not commence or is cancelled prior to the conclusion of the first half, all bets will be declared void regardless of the official result. If a match is abandoned in the second half, the match result is paid and all other markets are void unless there has been an unconditional outcome reached.

30.1.4. Any bets placed on the 'Most Losses' market, are paid on the team which loses the most games throughout the season. Points deducted because of breaches of Terms or regulations are excluded for resulting purposes. In the event of more than one team having the same number of losses the position will be determined by 'For and Against' as published by the governing body.

30.1.5. For Time of First/Last Try Markets, payouts are based on the official clock.

30.1.6. Any bet on a player is refunded if they are not in the squad of twenty-two (22).

30.1.7. In the case of a Penalty Try being the First Try – all First Try Scorer bets carry over to the 2nd Try. If a Penalty Try is the Last Try, all Last Scorer bets pay on the 2nd last Try Scorer.

30.1.8. All bets stand regardless of venue change.

30.1.9. For Six Nations betting, the 'Grand Slam' refers to a victory against all other teams in the competition. The Triple Crown refers to one of England, Scotland, Ireland or Wales defeating the three (3) other teams in the market. Draws are not considered victories.

30.1.10. For the purposes of determining the outcome of any Try Conversion market, a penalty try will not be considered if seven (7) points are automatically awarded (no conversion attempt). In this case, the outcome of any Try Conversion market will be determined based on the occurrence of the next five (5) point try scored where a conversion attempt is made.

30.2. **Same Game Multis**

30.2.1. Extra Time

30.2.1.1. All matches will be settled on the official declared result including any extra time.

30.2.2. Second Half Markets

30.2.2.1. All second half market selections do include extra time. For example, a Total Second Half Points selection would include points scored in both the second half and extra time.

30.2.3. Player-Specific Markets

- 30.2.3.1. All player selections will be considered active if a player takes to the field at any point of the relevant match, regardless of whether the selection in question references a specific period of the match. If a player never enters the field of play during a match, selections specific to that player will be deemed void.

30.2.4. Postponed, Incomplete and Abandoned Matches

- 30.2.4.1. Where a match is postponed or incomplete, and subsequently resumed or played within twenty-four (24) hours of the relevant controlling body as the originally scheduled start time, all bets will stand. Once twenty-four (24) hours has elapsed, all bets are voids and stakes will be refunded.
- 30.2.4.2. Matches will be deemed abandoned if they commence, but do not reach their natural conclusion within the same scheduling week of the originally scheduled start time. This includes where play is stopped and players are directed from the field by the referee, but the remaining time does not resume within the same scheduling week.
- 30.2.4.3. If a match is abandoned after commencing but before its natural end point, the following Terms apply:
- 30.2.4.4. SGMs will be declared void if they include at least one selection involving a player who has not yet been on the field for at least one play.
- 30.2.4.5. SGMs will be treated as a winner if every selection has already won and the abandonment had no impact on the outcome of each selection, the SGM in its entirety will be treated as a winner. For example, if selections require Over Total Points Scored and a player To Score A Try that occurred before the match was abandoned, the selections won and the SGM will be deemed a winner.
- 30.2.4.6. If a single selection within an SGM has lost and the match is then abandoned, the SGM would be treated as a loser as the selection(s) in question had been irrevocably concluded. For example, if 'First Team to Score' was the other team prior to the match being abandoned, this would be treated as a loser.
- 30.2.4.7. If there are no losing selections within an SGM and at least one void selection at the time of abandonment, the SGM will be declared void. This Rule applies where one or more selections are still undecided at abandonment, for example, an Over Total Points selection may have won or lost but for abandonment, so selection will be declared void and therefore the SGM shall be declared void.

30.2.5. Venue Changes

- 30.2.5.1. If the venue of a match is changed from the one advertised, all bets on that match will be declared void.

31. Snooker

- 31.1. For bets to stand both players must start the match and the match must run to completion.

32. Soccer

32.1. Single Bets and Multi-Bets

- 32.1.1. All bets are settled on the result at the end of normal time. This includes any injury time added by the referee. Extra time and penalty shootouts do not count in determining the final result of any match where a Draw price is quoted.
- 32.1.2. For some matches, a 'To Qualify/Progress or Tournament Winner' market may be available. For these markets, no Draw price is quoted, therefore the result is paid at the conclusion of the match whether that be in normal time, extra time or after a penalty shootout.
- 32.1.3. All Exotic markets unless specified are always paid at the conclusion of normal time (including injury time).
- 32.1.4. When a match is abandoned or postponed and played within forty-eight (48) hours of the original scheduled date, all bets stand. Once the forty-eight (48) hours have elapsed, all single bets that have not already reached a conclusion are void and bets will be void. Any Multi-Bet will be recalculated to exclude that leg.
- 32.1.5. In the event a match does not run for 45-minute halves (plus injury time), all bets on the match will be deemed void, unless the length of the halves is known well in advance of betting and the Odds are priced accordingly.
- 32.1.6. For all 'First Goal Scorer' markets, 'To Score A Goal' markets, etc.:
- 32.1.6.1. if no goals are scored all bets are deemed losers (unless there is a 'No Goals Scored' selection);
- 32.1.6.2. an Own Goal is ignored for these markets. In the case of 'First Goal Scorer' all bets carry over to the second goal scorer. In the event there are no further goals scored all bets are deemed losers. For all other player-based goal scorer markets any own goal scored is ignored.

32.2. Same Game Multis

32.2.1. Extra Time/Penalties

- 32.2.1.1. Selections based on soccer apply exclusively to the ninety (90) minutes of normal time plus injury time, unless it is explicitly stated the bet applies to extra time and/or penalties. For example, a selection that involves a match which is tied after normal and injury time, where one team goes on to win in either extra time or penalties, will be settled with the match result as a Draw.

32.2.2. Determination of Results/Match Events

- 32.2.2.1. All markets will be settled on the result and events of a match as per the most authoritative immediately available sources.

32.2.3. Player-Specific Markets

- 32.2.3.1. If a player never enters the field of play during the match as an active player (i.e. a member of the starting eleven, or substitute brought onto the pitch), selections specific to that player will be declared void, and subsequently the SGM will be declared void.

32.2.4. Bet Period Terms

- 32.2.4.1. The following sections of matches can be selected with the markets listed in Rule. They will be settled as per the following parameters:
- 32.2.4.2. *90 mins* – this refers to the 90 regulation minutes of a match, plus injury time. Match officials will determine whether the full 90 minutes and injury time is to be played or has been played. Any event occurring outside of these times (for example, at half time) do not count.
- 32.2.4.3. *1st 10 mins* – (00:00-09:59). Corners, penalties or free kicks (or any other event) awarded in this period but not taken until after 10:00 will not count.
- 32.2.4.4. *1st half* – this refers to the first half of the match (including injury time). Any event occurring before the official start of the match or during half time break will not count.
- 32.2.4.5. *2nd half* – this refers to the second half of the match only (including injury time). Any event occurring before the official start of the second half or after the final whistle will not count.
- 32.2.4.6. *Each half* – this refers to an event happening in both halves of the match. If the chosen event happens in neither half, or within only one half of the match, this will be deemed a losing selection. Any event occurring before the official start of the match, during the half time break or after the final whistle will not count. If a player does not participate in the first half, then ‘each half’ player selections shall be declared void.
- 32.2.4.7. *Either half* – this refers to an event happening in one or both halves of the match. Any event occurring before the official start of the match, during the half time break or after the final whistle will not count. If a player does not participate in a match at all, these selections will be declared void.

32.2.5. Postponed, Incomplete and Abandoned Matches

- 32.2.5.1. Where a match is postponed or incomplete, and subsequently resumed or played with forty-eight (48) hours (inclusive) of the originally scheduled start time, all bets will stand. Once the forty-eight (48) hours have elapsed, all bets will be deemed void and stakes refunded.

32.2.5.2. Matches will be deemed abandoned if they commence, but do not reach their natural conclusion with forty-eight (48) hours of the originally scheduled start time. This includes where play is stopped and players are directed from the field by the referee, but the remaining time takes place within forty-eight (48) hours of the original start time.

32.2.5.3. If a match is abandoned after commencing but before its natural end point, the following Terms apply:

32.2.5.4. SGMs will be declared void if they include at least one selection involving a player who has not yet participated in the match as an active player.

32.2.5.5. SGMs will be treated as a winner if every selection has already won and the abandonment had no impact on the outcome of each selection, the SGM in its entirety will be treated as a winner. For example, if selections require Total Goals Scored and a player to score that occurred before the match was abandoned, the selections won and the SGM be deemed a winner.

32.2.5.6. If a single selection within an SGM has lost and the match is then abandoned, the SGM would be treated as a loser as the selection(s) in question had been irrevocably concluded. For example, if 'First Team to Score' was the other team prior to the match being abandoned, this would be treated as a loser.

32.2.5.7. If there are no losing selections within an SGM and at least one void selection at the time of abandonment, the SGM will be declared void. This Rule applies where one or more selections are still undecided at abandonment, for example, an Over Total Goals selection may have won or lost but for abandonment, so selection will be declared void and therefore the SGM shall be declared void.

32.2.6. Venue Changes and Neutral Venues

32.2.6.1. If the venue of a match is changed from the one officially advertised, all bets on that match will be declared void and stakes returned. For a neutral venue, all bets will stand.

32.2.7. Handicap Markets (3-way handicap):

32.2.7.1. For the avoidance of doubt, there can be no dead-heats in 3-way handicap betting. The 3 possible results are as follows:

32.2.7.1.1. **Team A -1.0:** Team A wins by more than 1 goal. **Draw -1.0:** Team A wins by exactly 1 goal; **Team B +1.0:** Match ends in a draw or Team B win the match.

32.2.8. Specific Market Rulings:

32.2.8.1. *Who will win?* – bets on the match result i.e. Team A, Draw or Team B.

- 32.2.8.2. *Who will score?* – bets on a nominate player to score a goal (excluding own goals).
- 32.2.8.3. *Who will get carded?* – bets on a nominated player to receive a yellow or red card. Only cards shown to players currently on the pitch within the match will count. Cards shown to manager, players on the bench or after the official match will not count.
- 32.2.8.4. *How many match/team corners?* – bets on whether total number of corners will be above or below a particular number. Corners must be taken to count. If a corner is retaken, it will only count as one corner. Corners in extra time do not count towards the total.
- 32.2.8.5. *How many team goals?* – bets on how many goals a nominated team will score. Own goals scored by the opposing team are included in the total for the nominated team.
- 32.2.8.6. *How many match/team booking points?* – bets on the total number of booking points above or below the stated total. Cards issued in extra time do not count towards the total, nor do booking points accrued before kick-off and/or after the final whistle. Only cards shown to players currently on the pitch will count. Cards shown to managers or substitutes do not count towards the total.
- 32.2.8.7. Yellow Card = 10 booking points; Red Card = 25 booking points.
- 32.2.8.8. *How many match/team cards?* – bets on the total number of cards are above, below or equal to the stated total. Extra time does not count towards the total nor do cards shown before kick-off and/or after the final whistle. Only cards shown to current players on the pitch will count. Cards shown to managers or substitutes do not count towards the total.
- 32.2.8.9. Yellow card = 1; Red Card = 2; the maximum a player can receive is a total of three (3) cards (2 x Yellow, 1 x Red).
- 32.2.8.10. *What else will happen/what else will happen to a team* – nominated events that occur in a match or to a selected team respectively, such as:
- 32.2.8.10.1. *Penalty awarded* – whether a penalty will be taken (regardless of being missed/scored). Penalties awarded but overturned, for any reason, will not be deemed a winning selection.
- 32.2.8.10.2. *Penalty missed* – whether a penalty will be missed. This is any penalty taken that does not result in a goal from that kick directly. If a penalty is ordered to be retaken, the original penalty will not count towards any official settlement. Only a completed penalty outcome is applicable; if a penalty rebounds by hitting the woodwork or the goalkeeper and is touched again before a goal is awarded, this will be deemed a miss.
- 32.2.8.10.3. *Penalty scored* – whether a penalty will be scored. This is any penalty taken that results in a goal from this kick. If a penalty rebounds from either the woodwork or the goalkeeper and is touched again before a goal is awarded, this will be deemed as a miss. Penalties awarded but

overturned and subsequently not taken will not be deemed a winning selection.

- 32.2.8.10.4. *2+ penalties awarded* – whether two (2), or more, penalties will be taken (regardless of being missed/scored). Penalties awarded but overturned and subsequently not taken will not be deemed as a penalty awarded.
- 32.2.8.10.5. *2+ penalties scored* – whether two (2), or more penalties will be scored. If a penalty is scored but ordered to be retaken, the original penalty will not count.
- 32.2.8.10.6. *Free kick goal* – whether a free kick will be scored. Goals must be scored directly from a free kick by the player taking the free kick. Penalties do not count.
- 32.2.8.10.7. *Header goal* – whether a goal will be scored by a player's head or shoulder, whether it is intentional or not. Own goals are excluded.
- 32.2.8.10.8. *Outside box goal* – whether a goal will be scored from outside the 18-yard box/penalty area. Own goals are excluded. Any method of goal scored from outside of the penalty area will count, including free kicks.
- 32.2.8.10.9. *Own goal* – whether an own goal will be scored.
- 32.2.8.10.10. *Sending off* – whether a player is sent off. Only cards shown once the player is active in the match will count. Any cards shown after the final whistle do not count. Selections will be settled as winners whether the player is shown a straight red card or two yellow cards. If a red card is retracted, by VAR or otherwise, then this will not count as a winning selection.
- 32.2.8.10.11. *Woodwork* – whether the frame of the goal is hit during active play. Instances where the ball hits the woodwork which result directly in a goal do not count as woodwork being hit.
- 32.2.8.10.12. *Go to extra time* – whether the match will go to extra time after 90 minutes regulation time plus injury time, in applicable matches where extra time can be played.
- 32.2.8.10.13. *Go to penalties* – whether the match will go to penalties/a penalty shootout, in applicable matches where penalties can be played.
- 32.2.8.10.14. *Team clean sheet* – whether your nominated team will not concede a goal.
- 32.2.8.10.15. *First/last team to score* – which team will score the first or last goal. Rescinded and/or disallowed goals do not count. If no goals are scored in the match, these markets will be resulted as losers.
- 32.2.8.10.16. *First/last corners* – which teams will be awarded and subsequently

take the first/last corner in the match. If no corners awarded in the match, these markets will be resulted as losers.

32.2.8.10.17. *Most corners* – which team will take the most corners in the match. If both teams are equal on corners at the end of the match, this selection will be settled as a loser.

32.2.8.10.18. *First/last cards* – which team will be awarded the last card, regardless of yellow or red, in the match. If no cards awarded in the match, these markets will be settled as losers.

32.2.8.10.19. *Most booking points/most cards* – which team will receive the most booking points or cards in the match. If no cards are awarded in a match, or both teams are tied on booking points/card counts at the end of the match, these markets will be settled as losers.

32.2.8.10.20. *Team woodwork* – whether the frame of the goal is hit by that team during active play. A team woodwork will still count if it is the defending team hitting their own woodwork with the ball. Instances where the ball hits the woodwork which result directly in a goal do not count as woodwork being hit.

32.2.8.10.21. *Which player will score first/last?* – bets on which player will score the first/last goal within the match.

32.2.8.10.22. Own goals do not count. If an own goal is scored, this bet will be settled on the next goal that is scored.

32.2.8.10.23. In relation to 'Which player will score first' – if your nominated player has not participated in the match at the point the first goal is scored, these selections will be declared void.

32.2.8.10.24. In relation to 'Which player will score last' – if your nominated player had participated in the match before or during the time the last goal is scored, these selections will stand.

32.2.8.10.25. If no goals or only own goals have been scored in a match, first and last goal scorer markets will be settled as losers, if the nominated player(s) participated in the relevant periods of the match.

32.2.8.10.26. *How many player goals?* – bets on whether the nominated player will score 1+/2+/3+ goals in the match (excluding own goals).

32.2.8.10.27. *How will a player score?* – bets on the method by which a nominated player will score, with the following options available (excluding own goals):

32.2.8.10.28. *Header* – the nominated player scores a goal that is classed as coming off the player's head or should, whether intentional or not.

32.2.8.10.29. *Free kick* – the nominated player scores a direct free kick for their

own team.

32.2.8.10.30. *Outside of the box* – the nominated player scores from outside of the 18-yard box/penalty area for their own team. A free kick scored from outside of the box counts as a winning selection.

32.2.8.10.31. *Penalty* – the nominated player scores a penalty for their own team. The goal must be scored directly from this penalty. A rebound from a penalty will not be classified as a goal scored by penalty.

32.2.8.10.32. *Who will get carded or sent off?* – for the ‘carded’ element, bets on whether a nominated player will receive a yellow card or a red card. For the ‘sent off’ element, bets on whether a nominated player will receive a red card. Only cards awarded once the player is active in the match will count. Cards shown to players or officials who do not constitute active on-field players do not count. Any cards shown before kick-off, after the final whistle or during the half time break do not count. A player to be sent off is settled on any active player that receives a red card, whether a straight red card or two (2) yellow cards and is therefore subsequently shown a red card.

32.2.8.10.33. *What is the double chance?* – bets on the match (or specified period) ending in one of the two displayed outcomes. For example, Team A/Draw would require the match (or specified period) to end with either Team A winning or a Draw in order to be deemed a winning selection.

32.2.8.10.34. *Who will be ahead at half time/full time?* – bets on the result of the match at half-time and full-time. Both need to be correct in order for this to be deemed a winning selection.

32.2.8.11. *How will a team win?* – bets on different markets relating to how a team will win, including:

32.2.8.11.1. *Winning margin* – by what margin the nominated team will win by.

32.2.8.11.2. *Win to nil* – whether the nominated team wins to nil (wins without conceding a goal). For example, the nominated team may win 1-0, 2-0 which would result in this being a winning selection.

32.2.8.11.3. *Win from behind* – whether the nominated team wins the match (or specified period) after having been behind by at least one goal at any point within that period.

32.2.8.11.4. *Win in extra time* – whether your nominated team wins the match in extra time. The nominated team must win the extra time period (2 x 15 minute halves plus injury time, unless otherwise stated). If the match does not go to extra time, this market will be settled as a loser.

32.2.8.11.5. *Win on penalties* – whether your nominated team wins the match after a penalty shootout. If the match does not go to penalties, this market will be settled as a loser.

32.2.8.11.6. *Qualify* – whether your nominated team qualifies to the next round of fixtures in the specified tournament/cup/league.

33. Surfing

- 33.1. All bets stand regardless of the length of any delay or change of venue.
- 33.2. All outright markets are based on an All-In Betting basis. No refunds will be given for non-starters.
- 33.3. For Each-Way betting, Dead-Heat Terms apply for surfers knocked out in the semi-final stage.
- 33.4. For Heat Betting, all surfers in that heat must enter the water for bets to stand.

34. Swimming

- 34.1. Betting on the winner of an event is offered on an All-In Betting basis. No refunds will be given for non-starters or for competitors who retire or are disqualified mid-meet.
- 34.2. All bets will be paid on the official result as per the podium presentation. If a protest, however, occurs and the official results change inside of twenty-four (24) hours, then the event will be re-settled. The result available twenty-four (24) hours after the event will be deemed binding regardless of further protests or changes to the official result.
- 34.3. A participant that is disqualified because of an infringement (e.g. False Start) will be deemed to have taken part in the event.

35. Tennis

- 35.1. A match is deemed to have started with the first serve of the match.
- 35.2. Tennis tournament outright bets are accepted on an All-In Betting basis and if a player withdraws before or during a tournament, the bet stands.
- 35.3. In the event of a change in venue, surface or from outdoor to indoor court (and vice versa), all bets will stand.
- 35.4. In the event of a match not taking place or if a player is given a walk-over, bets on this match will be declared void.
- 35.5. In the event of a change in the number of sets to be played, match bets, first set market bets will stand, all other markets will be void.
- 35.6. If a player withdraws or is disqualified after the first set has been completed, the player progressing to the next round or who is awarded the match by the umpire will be considered the winner and all Head-to-Head bets will be settled as such. If the first set has not been completed, all match bets will be void.
- 35.7. If a match does not run to conclusion, any markets (except for match betting) that are not unconditionally determined will be void.

- 35.8. For any bet on handicap or total games, the match must run to conclusion or bets will be void, except if the result of either option is already determined.
- 35.9. All bets on the 'Set Betting' market will be declared void if the match does not run to completion, except if there is no possible chance of the bet being successful. i.e. back a player to win 2-0 and already lost first set prior to retiring.
- 35.10. 1st Set Score and 1st Set Winner bets are finalised upon completion of the first set regardless of whether the remainder of the match runs to completion.
- 35.11. If a retirement occurs before the completion of the 2nd set in a best of 3 set match, or before the completion of the 4th set in a best of 5 set match, bets on the 'Number of Sets' market are void. If a retirement occurs after the completion of the 2nd set in a best of 3 set match, the 'Number of Sets' market will be resulted as a 3-set match. If a retirement occurs after the completion of the 4th set in a best of 5 set match, the 'Number of Sets' market will be resulted as a 5-set match.
- 35.12. For the avoidance of doubt, it is possible for a player to lose the match but cover a minus handicap. i.e. Player A is -1.5 – if they lose the match 6-7, 6-0, 6-7 they will still cover the minus handicap.
- 35.13. If a player retires and no tie-break already played, then the market is void. If a tie break has already been played, the market is paid as 'Yes'.