

TOTO GAMES

General regulations

1. The betting objects in toto games are referred to as races. A race may contain one or several race starts. The race may be a trotting race, galloping race, or a riding competition. The term 'riding competition' refers to an obstacle jumping competition.
2. A race in a toto game can cover the winners of one or more race starts, or result combinations which have been determined as the correct combinations.

Toto games are subject to minimum wagers determined by the company in the totalisator system.

3. Gaming can take place with the game data indicated by the player, with the game data drawn by the company's game system as what is called a Quickpick, or with a ready-made hot tip that contains the game data.
4. Players participate in toto games based on the official race card and/or the online race card and the data in the company's totalisator system, available in the company's online service. Should the data in the official race card differ from those of the online race card and the totalisator system, the data in the online race card and the totalisator system shall take precedence. Should the data in the online race card differ from those of the totalisator system, the data in the totalisator system shall take precedence.
5. The player and the company enter into a game contract once the game fee has been paid and the game data in the company's totalisator system have been sealed by the supervisory data system. Sealed game data refer to such game data that have been signed electronically by the supervisory data system. Any bets that have not taken effect under a game contract shall be refunded by the toto game operator.
6. Players shall check the data on their ticket and make the related remarks immediately after gaming.

In self-service gaming, no ticket is printed out for the player. The player shall approve their game before it is transferred to the company's game system. After this, the game cannot be changed.

In self-service gaming, the player may specifically request the data concerning the games which they have played within the past year and which have been stored in the company's game system.

In self-service gaming, the game is accepted in the company's game system if the game fee has been paid from the player's game account.

7. The data sealed by the supervisory data system are transferred from the company's totalisator system and stored in the supervisory data system.
8. If the game data on the ticket, the company's totalisator system, or the supervisory data system differ from each other, the game data in the supervisory data system shall take precedence.
9. The company shall announce the names and betting numbers of the horses to be wagered on.
 - 9.1. In a toto game race, the betting numbers of the horses may differ from the numbers the horses have been assigned in the competitions. In such cases, the outcome of the toto game is determined by the betting numbers of the horses.
 - 9.2. In toto games, several runners can be grouped together under a single betting number. In such a case, all the horses coupled together under a single betting number are treated as one horse.
 - 9.2.1. In all toto games, only the horse that finishes in the best place among the coupled horses shall be considered.
 - 9.2.2. If one of the coupled horses is scratched, while at least one of the coupled horses takes part in the race, the wagers are not refunded.
 - 9.2.3. If all of the coupled horses are scratched, the company shall refund the wagers, unless the toto game in question includes a system of reserve runners.
10. Wagers may be placed before the race which is the betting object has had a valid start.
11. If a horse is scratched from a race, the company shall refund all the wagers on the said horse, or the horse is replaced by a reserve runner. The players shall be notified in the event of scratching.

In all toto games including a reserve runner system, a scratched horse shall always be replaced with a reserve runner.

Players may choose to select one (1) reserve runner or two (2) reserve runners by themselves. If a player does not select a reserve runner, the totalisator system will provide a reserve runner to replace the non-runner. The order of the reserve runners is determined either according to the reserve order announced in advance or based on the wagers placed on the horses, with the horses on which the most wagers have been placed being determined as the reserve runners.

If all the horses in the race are already included in a wager and one of the horses is a non-runner, the totalisator system will provide a reserve runner to replace the non-runner, even if the said horse was already included in the wager.

12. If a race is cancelled, all the wagers on the said race shall be refunded.

If a race is postponed to a later date, the wagers shall remain in effect and the sales of the toto game concerning the postponed race shall continue.

13. If a technical failure occurs in the totalisator system, preventing the correct calculation of the prize distribution, the toto game shall be interrupted and the wagers shall be refunded.
14. The outcome of a toto game is the result of the competition confirmed by the official race organizer. If a horse fails to perform acceptably, the wagers placed on it are not refunded. If several horses cross the finishing line simultaneously, (dead heat) or have the same race result (draw), they shall have the same placing.
15. The company shall pay out the prizes once the result of the competition has been declared and the prize distribution of the toto game has been published. Should an error occur in the confirmation or declaration of a competition result, the prize distribution shall be rectified immediately and the prize distribution that was announced erroneously shall not entitle to a winning.

Prior to the prize payout, the company shall make sure that the result announced does not include obvious typing errors, errors related to calculation or publication, or any other obvious errors. Any later changes to the competition result on which the prize payout is based shall not affect the prize payout subsequently.

16. The outcome of toto games shall be announced as odds or dividends, depending on the type of the game. The odds or dividends are calculated by dividing the net pool by the total amount wagered on the winning combination or combinations. The odds are calculated to two decimal places, and the dividends to two decimal places in proportion to the minimum wager.

The net pool refers to the prizes paid out of the total pool of wagers, as defined for each specific toto game in the Council of State Decree on the operation of the gambling games by Veikkaus Oy.

17. In toto games where the prizes are declared as odds, the winnings are calculated by multiplying the odds by the amount wagered. Should the calculated odds remain under 1.00, the prizes shall be paid out according to the odds of 1.00. In the case of a dead heat or a draw, the odds may be lower than 1.00.
18. In toto games where the winnings are declared as dividends, the players shall receive

a prize corresponding to the dividend, if they have placed a minimum wager. Should the wager placed by the player exceed the minimum, the player shall receive a winning multiplied by an amount equalling the wagered amount relative to the minimum wager.

19. The prizes are only paid out against a game ticket. The ticket shall be given to the company or one of its retailers whilst claiming the prize.

A player's identity shall be verified when they are claiming prizes worth one thousand (1,000) euros or more, unless the player's bank account data or game account data have been stored in the company's game system in connection with the gaming.

In self-service gaming, the prizes are paid out to a bank account or a game account which the player has with the company.

A ticket is void if its legibility has decreased to such a degree that the gaming transaction it contains cannot be identified.

20. The prizes shall be claimed from the company within three (3) months from the confirmation of the final result in accordance with the rules of the game. A player loses their right to a prize which they have not claimed by the deadline.

21. A number of toto games specified separately include a jackpot dividend. The jackpot dividend means that the prize distribution of a toto game may be supplemented with an additional dividend, based on a pool from previous prize tiers that have not taken effect, from the rounding-off of winnings, and from unclaimed prizes. The jackpot dividend is added to the highest prize tier.

If a jackpot dividend is added to all the prize tiers, the company shall notify the change to the National Police Board and the players at least 14 days before the change takes effect.

22. In separately specified toto games with several prize tiers, entries can only be made to the main prize tiers. The company shall notify the National Police Board and the players at least 14 days before the change takes effect, if making entries to the main prize tiers only is not possible.

Games

Voittaja game (Win pool)

1. The winnings in the Voittaja game are announced as odds.
2. In the Voittaja game, the prizes are distributed as follows:

- 2.1. Entries wagering on the winning horse entitle to a win.
- 2.2. In the case of a dead heat or a draw, separate odds are calculated for all the dead-heated or drawn horses.
- 2.3. If none of the horses in a race which is the object of the Voittaja game finishes acceptably, all the wagers in the game in question shall be refunded.
- 2.4. If there is no entry entitling to a win in the Voittaja game, all the wagers shall be refunded.

Sija game (Show pool)

1. The winnings in the Sija game are announced as odds.
2. The Sija game is only organized if there are at least four (4) runners in the race.

If the official race card published by the company and/or the online race card has four to six (4–6) runners, the wagers placed on the horses finishing first or second entitle to a win. If the official race card published by the company and/or the online race card has at least seven (7) runners, the wagers placed on the horses finishing first, second, or third entitle to a win.

3. In the Sija game, the prizes are distributed as follows:
 - 3.1. The players having made the winning entries are first refunded their wagers in full. For this purpose, the total amount of all wagers on the horses finishing first (1st) and second (2nd) and those finishing first (1st), second (2nd) and third (3rd) is deducted from the net pool of the Sija game. The balance is divided equally between the winning alternatives that have been wagered on. The share of each finishing position is divided by the total amount of the wagers placed on it and the resulting dividend is added to the share to be refunded, which has been calculated previously.
 - 3.2. In the case of a dead heat or a draw, the following rules shall be applied to the horses finishing the race:
 - 3.2.1 If there is a dead heat or a draw for the first place, the second and the potential third place is excluded.
 - 3.2.2 If there is a dead heat or a draw for the second place, the payout for the second and third place as described in section 3.1 shall be divided between the players having wagered on the dead-heated or drawn horses in proportion to the amounts they have wagered.
 - 3.2.3 If there are more runners in a race having ended in a dead heat or a draw than there are places entitling to a win, the win determined in section 3.1 as the share of the place in question shall be divided equally between the dead-heated

or drawn horses. The dividend for each horse in the dead heat or draw shall be divided between the players having wagered on them in proportion to the wagers they have placed.

3.3. If none of the horses in a race which is the object of the Sija game finishes acceptably, all the wagers in the game shall be refunded.

3.4. The wagers shall be refunded if none of the entries entitles to a win.

Kaksari game (Quinella)

1. The winnings in the Kaksari game are announced as odds.

2. The Kaksari game is only organized if there are at least four (4) runners in the race.

3. In the Kaksari game, the prizes are distributed as follows:

3.1 Entries entitling to a win include a wager on the horse finishing first and second. The mutual finishing order of the horses is not relevant.

3.2 If no entries containing the winning combination have been made in the race, entries including a correct selection of one of the first two horses in the race are deemed to entitle to a win. Both combinations are assigned separate odds.

3.3 In the case of a dead heat or a draw or dead heats or draws, each combination entitling to a win is assigned separate odds.

3.4 If none of the horses in a race which is the object of the Kaksari game finishes acceptably, all the wagers in the game shall be refunded.

3.5. The wagers shall be refunded if none of the entries entitles to a win.

Sijapari game (Swinger)

1. The winnings in the Sijapari game are announced as odds.

2. The Sijapari game is only organized if there are at least four (4) runners in the race.

3. In the Sijapari game, the prizes are distributed as follows:

3.1. If the official race card published by the company and/or the online race card has six (6) runners, the wagers placed on two of the horses finishing among the top three entitle to a win. The mutual finishing order of the horses is not relevant.

- 3.2. If the official race card published by the company and/or the online race card has four to five (4–5) runners, only the wagers placed on the horses finishing first and second entitle to a win. The mutual finishing order of the horses is not relevant.
- 3.3. The winners are first refunded their wagers in full. For this purpose, the total amount of the wagers entitling to a win is deducted from the net pool. The balance is divided equally between the winning combinations. The share of each finishing position is divided by the total amount of the wagers placed on it and the resulting dividend is added to the share to be refunded, which has been calculated previously.
- 3.4. In the case of a dead heat or a draw, the following rules shall be followed:
- 3.4.1. If there is a dead heat or a draw for the first place, the combinations wagered on these horses, or the combinations on these horses and the horse finishing third shall entitle to a win. If there are more than two dead-heated horses that cross the finishing line first, there is no horse finishing third.
 - 3.4.2. If there is a dead heat for the second place, the combinations wagered on these horses, as well as the combinations wagered on the horse finishing first and the dead-heated horses, shall entitle to a win.
 - 3.4.3. If there is a dead heat between two or more horses for the third place, the winning determined as the dividend for the combination in section 3.3 shall be divided into equal shares between the horse finishing first and the horse finishing second; between the horse finishing first and the dead-heated horses; or between the horse finishing second and the dead-heated horses.
- 3.5. If none of the horses in a race which is the object of the Sijapari game finishes acceptably, all the wagers in the game shall be refunded.
- 3.6. If there are no winning entries, all the wagers shall be refunded.

Troikka game (Trifecta)

1. The winnings in the Troikka game are announced as odds.
2. The Troikka game is only organized if there are at least five (5) runners in the race.
3. In the Troikka game, the prizes are distributed as follows:
 - 3.1. Entries entitling to a win include a wager on the horses finishing in the first three places in the finishing order of the horses.
 - 3.2. In the case of a dead heat or a draw, each combination entitling to a win is assigned

separate odds.

In the case of a dead heat or a draw, the following rules shall be applied:

3.2.1. If there is a dead heat or a draw for the first place, the second place and the potential third place are excluded. In the case of a dead heat or a draw for the first place between two horses, all the combinations placing the dead-heated or drawn horses in the first and second places, irrespective of the order, and with the correct horse in the third place, shall entitle to a win. If there are more than two runners in the dead heat or draw for the first place, all the combinations where three horses in the dead heat or draw have been selected in any order, shall entitle to a win.

3.2.2. If there is a dead heat or a draw for the second place, the third place shall be excluded. All the combinations with the correct selection for the first two places and with two horses in the dead heat or draw placed in the third place shall entitle to a win.

3.3. If no entries containing the correct combination have been made, entries wagering on the horses that have finished first, second, and third in an incorrect order shall entitle to a win. Each combination shall be assigned separate odds.

3.4. If no entries described in section 3.3 have been made, entries with two horses in the correct places shall entitle to a win. Each combination shall be assigned separate odds.

3.5. If no entries containing two horses placed in the right place have been made, entries with one horse in the correct place shall entitle to a win. Each combination shall be assigned separate odds.

3.6. If none of the horses in a race which is the object of the Troikka game finishes acceptably, all the wagers in the game shall be refunded.

3.7. The company shall refund the wagers if none of the entries entitles to a win.

Neliveto game (Superfecta)

1. The winnings in the Neliveto game are announced as odds.

2. The Neliveto game is only organized if there are at least five (5) runners in the race.

3. In the Neliveto game, the prizes are distributed as follows:

3.1. Entries entitling to a win include a wager on the horses finishing first, second, third, and fourth in the finishing order of the horses.

- 3.2. If no entries containing the correct combination have been made, entries wagering on the horses that have finished first, second, third, and fourth in an incorrect order shall entitle to a win. Each combination shall be assigned single odds.
- 3.3. If no entries described in section 3.2 have been made, entries wagering on the horses having finished first, second, and third in the correct order shall entitle to a win. The combination shall be assigned single odds.
- 3.4. If no entries described in section 3.3 have been made, entries wagering on the horses having finished first and second in the correct order shall entitle to a win. The combination shall be assigned single odds.
- 3.5. If no entries described in section 3.4 have been made, entries wagering on the horses having finished first shall entitle to a win. The combination shall be assigned single odds.
- 3.6. In the case of a dead heat or a draw, or dead heats or draws, each winning combination shall be assigned single odds.
- 3.8. If none of the horses in a race which is the object of the Neliveto game finishes acceptably, all the wagers in the game shall be refunded.
- 3.9. If none of the entries entitles to a win, the wagers shall be refunded.

TOTO86 game (V86 pool)

1. The winnings in the TOTO86 game are announced as dividends.
2. The TOTO86 game includes eight races held as part of the same race meeting and three prize tiers. Entries containing eight (8), seven (7), and six (6) correct selections entitle to a win. If there are no winning entries in a prize tier, TOTO86 has one prize tier for the selection closest to the correct one. The players having made such an entry shall be paid a winning amount corresponding to the amount to be paid out to players in the prize tier of six (6) correct selections.
3. The company shall refund the wagers if none of the entries entitles to a win.
4. The prize distribution from the net pool of TOTO86 is calculated as follows:
 - The prize tier of 8 correct selections is paid 40% of the net pool of TOTO86
 - The prize tier of 7 correct selections is paid 20% of the net pool of TOTO86
 - The prize tier of 6 correct selections is paid 40% of the net pool of TOTO86.
5. If the dividend in a prize tier other than the highest tier realized remains under 2.00 euros, the dividend shall not be paid out.

6. In the case of a dead heat or a draw in one or more races, a single dividend shall be calculated for each prize tier.
7. If the company only allows betting to the main prize tiers, the players may choose to participate in the prize tier of eight (8) correct selections only.
8. The net amounts wagered by players having only made entries to the prize tier of eight (8) correct selections are added to the prize tier of eight (8) correct selections in their entirety. If a player has only made an entry to the prize tier of eight (8) correct selections, their dividend shall be multiplied by 2.5.
9. TOTO86 includes a reserve runner system.
10. The sales of TOTO86 are closed when the first race part of the TOTO86 game has started acceptably.
11. TOTO86 includes a jackpot system. Any funds from a prize tier that has not been realized will be carried over to the jackpot. The funds accumulated in the jackpot shall be paid out on a TOTO86 round chosen by the company; however, within a year from the first carry-over at the latest.
12. If more than two races are cancelled or none of the horses in more than two races finishes acceptably, or if more than two races are not accepted, the company shall return the wagers.
13. A race that is cancelled or declared void for any reason, or a race where none of the horses finishes acceptably shall be excluded from TOTO86. In such a case, the player with the correct selections for the other races in the TOTO86 game shall be entitled to as many dividends as they have selected horses in the race that has been excluded. If there are two excluded races, the player shall be entitled to a number of dividends obtained by multiplying the number of selections in the cancelled races.

TOTO75 game (V75 pool)

1. The winnings in the TOTO75 game are announced as dividends.
2. TOTO75 includes seven races held as part of the same race meeting and three prize tiers. Entries with seven (7), six (6), and five (5) correct selections entitle to a win. If there are no entries entitling to a win in one of these prize tiers, TOTO75 has one prize tier for the selection closest to the correct one. Players having made such an entry shall receive a prize amount corresponding to the amount paid out to players in the prize tier of five (5) correct selections.
3. The company shall refund the wagers if none of the entries entitles to a win.

4. In TOTO75, the prize distribution from the net pool shall be made as follows:
 - The prize tier of 7 correct selections is paid 40% of the net pool of TOTO75
 - The prize tier of 6 correct selections is paid 20% of the net pool of TOTO75
 - The prize tier of 5 correct selections is paid 40% of the net pool of TOTO75
5. If the dividend in a prize tier other than the highest tier realized remains under 1.50 euros, the dividend shall not be paid out.
6. In the case of a dead heat or a draw in one or more races, a single dividend shall be calculated for each prize tier.
7. If the company only allows making entries to the main prize tiers, the players may choose to participate in the prize tier of seven (7) correct selections only.
8. The net amounts wagered by players having only made entries to the prize tier of seven (7) correct selections are added to the prize tier of seven (7) correct selections in their entirety. If a player has only made an entry to the prize tier of seven (7) correct selections, their dividend shall be multiplied by 2.5.
9. TOTO75 includes a reserve runner system.
10. The sales of TOTO75 shall be closed when the first race part of the TOTO75 game has started acceptably.
11. TOTO75 includes a jackpot system. Any funds from a prize tier that has not been realized will be carried over to the jackpot. The funds accumulated in the jackpot shall be paid out on a TOTO75 round chosen by the company; however, within a year from the first carry-over at the latest.
12. If more than two races are cancelled or none of the horses in more than two races finishes acceptably, or if more than two races are not accepted, the company shall return the wagers.
13. A race that is cancelled or declared void for any reason, or a race where none of the horses finishes acceptably shall be excluded from TOTO75. In such a case, the player with the correct selections for the other races in the TOTO75 game shall be entitled to as many dividends as they have selected horses in the race that has been excluded. If there are two excluded races, the player shall be entitled to a number of dividends obtained by multiplying the number of selections in the excluded races.

TOTO76 game (V76 pool)

1. The winnings in the TOTO76 game are announced as dividends.
2. TOTO76 includes seven races held as part of the same race meeting and two prize tiers. Entries with seven (7) and six (6) correct selections entitle to a win. If there are no entries entitling to a win in one of these prize tiers, TOTO76 has one prize tier for the selection closest to the correct one. Players having made such an entry shall receive a prize amount corresponding to the amount paid out to players in the prize tier of six (6) correct selections.
3. The company shall refund the wagers if none of the entries entitles to a win.
4. In TOTO76, the prize distribution from the net pool shall be made as follows:
 - The prize tier of 7 correct selections is paid 50% of the net pool of TOTO76
 - The prize tier of 6 correct selections is paid 50% of the net pool of TOTO76
5. If the dividend in a prize tier other than the highest tier realized remains under 2.00 euros, the dividend shall not be paid out.
6. In the case of a dead heat or a draw in one or more races, a single dividend shall be calculated for each prize tier.
7. If the company only allows making entries to the main prize tiers, the players may choose to participate in the prize tier of seven (7) correct selections only.
8. The net amounts wagered by players having only made entries to the prize tier of seven (7) correct selections are added to the prize tier of seven (7) correct selections in their entirety. If a player has only made an entry to the prize tier of seven (7) correct selections, their dividend shall be multiplied by 2.0.
9. TOTO76 includes a reserve runner system.
10. The sales of TOTO76 shall be closed when the first race part of the TOTO76 game has started acceptably.
11. TOTO76 includes a jackpot system. Any funds from a prize tier that has not been realized will be carried over to the jackpot. The funds accumulated in the jackpot shall be paid out on a TOTO76 round chosen by the company; however, within a year from the first carry-over at the latest.
12. If more than two races are cancelled or none of the horses in more than two races finishes acceptably, or if more than two races are not accepted, the company shall return the wagers.
13. A race that is cancelled or declared void for any reason, or a race where none of the horses finishes acceptably shall be excluded from TOTO76. In such a case, the player with the correct selections for the other races in the TOTO76 game shall be entitled to as many dividends as they have selected horses in the race that has been excluded. If there are two excluded races, the player shall be entitled to a number of dividends obtained by multiplying the number of

selections in the excluded races.

TOTO64 game (V64 pool)

1. The winnings in the TOTO64 game are announced as dividends.
2. TOTO64 includes six races held as part of the same race meeting and three prize tiers. Entries with six (6), five (5), and four (4) correct selections entitle to a win. If there are no entries entitling to a win in one of these prize tiers, TOTO64 has one prize tier for the selection closest to the correct one. Players having made such an entry shall receive a prize amount corresponding to the amount paid out to players in the prize tier of four (4) correct selections.
3. The company shall refund the wagers if none of the entries entitles to a win.
4. In TOTO64, the prize distribution from the net pool shall be made as follows:
 - The prize tier of 6 correct selections is paid 40% of the net pool of TOTO64
 - The prize tier of 5 correct selections is paid 20% of the net pool of TOTO64
 - The prize tier of 4 correct selections is paid 40% of the net pool of TOTO64
5. If the dividend in a prize tier other than the highest tier realized remains under 0.70 euros, the dividend shall not be paid out.
6. In the case of a dead heat or a draw in one or more races of the race, a single dividend shall be calculated for each prize tier.
7. If the company only allows making entries to the main prize tiers, the players may choose to participate in the prize tier of six (6) correct selections only.
8. The net amounts wagered by players having only made entries to the prize tier of six (6) correct selections are added to the prize tier of six (6) correct selections in their entirety. If a player has only made an entry to the prize tier of six (6) correct selections, their dividend shall be multiplied by 2.5.
9. TOTO64 includes a reserve runner system.
10. The sales of TOTO64 shall be closed when the first race part of the TOTO64 game has started acceptably.
11. TOTO64 includes a jackpot system. Any funds from a prize tier that has not been realized will be carried over to the jackpot. The funds accumulated in the jackpot shall be paid out on a TOTO64 round chosen by the company; however, within a year from the first carry-over at the latest.
12. If more than two races are cancelled or none of the horses in more than two races finishes acceptably, or if more than two races are not accepted, the company shall return the wagers.

13. A race that is cancelled or declared void for any reason, or a race where none of the horses finishes acceptably shall be excluded from TOTO64. In such a case, the player with the correct selections for the other races in the TOTO64 game shall be entitled to as many dividends as they have selected horses in the race that has been excluded. If there are two excluded races, the player shall be entitled to a number of dividends obtained by multiplying the number of selections in the excluded races.

TOTO65 game (V65 pool)

1. The winnings in TOTO64 are announced as dividends.
2. TOTO65 includes six races held as part of the same race meeting and three prize tiers. Entries with six (6) and five (5) correct selections entitle to a win. If there are no entries entitling to a win in one of these prize tiers, TOTO65 has one prize tier for the closest selection. Players having made such an entry will receive a prize amount corresponding to the amount paid out to players in the prize tier of five (5) correct selections.
3. The company shall refund the wagers if none of the entries entitles to a win.
4. In TOTO65, the prize distribution from the net pool shall be made as follows:
 - The prize tier of 6 correct selections is paid 50% of the net pool of TOTO65
 - The prize tier of 5 correct selections is paid 50% of the net pool of TOTO65
5. If the dividend in a prize tier other than the highest tier realized remains under 2.00 euros, the dividend shall not be paid out.
6. In the case of a dead heat or a draw in one or more races, a single dividend shall be calculated for each prize tier.
7. If the company only allows making entries to the main prize tiers, the players may choose to participate in the prize tier of six (6) correct selections only.
8. The net amounts wagered by players having only made entries to the prize tier of six (6) correct selections are added to the prize tier of six (6) correct selections in their entirety. If a player has only made an entry to the prize tier of six (6) correct selections, their dividend will be multiplied by 2.0.
9. TOTO65 includes a reserve runner system.
10. The sales of TOTO65 shall be closed when the first race part of the TOTO65 game has started acceptably.
11. TOTO65 includes a jackpot system. Any funds from a prize tier that has not been realized will be carried over to the jackpot. The funds accumulated in the jackpot shall be paid out on a TOTO65

round chosen by the company; however, within a year from the first carry-over at the latest.

12. If more than two races are cancelled or none of the horses in more than two races finishes acceptably, or if more than two races are not accepted, the company shall return the wagers.
13. A race that is cancelled or declared void for any reason, or a race where none of the horses finishes acceptably shall be excluded from TOTO65. In such a case, the player with the correct selections for the other races in the TOTO65 game shall be entitled to as many dividends as they have selected horses in the race that has been excluded. If there are two excluded races, the player shall be entitled to a number of dividends obtained by multiplying the number of selections in the excluded races.

TOTO5 game (V5 pool)

1. The winnings in the TOTO5 game are announced as dividends.
2. TOTO5 includes five races held as part of the same race meeting.
3. The sales of TOTO5 shall be closed when the first race part of the TOTO5 game has started acceptably.
4. TOTO5 includes a reserve runner system.
5. In TOTO5, the prize distribution shall be made as follows:
 - 5.1. Entries selecting the winners of each of the five races correctly entitle to a win.
 - 5.2. If none of the entries has five correct selections, entries with four correct selections entitle to a win. In such a case, players having made four correct selections are entitled to the number of dividends corresponding to the number of selections they have made in the race where they have not wagered on the winning horse.
 - 5.3. If none of the entries has four correct selections, entries with three correct selections entitle to a win. In such a case, players having made three correct selections are entitled to a number of dividends calculated by multiplying the selections in the races where the winner was selected incorrectly.
 - 5.4. If none of the entries has three correct selections, entries with two correct selections entitle to a win. In such a case, players having made two correct selections are entitled to a number of dividends calculated by multiplying the selections in the races where the winner was selected incorrectly.
 - 5.5. If none of the entries has two correct selections, entries with one correct selection entitle to a win. In such a case, players having made one correct selection are entitled to a number of dividends calculated by multiplying the selections in the races where the winner was selected incorrectly.
 - 5.6. In the case of a dead heat or a draw, a single dividend shall be calculated for each

combination of five correct selections entitling to a win. If the winning is based on combinations of four, three, or two correct selections, or one correct selection, a single dividend is calculated for the combinations.

6. The company shall refund the wagers if none of the entries entitles to a win.
7. If more than two races are cancelled or none of the horses in more than two races finishes acceptably, or if more than two races are not accepted, the company shall return the wagers.
8. A race that is cancelled or declared void for any reason, or a race where none of the horses finishes acceptably shall be excluded from TOTO5. In such a case, the player with the correct selections for the other races in the TOTO5 game shall be entitled to as many dividends as they have selected horses in the race that has been excluded. If there are two excluded races, the player shall be entitled to a number of dividends obtained by multiplying the number of selections in the excluded races.

TOTO4 game (V4 pool)

1. The winnings in the TOTO4 game are announced as dividends.
2. TOTO4 includes four races held as part of the same race meeting.
3. The sales of TOTO4 shall be closed when the first race part of the TOTO4 game has started acceptably.
4. TOTO4 includes a reserve runner system.
5. In TOTO4, the prize distribution shall be made as follows:
 - 5.1. Entries selecting the winners of each of the four races correctly entitle to a win.
 - 5.2. If none of the entries has four correct selections, entries with three correct selections entitle to a win. In such a case, players having made three correct selections are entitled to the number of dividends corresponding to the number of selections they have made in the race where they have not wagered on the winning horse.
 - 5.3. If none of the entries has three correct selections, entries with two correct selections entitle to a win. In such a case, players having made two correct selections are entitled to a number of dividends calculated by multiplying the selections in the races where the winner was selected incorrectly.
 - 5.4. If none of the entries has two correct selections, entries with one correct selection entitle to a win. In such a case, players having made one correct selection are entitled to a number of dividends calculated by multiplying the selections in the races where the winner was selected incorrectly.

- 5.5. In the case of a dead heat or a draw, a single dividend shall be calculated for each winning combination of four correct selections. If the winning is based on combinations of three or two correct selections, or one correct selection, a single dividend is calculated for the combinations.
6. The company shall refund the wagers if none of the entries entitles to a win.
7. If more than one races are cancelled or none of the horses in more than one races finishes acceptably, or if more than one races are not accepted, the company shall return the wagers.
8. A race that is cancelled or declared void for any reason, or a race where none of the horses finishes acceptably shall be excluded from TOTO4. In such a case, the player with the correct selections for the other races in the TOTO4 game shall be entitled to as many dividends as they have selected horses in the race that has been excluded.

Päivän Duo game (Daily Double)

1. The winnings in the Päivän Duo game are announced as odds.
2. The sales of the Päivän Duo game shall be closed when the first race part of the Päivän Duo game has started acceptably.
3. In the Päivän Duo game, the prize distribution shall be made as follows:
 - 3.1 Entries selecting the winners of two races correctly entitle to a win.
 - 3.2 If none of the entries contains the correct selections for the winners of two races, entries with the correct selections of the winner of the first or the second race entitle to a win. Both combinations shall be assigned separate odds.
 - 3.3 In the case of a dead heat or dead heats, separate odds shall be calculated for each winning combination.
 - 3.4 If none of the entries entitles to a win, the wagers shall be refunded.
4. If more both races are cancelled, the company shall return the wagers. If one of the races is cancelled, entries with the correct selection of the winner of the other race entitle to a win.

Eksakta game (Exacta pool)

1. The winnings in the Eksakta game are announced as odds.
2. Eksakta is only organized if there are at least four (4) runners in the race.

3. In Eksakta, the prize distribution shall be made as follows:
 - 3.1. Entries entitling to a win include a wager on the horses finishing first and second in the finishing order of the horses.
 - 3.2. If no entries containing the winning combination have been made in the race, entries including a correct selection of the horses to have finished first and second, but in the wrong order shall entitle to a win.
 - 3.3. If no entries described in section 3.2 have been made in the race, entries wagering on the horse having finished first shall entitle to a win.
 - 3.4. If no entries described in section 3.3 have been made in the race, entries wagering on the horse having finished second shall entitle to a win.
 - 3.5. In the case of a dead heat or a draw, or dead heats or draws, separate odds shall be calculated for each winning combination.
 - 3.6. If none of the entries entitles to a win, the wagers shall be refunded.

Head-to-Head game (Head-to-head pool)

1. The winnings in the Head-to-Head game are announced as odds.
2. In the Head-to-Head game, the company designates two options as the betting object, from which the players select the one they believe will finish ahead of the other. In the Head-to-Head game, several runners can be coupled under a single betting number. In such a case, all the horses coupled together under a single betting number are treated as one horse.
3. In the Head-to-Head game, the prize distribution shall be made as follows:
 - 3.1 Entries entitling to a win are such where the betting number of the horse finishing ahead of the other Head-to-Head runners has been selected as the winner.
 - 3.2 In the case of a dead heat or a draw, the wagers shall be refunded.
 - 3.3 If none of the Head-to-Head runners finishes acceptably, the wagers shall be refunded.
 - 3.4 If all the Head-to-Head runners under a single betting number are scratched, the company shall return the wagers.

Triple-Head game (Triple Head pool)

1. The winnings in the Triple-Head game are announced as odds.

2. In the Triple Head game, the company designates three options as the betting object, from which the players select the one they believe will finish ahead of the others. In Triple Head, several runners can be coupled under a single betting number. In such a case, all the horses coupled together under a single betting number are treated as one horse.
3. In the Triple Head game, the prize distribution shall be made as follows:
 - 3.1 Entries entitling to a win are such where the betting number of the horse finishing ahead of the other Triple Head runners has been selected as the winner.
 - 3.2 In the case of a dead heat or a draw, the players having made the winning entries are first refunded their wagers in full. For this purpose, any wagers on a dead heat or a draw shall be deducted from the Triple Head net pool. The balance is divided equally between the betting numbers participating in the dead heat or the draw. The betting numbers participating in the dead heat or draw are assigned separate odds.
 - 3.3 If none of the Triple-Head runners finishes acceptably, the wagers shall be refunded.
 - 3.4 If all the Head-to-Head runners under a single betting number are scratched, the company shall return the wagers.

International common-pool wagering

1. In international common-pool wagering, the host country shall combine the wagers of the players from the different countries. The odds and dividends of the betting operator shall be the same as those of the host country.
2. The company shall notify the Ministry of the Interior and the National Police Board of any new or changed regulations concerning the payout and the refunding of wagers that deviate from the international common-pool wagering and the toto betting rules 14 days prior to the opening of a betting object at the latest. Such deviations shall be communicated to the players at the company's website and the points of sales.
3. If a data communications error or a technical error occurs in the common-pool wagering, preventing the wagering, the company may pay out the winnings according to the odds used in the host country, change the pool into a national toto game, or refund the amounts wagered. The company shall inform the players of the changes prior to closing the betting object.

Toto tournaments

1. Toto tournament is a general term for a type of betting where the players play against one another.
2. A tournament can take place on a racetrack, at a toto game point, or on the internet, as

separately specified by the company. The company shall be responsible for drafting the terms and conditions of the tournament and announcing them, as well as for the progression of the tournament. Individual tournaments are only organized in one distribution channel.

3. The tournaments are always subject to the game-specific rules of the toto games, and they shall always be available for the players to view at the tournament venue.

Prior to the tournament, the company shall announce the following terms and conditions for the tournament:

- 3.1. Tournament participation fee, which will be used for toto betting in full during the first round of the tournament.
- 3.2. Tournament venue, time, and duration, indicating the starting time of the tournament and the races and race starts which the tournament includes.
- 3.3. Participant restrictions, enabling the company to limit the number of participants in the tournament. If the number participants in the tournament is limited, the company shall announce the maximum number of participants in advance.
- 3.4. The number of rounds in the tournament, informing the participants of the number rounds in the tournament. One round may include one or more races. If there are more than one rounds in the tournament, the participants shall be informed of the criteria for gaining access to the following round.
- 3.5. Players can only bet on the toto betting games cited in the game rules. The company may restrict the number of games in a tournament. The company shall announce the restrictions in advance.
- 3.6. Tournament wagering practice, determining:
 - the minimum and maximum wagers for the tournament rounds and individual races.
 - the use of the money won in the tournament on betting as the tournament continues
- 3.7. A prize chart, showing the number of participants to be rewarded and the relative distribution of the winnings among the participants to be rewarded. All the prizes won by the players during the tournament shall be distributed to the participants rewarded according to the prize chart published. The winner of the tournament is the last remaining participant in the tournament or the one with the most money after the announced duration of the tournament. The winnings shall be distributed round by round, based on the number of participants, as follows:

Players	Rewarded participants	Dividends
1- 4	1	100%

5-8	2	70% - 30%
9-12	3	50% - 32% - 18%
13-16	4	40% - 30% - 18% - 12%
17-24	5	35% - 25% - 18% - 13% - 9%
25-40	6	33% - 23% - 16% - 12% - 9% - 7%
41-72	8	32% - 22% - 15% - 11% - 8% - 6% - 4% - 2%
73-100	10	32% - 21% - 14% - 10% - 7% - 5% - 4% - 3% - 2% - 2%
101-150	15	31% - 20% - 13% - 9% - 6% - 5% - 4% - 3% - 2% - 2% - 5 * 1%
151-250	20	29% - 19% - 12% - 9% - 6% - 4% - 3% - 5 * 2% - 8*1%
251-500	30	27% - 17% - 11% - 8% - 5% - 4% - 4*3% - 10*1% - 10 * 0.6%
501-	50	22% - 15% - 10% - 7% - 5% - 4% - 3% - 3 * 2% - 10 * 1.5% - 10 * 0.7% - 10 * 0.4% - 10 * 0.2%

4. The general course of a tournament is as follows:

4.1. At the start of the tournament, the participants can be divided into one or more groups.

4.2. On each of the rounds, there will be a separate competition within the groups, with the best participants gaining access to the following round.

4.3. On the final round of the tournament, one group remains, the winner of which will be the winner of the entire tournament. If several players reach the same result on the final round, the tournament prize shall be divided into equal shares to be distributed between the participants having reached the same result.

5. Progression of tournament:

5.1. The players shall wager on the predefined toto betting games, cf. section 3.1.

- The terms of the tournament allowing, the players may use all the money they have won on further betting.
- At the end of each of the rounds in the tournament, there will be a distribution of prizes in each group according to the tournament rules. Players gaining access to the following round shall continue in the tournament, taking their winnings from the previous round with them.

5.2. If one or more players reach the same result on a round, the player having won the biggest net amount on the round shall gain access to the following round. The term net amount refers to the winnings claimed, deducted by the wagers placed on the games. If the players having ended up with the same result have reached the same net amount, the player having made the last entry entitling to a win into the totalisator system shall gain access to the following round.

5.3. If a player does not place a minimum wager on a round in accordance with the tournament terms, the share left unused shall be added to the winnings of the group.

5.4. On the following rounds, the players may wager their winning amount from the previous

round within the minimum and maximum limits specified in the wagering practice of the tournament. However, the minimum amount wagered shall be at least as high as the tournament participation fee.

If the winnings from the previous round remain below the participation fee, the players shall wager the winnings from the previous round in their entirety.

If a player fails to wager winnings from the previous rounds on the following round and they gain access to the following round, they shall keep the winnings, which can no longer be used for betting as the tournament continues.

- 5.5. If the tournament is interrupted due to a technical error or another reason associated with the race, the unused participation fees shall be refunded to the players still remaining in the tournament at the time of the interruption, and they will be paid the winnings they have gained.

Ready-made games (hot tip)

In centrally conducted nation-wide ready-made games, entered into the company's game system or drawn by the game system, the wagers may be lower than the minimum wager determined for the game. In ready-made games, the players shall receive a winning obtained by multiplying the wager and the odds corresponding to the dividend.

Syndicate games

Player-made syndicate games in self-service gaming

1. In self-service gaming, toto games can also be played by syndicates. The company has the right to impose restrictions on which toto games can be played as syndicate games.
2. Players can divide the games they purchase into syndicate shares when making the payment.

The company has the right to limit the size of the syndicate games and the number of syndicate shares.

3. Following the division of the game into syndicate shares, all the syndicate shares shall belong to the player having made the division into syndicate shares. The player having made the division into syndicate shares may keep the number of syndicate shares they wish. At least one syndicate share shall always remain with the player having made the division into the shares. The unsold syndicate shares that the player having made the division into syndicate shares has not kept shall be available for purchasing by other players as self-service gaming.

The player having made the division into syndicate shares shall choose whether the syndicate shares for sale are visible to all the customers in Veikkaus' game service, or just to a chosen

group of players.

The player having made the division into syndicate shares may remove unsold syndicate shares from sales.

A player having purchased a syndicate share is not allowed to sell the share they have purchased further.

4. The player having made the division into syndicate shares can view the data concerning the syndicate entry they have made into Veikkaus' game service. The player having made the division into syndicate shares can follow the progress of the sales of the syndicate shares in the game service. The player having made the division into syndicate shares can view the number of shares purchased by the players and the names of the members of the chosen player group having purchased syndicate shares.
5. By purchasing a share of a syndicate game, the players accept the game data approved by the player having made the division into syndicate shares. The syndicate share shall indicate the toto game which the syndicate share participates in.

If the player having made the division into syndicate shares has shared the syndicate game to a chosen player group, all the members of the said player group can see the name of the player having made the syndicate game. The name of the player group and the name of the player having made the division into syndicate shares can only be seen by the members of the player group.

6. A player having purchased a syndicate share and the company enter into a game contract once the game fee has been paid from the player's game account and the syndicate game data in the company's totalisator system have been transferred to the supervisory data system, or once they have been sealed by the supervisory data system. The company shall credit the game account of the player having made the division into syndicate shares with the game fee paid for the syndicate share.
7. However, the ownership of a syndicate share shall only be transferred from the player having made the division into syndicate shares to another player if the data have been stored in the company's game system and transferred to the supervisory data system, or they have been sealed by the supervisory data system before the betting object has started acceptably. Whilst evaluating whether a syndicate share was purchased before an acceptable start of the object, a maximum of two seconds from the acceptable start of the object shall be accepted as a delay due to the company's ICT systems. In cases where the transfer of the ownership of a syndicate share from the player having made the division into syndicate shares to the player having purchased a syndicate share has not become effective, the company shall refund the wager paid to the player having purchased the syndicate share. The wager shall be refunded to the game account which the player has with the company. The wager to be refunded shall be debited from the account of the player having made the division into syndicate shares.

8. The share of the winnings from a syndicate game shall be paid to the bank account of the owner of the syndicate share or to the game account they have with the company.