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Directors: D A Attenborough, D L Birbeck, D Hudson, D Johnston, D Waddington..
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1. CHAPTER 1 - DEFINITIONS

In these rules, unless inconsistent with the context, the singular shall include the plural and vice versa and the male shall include the female.

1.1.	BET SLIP	shall mean the official bet slip issued by the Operator for the purpose of selecting pools, horse combinations and sport results or other predictions which are to be read by the Ticket issuing machines
1.2.	BOX	shall mean that mode of betting where selected horses or sport results are permuted all ways in relation to the type of bet and applies to, amongst others, the following pools: Swinger, Exacta, Trifecta and Quartet
1.3.	BRACKETING	shall mean that where a trainer has more than one runner in the race they shall be deemed to be bracketed i.e. considered as one selection. Bracketing will depend on the bet type which will specify whether bracketing applies.
1.4.	CARDED	shall mean that any horse appearing as an entry, or Reserve runner, in the official Race Card, regardless of whether it was scratched before or after the Race Card had been printed, shall be considered to be Carded
1.5.	COMMINGLING	means the amalgamation of defined betting pools within a pre-determined community of wagering or betting entities and the declaration of a common Dividend within that community. Host tote rules apply in commingled pools
1.6.	CUSTOMER	shall mean a person who places a bet with a licensed OPERATOR. The words punter/investor/bettor shall have a similar meaning
1.7.	DIVIDEND	shall mean the money declared to be paid to holders of winning Tickets in respect of each unit bet calculated in accordance with these rules as they apply to each form of betting
1.8.	EACH WAY	shall mean a win and place bet on one horse issued on the same Ticket

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1.9.	EVENT	shall mean a sport Event or any lawful contingency on which betting is allowed
1.10.	EMPLOYEE	shall mean a person acting as such, whether in a permanent or temporary capacity, on behalf of the Operator
1.11.	FIRST TIMER RUNNER RULE	shall mean that if a horse that has not raced before, wins a Leg, the first horse to finish of those in that Leg that have raced before shall also qualify as a winner on selected bets except in instances where the pool is offered on races or Events held outside the Republic of South Africa, in which case this first timer Rule shall not apply, or unless otherwise specified
1.12.	GROSS POOL	shall mean the total money received in respect of a betting pool
1.13.	HOST JURISDICTION	shall mean the jurisdiction where the commingled betting pools are hosted on an Event
1.14.	LEG	shall mean each nominated race or Event in those forms of betting where selections are required in more than one race or Event. Each nominated race or Event is termed a Leg. The first of the nominated races or Events to be run is the 1st Leg. The second of the nominated races or Events to be run is the 2nd Leg and so on, depending on the number of races or Events incorporated in a particular bet type
1.15.	MINOR	shall mean a person under the age of eighteen years
1.16.	MYSTERY BET	shall mean a single entry bet and the selection will be randomly chosen by the betting system.
1.17.	HA	shall mean Horseracing Authority which is an association consisting of representatives of the horseracing industry tasked with the supervision or officiation of the physical horseracing Events in the relevant racing jurisdiction
1.18.	NET POOL	shall mean the Gross Pool less Statutory or permissible Deductions
1.19.	OFFICIAL	shall mean a person acting as such, whether in a permanent or temporary capacity, on behalf of the Operator

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1.20.	OFFICIAL RESULT	shall mean the official announcement and publication of the Official Results or outcome of the Event signalling the Dividend to be paid in terms thereof. This includes any rectified or amended result by the Operator post initial announcement and publication
1.21.	OPERATOR	shall mean a company or other entity, including its subsidiaries or lawful agents whether a Club or otherwise, licensed to conduct a totalisator betting system
1.22.	RACE/EVENT CARD	shall mean the official card issued by the Operator for a specific race meeting, race meetings or Event, listing the participants and other relevant information relating to the Event
1.23.	RESERVE RUNNER	shall mean that horse that has been Carded in the official Race Card as a replacement horse for any horse, which may be scratched from such race before a particular time. This horse retains its Carded number and forms part of the Carded field
1.24.	RULES	shall mean the Operational Betting Rules: Totalisator herein contained, as amended from time to time hereafter
1.25.	RUNNER	shall mean a horse or participant in a race or Event, which has not been withdrawn before or after the start of such race or Event
1.26.	SPOT PRICE	shall mean the price of a commodity, a security or a currency that is quoted for immediate (spot) settlement (payment and delivery)
1.27.	STEWARD	shall mean a person employed by or acting on behalf of HA
1.28.	TICKET ISSUED	shall mean an official betting Ticket issued subject to the provisions of these rules
1.29.	TOTE FAVOURITE	shall mean the individual horse on which the most number of win units has been taken. Should two or more horses have exactly the same number of units wagered on them, Joint Favourites shall be declared
1.30.	VALID TICKET	No Ticket shall be valid unless it is issued from an operative terminal on official Ticket paper and contains the following

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		minimum information relating to the venue, Event, selection, bet type, amount staked, date and Ticket number
1.31.	VALID TICKET HOLDER	is the person who presents a valid Ticket for payment

2. CHAPTER 2 - GENERAL

2.1 APPLICABILITY OF RULES:

2.1.1 These Rules shall apply to bets on horse races, sporting Events or any lawful contingency placed with or through the Operator or through any outlet authorised by the Operator as the case may be, provided that, they have been approved by the Licensing Authority("LA") having jurisdiction over the totalisator operator.

2.1.2 In so far as any Rule may relate to a specific totalisator pool such Rule shall be applicable only if the Operator offers such pool.

2.1.3 Horseracing is conducted subject to the rules of the Horseracing Authority and any other condition(s) imposed by the LA.

2.1.4 These Rules cover all bets on Events hosted by the Operators in Isle of Man, and do not apply to Events hosted in foreign jurisdictions. The rules of the foreign host jurisdiction shall be applied when betting into such foreign pools (Commingling).

2.1.5 These Rules do not constitute an offer by the Operators to any person to place a bet on the totalisator and accordingly, the Operators shall not be obliged to offer any bet type provided for in these rules at any particular race meeting or for any particular horse race, sporting Event or lawful contingency.

2.2 TAX AND COMMISSION:

Deductions as stipulated in the Appendix shall be deducted from every Gross Pool before the calculation of any Dividend.

2.3 BRACKETED HORSES:

2.3.1 Whenever in any Race, a trainer has two or more horses Carded (including Reserve Runners) such horses shall be bracketed or coupled on the Totalisator for the Pick 9 and 10 pools only, unless stated otherwise.

2.3.2 Subject to the provisions of these Rules, whenever a bracketed horse wins a Race, all the horses in the bracket shall qualify for the purpose of the calculation and payment of Pick 9 and 10 Dividends, unless stated otherwise.

2.3.3 In the Event of one or more horses within a bracket being scratched such horse/s shall be substituted with the highest placed horse in the order of finish of either:

2.3.3.1 the totalisator favourite or

2.3.3.2 horse/s within the bracket.

2.3.4 The change in the trainer of a horse after the printing of the Race Card shall not be recognised for the purpose of bracketing of horses. The status prior to the change will remain.

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2.4 REFUNDS FOR HORSERACING BETS:

2.4.1 Whenever a horse is withdrawn from a Race before or after coming under starter's orders, or if one or more of the starting gates do not open, thus preventing a fair start; the horse shall be deemed to be scratched and the money wagered on such horse in any Win, Place, Exacta, Quartet, Swinger, Trifecta pool shall, subject to the provisions of these Rules, be refundable to the Customer. If for any reason whatsoever a Race, race meetings or Event is abandoned or cancelled, a full refund of the total stake wagered shall be made as provided for in the refund provision for each bet type.

2.4.2 A refund shall only be made on presentation of a Valid Ticket bearing the number of the scratched horse.

2.4.3 Change of venue or track

Where the venue of a Race or track is changed from that originally advertised, the bets shall stand, and pools carried over. Refunds shall be entertained on Customer request, unless the Race is abandoned, in which case the provisions of Rule 2.4.1 shall apply.

2.4.4 Postponement of an Event

Where a Race, advertised to be run on a certain date is postponed to any future date:

2.4.4.1 within 48 hours after the original advertised date at the same venue, the bet shall stand; or

2.4.4.2 more than 48 hours after its initial scheduling, the Race shall be deemed to have been abandoned for betting purposes and the provisions of Rule 2.4.1 shall apply.

However, the Operator may, at any time within the period mentioned above, abandon the Race and provisions of Rule 2.4.1 shall apply.

2.5 DIVIDENDS:

2.5.1 All unit bet Dividends shall be calculated to the completed R0-10 and any balance remaining after such calculation shall accrue to and become the property of the Operator as the case maybe.

2.5.2 Fractional bet Dividends shall be calculated by multiplying the unit bet Dividend by the percentage of the unit bet purchased and rounded down to the nearest cent. This resultant Dividend is then multiplied by the number of times that the bet is won and rounded down to the nearest R0-10. Any balance remaining shall accrue to the Operator as the case maybe.

2.6 LOST OR MUTILATED TICKETS:

No claim shall be recognised or entertained in respect of a lost or mutilated Ticket unless the Operator in its internal control procedures provides otherwise.

2.7 PRESCRIPTION:

2.7.1 No claim for payment of a Dividend or for refund shall be admitted unless made within the period prescribed (in the relevant Legislation) of the date of issue of the Ticket, unless the Operator in its internal control procedures provides otherwise.

2.7.2 Monies unclaimed within the prescribed period after the date of issue of a Ticket shall be forfeited and accrue to and become the property of the Operator subject to payment of the prescribed tax.

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2.8 PAYMENT OF DIVIDENDS:

Subject to the provisions of these Rules, payment of Dividends shall commence as soon as possible after each Race or Event has been decided, results confirmed and declared "official". The Operator will amend the Dividend as a result of rectified or amended Official Result, or rectified Dividend calculation and pay such corrected Dividend, in which case a Customer shall not have a claim to a previously incorrectly declared Dividend.

2.9 OBJECTIONS:

Whenever an objection against the result of a Race has been lodged, any payments shall be made in accordance with the decisions of the race meeting Officials or Stewards.

2.10 COMPLAINTS:

No complaint either in regard to the correctness of a Ticket, the correctness of change or the payment of a Dividend shall be entertained unless it is made before the complainant leaves the teller/Operator's window.

2.11 MINORS:

No bet may be made by or on behalf of a minor and no Dividend shall be paid to a minor or to anyone on behalf of a minor.

2.12 LIMITATION OF LIABILITY:

The Operator or any Steward, Official, Member, Independent Authorised Contractor, Agent or Employee shall not be liable for damages resulting from any breach of contract or any act relating in any way to totalisator betting for which they are responsible either directly, indirectly, vicariously or in any way, and in particular none of the aforementioned shall be liable in damages either directly, indirectly, vicariously or in any other way for loss, destruction or disappearance of any original betting Ticket, or for any error made by any of the aforesaid persons, subject to Rule 2.24.

2.13 CLOSING TIMES OF POOLS:

Bets must either be accepted by the wagering system of the Operator before the stated closing time or when the wagering system closes for the purposes of accepting bets for the particular pool for which the bet is placed. A bet cannot be accepted after the result of the Event is known, if a wagering system of the Operator erroneously accepts a bet in this circumstance the bet would be refunded.

2.14 PROHIBITION OF STAFF BETTING:

No employee, whether permanent or temporary of the Operator is entitled to participate, either directly or indirectly, in any way whatsoever in any totalisator pool or Dividend while on duty, subject to the relevant Legislation.

2.15 CONFIDENTIAL:

Information and details gained with regard to any type of betting transaction are strictly confidential and no employee of the Operator may divulge such information unless in the course of duty.

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2.16 ONUS ON CUSTOMER AND WAIVER OF CLAIM:

2.16.1 The onus is on the Customer to ensure that a Bet Slip is correctly completed and that the Ticket issued corresponds with the selections requested on that Bet Slip or in the case of a verbal bet that such Ticket issued corresponds to the bet called by the said Customer or in the case of a telephone bet that the bet called back by the Operator corresponds to the bet called by the said Customer. The Operator shall prominently display this requirement at all of its betting outlets.

2.16.2 The Customer shall not have any claim arising out of any error made by the Operator and the Customer's failure to comply with the provision of Rule 2.16 and subject to Rule 2.24.

2.17 ASSISTANCE BY STAFF:

2.17.1 Staff who offer any advice on betting and/or assistance to Customers in the completion of any Bet Slip or in the issue of any Ticket in accordance with these Rules, shall not be liable for failure to comply with the requirements of such Customer, nor shall any claim lie against the Operator.

2.17.2 The Operator likewise is not bound contractually for any default or omission caused by any member of staff dealing with a Customer.

2.18 EQUIPMENT FAILURE:

In the Event of breakdown in any equipment, device or means of communication employed by the Operator for processing bets, the Operator may declare the favourite for the Race (based on the Dividends at the time of such failure) and such Dividend or refund as may be appropriate in the circumstances having regard to the information available.

2.19 LOG TAPE OR AUDIT FILES:

2.19.1 The only admissible evidence to a betting transaction shall be the record of the original transaction contained on the log tape or audit files of the approved wagering system of the Operator.

2.19.2 In the event of a discrepancy existing between the bet details printed on the Ticket issued and the aforementioned logged records the bet details reflected in the records shall prevail, subject to Rule 2.24.

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2.20 MINIMUM GUARANTEED DIVIDENDS:

There is a minimum guaranteed Dividend, for all bet types, equal to the unit of wager as provided for in Chapter 4 except where a dead heat results in more winning combinations than otherwise contemplated. However, the exception shall not apply to runners not affected by the dead heat.

2.21 MORE THAN 30 RUNNERS:

Where there is a field in excess of 30 runners, all runners bearing the number 30 and higher are treated as a single runner (bearing the number 30, even if the runner actually bearing the number 30 is scratched), and, notwithstanding the Official Result, all such runners are deemed to finish in the place that the first of such runners finishes, unless otherwise specified by the Operator.

2.22 OBLIGATIONS:

Customers shall be obliged to comply with any laws or conditions pertaining to payment of Dividends including the Financial Intelligence Unit Act 2016 (FIU Act 2016).

2.23 RULES PERTAINING TO BETTING THROUGH INTERACTIVE WAGERING SYSTEMS, INCLUDING TELEPHONE, ON-LINE, GPRS AND OTHER TECHNOLOGY FACILITATED BETTING:

2.23.1 All telephone, on-line, GPRS and other technology facilitated betting transactions are subject to these Rules as amended from time to time.

2.23.2 A Customer must have an active account with the Operator in order to transact through telephone, on-line, GPRS and other technology facilitated betting wagering systems.

2.23.3 Calling of Bets

2.23.3.1 After the placing of a bet through a telephone, the Operator or consultant shall orally confirm what he has keyed in and obtained authority from the Customer to transmit the bet to the system.

2.23.3.2 If the Customer does not query or rectify the oral confirmation of the bet he is deemed to have accepted the details as called back by the Operator or consultant as being correct and becomes bound by the call back.

2.23.4 Alteration of Bets

No bets may be altered after they have been accepted.

2.23.5 Dividends

Dividends shall be credited to the Customer's account with the Operator as soon as possible after being declared "Official".

2.23.6 Refunds

Refunds in respect of scratchings are credited to the Customer's account by the Operator at the same time as Dividends are paid.

2.23.7 Communication Failure-Waiver of Claims

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The Customer shall not have any claim of any nature against Operator and/or any of its employees arising from a failure to accept his/her bets because of delays caused by a breakdown in the telephone system and/or other telecommunication system for whatever reason.

2.23.8 System Unavailable

Bets can only be accepted whilst the approved wagering system is operative.

2.23.9 Recording Equipment and Waiver of Rights

2.23.9.1 For the protection of the Customers all telephone transactions shall be recorded.

2.23.9.2 The recording shall be retained for a minimum period of 14 days following the Race or Event, before being erased. In the Event of a dispute being lodged, the Operator shall retain the recordings until the dispute has been resolved.

2.23.9.3 Disputes regarding account balances and betting transactions must be made in writing within 14 days of the Race or Event concerned. The Customer shall not have a claim once this period has elapsed and the dispute has not been raised.

2.23.10 Security

2.23.10.1 The Customer's security or personal identification code must prevent unauthorised use of his account and must not be divulged to other parties.

2.23.10.2 The Customer shall immediately notify the Operator should he lose his account details.

2.23.10.3 No betting transaction or withdrawal from an account is permitted unless the Customer provides his security or personal identification code or any detail required by the Operator for verification purposes.

2.23.11 Unauthorised Use of Account

The Operator shall not be liable for any loss incurred by a Customer due to the unauthorised use of his account.

2.23.12 Termination of Account

The Operator shall be entitled to terminate the Operator contract or account with immediate effect at its sole discretion. The Customer shall not have any claim of whatsoever nature against Operator arising out of the lawful cancellation of such contract or account other than to claim a refund of the money outstanding to the credit of his account.

2.24 DISPUTES:

Subject to the provisions of applicable Legislation, gambling or otherwise, the Operator shall decide on any dispute arising in any way whatsoever from the running of the totalisator betting transactions. For this purpose, the Operator shall be entitled to conduct an inquiry, which the complainant shall be obliged to attend, answer questions and be entitled to be heard, make representations and call witnesses.

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2.25 ACCOUNT WITHDRAWALS:

Customers shall only be authorised by the Operator to make withdrawals on the effects of their Dividend(s) and not their deposits. The only exception to this rule shall be on final closure of the account by the Customer.

2.26 OFFICIAL RESULTS:

The result of a Race shall be official when they are declared as such in terms of these Rules, that is when the All Clear is declared by the racetrack and the "Official Result" is announced by the Operator.

2.27 AVAILABILITY AND BINDING EFFECT OF RULES:

2.27.1 These Rules shall be published and made available to the Customer. It is the responsibility of the Customer to make himself or herself familiar with the amendments to these Rules.

2.27.2 A Customer who places bets or claims is deemed to have read these rules and to including any other rule(s) or condition (s) contingency in question.

2.28 DORMANT ACCOUNT:

If a Customer has not transacted on or made claim on a deposit made into a betting account held with the Operator, for a period of six months, the Customer will lose claim to this money and the money will be transferred to a Dormant Funds Holding Account.

2.29 EXCLUSION OR BANNING OF PERSONS FROM BETTING:

2.29.1 The Operator reserves the right to exclude or ban any person or group of persons or his, her or their agent from betting or placing bets in any or all of its pools if bets placed by such a person or group of persons is believed to threaten the integrity of any of its pools or products or reputation through any of his, her or their actions. This shall also apply, but not limited, to instances where the Operator is of the view that such a person/s or his, her or their agent's action(s) may undermine or manipulate any of the pools, results or Dividends.

2.29.2 In the Event that a person, excluded or banned in terms of these provisions, manages to place any bet with the Operator despite the banning or exclusion, whether direct or indirectly, whether in person or through an agent, the Operator will neither refund such a bet nor pay a Dividend if such a bet is a winning bet and the Operator reserves the right to institute any action it deems necessary against any such person, group of persons and/or his, her or their agent.

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3. CHAPTER 3 - FRACTIONAL BETTING

3.1 PURPOSE:

Fractional betting allows the purchase of a portion of a bet, or a bet a number of times, i.e. a fraction greater than 1.

3.2 APPLICATION:

Fractional betting is available on the bet types listed in Rule 3.3 and the totalisator Rules applicable to these bet types apply to their use in fractional betting, and is offered from all betting terminals including telephone, on-line, GPRS, and other technology facilitated betting.

3.3 METHOD OF PURCHASE:

Subject to the provisions of Rule 4.2, Fractional betting shall apply to the following bet types: Pick 4 (Jackpot), Pick 6, Place Accumulator, Trifecta, Quartet, Pick 7, Pick 8 and Pick 9, unless otherwise specified by the Operator.

The Operator must ensure that the wagering system is capable of:

- 3.3.1** Determining the value of the bet by multiplying the horse selection (i.e. number of bets) by the unit of betting for that particular bet type.
- 3.3.2** Comparing the amount of money wagered with the value of the bet at the unit of betting as in Rule 3.3.1 above. The resultant percentage is then applied to the unit of betting and rounded down to the nearest cent. Thus, arriving at the fractional value of each bet unit purchased, i.e. the base unit of betting.
- 3.3.3** Multiplying this base unit of betting with the number of bets taken to determine actual cost of bet. This shall be rounded up to the nearest R0, 10.
- 3.3.4** Adding the difference between the actual cost of the bet and the money paid (rounded up to the next R0, 10) to the Gross Pool for that particular bet type.
- 3.3.5** Printing a bet Ticket and in addition to the bet details normally printed, showing the percentage of the total bet purchased if less than 100%. If the bet purchased is more than a unit then the Ticket shall show the number of times the bet is purchased and any fraction in excess of the whole number shall be shown as a percentage of the unit of betting.

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4. CHAPTER 4 - UNIT OF BETTING & MINIMUM BET LIMITS

4.1 UNIT OF BETTING:

The unit of betting for each pool is 1-00 with the exceptions of: commingled pools (which may vary as a result of the prevailing exchange rates), Double and Soccer 13 Xtra where the unit of betting shall be 2-00, Pick 9 and Pick 10 where the unit of betting will be 10c (ten cents); Soccer 6; Soccer 4; Soccer 2 for which the unit of betting shall be 6-00 and the Soccer 10 for which the unit of betting shall be 2-00; Soccer 8 for which the unit of betting shall be 3-00; Soccer 13 for which the unit of betting shall be as stipulated by the Host Jurisdiction Rules; the Rugby 1, 2, 4 and Rugby 5 for which the unit of betting shall be 5-00; the Sports Cocktail for which the unit of betting shall be 10; Fight 1 and Fight 5 for which the unit of betting will be 5. The Operator may amend the unit of betting on any pool or bet from time to time.

4.2 MINIMUM BET:

4.2.1 The minimum bet on all pools may differ from outlet to outlet and shall be as prescribed by the Operator and amended from time to time. Such minimum bet shall be clearly displayed in each outlet, and these prescribed levels may be subject to review by the LA from time to time.

4.2.2 This minimum bet would apply irrespective of whether a bet is accepted at the full unit of betting or accepted at a fraction of a unit of betting in terms of these Rules.

4.2.3 The minimum bet shall only apply to the total cost in respect of permutation, Boxed and floating banker bets. Examples of these are:

4.2.3.1 600 bet combinations at 0.01 per bet (a fractional bet) shall cost 6-00 and is permitted where the minimum for the outlet is 6-00 or 300 bet combinations at 0.01 per bet (a fractional bet) shall cost 3-00 and is permitted where the minimum for the outlet is 3-00;

4.2.3.2 60 bet combinations at 0.10 per bet (fractional betting) shall cost 6-00 and is permitted where the minimum for the outlet is 6-00 or 30 bet combinations at 0.10 per bet (fractional betting) shall cost R3-00 and is permitted where the minimum for the outlet is 3-00;

4.2.3.3 A 3-horse swinger Boxed costing 3-00 shall have to be taken twice where the minimum for the outlet is 6-00; and

4.2.3.4 A 2-horse exacta Boxed costing 2-00 has to be taken 3 times where the minimum for the outlet is 6-00.

4.2.4 The minimum bet shall apply to each Win, Place, Double, Exacta or Swinger bet taken. If more than one bet is taken at the same time, the minimum shall apply to each bet.

4.2.5 The minimum each way bet, in effect a win and place bet on the same horse, shall cost 6-00 - in other words a 3-00 win and a 3-00 place bet, where the minimum in the outlet is 6-00.

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5. CHAPTER 5 - HORSERACING BETS

5.1 WIN POOL

5.1.1 PURPOSE:

The purpose is to select the winner of a specified race.

5.1.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.1.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to this pool.

5.1.4 CALCULATION OF DIVIDEND:

The Dividend shall be determined by dividing the Net Pool by the number of unit bets on the winning horse.

5.1.5 DEAD HEAT:

5.1.5.1 Notwithstanding the provisions of Rule 5.1.4, whenever two or more horses dead heat the Dividend payable shall be calculated in the following manner:

5.1.5.1.1 the Net Pool shall be divided into as many equal portions as there are dead heaters and each resultant portion shall then be divided by the number of unit bets wagered on the individual dead heaters;
or

5.1.5.1.2 in the Event of there being no winning Ticket on one of the dead heaters that portion of the Net Pool shall be carried forward and dealt with in terms of Rule 5.1.6.

5.1.6 CARRY FORWARD:

In the Event of there being no Ticket on the winning horse the Net Pool shall be carried forward and added to a net win pool selected at the sole discretion of the Operator's Management, provided that such carry forward is made within 12 months of the original pool.

5.2 RACING ROULETTE POOL

5.2.1 PURPOSE:

The purpose is to select the colour group of the winner of a specified race, in which each runner is assigned to one of three colour groups: red, black and green.

5.2.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.2.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to this pool.

5.2.4 CALCULATION OF DIVIDEND:

The dividend shall be determined by dividing the net pool by the number of unit bets on the winning colour.

5.2.5 DEAD HEAT:

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If horses from two or three different colour groups dead heat for first place, the Net Pool shall be divided into two or three equal portions and each resultant portion shall then be divided by the number of unit bets wagered on each of the two or three colour groups.

5.2.6 CARRY FORWARD:

In the Event of there being no Ticket on the winning colour group the net pool shall be carried forward and added to a net Racing Roulette pool selected at the sole discretion of the Operator's Management, provided that such carry forward is made within 12 months of the original pool.

5.2.7 SCRATCHINGS:

If any horse is scratched, the relevant colour group shall constitute the remaining runners in the colour group.

5.2.8 REFUNDS:

No refunds shall be given except if all runners in a colour group are scratched, in which case all bets on that colour group will be refunded. If all runners in two of the colour groups are scratched, the pool will be abandoned, and all bets refunded.

5.3 USA PLACE POOL

5.3.1 PURPOSE:

The purpose is to select a horse placed first or second.

5.3.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.3.3 CALCULATION OF DIVIDEND:

The Net Pool shall be divided into two equal portions The portions shall be divided respectively by the number of unit bets on each of the placed horses and the results so obtained shall be the Dividend payable subject to the provisions of Rule 5.4.5.

5.3.4 DEAD HEAT:

5.3.4.1 For the purpose of the calculation of Dividends, horses dead heating for first place shall be deemed to have filled the first and second places, horses dead heating for second place to have filled second place jointly.

5.3.4.2 Whenever a dead heat between two horses results in the payment of more place Dividends than is provided for in Rule 5.4.3, the Dividends payable shall be calculated as follows:

5.3.4.2.1 the Net Pool shall be divided into so many equal portions as, but for the dead heat, there would have been places in terms of Rule 5.4.3;

5.3.4.2.2 the Dividends on the horses not involved in the dead heat shall be calculated as provided for in Rule 3; and

5.3.4.2.3 the remaining portion shall be divided into two equal parts, which shall respectively be divided by the number of unit bets on each of the horses in the dead heat.

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5.3.4.3 Should there be three horses in a dead heat, the Dividends payable in respect of the dead heating horses shall be calculated as provided for in Rule 5.4.5.2, save that the money available for distribution among holders of Tickets on the dead heating horses shall be divided into three equal parts.

5.3.5 CARRY FORWARD:

In the Event of there being no Ticket on any of the placed horses, the Net Pool shall be carried forward and added to a net place pool selected at the sole discretion of the Operator's Management, provided that such carry forward is made within 12 months of the original pool

5.4 PLACE POOL

5.4.1 PURPOSE:

The purpose is to select a horse placed first, second, third or fourth in a specified Race, subject to the provisions of Rule 5.4.3.3.

5.4.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.4.3 PLACE BETTING:

Whenever there are:

5.4.3.1 eight to fifteen runners, Dividends shall be paid in respect of the horses placed first, second and third;

5.4.3.2 sixteen or more runners, Dividends shall be paid in respect of the horses placed first, second, third and fourth; and

5.4.3.3 the Operators may offer place pools in races with less or more runners than specified 5.4.3.1 and 5.4.3.2 above. For instance, a place pool may be offered on races with six or seven runners, where Dividends will be paid in respect of the horses placed first and second or offer Dividends for more than four places in selected Races or Events.

5.4.4 CALCULATION OF DIVIDEND:

The Net Pool shall be divided into as many equal portions as there are placed horses in terms of Rule 5.4.3. The portions shall be divided respectively by the number of unit bets on each of the placed horses and the results so obtained shall be the Dividend payable subject to the provisions of Rule 5.4.5.

5.4.5 DEAD HEAT:

5.4.5.1 For the purpose of the calculation of Dividends, horses dead heating for first place shall be deemed to have filled the first and second places, horses dead heating for second place to have filled the second and third places, horses dead heating for third to have filled third and fourth places and horses dead heating for fourth to have filled fourth place jointly.

5.4.5.2 Whenever a dead heat between two horses results in the payment of more place Dividends than is provided for in Rule 5.4.3, the Dividends payable shall be calculated as follows:

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5.4.5.2.1 the Net Pool shall be divided into so many equal portions as, but for the dead heat, there would have been places in terms of Rule 5.4.3;

5.4.5.2.2 the Dividends on the horses not involved in the dead heat shall be calculated as provided for in Rule 5.4.4; and

5.4.5.2.3 the remaining portion shall be divided into two equal parts, which shall respectively be divided by the number of unit bets on each of the horses in the dead heat.

5.4.5.3 Should there be three horses in a dead heat, the Dividends payable in respect of the dead heating horses shall be calculated as provided for in Rule 5.4.5.2, save that the money available for distribution among holders of Tickets on the dead heating horses shall be divided into three equal parts.

5.4.6 CARRY FORWARD:

In the Event of there being no Ticket on any of the placed horses, the Net Pool shall be carried forward and added to a net place pool selected at the sole discretion of the Operator's Management, provided that such carry forward is made within 12 months of the original pool

5.5 EXACTA POOL

5.5.1 PURPOSE:

The purpose of the Exacta is to select two horses to finish first and second in that order in a race designated in the official Race Card as an Exacta Pool race.

5.5.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.5.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to this pool.

5.5.4 CALCULATION OF DIVIDEND:

The Dividend shall be determined by dividing the Net Pool by the number of unit bets on the winning horse combinations.

5.5.5 DEAD HEAT: Notwithstanding the provisions of Rule 5.5.4 whenever two or more horses dead heat the Dividends payable shall be calculated in the following manner:

5.5.5.1 the Net Pool shall be divided into as many equal portions as there are possible dead heat combinations and each resultant portion shall then be divided by the number of unit bets wagered on those winning combinations. Provided further that should there be no unit bets on any of the possible winning combinations, that portion of the Net Pool shall be carried forward and dealt with in terms of Rule 5.5.6.

5.5.6 CARRY FORWARD:

In the Event of there being no Ticket on any of the winning combinations the Net Pool shall be carried forward and added to a net exacta pool selected at the sole discretion of the Operator's Management, provided that such carry forward is made within 12 months of the original pool

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5.6 SWINGER POOL

5.6.1 PURPOSE:

The purpose of the swinger is to select any two horses finishing in the first three places irrespective of the order in which they finish in a race designated in the official Race Card as a Swinger pool race.

5.6.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.6.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to this pool.

5.6.4 CALCULATION OF DIVIDENDS:

The Net Pool shall be divided into equal parts and the parts respectively divided by the number of unit bets on any two of the first three horses, namely:

5.6.4.1 the first and second placed horses or;

5.6.4.2 the first and third placed horses or;

5.6.4.3 the second and third placed horses.

5.6.5 DEAD HEAT:

5.6.5.1 For the purpose of the calculation of Dividends in the case of a dead heat:

5.6.5.1.1 between two horses for the first place, they shall be deemed to have filled first and second places;

5.6.5.1.2 between three horses for the first place, they shall be deemed to have filled first, second and third places; and

5.6.5.1.3 between two horses for second place, they shall be deemed to have filled second and third places.

5.6.5.2 Where three horses dead heat for second place the winning combinations shall be the first horse coupled with any one of the dead heaters and a coupling of any two of the dead heaters.

5.6.5.3 Where there is a dead heat between two or more horses for third place the winning combinations shall be the first horse coupled with the second horse, the first horse coupled with any one of the dead heaters and the second horse coupled with any one of the dead heaters.

5.6.5.4 Notwithstanding the provisions of Rule 5.6.4, whenever Rule 5.6.5.2 applies, the Dividends shall be calculated by dividing the Net Pool into as many parts as there are winning combinations and the parts respectively by the number of unit bets on each such combination.

5.6.5.5 Notwithstanding the provisions of Rule 5.6.4, whenever Rule 5.6.5.3 applies, the Dividends shall be calculated in the following manner:

5.6.5.5.1 one third of the Net Pool shall be divided by the number of unit bets on the first and second placed horses; and

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5.6.5.5.2 the balance of the Net Pool shall be divided into as many parts as there are winning combinations and the parts respectively by the number of unit bets on each such combination.

5.6.6 REDUCTION OF RUNNERS:

5.6.6.1 In the Event of a designated swinger pool race being reduced to only 4 or 5 runners, Dividends shall be paid in respect of horses placed FIRST and SECOND only, irrespective of the order in which they finish.

5.6.6.2 In the Event of a designated swinger pool race being reduced to less than 4 runners, the swinger pool shall be abandoned and refunded to Customers.

5.6.7 CARRY FORWARD:

In the Event of there being no Ticket on the winning combinations, the Net Pool shall be carried forward and added to a net swinger pool selected at the sole discretion of the Operator's Management, provided that such carry forward is made within 12 months of the original pool.

5.7 DOUBLE POOL

5.7.1 PURPOSE:

The purpose of the double is to select the first horse in each of the Legs, as defined in Rule 1.13, constituting the double and shall operate on any two races designated in the official Race Card as a double pool.

5.7.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.7.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply.

5.7.4 CALCULATION OF DIVIDENDS:

The Dividend shall be calculated by dividing the Net Pool by the number of unit bets on the winning combinations.

5.7.5 DEAD HEAT:

In the Event of two or more horses dead heating for first place in either Leg, the Net Pool shall be divided into as many parts as there are dead heaters and the parts respectively divided by the number of unit bets selecting any dead heater with the horse placed first in the other Leg. Provided that should any horse in a dead heat not be selected with the winning horse in the other Leg, that portion of the Net Pool shall be carried forward and dealt with in terms of Rule 5.7.9.

5.7.6 ABANDONED OR CANCELLED LEGS:

Where for any reason the 1st Leg of the Double is abandoned or cancelled, the pool shall be refunded and where the 2nd Leg is abandoned after the running of the 1st Leg, the Net Pool shall be distributed to:

5.7.6.1 holders of Tickets bearing the number of the winner of the first Leg; and

5.7.6.2 in the Event of a dead heat for the first place the Net Pool shall be divided into as many parts as there are dead heaters and each part shall be

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distributed among the holders of Tickets bearing the number of one of the dead heaters respectively.

5.7.7 SCRATCHINGS:

5.7.7.1 Where a horse is withdrawn from the first Leg of a double or from the second Leg prior to the running of the first Leg, the horse shall be deemed to be scratched and the holder of any Ticket on which such horse has been selected shall receive a refund on all combinations affected by the scratching.

5.7.7.2 Where a horse is withdrawn from the second Leg of a double after the first Leg has been decided; the horse shall be deemed to be scratched and shall be substituted with the Tote Favourite only on double Tickets bearing the number of the winner in the first Leg and the number of the scratched horse in the second Leg.

5.7.7.3 In the Event of joint totalisator favourites being declared in a particular Race, a scratched horse to be substituted by the totalisator favourite in terms of Rule 5.7.7.2 shall be substituted with the joint totalisator favourite, which is highest placed in the order of finishing of that Race.

5.7.7.4 In the Event of joint totalisator favourites dead heating for 1st place, a scratched horse to be substituted in terms of Rule 5.7.7.2 shall be substituted with the joint totalisator favourite bearing the lower Race Card number.

5.7.8 CARRY FORWARD:

In the Event of there being no Ticket on any of the winning combinations, the Net Pool shall be carried forward and added to a net double pool selected at the sole discretion of the Operator's Management, provided that such carry forward is made within 12 months of the original pool.

5.8 TRIFECTA POOL

5.8.1 PURPOSE:

The purpose of the Trifecta is to select three horses to finish first, second and third in that order in a Race designated in the official Race Card as a Trifecta Pool race and shall operate where there are three or more Runners.

5.8.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.8.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to this pool.

5.8.4 TYPES OF ENTRY:

There shall be 5 types of entry, namely:

5.8.4.1 a single entry where only 3 horses must be selected to finish in the exact order of selection;

5.8.4.2 a BOX entry where three or more horses may be selected to finish in the first three positions, irrespective of their order;

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5.8.4.3 a Single Floating Banker Entry where one horse must be selected to run either first, second or third with three or more horses selected to fill the remaining two positions;

5.8.4.4 a Double Floating Banker Entry where two horses must be selected to fill any two of the first three positions with two or more horses selected to fill the remaining position; and

5.8.4.5 a Multiple Entry where one or more horses must be selected for each of the first three positions.

5.8.5 CALCULATION OF DIVIDEND:

5.8.5.1 The Dividend shall be determined by dividing the Net Pool by the total number of unit and fractional unit bets on the winning combination/s.

5.8.5.2 In the Event that there are no full unit winning bets on a Trifecta pool, and at the same time, the sum of the percentage of bets purchased of all fractional winners is less than 100% of the unit of betting, then the Dividend shall be determined for a full unit of betting and the balance of the Dividend, i.e. not apportioned to the fractional winners, shall be either carried over in terms of Rule 5.8.9 or apportioned in terms of Rule 5.8.6.2.

5.8.6 DEAD HEAT:

Notwithstanding the provisions of Rule 5.8.5, whenever two or more horses dead heat, the Dividend payable shall be calculated in the following manner:

5.8.6.1 in the Event of a dead heat resulting in more than one winning combination, the Net Pool shall be divided into as many equal portions as there are winning combination and each such portion shall then be divided by the number of unit bets on each of the combinations.

5.8.6.2 In the Event of a dead heat for the First place between two horses they shall be deemed to have run First and Second, Second and First. There shall therefore be two winning combinations. Should three or more horses dead heat for First place there shall be as many winning combinations as there are possible combinations.

5.8.6.3 In the Event of a dead heat for Second place between two horses they shall be deemed to have run Second and Third, Third and Second. There shall therefore be two winning combinations. Should three or more horses dead heat for Second place there shall be as many winning combinations as there are possible combinations.

5.8.6.4 In the Event of two or more horses dead heating for Third place there shall be as many winning combinations as there are dead heaters.

5.8.6.5 Should there be no unit bets on one or more of the winning combinations as provided for under Rule 5.8.6.1 that portion of the Net Pool shall be carried forward and dealt with in terms of 5.8.9

5.8.7 LESS THAN THREE RUNNERS FINISHING:

In the Event of three or more horses starting a race and less than three horses finishing the race for any reason whatsoever, a Dividend shall be declared on the first and second placed horses with the field as the third place, or if only one horse finishes, a

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Dividend shall be declared on that horse with the field for second place and the field for third place.

5.8.8 REFUNDS:

5.8.8.1 In the Event of a selected horse being scratched, a refund of the money wagered, relating to that horse shall be made.

5.8.8.2 In the Event of a Trifecta pool race being cancelled or abandoned for any reason whatsoever a full refund shall be made.

5.8.9 CARRY FORWARD:

In the Event of there being no Ticket on any of the winning combinations, the Net Pool shall be carried forward and added to a net trifecta pool selected at the sole discretion of the Operator's Management, provided that such carry forward is made within 12 months of the original pool.

5.9 QUARTET POOL

5.9.1 PURPOSE:

The purpose of the Quartet is to select four horses to finish first, second, third and fourth in that order in a Race designated in the official Race Card as a Quartet Pool race and shall operate where there are four or more Runners.

5.9.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.9.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to this pool.

5.9.4 TYPES OF ENTRY:

There shall be 6 types of entry, namely:

5.9.4.1 a Single Entry where only 4 horses must be selected to finish in the exact order of selection;

5.9.4.2 a BOX Entry where four or more horses may be selected to finish in the first four positions, irrespective of their order;

5.9.4.3 a Single Floating Banker Entry where one horse must be selected to run either first, second, third or fourth with four or more horses selected to fill the remaining three positions;

5.9.4.4 a Double Floating Banker Entry where two horses must be selected to fill any two of the first four positions with three or more horses selected to fill the remaining two positions;

5.9.4.5 a Triple Floating Banker Entry where three horses must be selected to fill any three of the first four positions with two or more horses selected to fill the remaining position; and

5.9.4.6 a Multiple Entry where one or more horses must be selected for each of the first four positions.

5.9.5 CALCULATION OF DIVIDEND:

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5.9.5.1 The Dividend shall be determined by dividing the Net Pool by the total number of unit and fractional unit bets on the winning combination/s.

5.9.5.2 In the Event that there are no full unit winning bets on a Quartet pool, and at the same time, the sum of the percentage of bets purchased of all fractional winners is less than 100% of the unit of betting, then the Dividend shall be determined for a full unit of betting and the balance of the Dividend, i.e. not apportioned to the fractional winners, shall be either carried over in terms of Rule 5.9.9 or apportioned in terms of Rule 5.9.6.2

5.9.6 DEAD HEAT:

Notwithstanding the provisions of Rule 5.9.5, whenever two or more horses dead heat the Dividend payable shall be calculated in the following manner:

5.9.6.1 In the Event of a dead heat resulting in more than one winning combination, the Net Pool shall be divided into as many equal portions as there are winning combinations, and each such portion shall then be divided by the number of unit bets on each of the combinations.

5.9.6.2 In the Event of a dead heat for the First place between two horses they shall be deemed to have run First and Second, Second and First. There shall therefore be two winning combinations. Should three or more horses dead heat for First place there shall be as many winning combinations as there are possible combinations.

5.9.6.3 In the Event of a dead heat for Second place between two horses they shall be deemed to have run Second and Third, Third and Second. There shall therefore be two winning combinations. Should three or more horse dead heat for Second place there shall be as many winning combinations as there are possible combinations.

5.9.6.4 In the Event of two or more horses dead heating for Third place they shall be deemed to have run Third and Fourth, Fourth and Third. There shall therefore be two winning combinations. Should three or more horses dead heat for Third place there shall be as many winning combinations as there are possible combinations.

5.9.6.5 In the Event of two or more horses dead heating for Fourth place there shall be as many winning combinations as there are dead heaters.

5.9.6.6 Should there be no unit bets on one or more of the winning combinations as provided for under Rule 5.9.6.1 that portion of the Net Pool shall be carried forward and dealt with in terms of Rule 5.9.9.

5.9.7 LESS THAN FOUR RUNNERS FINISHING:

In the Event of four or more horses starting a Race and less than four horses finishing the Race for any reason whatsoever, a Dividend shall be declared on the placed horses completing the Race with the field in the other unfilled position/s.

5.9.8 REFUNDS:

5.9.8.1 In the Event of a selected horse being scratched a refund of the money wagered, relating to that horse shall be made.

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5.9.8.2 In the Event of a Quartet pool race being cancelled or abandoned for any reason whatsoever a full refund shall be made.

5.9.9 CARRY FORWARD:

In the Event of there being no Ticket on any of the winning combinations, the Net Pool shall be carried forward and added to a net quartet pool selected at the sole discretion of the Operator's Management, provided that such carry forward is made within 12 months of the original pool.

5.10 PICK 3 POOL

5.10.1 PURPOSE:

The purpose of the Pick 3 is to select the winners of each of the Legs constituting a Pick 3 as designated in the official Race Card.

5.10.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.10.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to a Pick 3.

5.10.4 RESERVE RUNNER:

The Carded number of any Reserve Runner replacing a scratched horse remains unaltered and consequently field selections should include all horses Carded. Rule 5.10.5 applies to scratchings.

5.10.5 SCRATCHINGS:

5.10.5.1 If any horse is scratched from any Leg the holder of any Ticket on which such horse has been selected, shall be deemed to have selected the totalisator favourite in such Leg.

5.10.5.2 No refunds shall be given in respect of scratched horses.

5.10.5.3 In the Event of joint totalisator favourites being declared in a particular Race, a scratched horse to be substituted by the Totalisator Favourite in terms of Rule 5.10.5.1 shall be substituted with the joint totalisator favourite, which is highest placed in the order of finishing of that Race.

5.10.5.4 In the Event of joint totalisator favourites dead heating for first place, a scratched horse to be substituted in terms of Rule 5.10.5.1 shall be substituted with the joint totalisator favourite bearing the lower Race Card number.

5.10.6 CALCULATION OF DIVIDEND:

The Dividend shall be determined by dividing the Net Pool by the total number of unit bets on the winning combination/s.

5.10.7 ABANDONED OR CANCELLED LEGS:

5.10.7.1 Subject to Rule 5.10.8, if for any reason whatsoever a Pick 3 race is abandoned or cancelled, the Dividend shall be determined by dividing the Net Pool by the number of unit bets on the winning combinations in the Legs of

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the Pick 3 which were duly decided provided that if there is no unit bet on the winning combinations, the provisions of Rule 5.10.10 shall apply.

5.10.7.2 All selections in any abandoned or cancelled Legs shall be deemed to be winning selections.

5.10.8 REFUNDS:

No refunds shall be made in respect of any Pick 3 Ticket, except in instances where a race meeting is cancelled or abandoned, or if only one (1) Race constituting that Pick 3 is completed. No refunds shall be made in respect of any pool carried forward.

5.10.9 DEAD HEAT:

5.10.9.1 In the Event of a dead heat between two or more horses in any Leg for the first place in a Pick 3 Pool resulting in more than one winning combination, the Net Pool shall be divided into as many equal portions as there are winning combinations, and each such portion shall then be divided by the number of unit bets on each of the combinations.

5.10.9.2 Should there be no unit bets on one or more of the winning combinations as provided for under Rule 5.10.9.1 that portion of the Net Pool shall be carried forward and dealt with in terms of Rule 5.10.10.

5.10.10 CARRY FORWARD:

In the Event of there being no Ticket on any of the winning combinations, the Net Pool shall be carried forward and added to a net Pick 3 pool selected at the sole discretion of the Operator's Management, provided that such carry forward is made within 12 months of the original pool.

5.11 PICK 4 POOL (JACKPOT)

5.11.1 PURPOSE:

The purpose of the Pick 4 (Jackpot) is to select the winners of each of the Legs constituting the Pick 4 (jackpot) as designated in the official Race Card.

5.11.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.11.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to the Pick 4 (Jackpot) Pool, unless otherwise specified.

5.11.4 FIRST TIMER RULE:

The First Timer Rule shall not apply to the Pick 4 (Jackpot), unless otherwise specified.

5.11.5 RESERVE RUNNER:

The Carded number of any Reserve Runner replacing a scratched horse remains unaltered and consequently field selections should include all horses Carded.

5.11.6 SCRATCHINGS:

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5.11.6.1 If any horse is scratched from any Leg the holder of any Ticket on which such horse has been selected, shall be deemed to have selected the Totalisator Favourite in such Leg.

5.11.6.2 No refunds shall be given in respect of scratched horses.

5.11.6.3 In the Event of joint totalisator favourites being declared in a particular Race, a scratched horse to be substituted by the Totalisator Favourite in terms of Rule 5.11.6.1 shall be substituted with the joint totalisator favourite, which is highest placed in the order of finishing of that race.

5.11.6.4 In the Event of joint totalisator favourites dead heating for first place, a scratched horse to be substituted in terms of Rule 5.11.6.1 shall be substituted with the joint totalisator favourite bearing the lower Race Card number.

5.11.7 CALCULATION OF DIVIDEND:

5.11.7.1 The Dividend shall be determined by dividing the Net Pool by the total number of unit and fractional unit bets on the winning combination/s.

5.11.7.2 In the Event that there are no full unit winning bets on a Pick 4 (jackpot) pool, and at the same time, the sum of the percentage of bets purchased of all fractional winners is less than 100% of the unit of betting, then the Dividend shall be determined for a full unit of betting and the balance of the Dividend, i.e. not apportioned to the fractional winners, shall be carried over in terms of Rule 5.11.11 or apportioned in terms of Rule 5.11.10.3.

5.11.8 ABANDONED OR CANCELLED LEGS:

5.11.8.1 Subject to Rule 5.11.9, if for any reason whatsoever a Pick 4 (jackpot) race is abandoned or cancelled the Dividend shall be determined by dividing the Net Pool by the number of unit bets on the winning combinations in the Legs of the Pick 4 (jackpot) which were duly decided provided that if there is no unit bet on the winning combinations, read in conjunction with Rule 5.11.7.2, the provisions of Rule 5.11.11 shall apply.

5.11.8.2 All selections in any abandoned or cancelled Legs shall be deemed to be winning selections.

5.11.9 REFUNDS:

No refunds shall be made in respect of any Pick 4 (jackpot) Ticket, except in instances where a race meeting is cancelled or abandoned or if only one (1) Race constituting that Pick 4 (jackpot) has been completed. No refunds shall be made in respect of any pool carried forward.

5.11.10 DEAD HEAT:

5.11.10.1 In the Event of a dead heat between two or more horses in any Leg for the first place in the Pick 4 (jackpot) Pool resulting in more than one winning combination, the Net Pool shall be divided into as many equal portions as there are winning combinations, and each such portion shall then be divided by the number of unit bets on each of the combinations.

5.11.10.2 In the Event of a dead heat between two or more bracketed horses and another horse in any Leg for the first place in the Pick 4 (jackpot) pool resulting

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in more than one winning combination, the Net Pool shall be divided into as many portions as there are winning combinations resulting from the number of dead heating horses. The portions of the Net Pool pertaining to the bracketed horses shall then be combined and a Dividend for the total number of Tickets on the bracketed horses shall be declared.

5.11.10.3 Should there be no unit bets on one or more of the winning combinations as provided for under Rule 5.11.10.1 that portion of the Net Pool shall be carried forward and dealt with in terms of Rule 5.11.11.

5.11.11 CARRY FORWARD:

In the Event of there being no Ticket on any of the winning combinations, the Net Pool shall be carried forward and added to a net Pick 4 (jackpot) pool selected at the sole discretion of Operator Management, provided that such carry forward is made within 12 months of the original pool.

5.12 PICK 6 POOL

5.12.1 PURPOSE:

The purpose of the Pick 6 is to select the winners of each of the Legs constituting the Pick 6, as designated in the official Race Card.

5.12.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.12.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to the Pick 6 Pool, unless otherwise specified.

5.12.4 FIRST TIMER RULE:

The First Timer Rule shall not apply to the Pick 6 unless otherwise specified.

5.12.5 RESERVE RUNNER:

The Carded number of any Reserve Runner replacing a scratched horse remains unaltered and consequently field selections should include all horses Carded. Rule 5.12.6 applies to scratchings.

5.12.6 SCRATCHINGS:

5.12.6.1 If any horse is scratched from any Leg the holder of any Ticket on which such horse has been selected, shall be deemed to have selected the Totalisator Favourite in such Leg. Provided further that in the Event of one or more horses within a bracket being scratched from any Leg, the holder of any Ticket on which such horse/s has/have been selected, shall be deemed to have selected the highest placed horse in the order of finish in such Leg of either:

5.12.6.1.1 the Totalisator Favourite; or

5.12.6.1.2 the remaining horse/s within the bracket.

5.12.6.2 No refunds shall be given in respect of scratched horses.

5.12.6.3 In Pick 6 betting, if a horse in a bracket is the Totalisator Favourite, as determined in Rule 1.29, all the horses within the bracket shall be deemed to be the Totalisator Favourite for the purpose of determining the substitution, in the Event of a scratching.

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5.12.6.4 In the Event of joint Totalisator Favourites being declared in a particular Race, a scratched horse to be substituted by the Totalisator Favourite in terms of Rule 5.12.6.1.1 shall be substituted with the joint Totalisator Favourite, which is highest placed in the order of finishing of that Race.

5.12.6.5 In the Event of joint Totalisator Favourites dead heating for first place, a scratched horse to be substituted in terms of Rule 5.12.6.1.1 shall be substituted with the joint Totalisator Favourite bearing the lower Race Card number.

5.12.6.6 In the Event of the Totalisator Favourite and a horse within a bracket dead heating for first place, a scratched horse to be substituted in terms of Rule 5.12.6.1.1 shall be substituted with the horse within that bracket.

5.12.7 CALCULATION OF DIVIDEND:

5.12.7.1 The Dividend shall be determined by dividing the Net Pool by the total number of unit and fractional unit bets on the winning combination/s. The Operator may set aside a percentage of the Net Pool to be paid as a consolation Dividend for entries with any five winners as stipulated in the official race/Event Card.

5.12.7.2 In the Event that there are no full unit winning bets on a Pick 6 pool, and at the same time, the sum of the percentage of bets purchased of all fractional winners is less than 100% of the unit of betting, then the Dividend shall be determined for a full unit of betting and the balance of the Dividend, i.e. not apportioned to the fractional winners, shall be carried over in terms of Rule 5.12.11 or apportioned in terms of Rule 5.12.10.1

5.12.8 ABANDONED OR CANCELLED LEGS:

5.12.8.1 Subject to Rule 5.12.9, if, for any reason whatsoever, a Pick 6 race is abandoned or cancelled, the Dividend shall be determined by dividing the Net Pool by the number of unit bets on the winning combinations in the Legs of the Pick 6 which were duly decided, provided that if there is no unit bet on the winning combinations, read in conjunction with Rule 5.12.7.2, the provision of Rule 5.12.11 shall apply.

5.12.8.2 All selections in any abandoned or cancelled Legs shall be deemed to be winning selections.

5.12.9 REFUNDS:

No refunds shall be made in respect of any Pick 6 Ticket, except in instances where a race meeting is cancelled or abandoned, or if only one (1) Race constituting that Pick 6 pool has been completed. No refund shall be made in respect of any pool carried forward.

5.12.10 DEAD HEAT:

5.12.10.1 In the Event of a dead heat between two or more horses in any Leg for the first place in the pick 6 Pool resulting in more than one winning combination, the Net Pool shall be divided into as many equal portions as there are winning combinations, and each such portion shall then be divided by the number of unit bets on each of the combinations.

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5.12.10.2 Should there be no unit bets on one or more of the winning combinations as provided for under Rule 5.12.10.1 that portion of the Net Pool shall be carried forward and dealt with in terms of Rule 5.12.11.

5.12.11 CARRY FORWARD: In the Event of there being no Ticket on any of the winning combinations, the Net Pool shall be accumulated in a Pick 6 Carryover Stockpile and added to selected Pick 6 pools at the sole discretion of the operators, regardless of the meeting/s from which the Carryover originated and provided that such carry forwards are made within 12 months of the original pool. The operators reserve the right to vary this policy from time to time and utilise monies in the Pick 6 Stockpile to create Carryovers to other bet-type pools.

5.13 PICK 7 POOL

5.13.1 PURPOSE:

The purpose of the Pick 7 is to select the winners of each of the Legs constituting the Pick 7, as designated in the official Race Card.

5.13.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.13.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to the Pick 7 pool, unless otherwise specified.

5.13.4 FIRST TIMER RULE: The First Timer Rule shall not apply to the Pick 7, unless otherwise specified.

5.13.5 RESERVE RUNNER:

The Carded number of any Reserve Runner replacing a scratched horse remains unaltered and consequently field selections should include all horses Carded. Rule 5.13.6 applies to scratchings.

5.13.6 SCRATCHINGS:

5.13.6.1 If any horse is scratched from any Leg the holder of any Ticket on which such horse has been selected, shall be deemed to have selected the Totalisator Favourite in such Leg. Provided further that in the Event of one or more horses within a bracket being scratched from any Leg, the holder of any Ticket on which such horse/s has/have been selected, shall be deemed to have selected the highest placed horse in the order of finish in such Leg of either:

5.13.6.1.1 the Totalisator Favourite; or

5.13.6.1.2 the remaining horse/s within the bracket.

5.13.6.2 No refunds shall be given in respect of scratched horses.

5.13.6.3 In Pick 7 betting, if a horse in a bracket is the Tote Favourite, as determined in Rule 1.29, all the horses within the bracket shall be deemed to be the Tote Favourite for the purpose of determining the substitution, in the Event of a scratching.

5.13.6.4 In the Event of joint Totalisator Favourites being declared in a particular Race, a scratched horse to be substituted by the Totalisator Favourite in

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terms of Rule 5.13.6.1 shall be substituted with the joint Totalisator Favourite, which is highest placed in the order of finishing of that Race.

5.13.6.5 In the Event of joint Totalisator Favourites dead heating for first place, a scratched horse to be substituted in terms of Rule 5.13.6.1 shall be substituted with the joint Totalisator Favourite bearing the lower Race Card number.

5.13.6.6 In the Event of the totalisator favourite and a horse within a bracket dead heating for first place, a scratched horse to be substituted in terms of 5.13.6.1 shall be substituted with the horse within that bracket.

5.13.7 CALCULATION OF DIVIDEND:

5.13.7.1 The Dividend shall be determined by dividing the Net Pool by the total number of unit and fractional unit bets on the winning combination/s. The Operator may set aside a percentage of the Net Pool to be paid as a consolation Dividend for entries with any six winners as stipulated in the official race/Event card.

5.13.7.2 In the Event that there are no full unit winning bets on a Pick 7 pool, and at the same time, the sum of the percentage of bets purchased of all fractional winners is less than 100% of the unit of betting, then the Dividend shall be determined for a full unit of betting and the balance of the Dividend, i.e. not apportioned to the fractional winners, shall be carried over in terms of Rule 5.13.11 or apportioned in terms of Rule 5.13.10.3.

5.13.8 ABANDONED OR CANCELLED LEGS:

Subject to Rule 5.13.10, if, for any reason whatsoever, a Pick 7 race is abandoned or cancelled, the Dividend shall be determined by dividing the Net Pool by the number of unit bets on the winning combinations in the Legs of the Pick 7 which were duly decided provided that if there is no unit bet on the winning combinations, read in conjunction with Rule 5.13.7.2, the provision of Rule 5.13.11 shall apply. All selections in any abandoned or cancelled Legs shall be deemed to be winning selections.

5.13.9 REFUNDS:

5.13.9.1 No refunds shall be made in respect of any Pick 7 Ticket, except in instances where a race meeting is cancelled or abandoned, or if only one (1) Race constituting that Pick 7 is completed.

5.13.9.2 No refunds shall be made in respect of any pool carried forward.

5.13.10 DEAD HEAT:

5.13.10.1 In the Event of a dead heat between two or more horses in any Leg for the first place in the Pick 7 Pool resulting in more than one winning combination, the Net Pool shall be divided into as many equal portions as there are winning combinations, and each such portion shall then be divided by the number of unit bets on each of the combinations.

5.13.10.2 In the Event of a dead heat between two or more bracketed horses and another horse in any Leg for the first place in the Pick 7 pool resulting in more than one winning combination, the Net Pool shall be divided into as many portions as there are winning combinations resulting from the number of dead heating horses. The portions of the Net Pool pertaining to the

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bracketed horses shall then be combined and a Dividend for the total number of Tickets on the bracketed horses shall be declared.

5.13.10.3 Should there be no unit bets on one or more of the winning combinations as provided for under Rule 5.13.10.1 that portion of the Net Pool shall be carried forward and dealt with in terms of Rule 5.13.11.

5.13.11 CARRY FORWARD:

In the Event of there being no Ticket on any of the winning combinations, the Net Pool shall be carried forward and added to a net Pick 7 pool selected at the sole discretion of Operator Management, provided that such carry forward is made within 12 months of the original pool.

5.14 PICK 8 POOL

5.14.1 PURPOSE:

The purpose of the Pick 8 is to select the winners of each of the Legs constituting the Pick 8, as designated in the official Race Card.

5.14.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.14.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to the Pick 8 pool, unless otherwise specified.

5.14.4 FIRST TIMER RULE:

The First Time Runner Rule shall not apply to the Pick 8 pool, unless otherwise specified.

5.14.5 SCRATCHINGS:

5.14.5.1 If any horse is scratched from any Leg the holder of any Ticket on which such horse has been selected, shall be deemed to have selected the Totalisator Favourite in such Leg. Provided further that in the Event of one or more horses within a bracket being scratched from any Leg, the holder of any Ticket on which such horse/s has/have been selected, shall be deemed to have selected the highest placed horse in the order of finish in such Leg of either:

5.14.5.1.1 the Totalisator Favourite; or

5.14.5.1.2 the remaining horse/s within the bracket.

5.14.5.2 No refunds shall be given in respect of scratched horses.

5.14.5.3 In Pick 8 betting, if a horse in a bracket is the Tote Favourite, as determined in Rule 1.29, all the horses within the bracket shall be deemed to be the tote favourite for the purpose of determining the substitution, in the Event of a scratching.

5.14.5.4 In the Event of joint Totalisator Favourites being declared in a particular Race, a scratched horse to be substituted by the Totalisator Favourite in terms of Rule 5.14.6.1 shall be substituted with the joint Totalisator Favourite, which is highest placed in the order of finishing of that Race.

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5.14.5.5 In the Event of joint Totalisator Favourites dead heating for first place, a scratched horse to be substituted in terms of Rule 5.14.6.1 shall be substituted with the joint Totalisator Favourite bearing the lower Race Card number.

5.14.5.6 In the Event of the Totalisator Favourite and a horse within a bracket dead heating for first place, a scratched horse to be substituted in terms of Rule 5.14.6.1 shall be substituted with the horse within that bracket.

5.14.6 CALCULATION OF DIVIDEND:

5.14.6.1 The Dividend shall be determined by dividing the Net Pool by the total number of unit and fractional unit bets on the winning combination/s. The Operator may set aside a percentage of the Net Pool to be paid as a consolation Dividend for entries with any seven winners and as a consolation Dividend for any six winners as stipulated in the official Race/Event Card.

5.14.6.2 In the Event that there are no full unit winning bets on a Pick 8 pool, and at the same time, the sum of the percentage of bets purchased of all fractional winners is less than 100% of the unit of betting, then the Dividend shall be determined for a full unit of betting and the balance of the Dividend, i.e. not apportioned to the fractional winners, shall be carried over in terms of Rule 5.14.10 or apportioned in terms of Rule 5.14.9.1

5.14.7 ABANDONED OR CANCELLED LEGS:

Subject to Rule 5.14.98, if, for any reason whatsoever, a Pick 8 race is abandoned or cancelled, the Dividend shall be determined by dividing the Net Pool by the number of unit bets on the winning combinations in the Legs of the Pick 8 which were duly decided provided that if there is no unit bet on the winning combinations, read in conjunction with Rule 5.14.6, the provision of Rule 5.14.10 shall apply. All selections in any abandoned or cancelled Legs shall be deemed to be winning selections.

5.14.8 REFUNDS:

No refunds shall be made in respect of any Pick 8 Ticket, except in instances where a race meeting is cancelled or abandoned, or if only one (1) Race constituting that Pick 8 pool is completed. No refund shall be made in respect of any pool carried forward.

5.14.9 DEAD HEAT:

5.14.9.1 In the Event of a dead heat between two or more horses in any Leg for the first place in the Pick 8 Pool resulting in more than one winning combination, the Net Pool shall be divided into as many equal portions as there are winning combinations, and each such portion shall then be divided by the number of unit bets on each of the combinations.

5.14.9.2 In the Event of a dead heat between two or more bracketed horses and another horse in any Leg for the first place in the Pick 8 pool resulting in more than one winning combination, the Net Pool shall be divided into as many portions as there are winning combinations resulting from the number of dead heating horses. The portions of the Net Pool pertaining to the bracketed horses shall then be combined and a Dividend for the total number of Tickets on the bracketed horses shall be declared.

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5.14.9.3 Should there be no unit bets on one or more of the winning combinations as provided for under Rule 5.14.6 that portion of the Net Pool shall be carried forward and dealt with in terms of Rule 5.14.10.

5.14.10 CARRY FORWARD:

In the Event of there being no Ticket on any of the winning combinations, the Net Pool shall be carried forward and added to a net Pick 8 pool selected at the sole discretion of Operator Management, provided that such carry forward is made within 12 months of the original pool.

5.15 PICK 9 POOL (“Easy 9”)

5.15.1 PURPOSE:

The purpose of the Pick 9 is to select the winners of each of the Legs constituting the Pick 9, as designated in the official Race Card.

5.15.2 UNIT OF BETTING AND MINIMUM BET: The unit of betting is 10c (ten cents) per line. The minimum bet is 2.00 (two). There is no fractional betting of the Pick 9.

5.15.3 BRACKETING OF HORSES:

The bracketing of horses shall apply to the Pick 9 pool, unless otherwise specified.

5.15.4 FIRST TIMER RULE: The First Time Runner Rule shall apply to the Pick 9 pool, unless otherwise specified.

5.15.5 RESERVE RUNNER: The Carded number of any Reserve Runner replacing a scratched horse remains unaltered and consequently field selections should include all horses Carded. Rule 2.3 applies in regard to bracketed horses and Rule 5.15.6 applies to scratchings.

5.15.6 SCRATCHINGS:

5.15.6.1 If any horse is scratched from any Leg the holder of any Ticket on which such horse has been selected, shall be deemed to have selected the Totalisator Favourite in such Leg. Provided further that in the Event of one or more horses within a bracket being scratched from any Leg, the holder of any Ticket on which such horse/s has/have been selected, shall be deemed to have selected the highest placed horse in the order of finish in such Leg of either:

5.15.6.1.1 the Totalisator Favourite; or

5.15.6.1.2 the remaining horse/s within the bracket.

5.15.6.2 No refunds shall be given in respect of scratched horses.

5.15.6.3 In Pick 9 betting, if a horse in a bracket is the Tote Favourite, as determined in Rule 1.29, all the horses within the bracket shall be deemed to be the Tote Favourite for the purpose of determining the substitution, in the Event of a scratching.

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5.15.6.4 In the Event of joint Totalisator Favourites being declared in a particular Race, a scratched horse to be substituted by the Totalisator Favourite in terms of Rule 5.15.6.1 shall be substituted with the joint Totalisator Favourite, which is highest placed in the order of finishing of that Race.

5.15.6.5 In the Event of joint Totalisator Favourites dead heating for first place, a scratched horse to be substituted in terms of Rule 5.15.6.1 shall be substituted with the joint Totalisator Favourite bearing the lower Race Card number.

5.15.6.6 In the Event of the Totalisator Favourite and a horse within a bracket dead heating for first place, a scratched horse to be substituted in terms of Rule 5.15.6.1 shall be substituted with the horse within that bracket.

5.15.7 CALCULATION OF DIVIDEND:

5.15.7.1 The Dividend shall be determined by dividing the Net Pool by the total number of unit bets on the winning combination/s. The Operator will set aside 80% (eighty percent) of the Net Pool to be paid for entries with all of the correct winners and 20% (twenty percent) as a consolation dividend for entries with any 8 (eight) winners, as stipulated in the official Race/Event Card.

5.15.8 MUST-BE-WON POOLS

The Operator reserves the right to advertise "Must-Be-Won" pools. The dividend calculation will be as rule 5.15.7 above except where there are no 9 out of 9 winners that portion of the pool will be added to the remaining 20% of the pool and distributed amongst the tickets containing the highest winning combinations.

5.15.9 ABANDONED OR CANCELLED LEGS:

Subject to Rule 5.15.10, if, for any reason whatsoever, a Pick 9 Race is abandoned or cancelled, the Dividend shall be determined by dividing the Net Pool by the number of unit bets on the winning combinations in the Legs of the Pick 9 which were duly decided provided that if there is no unit bet on the winning combinations, the provision of Rule 5.15.12 shall apply. All selections in any abandoned or cancelled Legs shall be deemed to be winning selections.

5.15.10 REFUNDS:

No refunds shall be made in respect of any Pick 9 Ticket, except in instances where a race meeting is cancelled or abandoned, or if only one (1) Race constituting that Pick 9 pool, including Must-Be-Won pools, is completed. No refund shall be made in respect of any pool carried forward.

5.15.11 DEAD HEAT:

5.15.11.1 In the Event of a dead heat between two or more horses in any Leg for the first place in the Pick 9 Pool resulting in more than one winning combination, the 9-out-of-9 winners portion of the Net Pool shall be divided into as many equal portions as there are winning combinations, and each such portion shall then be divided by the number of unit bets on each of the combinations.

5.15.11.2 In the Event of a dead heat between two or more bracketed horses and another horse in any Leg for the first place in the Pick 9 pool resulting in more than one winning combination, the 9-out-of-9 winners portion of the

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Net Pool shall be divided into as many portions as there are winning combinations resulting from the number of dead heating horses. The portions of the Net Pool pertaining to the bracketed horses shall then be combined and a Dividend for the total number of Tickets on the bracketed horses shall be declared. The any 8 (eight) winners consolation portion of the Net Pool shall not be split in the event of a dead heat and one common dividend will be declared.

5.15.11.3 Should there be no unit bets on one or more of the winning combinations as provided for under Rule 5.15.11.1 that portion of the Net Pool shall be carried forward and dealt with in terms of Rule 5.15.12.

5.15.12 CARRY FORWARD:

In the Event of there being no Ticket on any of the winning combinations, the Net Pool shall be carried forward and added to a net Pick 9 pool selected at the sole discretion of Operator Management, provided that such carry forward is made within 12 months of the original pool.

5.16 PICK 10 POOL (“Easy 10”)

5.16.1 PURPOSE:

The purpose of the Pick 10 is to select the winners of each of the Legs constituting the Pick 10, as designated in the official Race Card.

5.16.2 UNIT OF BETTING AND MINIMUM BET: The unit of betting is 10c (ten cents) per line. The minimum bet is 2.00 (two). There is no fractional betting of the Pick 10.

5.16.3 BRACKETING OF HORSES: The bracketing of horses shall apply to the Pick 10 pool, unless otherwise specified.

5.16.4 FIRST TIMER RULE: The First Time Runner Rule shall apply to the Pick 10 pool, unless otherwise specified.

5.16.5 RESERVE RUNNER: The Carded number of any Reserve Runner replacing a scratched horse remains unaltered and consequently field selections should include all horses Carded. Rule 2.3 applies in regard to bracketed horses and Rule 5.16.6 applies to scratchings.

5.16.6 SCRATCHINGS:

5.16.6.1 If any horse is scratched from any Leg the holder of any Ticket on which such horse has been selected, shall be deemed to have selected the Totalisator Favourite in such Leg. Provided further that in the Event of one or more horses within a bracket being scratched from any Leg, the holder of any Ticket on which such horse/s has/have been selected, shall be deemed to have selected the highest placed horse in the order of finish in such Leg of either:

5.16.6.1.1 the Totalisator Favourite; or

5.16.6.1.2 the remaining horse/s within the bracket.

5.16.6.2 No refunds shall be given in respect of scratched horses.

5.16.6.3 In Pick 10 betting, if a horse in a bracket is the Tote Favourite, as determined in Rule 1.29, all the horses within the bracket shall be deemed to be the

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Tote Favourite for the purpose of determining the substitution, in the Event of a scratching.

5.16.6.4 In the Event of joint Totalisator Favourites being declared in a particular Race, a scratched horse to be substituted by the Totalisator Favourite in terms of Rule 5.16.6.1 shall be substituted with the joint Totalisator Favourite, which is highest placed in the order of finishing of that Race.

5.16.6.5 In the Event of joint Totalisator Favourites dead heating for first place, a scratched horse to be substituted in terms of Rule 5.16.6.1 shall be substituted with the joint Totalisator Favourite bearing the lower race card number.

5.16.6.6 In the Event of the Totalisator Favourite and a horse within a bracket dead heating for first place, a scratched horse to be substituted in terms of Rule 5.16.6.1 shall be substituted with the horse within that bracket.

5.16.7 CALCULATION OF DIVIDEND:

The Dividend shall be determined by dividing the Net Pool by the total number of unit bets on the winning combination/s. The Operator will set aside 80% (eighty percent) of the Net Pool to be paid for entries with all of the correct winners and 20% (twenty percent) as a consolation Dividend for entries with any 9 (nine) winners, as stipulated in the official Race/Event Card.

5.16.8 MUST-BE-WON POOLS

The Operator reserves the right to advertise "Must-Be-Won" pools. The dividend calculation will be as rule 5.16.7 above except where there are no 10 out of 10 winners that portion of the pool will be added to the remaining 20% of the pool and distributed amongst the tickets containing the highest winning combinations.

5.16.9 ABANDONED OR CANCELLED LEGS:

Subject to Rule 5.16.10, if, for any reason whatsoever, a Pick 10 race is abandoned or cancelled, the Dividend shall be determined by dividing the Net Pool by the number of unit bets on the winning combinations in the Legs of the Pick 10 which were duly decided provided that if there is no unit bet on the winning combinations, then the provision of Rule 5.16.12 shall apply. All selections in any abandoned or cancelled Legs shall be deemed to be winning selections.

5.16.10 REFUNDS:

No refunds shall be made in respect of any Pick 10 Ticket, except in instances where a race meeting is cancelled or abandoned, or if only one (1) Race constituting that Pick 10 pool, including Must-Be-Won pools, is completed. No refund shall be made in respect of any pool carried forward.

5.16.11 DEAD HEAT:

5.16.11.1 In the Event of a dead heat between two or more horses in any Leg for the first place in the Pick 10 Pool resulting in more than one winning combination, the 10-out-of-10 winners portion of the Net Pool shall be divided into as many equal portions as there are winning combinations, and

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each such portion shall then be divided by the number of unit bets on each of the combinations.

5.16.11.2 In the Event of a dead heat between two or more bracketed horses and another horse in any Leg for the first place in the Pick 10 pool resulting in more than one winning combination, the 10-out-of-10 winners' portion of the Net Pool shall be divided into as many portions as there are winning combinations resulting from the number of dead heating horses. The portions of the Net Pool pertaining to the bracketed horses shall then be combined and a Dividend for the total number of Tickets on the bracketed horses shall be declared. The any 9 (nine) winners consolation portion of the Net Pool shall not be split in the event of a dead heat and one common dividend will be declared.

5.16.11.3 Should there be no unit bets on one or more of the winning combinations as provided for under Rule 5.16.11.1, that portion of the Net Pool shall be carried forward and dealt with in terms of Rule 5.16.12.

5.16.12 CARRY FORWARD:

In the Event of there being no Ticket on any of the winning combinations, the Net Pool shall be carried forward and added to a net Pick 10 pool selected at the sole discretion of Operator Management, provided that such carry forward is made within 12 months of the original pool.

5.17 PLACE ACCUMULATOR POOL

5.17.1 PURPOSE:

The purpose of the Place Accumulator is to select a placed horse placed first, second or third in each of the Legs constituting the Place Accumulator as designated in the official Race Card.

5.17.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.17.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to the Place Accumulator pool.

5.17.4 LIMITATION OF PLACE ACCUMULATOR BETTING:

The number of placed horses applicable to the Place Accumulator Pool shall be three, regardless of the number of Carded horses/Runners.

5.17.5 RESERVE RUNNERS:

The Carded number of any Reserve Runner replacing a scratched horse remains unaltered and consequently field selections should include all horses Carded.

5.17.6 SCRATCHINGS:

5.17.6.1 If any horse is scratched from any Leg the holder of any Ticket on which such horse has been selected, shall be deemed to have selected the Tote Favourite in such Leg.

5.17.6.2 No refunds shall be given in respect of scratched horses.

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5.17.7 CALCULATION OF DIVIDEND:

5.17.7.1 The Dividend shall be determined by dividing the Net Pool by the total number of unit and fractional unit bets on the winning combination /s.

5.17.7.2 In the Event that there are no full unit winning bets on a Place Accumulator pool, and at the same time, the sum of the percentage of bets purchased of all fractional winners is less than 100% of the unit of betting, then the Dividend shall be determined for a full unit of betting and the balance of the Dividend, i.e. not apportioned to the fractional winners, shall be carried over in terms of Rule 5.17.11.

5.17.7.3 In the Event of less than three horses finishing the Race for any reason whatsoever, a Dividend shall be declared on the any number of horses finishing (whether one or two), as declared in the Official Result

5.17.8 ABANDONED OR CANCELLED LEGS:

5.17.8.1 Subject to Rule 5.17.9, if for any reason whatsoever a Place Accumulator Race is abandoned or cancelled, the Dividend shall be determined by dividing the Net Pool by the number of unit bets on the winning combinations in the Legs of the Place Accumulator which were duly decided provided that if there is no unit bet on the winning combinations, read in conjunction with Rule 5.17.7.2, the provisions of Rule 5.17.11 shall apply.

5.17.8.2 All selections in any abandoned or cancelled Legs shall be deemed to be winning selections.

5.17.9 REFUNDS:

No refunds shall be made in respect of any Place Accumulator Ticket, except in instances where a race meeting is cancelled or abandoned or if only one (1) Race constituting that Place Accumulator pool has been completed.

5.17.10 DEAD HEAT:

In the Event of a dead heat between two or more horses for any place in the Place Accumulator, all such horses shall be deemed to have filled that place and following places within the ambit of Rule 5.17.4.

5.17.11 CARRY FORWARD:

In the Event of there being no winning Ticket on a Place Accumulator Pool, the Net Pool shall be carried forward and added to a net Place Accumulator Pool selected at the sole discretion of Operator's Management, provided that such carry forward is made within 12 months of the original pool.

5.18 ALL-TO-COME POOL

5.18.1 PURPOSE:

5.18.1.1 The purpose of the All-To-Come bet is to select a Runner, which qualifies for a Dividend in respect of the pool in each of the Legs of the All-To-Come bet selected that is on one or more pools on several Races, and the selected bets are printed on a single Ticket.

5.18.1.2 All-To-Come bets will apply to the WIN or PLACE pools and the general rules applicable to those pools shall apply to the All-To-Come betting.

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5.18.1.3 The pool type may not be common to all Legs of the All-To-Come bet and the bet shall consist of not less than two and not more than six Legs, which, may be from the same race meeting or different race meetings. All Legs must be selected in ascending order but need not be consecutive.

5.18.1.4 If a selected Race is abandoned or a selected Runner is scratched, then the All-To-Come bet continues as if that Leg had not been selected and any reinvestments from the previous Leg, or Legs, shall be carried forward to the next selected Leg(s) if any remain. For a single Leg bet or the terminating Leg of an All-To-Come bet, the amount due for investment in that Leg, shall be paid as a Dividend.

5.18.1.5 Proceeds are only invested once the results are made official. If for any reason there is a delay in the declaration of Official Results on a preceding Leg, and pools are closed for the current Leg, investments from the preceding Race will not be invested in such Leg and will be invested on further Legs if applicable.

5.18.1.6 The operators may prescribe the maximum reinvestment on any single or more selections, in which case any amount in excess of the prescribed limit shall be held back and treated as a Dividend due, regardless of the results of any subsequent Leg(s).

5.18.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.18.3 CALCULATION OF DIVIDEND:

The Dividend shall be determined by dividing the Net Pool by the number of unit bets on the winning horse. All the selected Legs of an All-To-Come bet must have been run before any Dividends accruing to the bet will be paid.

5.18.4 ABANDONED OR CANCELLED LEGS:

5.18.4.1 Subject to Rule 5.18.5, if a selected Race is abandoned or a selected Runner is scratched, then the All-To-Come bet continues as if that Leg had not been selected and any reinvestments from the previous Leg, or Legs, shall be carried forward to the next selected Leg(s) if any remain. For a single Leg bet or the terminating Leg of an All-for-All bet, the amount due for investment in that Leg, shall be paid as a Dividend.

5.18.4.2 If a selected Race is, for any reason, run out of the advertised sequence, the selection in such a Race will be treated as in Rule 5.18.4.1.

5.18.5 REFUNDS:

No refunds shall be made in respect of any All-To-Come Ticket, except in instances where a race meeting is cancelled or abandoned before the first Leg of the All-To-Come pool.

5.19 QUICK 6 POOL

5.19.1 PURPOSE:

The purpose of the Quick 6 is to select the first six horses past the post in the exact

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order in a Race designated as a Quick 6 pool race.

5.19.2 UNIT OF BETTING AND MINIMUM BET:

2.00 (two) No fractional betting will be permitted.

5.19.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to this pool.

5.19.4 TYPES OF ENTRY:

There shall only be a Quick 6 straight line bet (no permutations) available; either a Quick 6 mystery bet or as selected by the punter.

5.19.5 CALCULATION OF DIVIDEND:

100% of the pool will be allocated for bets with the first 6 horses in the exact order. Should there not be a correct combination of 6 horses in the exact order, automatic 40% of the pool shall be carried forward to a selected Quick 6 pool at the Operator's discretion. The other 60% of the pool will be paid to combinations with the first 6 in any order. If there are no combinations with the first 6 in any order, then the 60% shall be paid to combinations with any 5 in any order, or if necessary, any 4, 3, 2 or 1.

5.19.6 DEAD HEAT: The new rule for dead heats will result in a separate Dividend for each correct combination.

5.19.7 LESS THAN SIX RUNNERS FINISHING: If there are less than six finishers in any Quick 6 race, automatic 40% of pool shall be carried forward to a selected Quick 6 pool at the Operator's discretion. The other 60% of the pool will be paid to combinations with the finishers in the exact order, or if necessary, the finishers in any order.

5.19.8 REFUNDS:

5.19.8.1 In the Event of a selected horse being withdrawn a refund of the investment affected by the withdrawal will be made.

5.19.8.2 In the Event of a Quick 6 pool race being cancelled or abandoned for any reason whatsoever a full refund will be made.

5.19.9 CARRY FORWARD:

In the Event of there being no winning combination the Net Pool will be carried forward at Operator's management's discretion to any Quick 6 pool within 12 months of the original pool.

5.20 BIPOT POOL

5.20.1 PURPOSE:

The purpose of the BiPot is to select a horse placed first or second in each of the 6

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Legs or Races constituting the BiPot as designated in the official Race Card.

5.20.2 UNIT OF BETTING AND MINIMUM BET:

Refer to Chapter 4.

5.20.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to the BiPot pool, unless otherwise stipulated.

5.20.4 LIMITATION OF BIPOT BETTING: The number of placed horses applicable to the BiPot Pool shall be two, regardless of the number of Carded horses/Runners.

5.20.5 RESERVE RUNNERS:

The Carded number of any Reserve Runner replacing a scratched horse remains unaltered and consequently field selections should include all horses Carded.

5.20.6 SCRATCHINGS:

5.20.6.1 If any horse is scratched from any Leg the holder of any Ticket on which such horse has been selected, shall be deemed to have selected the Tote Favourite in such Leg.

5.20.6.2 No refunds shall be given in respect of scratched horses.

5.20.7 CALCULATION OF DIVIDEND:

5.20.7.1 The Dividend shall be determined by dividing the Net Pool by the total number of unit on the winning combination /s.

5.20.7.2 In the Event of less than three horses finishing the Race for any reason whatsoever, a Dividend shall be declared on any number of horses finishing (whether one or two), as declared in the Official Result.

5.20.8 ABANDONED OR CANCELLED LEGS:

5.20.8.1 Subject to Rule 5.20.9, if for any reason whatsoever a BiPot race is abandoned or cancelled, the Dividend shall be determined by dividing the Net Pool by the number of unit bets on the winning combinations in the Legs of the BiPot which were duly decided provided that if there is no unit bet on the winning combinations, read in conjunction with, the provisions of Rule 5.20.11.

5.20.8.2 All selections in any abandoned or cancelled Legs shall be deemed to be winning selections.

5.20.9 REFUNDS:

No refunds shall be made in respect of any BiPot Ticket, except in instances where a race meeting is cancelled or abandoned, or if only one (1) Race constituting that BiPot pool is completed. No refunds shall be made in respect of any pool carried forward.

5.20.10 DEAD HEAT:

In the Event of a dead heat between two or more horses for any place in the BiPot, all such horses shall be deemed to have filled that place and following places within the

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ambit of Rule 5.20.4.

5.20.11 CARRY FORWARD:

In the Event of there being no winning Ticket on a BiPot Pool, the Net Pool shall be carried forward and added to a net BiPot Pool selected at the sole discretion of the Operator's Management, provided that such carry forward is made within 12 months of the original pool.

5.21 LUCKY 3 POOL

5.21.1 PURPOSE:

The purpose of the Lucky 3 is for the betting system to select, on behalf of the punter, a Mystery Straight Line entry where three horses may be selected to finish in the first three positions, in exact order, in a race designated as a Lucky 3 Pool race and shall operate where there are three or more runners in the race. The selection will be based on either of:

5.21.1.1 the carded barrier position (draw) assigned to each horse as displayed in the official racecard and other official horse racing publications; or

5.21.1.2 the saddle cloth number assigned to each horse as displayed in the official racecard and other official horse racing publications.

5.21.1.3 the Operator will stipulate which of the saddle cloth or barrier position will apply by of advertisement in the official race card and all racing publications.

5.21.1.4 the results of this bet will be published on our website, under a separate heading "Lucky 3 Pool". This will also be made available to all other outputs that display our results.

5.21.2 UNIT OF BETTING AND MINIMUM BET:

The cost of the Bet Type will be 2-00 (Two) and fractional betting will not apply. The minimum bet amount will be 2-00 (Two).

5.21.3 BRACKETING OF HORSES:

The bracketing of horses shall not apply to this pool.

5.21.4 TYPES OF ENTRY:

There shall only be a Lucky 3 mystery straight line bet available and the selections / numbers may not be selected by the customer.

5.21.5 CALCULATION OF DIVIDEND:

100% of the net pool will be allocated for bets with the correct draw / barrier position / saddle cloth number, as the case may be, of the first 3 horses finishing in exact order. Should there not be a correct combination, then 100% of the net pool shall be carried forward to a selected Lucky 3 Pool at the Operator's discretion.

5.21.6 DEAD HEAT:

Whenever two or more horses dead heat, the Dividend payable shall be calculated in the following manner:

5.21.6.1 In the Event of a dead heat resulting in more than one winning combination, the Net Pool shall be divided into as many equal portions as there are

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winning combinations and each such portion shall then be divided by the number of unit bets on each of the combinations.

5.21.6.2 In the Event of a dead heat for the First place between two horses they shall be deemed to have run First and Second, Second and First. There shall therefore be two winning combinations. Should three or more horses dead heat for First place there shall be as many winning combinations as there are possible combinations.

5.21.6.3 In the Event of a dead heat for Second place between two horses they shall be deemed to have run Second and Third, Third and Second. There shall therefore be two winning combinations. Should three or more horses dead heat for Second place there shall be as many winning combinations as there are possible combinations.

5.21.6.4 In the Event of two or more horses dead heating for Third place there shall be as many winning combinations as there are dead heaters.

5.21.6.5 Should there be no unit bets on one or more of the winning combinations as provided for under this Rule, that portion of the Net Pool shall be carried forward and dealt with in terms of the Carryover rule.

5.21.7 LESS THAN THREE RUNNERS FINISHING:

If there are less than three finishers in any Lucky 3 Pool race, a full refund of all bets will be made.

5.21.8 REFUNDS:

In the event of a horse with one of the selected draws, or saddle cloths, as the case may be, being withdrawn a refund of the investment affected by the withdrawal will be made. In the event of a Lucky 3 Pool race being cancelled or abandoned for any reason whatsoever a full refund will be made.

5.21.9 CARRY FORWARD:

Should there not be a correct combination of 3 horses finishing in exact order, 100% of the Net pool shall be carried forward to a selected Lucky 3 Pool at the Operator's discretion to any Lucky 3 Pool within 12 months of the original pool.

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APPENDIX – HORSE RACING POOL OPERATING COMMISSIONS

Commissions for the operation of the hosted pools by PGI will apply as follows:

EMIRATES RACING – Dubai & SAUDI ARABIA RACING - Riyadh

Win	-	20%
USA Place	-	20%
Place	-	20%
Exacta	-	27%
Swinger (Omni)	-	27%
Double	-	27%
Trifecta	-	27%
Quartet (Superfecta)	-	27%
Pick 3	-	27%
Pick 4	-	27%
Pick 6	-	27%
Place Accumulator	-	27%
Bi-Pot	-	27%

PGI hosted pools on Korea/NAR (Japan) races (for Sky Racing World and TABCORP participation)

Win	-	20%
Place	-	20%
Exacta	-	25%
Swinger (Duet)	-	25%
Trifecta	-	25%
Quartet (Superfecta)	-	25%
Quinella	-	25%
Pick 3	-	27%
Pick 4	-	27%

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INDIA

Win	-	20%
Place	-	20%
Exacta	-	27%
Trifecta	-	27%
Quartet (Superfecta)	-	27%
Pick 3	-	27%
Pick 4	-	27%

SINGAPORE

Exacta	-	25%
Swinger (Omni)	-	25%
Double	-	25%
Trifecta	-	25%
Quartet (Superfecta)	-	25%
Pick 3	-	25%
Pick 4	-	25%
Place Accumulator	-	25%
Pick 3	-	26.3%
Pick 4	-	26.3%

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