

# **RETAIL SPORTS WAGERING HOUSE RULES**

#### **MANAGEMENT**

- 1. Management reserves the right to add, delete, or change the House Rules and/or payoff odds, subject to regulatory approval of the Division of Lottery of the State of Rhode Island Department of Revenue ("Lottery").
- 2. Management reserves the right to refuse any wager or delete or limit any selection(s) prior to the acceptance of the wagers.
- 3. Management determines the minimum and maximum wagers on all events, subject to approval of the Lottery.
- 4. The Lottery may unilaterally direct the Sportsbook to limit, halt, or suspend wagering on any event, including Parlay, Teaser or Parlay Card wagers.
- 5. The use of two-way electronic communication devices while you are at the counter placing a wager is prohibited.
- 6. Persons under the age of eighteen (18) are prohibited from placing wagers or collecting winnings.
- 7. All wagers will be deemed to have been accepted from the individual placing the wager only, and not on behalf of any entity or anyone else.
- 8. Wagers may be accepted at other than the posted odds, please check your ticket prior to leaving the window.
- 9. Wagering rules and conditions are subject to change; please refer to odds sheets/displays for details. If there is a conflict between a stipulation on an odds sheet/display and these House Rules, the stipulation on the odds sheet/display will prevail.
- 10. Accepting telephone or electronic wagers from outside of the licensed premises is strictly prohibited.
- 11. Payoffs over \$10,000 may be delayed until the next regular banking day.
- 12. The Sportsbook will not offer any prohibited sports events. "Prohibited sports event" means any collegiate sport or athletic event that takes place in Rhode Island or a sport or athletic event in which any Rhode Island college team participates regardless of where the event takes place.
  - a. A prohibited sports event does not include the other games of a collegiate sport or athletic tournament in which a Rhode Island college team participates, nor does it include any games of a collegiate tournament that occurs outside Rhode Island even though some of the individual games or events are held in Rhode Island.
  - b. A prohibited sports event includes all high school sports events but does not include international sports events in which persons under age eighteen (18) make up a minority of the participants.
- 13. Management will keep a record of all point spreads, odds, final scores and related betting proposition statistics to protect both the customer and Management in the event of an obvious computer, mechanical, technical or

human error. In the event that such an obvious error(s) occurs, Management reserves the right to pay out the wager(s) at the correct lines/odds, as determined by the marketplace comparison at the time of the placement of the wager(s), or to refund the wager(s), subject to approval from the Lottery. The decision of the Lottery shall be final.

- i. A non-exhaustive list of "obvious errors" may include:
  - a) the prices/terms offered are materially different from those available at the time the bet was placed.
  - b) the prices/terms offered at the time the bet is placed are clearly incorrect given the probability of the event occurring.
  - c) odds or terms of a bet have been misquoted as a result of human or system error.
  - d) where the Sportsbook has continued to accept bets on a game which should have been suspended, including where the relevant event is in progress or had already finished.
  - e) where an error is made by the Sportsbook as to the amount of winnings/returns that are paid to the patron, including as a result of a manual or computer input error.
  - f) where markets are created and graded for an event or matchup that does not take place
- 14. A Prohibited Sports Wagering Participant shall be prohibited from placing sports wagers in the Sportsbook, placing online sports wagers, or creating a sports wagering account with (1) the Sportsbook Rhode Island online sports wagering website, (2) the Sportsbook Rhode Island online mobile sports wagering app, and (3) any other online or mobile platform (including Sportsbook Rhode Island kiosks located at Bally's Twin River Lincoln and Tiverton Casinos).

Description of Prohibited Sports Wagering Participants:

- Bally's Twin River/Tiverton Casino self-excluded patron
- Bally's Twin River/Tiverton Casino banned patron
- Rhode Island Lottery employees prohibited by R.I.G.L. § 42-61-10
- Employees of any Gaming Vendor doing business with the Lottery
- Designated employees of Twin River/Tiverton Casino
- Any person who has been convicted of any felony or misdemeanor involving breach of gambling laws or any person who has been convicted of the crime of bookmaking
- Any person prohibited from placing sports wagers by the sports league or sports governing body with which they are affiliated
- "Prohibited Sports Wagering Participant" also includes government officials or residents of certain embargoed countries and/or whose names are included on the U.S. Treasury Department's list of Specially Designated Nationals or the U.S. Department of Commerce Denied Person's List or Entity List or successor or similar lists

## TICKET ACCURACY

1. Please check your ticket for accuracy as all tickets go as written after you leave the wagering counter. Once a wager is accepted by both parties, tickets

will not be altered or voided except at the discretion of Management and with the approval of both parties.

- 2. No winning wager will be paid without the customer's wagering ticket. No reproductions or photos of wagering tickets will be accepted.
- 3. Management is not responsible for lost, stolen, altered or unreadable tickets.
- 4. Expiration of any winning ticket will be one year from the date of the conclusion of the last event on the wager.
- 5. Management is not responsible for paying winning tickets resulting from any system or terminal malfunction.
- 6. The time on the tickets is Eastern Standard Time (EST).

### METHODS OF FUNDING SPORTS WAGERS

- 1. Cash.
- 2. Redeemable Sportsbook tickets or vouchers.

## WAGERING

- 1. Sports wagers will be accepted only during specified wagering hours.
- 2. Management determines the maximum and minimum wager on all events. All wagers are subject to the House Rules and Terms and Conditions, Lottery regulations and the General Laws of the State of Rhode Island.
- 3. Check the video displays for the latest odds. All odds are subject to change. Management reserves the right to refuse any wager or delete or limit any selection(s) prior to the acceptance of the wager. All wagers must be at full face value.
- 4. Winnings are taxed in accordance with IRS requirements. Management will report all W-2G information to the IRS, as required. Taxable income may also be subject to Rhode Island personal income tax.
- 5. Management reserves the right to declare the sports wagering system closed for receiving any or all wagers.

### **INQUIRIES AND DISPUTES**

Inquiries and disputes may be addressed to:

Bally's Twin River Casino Hotel, Attention: Sportsbook, 100 Twin River Road, Lincoln, RI 02865 (401) 723-3200

Bally's Tiverton Casino Hotel, Attention: Sportsbook, 777 Tiverton Casino Blvd, Tiverton, RI 02878 (401) 816-6000

## **DEFINITION OF "ACTION"**

1. Except as noted below or otherwise specified, all events must be held within seven (7) days of the scheduled date to be considered "action." For example, if a game is postponed on a Saturday, it must be completed by the following Friday.

- 2. BASKETBALL, BASEBALL, SOFTBALL, HOCKEY, FIGHTS (boxing and mixed martial arts), SOCCER, RUGBY, AUSTRALIAN RULES FOOTBALL, LACROSSE, HANDBALL and VOLLEYBALL games must be played on the date scheduled for "action." If a game is postponed and/or rescheduled to a later date, said game will automatically constitute "no action", unless otherwise specified.
- 3. In all sports, with the exception of boxing, mixed martial arts (all leagues), tennis and table tennis, if any change in venue (or court surface for tennis) occurs from the originally scheduled location, there will be "no action" and wagers will be refunded.
- 4. Both sides must start in any two-way matchup propositions.
- 5. Any straight wager deemed "no action" will be refunded. If a parlay has a leg that is deemed "no action", the parlay will reduce by one selection (i.e., 4-team parlay becomes a 3-team parlay, 2-team parlay becomes a straight wager).
- 6. For player proposition bets to be considered "action", the following criteria must be met:
  - i. Football player must play
  - ii. Baseball player must start
  - iii. Basketball player must play
  - iv. Hockey player must play
  - v. Soccer player must start. Additionally, extra time and penalty kick shootout statistics are not included for proposition wagers.
- 7. For season long player statistical leader and award futures, players must play in at least one regular season game for "action".
- 8. For all professional and college baseball and college softball, bets are "action" regardless of the starting pitcher, with the exception of the Listed Pitcher money line market.

# **DEFINITION OF "OFFICIAL"**

1. BASEBALL (major league, minor league, and college): In all nine (9)-inning scheduled games, winners and losers are "official" after nine (9) innings of play unless the home team is leading after eight and one-half (8 ½) innings or the game is tied at the end of nine (9) innings and goes into extra innings. If a game goes to extra innings, winners and losers are "official" after the winner is decided after a full inning of play if the visiting team is ahead, or after the home team has scored to win the game.

- i. Called/suspended games must go a minimum of five (5) innings, or four and one-half (4 <sup>1</sup>/<sub>2</sub>) innings if the home team is ahead.
- ii. The called/suspended games rule also applies to seven (7)-inning scheduled games.

- iii. For bets on the pregame money line, if a game goes past five (5) innings and is subsequently called/suspended, the winner is determined by the score after the last full inning of play. If the team batting second scores to tie, or takes the lead in the bottom half of the inning, the results are determined by the score at the time the game is called.
- iv. For first five (5) innings wagers, if a game is suspended in the bottom of the fifth (5th) inning with the home team ahead, all money line bets will be posted as official at the time of suspension, with the total being refunded.

2. SOFTBALL (major league, minor league, and college): In all seven (7)inning scheduled games, winners and losers are "official" after seven (7) innings of play unless the home team is leading after six and one-half ( $6\frac{1}{2}$ ) innings or the game is tied at the end of seven (7) innings and goes into extra innings. If a game goes to extra innings, winners and losers are "official" after the winner is decided after a full inning of play if the visiting team is ahead, or after the home team has scored to win the game.

- i. Called/suspended games must go a minimum of five (5) innings, or four and one-half (4 ½) innings if the home team is ahead.
- ii. For bets on the pregame money line, if a game goes past five (5) innings and is subsequently called/suspended, the winner is determined by the score after the last full inning of play. If the team batting second scores to tie, or takes the lead in the bottom half of the inning, the results are determined by the score at the time the game is called.

3. BASKETBALL (WNBA, college and international): After thirty-five (35) minutes of play.

4. BASKETBALL (NBA): After forty-three (43) minutes of play.

5. BASKETBALL (NBA Summer League): After thirty-five (35) minutes of play.

6. FIGHTS: When bell (buzzer, etc.) is sounded signifying the start of the opening round, the bout is considered "official", regardless of the scheduled length.

7. FOOTBALL (both college and professional): After fifty-five (55) minutes of play.

8. HOCKEY (both college and professional): After fifty-five (55) minutes of play.

9. SOCCER: After ninety (90) minutes of play.

10. AUSTRALIAN RULES FOOTBALL: After seventy-five (75) minutes of play.

11. LACROSSE (both college and professional): After fifty-five (55) minutes of play.

12. RUGBY LEAGUE and RUGBY UNION: After eighty (80) minutes of play.

13. VOLLEYBALL (both college and professional): Match must be fully completed for action.

14. HANDBALL: After sixty (60) minutes of play.

15. AUTO RACING: A race must be completed or deemed official by the governing body, and a winner declared within seven (7) days of the start of the race to be considered "official". If an event does not start as scheduled or is postponed and rescheduled, as long as the event finishes within the particular season, all bets are "action".

16. GOLF: A tournament must be completed or deemed official by the governing body, and a winner declared within seven (7) days of the start of the

tournament to be considered "official". If an event does not start as scheduled or is postponed and rescheduled, as long as the event finishes within the particular season, all bets are "action".

17. OTHER: All other contests that involve a scheduled length of play or time limit must play to their conclusion or have five minutes or less of scheduled playing time remaining when the contest concludes to be considered "official" unless otherwise specified.

## **DETERMINING THE WINNER**

1. The winner of an event or game will be determined on the date of the event's conclusion, unless otherwise specified. Management does not recognize suspended games, protests, overturned decisions, changes to the score, etc. any time after the date that the event was completed. Management, at its sole discretion, may delay payment of winning wagers if the final score is questioned or challenged.

2. The winner of a proposition wager that occurs while a game or match is in progress will be "action" regardless if the game or match is played to its conclusion, unless otherwise specified.

3. If conference or division alignment is changed for any reason, the original futures on those specific categories will be deemed "no action".

4. If a league declares a championship, conference, division, award or any other category a winner, all bets on the winning team (or player) will be paid out regardless of team relocation, name change, or changes to regular season schedules or playoff formats, and regardless of when they are determined as long as they are designated winners by the league in a particular season.

5. Bets will be paid out if the league declares a championship, conference, division, award, or any other category a winner without playoffs taking place in a particular season.

6. If a league does not declare a championship, conference, division, award, or any other category a winner, all bets on those futures markets will be void and considered "no action".

7. When betting on the "field", the field includes all other players or teams that are not specifically listed. Regardless of where the "field" selection is located on the mobile app in a particular event, all of the players or teams listed in the event are NOT included in the "field" bet, no matter what order in which they are displayed.

## WAGERING TIES

- 1. Straight wager, "no action" and the wager will be refunded.
- 2. Two (2) team Teaser, "no action" regardless of the outcome of the other team.
- 3. Parlays and Teasers (other than ten/fourteen (10/14) point), reduce by one (1) selection.
- 4. Ten (10) or fourteen (14) point Teasers on professional or college football, ties lose.
- 5. In the case of a tie for an award or any other event, odds will be divided by the number of winners.

## PARLAY, TEASER & PARLAY CARD RULES

- 1. Parlays consisting of all football and/or basketball wagers laying eleven/ten (11/10) pay in accordance with the pay table.
- 2. Parlays consisting of all money line wagers are determined using standard money line calculations.
- 3. Combination parlays are figured by first referring to the pay table, then applying the result to the standard money line calculations.
- 4. Final calculations are rounded down to the nickel.
- 5. Management reserves the right to cap parlay payout odds at two thousand five hundred to one (2,500/1).
- 6. Off-the-board maximum money line parlay payoff limit is one thousand to one (1000-1).
- 7. Parlay and Teaser pay tables will be available in the Sportsbook.

## PARLAY CARD RULES

1. See reverse side of parlay card for rules.

## PAYOUT

Calculations for wager types are as follows:

- 1. **Money line payoff** The money line is expressed as a three (3) digit number. For example, minus one hundred fifty (-150) means a player must bet one hundred fifty dollars (\$150) for every one hundred dollars (\$100) they wish to win, and multiples thereof. Or, plus one hundred forty (+140) means a player will win one hundred forty dollars (\$140) for every one hundred dollars (\$100) bet.
- 2. **Point spread payoff** Bets on the point spread are offered at eleven (11) to ten (10) odds, unless otherwise stated. For example, a player must bet eleven dollars (\$11) to win ten dollars (\$10), or one hundred ten dollars (\$110) to win one hundred dollars (\$100).
- 3. **Parlay payoff** Parlay payout is determined by multiplication of odds of all selections in the parlay.
- 4. **Teaser payoff** Off the board teaser pay charts are available in the Sportsbook.

# **DUPLICATE EVENTS**

- 1. When multiple/duplicate versions of the same game are offered (excluding doubleheaders and other instances where two events are intentionally played on same day), Sportsbook Rhode Island, in its discretion, may cancel any correlated wagers placed on such multiple/duplicate events regardless of whether the multiple/duplicate events contain the same or different markets/prices.
- 2. Straight wagers placed on multiple/duplicate event markets will be settled in line with these House Rules.

# INPLAY SPECIFIC RULES

### INPLAY WAGERS

- 1. When wagering on "InPlay", if the price or line has moved against the player's request, the wager will not be consummated but instead will be re-offered at the new odds.
- 2. When wagering on "InPlay", if the price or line has moved in the player's favor, the wager will be automatically consummated at the improved odds without notification to the player of the improved price.
- 3. All "InPlay" wagers are considered "action" when consummated.

## PRO FOOTBALL/COLLEGE FOOTBALL

- 1. Overtime counts unless otherwise specified. Overtime will not count in any bets involving specific halves or quarters.
- 2. Wagers for all full-game markets stand providing at least fifty-five (55) minutes of play have taken place and an official result is declared, unless otherwise specified.
- 3. Wagers for all part-game markets are action upon the completion of the specified period. For example, a first (1<sup>st</sup>) half wager is action if a game is postponed in the second (2<sup>nd</sup>) half; whereas a fourth (4<sup>th</sup>) quarter wager is void if the game is postponed in the fourth (4<sup>th</sup>) quarter.
- 4. Unless odds are quoted for a tie, any market in which the result is a wagering tie will be refunded.

### PRO BASKETBALL/COLLEGE BASKETBALL

- 1. Overtime counts unless otherwise specified.
- 2. All basketball games must be fully completed for full-game wagers to be considered "action." Any games canceled or postponed will be void, the only exception to this is "Money Line Live" wagers where at least forty-three (43) minutes for NBA, thirty-five (35) minutes for NBA Summer League, or thirty-five (35) minutes for college, WNBA and international, of play have taken place and an official result is declared, unless otherwise specified.
- 3. Any part-game wagers are action upon completion of the specified period. For example, a first (1<sup>st</sup>) quarter wager in a game postponed in the second (2<sup>nd</sup>) half is action; whereas a third (3<sup>rd</sup>) quarter wager in a game postponed during the third (3<sup>rd</sup>) quarter is void.
- 4. Unless odds are quoted for a tie, any market where the result is a wagering tie will be refunded.

## BASEBALL

- For all full-game wagers the game must go at least the regulation nine (9) innings (eight and one-half (8<sup>1</sup>/<sub>2</sub>) innings if the home team is ahead) for a scheduled nine (9)-inning game for "action". For any doubleheaders that are scheduled for seven (7) innings, the game must go at least seven (7) innings (six and one-half (6<sup>1</sup>/<sub>2</sub>) if the home team is ahead) for "action".
- 2. For all specific inning or combined inning (e.g. first five (5) innings) wagering on baseball, the specified inning or period must have been completed for action. For example, a wager on a run being scored in the fifth (5<sup>th</sup>) inning where a game is postponed in the seventh (7<sup>th</sup>) is action; whereas if the game were to be called at any time during the fifth (5<sup>th</sup>), the wager is void (regardless if a run has already been scored).

- 3. For specific yes-no on a run being scored in a particular inning, the <u>full</u> inning must be completed for "action".
- 4. For all specific yes-no on a run being scored in a particular half inning (top or bottom), the half inning must be completed for "action".
- 5. Unless odds are quoted for a tie, any market where the result is a wagering tie will be refunded.

## **HOCKEY**

- 1. Wagers for all full-game markets stand providing at least fifty-five (55) minutes of play have taken place and an official result is declared, unless otherwise specified.
- 2. Wagers for all part-game markets are "action" upon the completion of the specified period. For example, a first (1<sup>st</sup>) period wager is action if a game is postponed in the third (3<sup>rd</sup>) period; whereas a second (2<sup>nd</sup>) period wager is void if the game is postponed in the second (2<sup>nd</sup>) period.
- 3. Unless odds are quoted for a tie, any market where the result is a wagering tie will be refunded.

### SOCCER

- 1. For all soccer betting, unless otherwise specified, the score at the end of regulation time (ninety (90) minutes plus any added injury minutes) will be deemed the final score and used to settle all markets. Goals scored in "Extra Time" or during "Penalty Shoot Outs" do not count.
- 2. Bets for all markets stand provided the game goes ninety (90) minutes and an official result is declared, unless otherwise specified.
- 3. Unless odds are quoted for a tie, any market where the result is a wagering tie will be refunded. For example, when betting on "Money Line Live", the tie option is deemed the winner in the event of a drawn game.
- 4. For all first (1st) half wagers, the score at the end of the first (1st) half (fortyfive (45) minutes plus injury time minutes) will be deemed the 1st half score and used to settle all markets.
- 5. "To Advance" or "To Win the Tournament" wagers include the result of "Extra Time" and "Penalty Shoot Outs."

### TENNIS / TABLE TENNIS

- 1. If a player is disqualified or retires from a match; all wagers placed on fullmatch markets are void.
- 2. If a match is suspended after play has commenced, all full-match wagers are action if the match is completed within one (1) week. If a suspended match is not rescheduled or the scheduled number of sets not completed within one (1) week, wagers are void.
- 3. For partial-match wagering (e.g. game and set betting), wagers are considered action upon the completion of the specified period; for example, first (1<sup>st</sup>) set wagers are action upon completion of the first (1<sup>st</sup>) set.

# **GENERAL SPORTS RULES**

### **Baseball and Softball**

- For all professional and college baseball and college softball, bets are "action" regardless of the starting pitcher, with the exception of the Listed Pitcher money line market.
- 2. For all non-US professional leagues, college baseball and college softball, "totals" and "run line" wagers are subject to the same game length rules as professional US baseball. For all non-US professional leagues and college baseball and softball, the listed bottom team does not necessarily bat last.
- 3. For all specific inning or combined inning (e.g., first five (5) innings) wagering on baseball, the specified inning or period must have been completed for action. For example, a wager on a run being scored in the fifth (5<sup>th</sup>) inning where a game is postponed in the seventh (7<sup>th</sup>) inning is action; whereas if the game were to be called at any time during the fifth (5<sup>th</sup>), the wager is void (regardless if a run has already been scored).
- 4. When wagering on baseball "totals" or "run lines", the game must go at least the regulation nine (9) innings (eight and one-half (8 ½) if the home team is ahead) for a scheduled nine (9)-inning game and seven (7) innings (six and one-half (6 ½) innings if the home team is ahead) for a scheduled seven (7)-inning game.
  - i. If the game goes past regulation innings into extra innings and is subsequently suspended or postponed, it is considered to have "action" and the winner and loser shall be determined by the score at the time the game is called/suspended. In the case where the home team does not complete their turn at bat in the bottom half of an extra-inning game, the score reverts to the previous full inning of play, unless the home team scores to tie the game, in which then the score will be determined at the point of suspension.
- 5. For pre-season/exhibition and pro baseball All-Star games, games are "action" if the league determines a result, no matter what the rule changes are pertaining to the individual games.
- 6. For baseball first (1<sup>st</sup>) inning wagers, the first (1<sup>st</sup>) inning must be fully completed for there to be "action"; otherwise, wagers are refunded.
- For daily baseball grand slam and no-hitter proposition wagers, all wagers constitute "action" regardless of the number of games completed that day. For the yes-no no-hitter proposition, the no-hitter must be at least nine (9) innings to be considered "action".
- 8. For the Grand Salami (total runs scored in all games that day), all scheduled games must go at least eight and one-half (8<sup>1</sup>/<sub>2</sub>) or nine (9) innings for there to be "action".
- 9. For total bases propositions, only hits count towards this wager. A single counts as one (1), a double as two (2), a triple as three (3) and a home run as four (4). Reaching base by any other means (walk, hit by pitch, etc.) does not count towards this wager.
- 10. When wagering on softball "totals" or "run lines", the game must go at least the regulation seven (7) innings (six and one-half (6  $\frac{1}{2}$ ) innings if the home team is ahead).
  - i. If the game goes past regulation innings into extra innings and is

subsequently suspended or postponed, it is considered to have "action" and the winner and loser shall be determined by the score at the time the game is called/suspended. In the case where the home team does not complete their turn at bat in the bottom half of an extra-inning game, the score reverts to the previous full inning of play, unless the home team scores to tie the game, in which then the score will be determined at the point of suspension.

- 11. For the World Baseball Classic or any other games that are called due to the mercy rule, "totals" and "run lines" are considered "action".
- 12. Unless odds are quoted for a tie, any market where the result is a wagering tie will be refunded.

## Alternative Total Runs

- 1. Predict whether the combined scores for each team will be over or under a specified number of runs.
- 2. If the number of runs is the same as the stated number, then bets will be made void.
- 3. Extra innings are included.

## Innings Total Runs

1. Predict the range that contains the combined number of runs scored in a specified number of innings.

## **Innings Betting**

- 1. Predict the team that will score the most runs in a specified inning. The full inning must be completed for bets to stand.
- 2. In the event of a tie, bets will be void unless odds are quoted for the tie.

## Nine Innings Betting

- 1. Predict the team that will score the most runs during the first nine (9) innings.
- 2. In the event of a tie, bets will be void unless odds are quoted for the tie.
- 3. If the first nine (9) innings are not completed, bets are void unless the home team is ahead after eight and one-half (8<sup>1</sup>/<sub>2</sub>) innings, in which case bets will stand.

## Nine Innings Correct Score

- 1. Predict the correct score after the first nine (9) innings have been completed.
- 2. Extra innings do not count.
- 3. If the full nine (9) innings are not completed, bets are void unless the home team is ahead after eight and one-half (8½) innings, in which case the correct score at the time will stand.

## Nine Innings Correct Score Special

- 1. Predict whether any team will score ten (10) or more runs in nine (9) innings.
- 2. If the full nine (9) innings are not completed, bets are void unless the home team is ahead after eight and one-half (8½) innings, in which case bets will stand.

## **Double Result**

- 1. Predict the result at both the end of the fourth (4<sup>th</sup>) innings and the end of the game.
- 2. Extra innings are included.
- 3. Both predictions must be correct for bets to be successful.

## Winning Margin

- 1. Predict the margin by which a specified team wins the game.
- 2. Extra innings are included.

## Home Team Total Runs

- 1. Predict whether the home team will score over or under a specified number of runs.
- 2. Extra innings count.

## Away Team Total Runs

- 1. Predict whether the away team will score over or under a specified number of runs.
- 2. Extra innings count.

## <u>Basketball</u>

- 1. Overtime counts unless otherwise specified. Overtime will count in halftime wagers, unless otherwise specified. Overtime will not count in any bets involving specific quarters.
- 2. Wagers for all full-game markets stand provided at least forty-three (43) minutes (for NBA), thirty-five (35) minutes (for NBA Summer League) or thirty-five (35) minutes (for WNBA, college and international) of play have taken place and an official result is declared, unless otherwise specified.
- 3. Any part-game wagers are action upon completion of the specified period. For example, a first (1<sup>st</sup>) quarter wager in a game postponed in the second (2<sup>nd</sup>) half is action; whereas a third (3<sup>rd</sup>) quarter wager in a game postponed during the third (3<sup>rd</sup>) quarter is void.
- 4. Unless odds are quoted for a tie, any market where the result is a wagering tie will be refunded.
- 5. For pre-season, summer league and pro basketball All-Star games, games are "action" if the league determines a result, no matter what the rule changes are pertaining to the individual games.

# Away Team Total Points

1. Predict whether the total points scored in the game by the away team,

including overtime, will be over or under a specified figure.

Example: Bettor places an over 122.5 on the Rockets for the Rockets in the Rockets at Knicks game. His bet is a winner if the Rockets score 123 points or more, his bet is a loser if the Rockets score 122 points or less.

### **Home Team Total Points**

1. Predict whether the total points scored in the game by the home team, including overtime, will be over or under a specified figure.

Example: Bettor places an over 102.5 on the Knicks for the Knicks in the Rockets at Knicks game. His bet is a winner if the Knicks score 103 points or more, his bet is a loser if the Knicks score 102 points or less.

#### **Team to Score First Basket**

1. Predict the team that will score the first basket.

#### Team to Score Last Basket

- 1. Predict the team that will score the last basket.
- 2. Overtime counts.

#### **Double Result**

- 1. Predict the result at both halftime and full time.
- 2. Overtime counts.
- 3. Both predictions must be correct for bets to be successful.

#### **First Half Totals**

- 1. Predict whether the total points scored in the first (1<sup>st</sup>) half will be over or under a specified figure.
- 2. The first (1<sup>st</sup>) half must be completed for bets to stand unless a winning market has already been established at the time of abandonment.
- 3. Overtime does not count unless otherwise stated.

#### Winning Margin

- 1. Predict the winning team and their margin of victory
- 2. Overtime counts.

#### Spread on a Specified Quarter

- 1. Predict the winning team after the point spread has been applied to the actual scores in a specified quarter.
- 2. Overtime does not count unless otherwise stated.

## **Total Points in a Specified Quarter**

- 1. Predict whether the total points scored in the quarter will be over or under a specified figure.
- 2. Overtime does not count unless otherwise stated.

## Race to a Set Number of Points

- 1. Predict the first team to score a set number of points (ex: 20, 30, etc.).
- 2. Overtime counts.

## <u>Football</u>

- 1. Overtime counts unless otherwise specified. Overtime will count in halftime wagers, unless otherwise specified. Overtime will not count in any bets involving specific quarters.
- 2. Wagers for all full-game markets stand providing at least fifty-five (55) minutes of play have taken place and an official result is declared, unless otherwise specified.
- 3. Wagers for all partial-game markets are action upon the completion of the specified period. For example, a first (1<sup>st</sup>) half wager is action if a game is postponed in the second (2<sup>nd</sup>) half; whereas a fourth (4<sup>th</sup>) quarter wager is void if the game is postponed in the fourth (4<sup>th</sup>) quarter.
- 4. Unless odds are quoted for a tie, any market in which the result is a wagering tie will be refunded
- 5. When wagering on football regular season win totals (college and professional), teams must play the exact number of games on their schedule for "action". If there is a change in opponent in any given game, as long as the team plays the originally scheduled number of games, those bets are still declared as "action". For college football regular season wins, conference championship and bowl games do not count towards the win total.
- 6. For pro and college football exact wagering, the team listed first must win the championship game and the second team must play in and lose the championship game.

## Total Points Odd/Even

- 1. Predict whether the total points scored in the game will be odd or even.
- 2. Points scored in overtime count.

## Winning Margin

- 1. Predict the team to win the game and the margin of victory.
- 2. Overtime counts.

## Half Winning Margin/Live

1. Predict the margin of points by which a nominated team will win a half. Example: if the second half score is New England Patriots 28 - Atlanta Falcons 14, then the winning margin will be 'New England Patriots 13-18 points'. This only applies to points scored during the given time period and not the entire game.

2. Overtime counts.

### **Team Halves Won/Live**

- 1. Predict total amount of halves a team wins in a game.
- 2. Overtime does not count unless otherwise stated.

### **Result After Quarter/Live**

- 1. Predict which team will be winning after the culmination of the stated quarter.
- 2. Overtime counts.

### First Touchdown Scorer

- 1. Predict the first player to score a touchdown in the game.
- 2. Overtime counts and bets on players who are 'suited up' and ready to play will count. Bets placed on any player not 'suited up' will be void.
- 3. If no touchdowns are scored, stakes will be lost unless no first touchdown scorer is selected.

### **First Scoring Play**

1. Predict the first scoring play in the game.

### A Score in the Final 2 Minutes of the First Half

 Predict whether there will be a point scored in the final two (2) minutes of the first (1<sup>st</sup>) half.

### First Half Betting

- 1. Predict the result at half time.
- 2. The first (1<sup>st</sup>) half must be completed for bets to stand.

### First Half Spread

- 1. Predict the result at halftime once the point spread has been applied to the actual scores.
- 2. The first  $(1^{st})$  half must be completed for bets to stand.

### **First Half Total Points**

- 1. Predict whether the total points scored at halftime will be over or under a specified figure.
- 2. The first (1<sup>st</sup>) half must be completed for bets to stand unless a winning market has already been established at the time of abandonment.

### Second Half Betting

- 1. Predict the result at the end of the second  $(2^{nd})$  half.
- 2. Overtime does not count unless otherwise stated.
- 3. Any points scored in the first  $(1^{st})$  half do not count.
- 4. The second  $(2^{nd})$  half must be completed for bets to stand.

## **Quarter Betting**

- 1. Predict the result of a specified quarter.
- 2. Overtime does not count for betting on the fourth (4<sup>th</sup>) quarter unless otherwise stated.

### **Total Home Team Points**

- 1. Predict the number of points scored by the home team.
- 2. Overtime counts.

### **Total Away Team Points**

- 1. Predict the number of points scored by the away team.
- 2. Overtime counts.

### Halves or Quarters Won

- 1. Predict the number of halves or quarters won by a specified team.
- 2. Overtime does not count unless otherwise stated.

### To Score in All Quarters

- 1. Predict whether or not a team will score in all quarters.
- 2. Overtime does not count unless otherwise stated.

### **Total Turnovers**

- 1. Predict the total number of turnovers in the game.
- 2. Overtime counts.
- 3. Turnover totals taken from game results.

### **Total Home Team Turnovers**

- 1. Predict the total number of turnovers committed by the home offense.
- 2. Overtime counts.
- 3. Turnover totals taken from game results.

### **Total Away Team Turnovers**

- 1. Predict the total number of turnovers committed by the away offense.
- 2. Overtime counts.

3. Turnover totals taken from game results.

#### Team With Most Turnovers

- 1. Predict the team that commits the most turnovers.
- 2. Overtime counts.
- 3. Turnover totals taken from game results.

### First Team to Turnover

- 1. Predict the team that will commit the first turnover in the game.
- 2. Overtime counts.
- 3. Turnover totals taken from game results.

#### Team With the Most Punts

- 1. Predict the team who will have the most punts in the game.
- 2. Overtime counts.
- 3. A punt is performed when the ball is kicked without letting it hit the ground first.

#### **Total Touchdowns**

- 1. Predict the total number of touchdowns in the game.
- 2. Overtime counts.

### **Double Result**

- 1. Predict the result at halftime and full time.
- 2. Overtime counts.

### **Total First Half Touchdowns**

- 1. Predict the number of touchdowns in the first (1<sup>st</sup>) half.
- 2. The first (1<sup>st</sup>) half must be completed for bets to stand unless a winning market has already been established at the time of abandonment.

### **Total Second Half Touchdowns**

- 1. Predict the number of touchdowns in the second (2<sup>nd</sup>) half.
- 2. Overtime does not count unless otherwise stated.
- 3. The second (2<sup>nd</sup>) half must be completed for bets to stand unless a winning market has already been established at the time of abandonment.

### **Total Home Touchdowns**

- 1. Predict the number of touchdowns scored by the home team.
- 2. Overtime counts.

### **Total Away Touchdowns**

- 1. Predict the number of touchdowns scored by the away team.
- 2. Overtime counts.

#### Home Team Defensive Touchdowns

- 1. Predict the number of touchdowns scored by the home defense.
- 2. Overtime counts.
- 3. A punt or kickoff return will not count towards a defensive touchdown.

#### Away Team Defensive Touchdowns

- 1. Predict the number of touchdowns scored by the away defense.
- 2. Overtime counts.
- 3. A punt or kickoff return will not count towards a defensive touchdown.

#### First Team Touchdown

- 1. Predict the first team to score a touchdown.
- 2. Overtime counts.

#### Second Half First Team Touchdown

- 1. Predict the first team to score a touchdown in the second (2<sup>nd</sup>) half.
- 2. Overtime does not count unless otherwise stated.

#### **Quarter of First Touchdown**

- 1. Predict the quarter in which the first touchdown is scored.
- 2. Overtime does not count unless otherwise stated.

### Quarter of First Field Gold

- 1. Predict the quarter in which the first field goal is scored.
- 2. Overtime does not count unless otherwise stated.

### Will There be Overtime

- 1. Predict whether or not there will be overtime.
- 2. If a game is abandoned prior to the end of regulation, bets are void unless it is the final of the competition, in which case all bets stand for the rescheduled game.

### Will There be a Safety

- 1. Predict whether or not there will be a safety in the game.
- 2. Overtime counts.
- 3. A safety will be awarded by the officials and is the only means whereby

a team not in possession can score points. It can occur in a variety of ways but the most common is when an opponent in possession of the ball is tackled in his own end zone.

#### Passing Yards of a Named Player

- 1. Predict whether the number of passing yards for a named player will be over or under a specified figure.
- 2. Overtime counts.

#### **Receiving Yards of a Named Player**

- 1. Predict whether the receiving yards for a named player will be over or under a specified figure.
- 2. Overtime counts.

#### **Rushing Yards of a Named Player**

- 1. Predict whether the rushing yards of a named player will be over or under a specified figure.
- 2. Overtime counts.

#### Will a Field Goal be Missed

- 1. Predict whether or not a field goal will be missed.
- 2. Overtime counts.

#### Points Scored in a Specific Quarter

- 1. Predict the range of points scored in a specific quarter.
- 2. Overtime does not count unless otherwise stated.

#### Will a Touchdown be Scored in a Specific Quarter

- 1. Predict whether or not a touchdown will be scored in a specific quarter.
- 2. Overtime does not count unless otherwise stated.

#### FIGHTS - BOXING AND MMA RULES

- 1. All fights are "action" regardless of site changes. Fights must be fought on the scheduled date for "action".
- 2. A "full round" is defined as one in which the bell, buzzer, etc. has sounded signifying the conclusion of such round. If a fighter is counted out or the bout is officially stopped prior to the bell, buzzer, etc., such round is not considered a "full round" for wagering purposes.

- 3. If a boxing or mixed martial arts fight ends at exactly 1:30 of a 3:00 minute round or 2:30 of a 5:00 minute round, whereas the fight lands exactly on the listed total, total bets will be refunded.
- 4. In the event of a draw, wagers on who will win are "no action".
- 5. All straight win wagers will have "action" regardless of any changes in weight class, scheduled length of the bout, or championship sanction unless otherwise stipulated. All round, knock-out ("K.O.") or decision proposition wagers are "no action" if the scheduled length of the bout is changed.
- 6. On K.O. proposition wagers, K.O. includes knockout, technical knockout, disqualification, or any other stoppage.
- 7. On decision proposition wagers, "decision" means that the fight result is determined by the result of the scorecards.
- 8. In the event of a fight being declared a "no-contest", all wagers (including totals) on that fight will be considered "no-action", regardless of when the fight is stopped.
- 9. For pick the knockout round wagers, if a fighter does not answer the bell for the next round, the previous round will be declared the winner. Knockout includes a technical knockout and disqualifications

### HOCKEY RULES

- 1. For professional hockey wagering purposes, in the event of a shootout, the winner is awarded one (1) goal, which is considered in the determination of the winner and loser and counted toward the game total. For player yes-no goal scoring props, shootout goals do not count.
- 2. For college hockey wagering purposes, final scores will be determined by the rules of the conference. 3 on 3 and shootout results may not count towards the final score. In mid-season tournament games, all overtime and shootout results count toward the final score.
- 3. Wagers for all full-game markets stand providing at least fifty-give (55) minutes of play have taken place and an official result is declared, unless otherwise specified.
- 4. Wagers for all partial game markets are action upon the completion of the specified period. For example, a first (1<sup>st</sup>) period wager is action if a game is postponed in the third (3<sup>rd</sup>) period; whereas a second (2<sup>nd</sup>) period wager is void if the game is postponed in the second (2<sup>nd</sup>) period.
- 5. Unless odds are quoted for a tie, any market where the result is a wagering tie will be refunded
- 6. For the daily pro hockey salami (total goals scored in all scheduled games), all games must be official for wagering purposes for "action".
- 7. For monthly team points wagers, all scheduled games for that month must be played for "action"

### **60-Minutes Betting**

Predict the result of regulation time from: away win | draw | home win.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.

- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of regulation time.
  - i. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Anytime Goalscorer

Select a player to score at any time during regulation time and overtime.

- 1. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not count.
- 2. Own goals do not count towards an anytime goalscorer.
- 3. If the selected player does not start the game and takes to the ice at any time, bets placed on that player in this market will stand.
- 4. If the selected player leaves the ice without scoring a goal, bets placed on that player in this market will have lost and will be settled as losers.
- 5. If the selected player takes no part in the game, bets placed on that player in this market will be void.
- 6. If a game is postponed, normal postponed rules apply.
- 7. If a game is abandoned, normal abandoned rules apply.
  - i. If a winning anytime goalscorer selection has been established in the time played before abandonment, bets placed on that player in this market will have already won and will be settled as winners. Bets placed on other players in this market will have already lost.
  - ii. If the selected player has left the ice without scoring in the time played before abandonment, bets placed on that player in this market will have already lost.
  - iii. If the selected player is still on the ice and has not scored at the time of abandonment, bets placed on that player in this market will be void because the game did not play for the full duration.
- 8. Bets placed on this market will be settled on completion of regulation time and overtime if required.
  - i. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

# Both Teams to Score X or More Goals Live

Predict whether or not both teams will each score the stated number of goals or more in regulation time.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. InPlay bet acceptance rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - i. If both teams have each scored the stated number of goals or more in the time played before abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other outcomes on this market will have already lost.
  - ii. If both teams have not each scored in the time played before

abandonment, bets placed will be void, subject to normal abandoned game rules, because the game did not play for the full duration.

- 4. Bets placed on this market will be settled on completion of regulation time.
- 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## **First Goalscorer**

Select a player to score the first goal in a game.

- 1. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not count.
- 2. Own goals do not count towards the first goalscorer. If the first goal in the game is an own goal, the winning selection in this market will be the scorer of the second goal. If the second goal is also an own goal, the winning selection in this market will be the scorer of the third goal and so on. If no further goals are scored in regulation time and overtime, bets placed on this market will be void.
- 3. Goals scored by a goalkeeper do not count towards the first goalscorer. If the first goal in the game is scored by a goalkeeper, the winning selection in this market will be the scorer of the second goal. If the second goal is also scored by a goalkeeper, the winning selection in this market will be the scorer of the third goal and so on. If no further goals are scored in regulation time and overtime, bets placed on this market will be void.
- 4. If the final score is 0-0 or in the event of only own goals and/or only goals scored by a goalkeeper in the game, bets placed on this market will be void.
- 5. If the selected player does not start the game and takes to the ice before the first goalscorer market has been won, bets placed on that player in this market will stand.
- 6. If the selected player does not start the game and takes to the ice after the first goalscorer market has been won, bets placed on that player in this market will be void.
- 7. If the selected player leaves the ice before the first goalscorer market has been won, bets placed on that player in this market will have lost and will be settled as losers.
- 8. If the selected player takes no part in the game, bets placed on that player in this market will be void.
- 9. If a game is postponed, normal postponed rules apply.
- 10. If a game is abandoned, normal abandoned rules apply.
  - i. If a winning first goalscorer selection has been established in the time played before abandonment, bets placed on that player in this market will have already won and will be settled as winners. Bets placed on other players in this market will have already lost.
  - ii. If the selected player has left the ice without scoring the first goal

in the time played before abandonment, bets placed on that player in this market will have already lost.

- iii. If a winning first goalscorer selection has not been established in the time played before abandonment, bets placed on players that are still on the ice in this market will be void because the game did not play for the full duration.
- 11. Bets placed on this market will be settled on completion of regulation time and overtime if required.
  - Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Race to X Goals

Predict which team will reach a specified

number of goals first. Examples:

Race to two (2) goals: Buffalo Sabres at Vancouver Canucks. If Canucks score two (2) goals before Sabres, they will be deemed the winning selection in the market.

Race to three (3) goals: Buffalo Sabres at Vancouver Canucks. If Sabres score three (3) goals before Canucks, they will be deemed the winning selection in the market.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - i. If a game is abandoned and a winning selection has been established in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.
  - If a game is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void, subject to normal abandoned rules, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of the game.
  - i. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00 am EST the following day.

# Team to Score First/Next Goal

Predict the team to score the first/next goal.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - i. If a game is abandoned and a winning selection has been

established in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners. Bets placed on other selections in this market will have already lost.

- If a game is abandoned and no winning selection has been established in the time played before abandonment, bets placed will be void, subject to normal abandoned rules, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of the game.
  - i. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00 am EST the following day.

## **Teams to Score**

Predict which teams will score in a game from: away team only | home team only | both teams | neither team

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - i. If both teams have scored in the time played before abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other outcomes on this market will have already lost.
  - ii. If both teams have not scored in the time played before abandonment, bets placed will be void, subject to normal abandoned rules, because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of the game.
  - i. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00 am EST the following day.

## **Both Teams to Score**

Predict whether or not both teams will score in regulation time.

- 1. Bets are settled on the events that occur in regulation time. Overtime and shootouts do not count.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
  - i. If both teams have scored in the time played before abandonment, bets placed on that outcome will have already won and settled as winners. Bets placed on other outcomes on this market will have already lost.
  - ii. If both teams have not scored in the time played before abandonment, bets placed will be void, subject to normal abandoned rules, because the game did not play for the full

duration.

- 4. Bets placed on this market will be settled on completion of regulation time.
  - i. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00 am EST the following day.

# Winning Margin

Predict the margin of goals by which a nominated team will win a game.

Example: If the game result is Washington Capitals 4-2 Winnipeg Jets, the winning selection in this market will be Washington Capitals by 2 goals.

- 1. Bets are settled on the official game result, including overtime and shootouts, should the game progress as such.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.
- 4. Bets placed on this market will be settled on completion of the game.
  - i. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## **Player Performance**

Predict whether a named player will be over or under a specified figure/percentage of a designated statistic in an event.

- 1. Bets are settled on the events that occur in regulation time and overtime. Shootouts do not count.
- 2. If selected player takes to the ice at any point during the event in regulation or overtime, then bets placed in this market will stand. Shootouts do not count.
- 3. If selected player does not take to ice at any point during the event in regulation or overtime, then bets placed on this market will be void.
- 4. Bets are settled based on official league statistics.
- 5. If a game is postponed, normal postponed rules apply.
- 6. If a game is abandoned, markets will be void unless markets winning selection is a winner, thus bets on market will stand and be settled as normal.

# **Team Total Goals**

Predict whether the number of goals scored by the named team will be under/over the number specified. If the market is over/under 2.5 goals, over means three (3) goals or more and under means two (2) goals or fewer.

- 1. Bets are settled on the official game result, including overtime and shootouts, should the game progress as such.
- 2. If a game is postponed, normal postponed rules apply.
- 3. If a game is abandoned, normal abandoned rules apply.

- i. If a game is abandoned and the over selection has been won in the time played before abandonment, bets placed on that selection in this market will have already won and will be settled as winners.
- ii. Bets placed on the under selection in this market will have already lost.
- iii. If a game is abandoned and the over selection has not been won in the time played before abandonment, bets placed on this market will be void because the game did not play for the full duration.
- 4. Bets placed on this market will be settled on completion of the game.
- 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00 am EST the following day.

## **BET ACCEPTANCE EUROPEAN HOCKEY**

- 1. All bets are placed in accordance with House Rules and Terms and Conditions
- 2. All odds are subject to fluctuation and bets placed will be settled at the price at the time the bet was confirmed
- 3. With the exception of "Money Line" and "Money Line Live" markets, overtime and shoot-out results will not count in all other markets as they are for regulation-time only.
- 4. Dates and start times of matches shown on video displays and the Sportsbook Rhode Island website and app are for guidance purposes only.

## SOCCER RULES

- For all full match "Goal Line", "Money Line", and "Total Wagers", the score at the end of ninety (90) minutes, plus injury time minutes, will be used to determine winning and losing wagers; extra time and penalty kick shootouts do not count, unless otherwise specified. For all first (1<sup>st</sup>) half goal line, money line and total wagers, the score at the end of fortyfive (45) minutes, plus injury minutes, will be used to determine winning and losing wagers.
- 2. For three (3) way wagering propositions: sides must win, lose or draw (each is a separate wagering interest).
- 3. "To advance" or "to Win Tournament" wagers include the result of extra time and/or penalty kick shootouts.
- 4. Goals scored in "extra time" or during "penalty kick shootouts" do not count towards final score, handicaps, player props, or any other wager that Management deems appropriate.

## AUTO RACING RULES

- 1. Auto races are "action" when the first car crosses the start line after the green flag is dropped.
- 2. If a driver withdraws before attempting to qualify for a race, then all futures bets on that driver will be refunded, unless otherwise specified. If a driver

attempts, but fails to qualify for the race, futures bets on that driver are considered "action".

- 3. In driver matchup propositions, all drivers involved in any matchup must start or the wager is deemed "no action."
- 4. If any driver in a matchup is substituted during the race, then the matchup is considered "no action."
- 5. Wagers are accepted on drivers only, not on teams or cars, unless stipulated on the odds sheets/displays.
- 6. The winner of driver matchups and race propositions will be based on the official finish order.
- 7. For NASCAR, Xfinity Series and Truck Series races, race results will not be posted until after the post-race inspection is complete and the official order of finish is determined.
- 8. For odds to win the pole position, if the pole is determined by points due to rain or any other reason, then all bets are refunded.

## **GOLF RULES**

- 1. If a golfer withdraws before the start of a tournament, all futures bets on that player will be refunded, unless otherwise specified.
- 2. All golfers in a matchup must tee off to start the tournament for full tournament matchups, or round for individual round matchups, or that matchup is "no action".
- 3. Golfer with the lower score wins the matchup (with equal rounds played).
- 4. If one golfer continues play after his opponent has missed the cut, withdrawn (WD) or been disqualified (DQ), the golfer who continues play wins his matchup.
- 5. If both golfers in a tournament matchup are in a playoff, the winner of the playoff wins the matchup, otherwise the matchup will be refunded. Fourth (4<sup>th</sup>) round (or final round matchups) do not include any holes played in a playoff.
- For exact number of majors won futures, all four (4) major tournaments in that year must be played for "action". Players must start in the first (1<sup>st</sup>) major of the year for "action", no matter which tournament is played first.

## Tour Championship/ FedExCup Rules First Round Leader

Predict the player to be leading the tournament at the end of the first  $(1^{st})$  round.

Example: Tiger Woods to win First Round Leader. Bet wins if at the end of the first (1<sup>st</sup>) round of the tournament, Woods is alone in first (1<sup>st</sup>) place. The bet loses if Woods is in second (2<sup>nd</sup>) place or worse at the conclusion of the first (1<sup>st</sup>) round. If Woods is tied with one (1) or more golfers at the end of the first (1<sup>st</sup>) round, Dead Heat rules apply.

 If there is a tie for leading score at the end of the first (1<sup>st</sup>) round, Dead Heat rules will apply, unless there is a specific "tie" selection in the market.

- 2. If the round is abandoned, or if the round is not fully played for any reason, bets placed on this market will be void.
- 3. A player is deemed to have played in the first (1<sup>st</sup>) round once they have teed off. If a player withdraws or is disqualified before they tee off in the first (1<sup>st</sup>) round, bets placed on that player in this market will be void.
- If the player retires or is disqualified after they have teed off and before the first (1<sup>st</sup>) round has been completed, bets placed on this market will stand.
- 5. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.
- 6. FedExCup Starting Strokes, or any other process which is used to determine a player's position, will apply. The winner of the market will be the leading player after the first (1<sup>st</sup>) round with these adjustments included.

# Three-Ball Betting

Predict which player will achieve the lowest score in the specified round.

Example. Bettor selects Tiger Woods to win Three (3) Ball in the specified round of the golf tournament over Jordan Spieth and Patrick Reed. Bettor wins if Woods' score of those three (3) golfers is lowest after specified round.

- 1. If there is a tie for the lowest score in the specified round, Dead Heat rules will apply.
- 2. If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- 3. If the participants in a three (3) ball are changed, bets placed on that three (3) ball in this market will be settled on the original group.
- 4. A player is deemed to have played in the three (3) ball once they have teed off in the specified round. If a player withdraws or is disqualified before they tee off in the round, bets placed on that three (3) ball in this market will be void.
- 5. If a player retires or is disqualified after they have teed off and before the specified round is completed, bets placed on that player in this market will have lost.
- 6. If all three (3) players retire or are disqualified on the same hole, bets placed on that three (3) ball in this market will be void.
- 7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.
- 8. FedExCup Starting Strokes will not apply. The winner of the market will be the player with the lowest score in the specified round.

# **Two-Ball Betting**

Predict which player will achieve the lowest score in the specified round.

Example. Bettor selects Tiger Woods to win Two (2) Ball in the specified round of the golf tournament over Jordan Spieth. Bettor wins if Woods' score is lower than Spieth's in the specified round.

- 1. If there is a tie for the lowest score in the specified round, the winning selection in this market will be a tie.
- 2. If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- 3. If the participants in a two (2) ball are changed, bets placed on that two (2) ball in this market will be settled on the original pairing.
- 4. A player is deemed to have played in the two (2) ball once they have teed off in the round. If a player withdraws or is disqualified before they tee off in the round, bets placed on that two (2) ball in this market will be void.
- 5. If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this market will stand and their opponent will be the winning selection.
- 6. If both players retire or are disqualified on the same hole, bets placed on this market will be void.
- 7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.
- 8. FedExCup Starting Strokes will not apply. The winner of the market will be the player with the lowest score in the specified round.

## Two-Ball Draw No Bet

Predict which player will achieve the lowest score in the specified round. If the scores are tied, bets placed on this market will be void.

Example. Bettor selects Tiger Woods to win Two (2) Ball Draw No Bet in the specified round of the golf tournament over Jordan Spieth. Bettor wins if Woods' score is lower than Spieth's in the specified round. If Woods and Spieth are tied at the end of the specific round, bets placed will be void.

- 1. If the round is abandoned or there is a change to the scheduled number of holes played in the round for any reason, bets placed on this market will be void.
- 2. If the participants in a two (2) ball are changed, bets placed on that two (2) ball in this market will be settled on the original pairing.
- A player is deemed to have played in the two (2) ball once they have teed off in the specified round. If a player withdraws or is disqualified before they tee off in the round, bets placed on that two (2) ball in this market will be void.
- 4. If a player retires or is disqualified after they have teed off and before the round is completed, bets placed on this market will stand and their opponent will be the winning selection.
- 5. If both players retire or are disqualified on the same hole, bets placed on this market will be void.

- 6. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.
- 7. FedExCup Starting Strokes will not apply. The winner of the market will be the player with the lowest score in the specified round.

# Top Country or Continent Player

Predict the highest placed player in the tournament from the nominated list of players.

Example: Bettor selects Tiger Woods to be the Top American Player in the specified golf tournament. The bettor wins if Woods finishes the specified tournament with the lowest score of all American players. If Woods finishes in third (3<sup>rd</sup>) place of the specified tournament behind Hideki Matsuyama and Sergio Garcia, the bet is a winner. The bet is a loser if Woods finishes in second (2<sup>nd</sup>) place behind another American player, i.e.: Dustin Johnson.

- 1. Tournament placings will be determined by the official rules of the respective governing body. This includes a playoff, additional round, FedExCup Starting Strokes or any other process which is used to determine the placings.
- 2. If there is a tie for placings, Dead Heat rules apply.
- 3. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- 4. If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first (1<sup>st</sup>) round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first (1<sup>st</sup>) round, bets placed on that player in this market will stand.
- 6. If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on this player will be void. If all other players from the nominated country withdraw or are disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on this market will be void.
- 7. If the selected player misses the cut, bets placed on this market will stand.
- 8. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Top 5 Finish

Predict a player to finish in the top five of the specified tournament.

Example: Bettor selects Tiger Woods for a Top Five (5) Finish in a specified golf tournament. Bettor wins if Woods finishes in fifth (5<sup>th</sup>), Fourth (4<sup>th</sup>), Third

(3<sup>rd</sup>), Second (2<sup>nd</sup>), or First (1<sup>st</sup>) at the conclusion of the specified tournament. Bettor loses if Woods finishes Sixth (6<sup>th</sup>) or worse.

If Woods finishes in a tie that extends beyond Fifth (5<sup>th</sup>) place, Dead Heat rules apply.

- Tournament placings will be determined by the official rules of the respective governing body. This includes a playoff, additional round, FedExCup Starting Strokes or any other process which is used to determine the placings.
- 2. If there is a tie, Dead Heat rules will apply.
- 3. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- 4. If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first (1<sup>st</sup>) round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first (1<sup>st</sup>) round, bets placed on that player in this market will stand.
- 6. If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on this player will be void. If the selected player misses the cut, bets placed on this market will stand.
- 7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00 am EST the following day.

# Top 10 Finish

Predict a player to finish in the top ten of the specified tournament.

Example: Bettor selects Tiger Woods for a Top Ten (10) Finish in a specified golf tournament. Bettor wins if Woods finishes anywhere from tenth (10<sup>th</sup>) place to first (1<sup>st</sup>) place at the conclusion of the specified tournament. Bettor loses if Woods finishes eleventh (11<sup>th</sup>) or worse.

If Woods finishes in a tie that extends beyond tenth (10<sup>th</sup>) place, Dead Heat rules apply.

- 1. Tournament placings will be determined by the official rules of the respective governing body. This includes a playoff, additional round, FedExCup Starting Strokes or any other process which is used to determine the placings.
- 2. If there is a tie, Dead Heat rules will apply.
- 3. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will

stand.

- 4. If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first (1<sup>st</sup>) round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>)round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first (1<sup>st</sup>) round, bets placed on that player in this market will stand.
- 6. If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on this player will be void. If the selected player misses the cut, bets placed on this market will stand.
- 7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

# Top 20 Finish

Predict a player to finish in the top twenty (20) of the specified tournament.

Example: Bettor selects Tiger Woods for a Top Twenty (20) Finish in a specified golf tournament. Bettor wins if Woods finishes anywhere from twentieth (20<sup>th</sup>) place to first (1<sup>st</sup>) place at the conclusion of the specified tournament. Bettor loses if Woods finishes twenty-first (21<sup>st</sup>) or worse.

If Woods finishes in a tie that extends beyond twentieth (20<sup>th</sup>) place, Dead Heat rules apply.

- 1. Tournament placings will be determined by the official rules of the respective governing body. This includes a playoff, additional round, FedExCup Starting Strokes or any other process which is used to determine the placings.
- 2. If there is a tie, Dead Heat rules will apply.
- 3. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- 4. If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first (1<sup>st</sup>) round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first (1<sup>st</sup>) round, bets placed on that player in this market will stand.
- 6. If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on this

player will be void. If the selected player misses the cut, bets placed on this market will stand.

7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

### **Tournament Winner**

Predict the winner of the specified tournament.

Example: Bettor selects Tiger Woods as the Tournament Winner in a specified golf tournament. Bettor wins if Woods finishes in first (1<sup>st</sup>) place at the conclusion of the specified tournament.

- Tournament winner and placings will be determined by the official rules of the respective governing body provided at least thirty-six (36) holes of the tournament are completed. This includes a playoff, additional round, FedExCup Starting Strokes or any other process which is used to determine the winner and placings. If less than thirty-six (36) holes of the tournament are completed, bets on the tournament winner will be void.
- 2. If there is a tie for any place, Dead Heat rules apply.
- 3. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- 4. If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first (1<sup>st</sup>) round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first (1<sup>st</sup>) round, bets placed on this market will stand.
- 6. If any other player withdraws or is disqualified before the tournament begins, or before they tee off in the first (1<sup>st</sup>) round, bets placed on this market may be subject to a Rule 4 deduction. If the selected player misses the cut, bets placed on this market will stand.
- 7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

## Tournament Winner Without

Predict the winner of the specified tournament excluding the named player. The finishing position of the named player will be ignored for bets placed on this market.

Example: Bets placed on Brooks Koepka without Rory McIIroy in this market will win if Brooks Koepka wins the tournament and if Brookes Koepka finishes second to Rory McIIroy.

- 1. Tournament winner and placings will be determined by the official rules of the respective governing body provided at least thirty-six (36) holes of the tournament are completed. This includes a playoff, additional round, FedExCup Starting Strokes or any other process which is used to determine the winner and placings. If less than thirty-six (36) holes of the tournament are completed, bets on the tournament winner will be void.
- 2. If there is a tie, Dead Heat rules apply.
- 3. If the excluded player wins the tournament and there is a tie between two or more players, Dead Heat rules will apply.
- 4. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- 5. If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 6. A player is deemed to have played in a tournament once they have teed off in the first (1<sup>st</sup>) round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first (1<sup>st</sup>) round, bets placed on this market will stand.
- 7. If the excluded player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on this market will be void. If the excluded player retires or is disqualified after they have teed off in the first (1<sup>st</sup>) round, bets placed on this market will stand.
- 8. If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on this player will be void. If the selected player misses the cut, bets placed on this market will stand.
- 9. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00am EST the following day.

### To Make the Cut

Predict a player to make the cut in the specified tournament.

Example: Bettor selection is "Yes" that Tiger Woods will make the cut during a specified golf tournament. Bettor wins if Woods is still in the field after cut is made of the specified tournament, which is normally after two (2) completed rounds. Bettor loses if Woods does not make the cut for a specified tournament.

- 1. Tournament placings will be determined by the official rules of the respective governing body and includes any process which is used to determine the cut.
- 2. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market

will stand.

- 3. If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 4. If there is a change to the stage of the tournament at which the cut is made, bets placed on this market will stand. If no cut is made, bets placed on this market will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first (1<sup>st</sup>) round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first (1<sup>st</sup>) round, bets placed on this market will stand.
- 6. If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on this player will be void.
- 7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00 am EST the following day.

# To Miss the Cut

Predict a player to miss the cut in the specified tournament.

Example: Bettor selection is "Yes" that Tiger Woods will not make the cut during a specified golf tournament. Bettor wins if Woods is no longer playing in the field after cut is made of the specified tournament, which is normally after two (2) completed rounds. Bettor loses if Woods makes the cut for a specified tournament and reaches the tournament's conclusion.

- 1. Tournament placings will be determined by the official rules of the respective governing body and includes any process which is used to determine the cut.
- 2. If there is a change to or reduction in the scheduled number of rounds or holes played in the tournament, bets placed on this market will stand.
- 3. If a tournament is reduced to less than the scheduled number of rounds, all bets placed after the last shot of the previous completed round will be void.
- 4. If there is a change to the stage of the tournament at which the cut is made, bets placed on this market will stand. If no cut is made, bets placed on this market will be void.
- 5. A player is deemed to have played in a tournament once they have teed off in the first (1<sup>st</sup>) round. If the selected player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on that player in this market will be void. If the selected player retires or is disqualified after they have teed off in the first (1<sup>st</sup>) round, bets placed on this market will stand.
- 6. If any other player withdraws or is disqualified before the tournament begins or before they tee off in the first (1<sup>st</sup>) round, bets placed on this player will be void.

7. Adjustments to settlement for any changes or adjudications made by governing bodies after the event will be made by 6:00 am EST the following day.

## TENNIS / TABLE TENNIS RULES

- 1. For tournament futures, the event must be completed by the end of the calendar year for "action".
- 2. If a player withdraws before the start of a tournament, all futures bets on that player will be refunded, unless otherwise specified.
- 3. For matches, both players must start the match and the match must be fully completed for "action." Any retirements or disqualifications before the completion of the match will result in the match being declared "no action".
- 4. For game handicap and total games wagers, the match must be fully completed for "action." Any retirements or disqualifications before the completion of the match will result in these wagers being declared "no action".
- 5. If a match is suspended after play has commenced, all full-game wagers are action if the match is completed within one (1)-week. If a suspended game is not rescheduled or the scheduled number of sets not completed within one (1) week, wagers are void.
- 6. For partial-match wagering (e.g., game and set betting), wagers are considered action upon the completion of the specified period; for example, first (1<sup>st</sup>) set wagers are action upon the completion of the first (1<sup>st</sup>) set.
- 7. For World Team Tennis matches must be played on the scheduled day for "action".
- 8. All tennis/table tennis matches are "action" regardless of a venue or surface change, as long as they are fully completed.
- 9. For exact number of grand slams won futures, all four (4) grand slam tournaments in that year must be played for "action". Players must start in the first (1<sup>st</sup>) major of the year for "action", no matter which tournament is first.
- 10. Table tennis matches must start within one (1) hour of its originally scheduled start time for "action". Matches must be completed.

## AUSTRALIAN RULES

- 1. Match must be played on scheduled day for "action".
- 2. Matches must go at least seventy-five (75) minutes for "action".

## CRICKET RULES

- 1. One (1) day matches must be completed on the scheduled day for "action".
- 2. Test matches must be completed within seven (7) days of the start of the match.
- 3. If a ball is not bowled during a competition, series, or match, then all bets will be declared "no action".

- 4. If a match is shortened by weather or otherwise, winning bets will be determined by the official competition rules. Match results may be determined by the Duckworth-Lewis-Stern method in the event of interruption due to weather or other circumstances.
- 5. Bowl-offs and super-overs count towards the result of a match unless otherwise stated.

## DARTS RULES

- 1. Matches must be played within seven (7) days of the scheduled date for "action".
- 2. If a match is shortened or not completed, the player progressing to the next round in a knockout competition will be deemed the winner for wagering purposes.
- 3. In a matchup, both players must start, or the match will be declared "no action."

## **RUGBY LEAGUE AND RUGBY UNION RULES**

- 1. Matches must be played on the scheduled day for "action".
- 2. Overtime/extra time counts in all wagers, unless otherwise specified.

## LACROSSE RULES

- 1. Matches must be played on the scheduled day for "action".
- 2. Overtime/extra time counts in all wagers, unless otherwise specified

## HANDBALL RULES

- 1. Matches must be held on the scheduled date for "action". Any change in venue will result in a match being declared "no action", unless otherwise specified.
- 2. Matches must go at least sixty (60) minutes for "action."
- 3. Goals scored in overtime and penalty shootouts count towards the final score.

### VOLLEYBALL RULES

- 1. Match must be played on scheduled day for "action".
- 2. Matches must be fully completed for "action".

# **DEAD HEAT REDUCTION**

1. In the event of a Dead Heat, defined as a bet that results in two or more competitors tied for the same winning position (according to the terms of the bet), the Dead Heat Reduction ("DHR") rules apply.

2. A DHR is calculated by dividing the odds proportionally among the number of winners for a particular position (i.e. finishing place) in the event.

3. In a two-way Dead Heat tie, the return would be half of what was originally projected on the bet slip at the time of bet placement.

Example (note: all calculations use decimal odds):

You wagered \$50 on a golfer to have the best score among a group of 3 at +150 (2.5) odds.

The event ends with two golfers tying for the best score in the group. 2.5 (original odds)  $\div$  2 (number of tied participants) = 1.25 (DHR odds) \$50 (wager) x 1.25 (DHR odds) = \$62.50 payout

4. A DHR involving a bet with more than one finishing position (e.g. Top 10) is calculated as follows:

Divide the number of participants who tied by the number of remaining finishing positions.

Divide the original odds by the result of the above calculation to determine the new odds.

Example (note: all calculations use decimal odds):

You wagered \$50 on a golfer to place in the Top 10 at +200 (3.0) odds.

The event ends with the golfer tying for 8th place with 5 other golfers.

6 (number of tied participants) ÷ 3 (8th, 9th & 10th remaining finishing positions) = 2.0 (new odds)

3.0 (original odds)  $\div$  2.0 (new odds) = 1.5 (DHR odds) \$50 (wager) x 1.5 (DHR odds) = \$75 payout

EFFECTIVE: 15 July 2022